IN FOCUS

REVIEW 2024-2025

RURAL BUSINESS SUPPORT


COUNSELLING





Regional Development
Government Initiative



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WHO ARE WE?

Rural Business Support (RBS) is committed to providing essential support to family businesses, farmers, landowners and communities across rural, regional and remote South Australia and the Northern Territory.

Established in 2006, we have built our reputation on delivering trusted programs and independent support to farming families and rural small business owners who are navigating financial uncertainty and change.

Many businesses can plan for seasonal variability or recover from a single event. However, financial stress has increasingly been driven by prolonged and compounding pressures, including ongoing drought, industry adjustment, rising costs, constrained finance and biosecurity threats. For a growing number of farming families, these challenges occur simultaneously over extended periods, placing sustained pressure on cash flow, decision-making and wellbeing, and reducing the capacity to recover between events.

Our free, independent and confidential financial counselling services support eligible farmers, fishers, foresters and rural-related small businesses to navigate both immediate financial stress and longer-term structural change. We work alongside clients to stabilise their situation, strengthen financial literacy, improve communication with lenders and creditors, and develop realistic strategies to adapt, recover or transition with dignity.

Our Farm Business Management Programs are delivered in collaboration with industry and government partners, supporting proactive planning, business health checks and informed decision-making, particularly for businesses facing industry-wide adjustment or prolonged seasonal adversity.

The Landowner Information Service provides free, factual and impartial information to landholders, supporting informed decision-making and best-practice engagement between agriculture, resources and energy sectors, delivered directly at the farm gate.

The RBS Relief Fund is a DGR-1 registered charity with the Australian Charities and Not-for-Profit Commission (ACNC), providing timely, practical relief to farming families during periods of acute stress. By easing financial pressures during tough times, the Relief Fund helps families engage more effectively with longer-term financial counselling and recovery planning.

We strengthen and build communities through an enduring commitment to work alongside other like-minded organisations and industry bodies who genuinely care about supporting rural family businesses when they need it most.

We believe that sustainable rural communities are essential for Australia's future.

We are Rural Business Support.

OUR VISION

A profitable, sustainable and resilient rural business sector

OUR PURPOSE

We genuinely care about supporting rural, regional and remote business families when they need it most, providing them with hope and direction for the future

OUR VALUES

Build community
Continually improve
Influence with credibility
Work compassionately

WHAT WE DO

RURAL FINANCIAL COUNSELLING SERVICE (RFCS)

Free, independent and confidential support for eligible South Australian and Northern Territory farming families and rural related businesses who are experiencing financial difficulties.

SMALL BUSINESS FINANCIAL COUNSELLING (SBFC)

Free, independent and confidential support for small and family owned businesses in rural, regional and remote South Australia and the Northern Territory.

LANDOWNER INFORMATION SERVICE (LIS)

A free, factual and impartial information service for South Australian landowners, farmers and community members who have land access queries on resources exploration, mining, quarrying, hydrogen and renewable energies.

FARM BUSINESS MANAGEMENT PROGRAMS

Programs assisting the development of a sustainable primary industry sector and resilient rural communities, which are developed and delivered in partnership with federal and state governments, industry groups and other agencies.

- AusVegSA Growing Profitability Program
- NT Government Multicultural Communities Business Basics Program (CALD)
- Wine Grape Council SA GROWSTRONG Program

RURAL BUSINESS SUPPORT RELIEF FUND

Provides practical relief to farmers, fishers, foresters, small and family owned rural businesses in tough times.

- MAZDA Foundation Central Australia Small & Rural Business Financial Counselling
- NAB Resilience Ready: Rural and Small Business Continuity Plan Program
- PIRSA Red Wine Grape Growers Support Grants
- PPSA EW Stevens Natural Disaster Grants
- SA Government Rural Support Grants
- Wyatt Trust Capacity Grants

AGRICULTURAL SUPPORT SERVICES

Administration and communication support for agricultural-related services and industry bodies.

- Agricultural Bureau of South Australia

FROM THE CHAIR

After a testing year for many across rural South Australia and the Northern Territory. Extreme weather and industry shocks have continued to shape the way families run their businesses and the way communities rally around them. In that context, Rural Business Support (RBS) has stayed true to its core job: standing alongside primary producers and rurally based small and family businesses with practical, independent help when it counts. That's the heart of who we are, and it remains our North Star.

STEADY HANDS, CLEAR DIRECTION

Our strategy remains focused on the essentials, helping clients make confident decisions, backing our people, and delivering trusted, inclusive services across the Rural Financial Counselling and Small Business Financial Counselling Service, the RBS Relief Fund, and the Landowner Information Service. These pillars are helping families deal with pressure today while building resilience for tomorrow.

> ***"Early engagement makes the difference: it opens options around cash flow, creditors and finance, and gives families the breathing room to plan, not panic."***

Demand for counselling remained high this year as seasonal conditions and market headwinds squeezed cash flow and confidence. Early engagement makes the difference: it opens options, eases pressure, and gives families the breathing room to plan, not panic.

2025 Rural Support Charity Match Launch. Peter Treloar, Chair Rural Business Support, Nathan Kosmina, CEO Adelaide United Football Club and Angelo Demasi, CEO South Australian Produce Market.

WHAT WE'RE SEEING ON THE GROUND

Across SA and the NT our team worked with hundreds of farming families and small businesses, often with complex cases, tighter margins, creditor pressure, and tough calls about next season's working capital. Wine grape growers, livestock producers, mixed croppers, horticulturists and commercial fishers faced distinct challenges, yet the conversation at the kitchen table was the same: "What are my options, and how do I move forward?" Our counsellors brought calm analysis and practical action, one step at a time.

The Relief Fund continued to act as a circuit-breaker by providing modest grants to help families stay on track with an agreed plan.

> ***"The conversation at the kitchen table was the same: 'What are my options, and how do I move forward?"***

The Landowner Information Service continued to provide impartial guidance so landholders and communities could approach exploration, mining and emerging energy projects, informed and confident.

CHANGES AROUND THE BOARD TABLE

This year we welcomed three new directors, Daniel Casement, Kevin Reid and Christine Hahn, each bringing deep experience and a clear commitment to our purpose. Their energy and expertise strengthen our governance and our service to rural communities.

We also recognise and thank three directors whose terms concluded:

Caroline Rhodes (Director from 2015)
During her tenure Caroline played a crucial role in connecting and aligning RBS with industry and government. Her leadership was directly evidenced in the development of the Landowner Information Service, and more recently in the establishment of the RBS Relief Fund, for which she served as the inaugural Relief Fund Committee Convenor. Caroline's ability to bridge sectors has left a lasting legacy for clients and communities.

Dr Kat Giles (Director from 2019 and Deputy Chair)
Kat supported RBS through a whole-of-organisation cultural review, enabling us to define meaningful, values-led behaviours we can now measure and report on. She also drove a comprehensive policy review that embedded best-practice governance as our program offering expanded to include Small Business Financial Counselling and the Landowner Information Service. Kat's steady leadership and discipline has strengthened RBS for the long term.

Claudia Goldsmith (Director from 2017)
Claudia enhanced our governance through a sharp focus on finance, compliance and risk management. Her oversight has fortified our foundations and ensured RBS can sustainably deliver services where they're needed most.

On behalf of the Board and our organisation, we thank Caroline, Kat and Claudia for their dedicated service to RBS. Their contributions have shaped who we are today and how we'll serve tomorrow.

The Board now comprises: Chair Peter Treloar, Deputy Chair Marc Allgrove, Simon Venus, Dr Rebecca Mohr-Bell, Christine Hahn, Daniel Casement and Kevin Reid. I thank my colleagues for the rigour,

Brett Smith (far left), CEO, and Peter Treloar (far right), Chair, with new Board members (left to right) Christine Hahn, Daniel Casement and Kevin Reid.

Peter Treloar, Chair

community spirit and sound judgement they bring to the table.

THANKS AND THE YEAR AHEAD

To Brett Smith and the management team, and every counsellor and staff member across RBS — thank you. You've travelled the long roads, sat at kitchen tables, listened without judgement, and helped families see their options clearly. That's the quiet, patient work that changes trajectories.

In the year ahead we'll keep our focus practical and people-first: engage early, analyse carefully, act decisively, and partner well.

Rural communities are resilient by nature. With good information, good planning and a bit of breathing space when the pressure is on, families can chart a path through tough seasons to stronger ground.

That's our purpose. That's RBS.

Peter Treloar
Chair

FROM THE CEO

In 2024–25, Rural Business Support continued to empower rural communities across South Australia and the Northern Territory through free, confidential and independent financial counselling and information services.

We delivered the Rural Financial Counselling Service, Small and Family Business Financial Counselling, and the Landowner Information Service, meeting people at their kitchen tables, because trust and practical guidance matter most when times are tough.

The year asked a lot of our clients. Extreme weather, industry shocks, tighter lending conditions and higher input costs layered pressure across sectors, from broadacre and livestock to wine grape, horticulture, fisheries and main street. Demand for counselling rose and we prioritised quick first contact, early cash-flow modelling and clear creditor pathways to steady families.

STRENGTHENING PARTNERSHIPS

We also kept our shoulders to the wheel in the community. A charity soccer match at Coopers Stadium and a screening of *Just a Farmer* with a Q&A panel raised funds and awareness for farmer wellbeing and the Relief Fund.

In the north, attendance at the Northern Territory Cattlemen's Association and Australia Food Futures conferences strengthened partnerships across the Territory.

"We continue to offer independent advice focused on your needs, helping you make informed decisions to keep family and community strong."

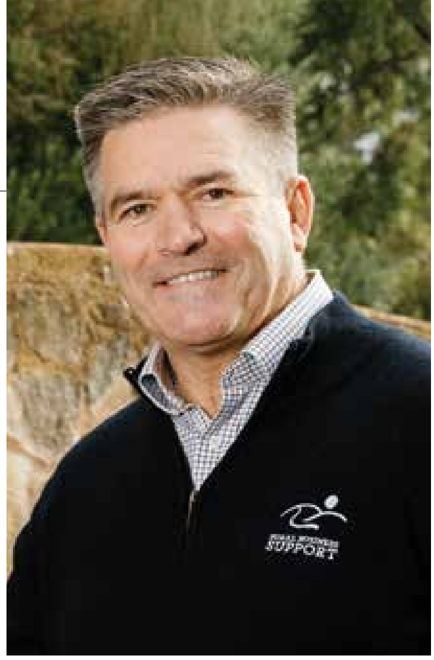
Importantly, we showed up at the policy table. We contributed to state-level drought advisory discussions and regional roundtables across South Australia, bringing real-time farm-gate insights into government and industry conversations. That input kept responses practical and aligned to what families needed.

Independent research by McGregor Tan reinforced what clients told us: counsellors are trusted, clear and effective. Levels of satisfaction sit at 92 per cent and word-of-mouth is the strongest bridge to those who need help.

This year many of our clients sought support around drought impact, especially in SA, along with Farm Household Allowance navigation, debt management and cash-flow planning.

Partners value RBS as a neutral collaborator, able to identify emerging risks early and work constructively with financial institutions.

RBS CEO, Brett Smith with SA Premier, Peter Malinauskas, Treasurer, Stephen Mullighan and SA Government and industry representatives at the 2025 Drought Round Table.



Brett Smith, Chief Executive Officer

DELIVERING PRACTICAL SUPPORT

Our program delivery reflected these realities:

Primary Producers
We worked shoulder-to-shoulder with farm families to review budgets, model options and prepare information for constructive discussions with lenders and suppliers. Where frost, low rainfall or market shocks compounded pressure, we sequenced realistic steps so people could keep moving.

Small and Family Business
As dry conditions flowed through town economies, we converted cost pressure into clear plans, from creditor negotiations and ATO arrangements to orderly transitions when that was the right path.

Fisheries and Aquaculture
When harmful algal bloom disrupted income, we paired counselling with targeted support to stabilise household essentials and buy time to reassess plans.

The RBS Relief Fund remained a practical circuit-breaker. By 30 June 2025, it had disbursed approximately $640,000 in targeted grants as well as much needed counselling. For many families, immediate help with essentials provided breathing space, lifted wellbeing and kept longer-term plans on track.

We thank the South Australian Government, philanthropic partners, community fundraisers and private donors who trust us to deliver support at the farm gate.

LOOKING AHEAD WITH CLEAR FOCUS

Behind the scenes, our people were the difference. Sector peers recognised team members for excellence, honours that reflected the professionalism, creativity and compassion clients experienced.

We invested in training, supervision and wellbeing so counsellors stay effective and supported staff to share insights through forums and communities of best practice working groups.

"Families who engaged before a crunch point had more options and felt immediate relief as the fog began to lift."

Strategy 2030 continued to guide us: widening the bridge from crisis to capability by strengthening RFCS, growing small-business supports, and expanding impartial information through the Landowner Information Service.

Good governance underpinned good service. The Board refreshed its skill mix to meet rising demand and maintained their focus on culture, risk and policy quality as our program suite matured. I thank Chair Peter Treloar and the full Board for their guidance, and to departing directors for their service.

What stood out most this year was the power of early, independent help. Families who engaged before a crunch point had more options and felt immediate relief as the fog began to lift.

Across our regional offices and drought forums and backed up by research, the message was consistent; clear communication, practical steps and dignity in difficult moments changes outcomes.

While this report reflects the year that was, our work continues.

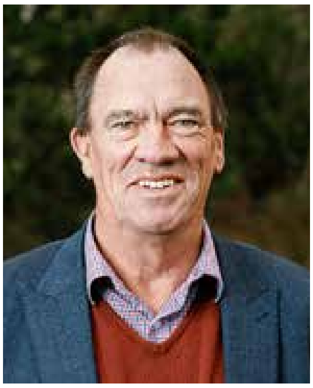
We are actively meeting new clients, modelling options, collaborating with financial institutions and creditors, and contributing lived-experience to drought coordination across South Australia.

Our commitment remains simple: timely first contact, practical cash-flow plans, clear creditor pathways and, where appropriate, Relief Fund support alongside counselling. Most of all, we continue to offer independent guidance focused on client needs, helping to make informed decisions to keep family and community strong.

If you or someone you know is feeling the pinch, call 1800 836 211. We'll figure it out together.

Brett Smith
Chief Executive Officer

MEET THE BOARD



Peter Treloar

Chair
Board Member since 2023

Peter is a primary producer from the Eyre Peninsula and former Member for Flinders in the State Parliament from 2010-2022. He was Deputy Speaker/ Chair of Committees and actively participated in committees focused on natural resources, regional affairs, and land access.

Peter is currently chairing Rural Business Support SA/NT, Landscape SA Eyre Peninsula Board, South Australian Oyster Growers Association as well as Cummins and District Financial Services (Bendigo Bank). He has also chaired the South Australian Farmers Federation Grains Council, Viterra Strategic Site Committee and the Eyre Peninsula Football Board.

A Nuffield Scholar, Peter studied grain industry structures and value-adding opportunities. He is a member of the Nuffield Farming Scholars Association of Australia.

Marc Allgrove

Deputy Chair
Convenor Relief Fund Committee
Board Member since 2022

Marc is a Director at Evans + Ayers, with significant experience in the wine, agriculture, tourism, arts and philanthropy industries and a good understanding of the pressures faced by regional communities.

He has over 30 years' experience in the Australian wine industry with a particular focus on management and governance. He is a former Chair and Board member of the McLaren Vale Grape Wine and Tourism Association and executive of the South Australian Wine Industry Association.

Marc currently works with a diverse list of private and public clients across many South Australian regions and sits on the boards of Barossa Australia, Oliver's Taranga, the David Roche Foundation and St. Marks College.

Simon Venus

Convenor Corporate Governance Committee
Board Member since 2018

Simon is a partner at national law firm Piper Alderman. He is head of the firm's Adelaide office and the head of the Commercial and Agribusiness practice groups. Simon is the Chair of Adelaide University's Agribusiness Advisory Board and sits on several client boards and agribusiness advisory committees.

Simon is a former director of Agribusiness Australia and was an inaugural member of the SA Agribusiness Council.

With over 25 years' experience as a lawyer, Simon is attuned to factors impacting rural and regional businesses and brings to RBS his experience advising boards and executives of not-for-profit entities about risk-related issues, including corporate governance and compliance, risk management and strategy.

Christine Hahn

Convenor Audit, Risk and Compliance Committee
Board Member since 2024

Christine brings more than 20 years' experience across boards, committees and senior executive roles spanning medical research, manufacturing, disability, community services and agribusiness.

She is currently a Non-Executive Director of Uniting SA Ltd and Uniting Housing SA Ltd, a member of the Advisory Board of Ennio Pty Ltd, and an independent member or chair of the audit and risk committees of several local government/ regional councils. Christine has also held leadership roles with Multiple Sclerosis Australia Ltd.

With a strong background in finance, risk and governance, and as a fifth-generation owner of a viticulture and livestock enterprise, Christine brings practical and strategic insight to the Board.

Dr Rebecca Mohr-Bell
Board Member since 2020

Rebecca is a Katherine-based pastoralist and agricultural economist. She approaches problems from a unique perspective, applying strategic thinking and objective analysis to influence innovative solutions, which are both evidence-based and logical.

Rebecca sits on the Board of the Cooperative Research Centre for Northern Australia, and chairs Katherine Isolated Children's Service – an innovative service bringing play based learning to remote children.

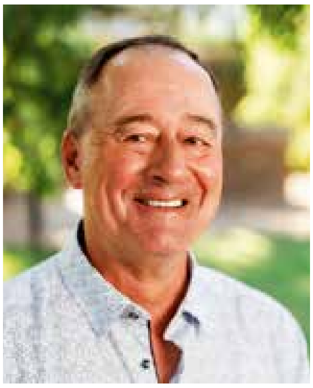
As an agricultural economist, Rebecca brings invaluable insight from the Northern Territory's agricultural and small business sectors to RBS, with her extensive experience supporting producers to improve their business performance.

Daniel Casement
Board Member since 2024

Daniel brings more than 25 years' experience in primary industries through senior government and industry leadership roles. He is currently CEO of the Australian Southern Bluefin Tuna Industry Association and has held executive positions across research, extension, policy and program delivery.

Daniel serves as Chair of the Commonwealth Fisheries Association, Seafood Industry South Australia and the Advisory Board of Total Quality Certification Services International Pty Ltd (TQCSI), and previously served on the Board of Australian Grain Technologies.

He has led major emergency responses to drought, bushfires, floods and COVID-19, bringing strong industry connections, strategic insight and a deep understanding of rural communities to the Board.



Kevin Reid
Board Member since 2024

Kevin brings more than 20 years' experience as a Chartered Accountant and partner at PwC in Adelaide and Sydney, and over a decade as a company director. As former leader of PwC's Adelaide Health and Community Services practice, he worked closely with organisations delivering essential services to rural and remote communities.

Kevin is currently Chair and President of Meals on Wheels SA and a Board member of Can:Do Group, with previous directorships including the Maggie Beer Foundation and a major dairy manufacturer based in regional South Australia. His strong governance, philanthropic and community focus supports RBS's commitment to strengthening rural resilience.

Dr Kat Giles
Retired 2024
Board Member since 2019

Caroline Rhodes
Retired 2024
Board Member since 2015

Claudia Goldsmith
Retired 2024
Board Member since 2017

MEET THE MANAGEMENT TEAM

Brett Smith
Chief Executive Officer

Prior to joining RBS, Brett held senior roles with Orica, IncitecPivot, Elders and Penrice, specialising as an agribusiness executive with vast experience in sales, marketing, logistics and business development. He has a wealth of on-farm experience and over 15 years of providing primary producers with practical information on agronomic principles and productivity improvements.

Brett is known for his strong team leadership, successfully guiding strategic business development and fostering collaboration among cross-functional teams.

Brett's business acumen, ethical approach and stakeholder relationship management has enabled outstanding results throughout his career.

Currently he also serves on the Board of AusVeg SA and is the Chair of Rugby Union SA.

Morgan Krishnan
Business & Finance Manager

An accomplished finance and engineering professional with over two decades of leadership and business partnering experience, Morgan has worked across diverse industries, including oil and gas, energy, defence, aviation, and local government.

Joining RBS in 2024, Morgan views his role as a 'privilege' and 'community-focused endeavor' to collaborate with professionals dedicated to ensuring the agriculture industry and rural businesses continue to thrive and succeed.

Morgan graduated from the Australian Institute of Company Directors in 2023 and has been a Certified Practicing Accountant since 2015.

Mon Saunders
Communications & Philanthropy Manager

With over 30 years' experience, Mon began her career in Sydney across television production, print and digital media, and international event management.

After returning to South Australia, Mon fostered her passion for rural communities and philanthropy through her work in the independent boarding school sector.

Since joining RBS in 2020, Mon has played a pivotal role in establishing the RBS Relief Fund, delivering practical support to primary producers facing hardship.

Mon is a graduate of the National Farmers' Federation's Diversity in Agriculture Leadership Program and a Fellow of both the Australian Marketing Institute and Educate Plus SA/NT. Mon also serves on the committee of Rural Media & Communicators SA/NT.

MEET THE LEADERSHIP TEAM

Caroline Reichstein
Business Financial Counsellor / Regional Coordinator

Caroline brings hands-on agricultural experience, having grown up on a family farm and remaining actively involved in a Mid North cropping and livestock enterprise.

She has worked in agricultural consultancy, agronomy, transition planning and training, including facilitation in agricultural and business studies.

Caroline is Co-Director of a national agricultural training organisation, a Board Director of the South Australian Financial Counsellors Association SA/NT, and volunteers regionally, including as a paramedic with the South Australian Ambulance Service.

She holds a Bachelor of Agricultural Science and Graduate Diploma in Agricultural Business, an MBA from the Australian Institute of Management, and completed Governance Foundations for NFP Directors through AICD.

Chris Clark
Business Financial Counsellor / Regional Coordinator

With nearly 40 years experience in the banking and finance industry, Chris has spent almost 20 years working closely with rural clients, gaining a deep understanding of the challenges they face.

Chris is dedicated to helping clients build financial resilience and self-sufficiency, providing guidance in a supportive, non-judgmental environment.

In addition to his work as a qualified Rural Financial Counsellor, Chris is involved in a family business in the Langhorne Creek region.

He is actively involved in the community, serving on the Strathalbyn & Districts Basketball Committee, coaching junior and senior teams under the Strathalbyn Storm program and is also a member of the Strathalbyn Recreation Precinct Advisory Group.

Chris Fitzgerald
Business Financial Counsellor / Regional Mentor

Chris comes from a pioneering farming family near Kyancutta and has managed her family farm's business operations for over 35 years.

Before joining RBS in 2009, she spent 15 years as Finance Officer at Wudinna Area School and was Regional Finance Officer for Mid-West Health.

Chris completed the Ignite Leadership Coaching Course and applies the skills gained to enhance her work with clients on the Eyre Peninsula.

A qualified Rural Financial Counsellor, Chris is a Board Director of the South Australian Financial Counsellors Association SA/NT and a member of their Professional Development Committee. Chris is also actively involved in local sporting and community organisations.

Julianne Fiebig
Business Financial Counsellor / Regional Mentor

Julianne has an extensive background in grain marketing and farm business advisory services, she has provided marketing advice and support to boardacre cropping and livestock producers.

She has delivered training on grain marketing, business planning and benchmarking, and contributed to project work. She has been with RBS since 2016.

Julianne grew up on a mixed farm east of the Barossa, running livestock and cereal cropping, and now manages an enterprise with sheep and cropping.

She holds a Bachelor of Economics (International Agricultural Business) from the University of Adelaide, a Graduate Certificate in Agricultural Business, a Diploma of Financial Counselling and a Certificate IV in Training and Assessment.

OUR IMPACT

Together we supported South Australian and Northern Territorian farmers, small and family business owners and landowners on their journey to a profitable, sustainable and resilient future.

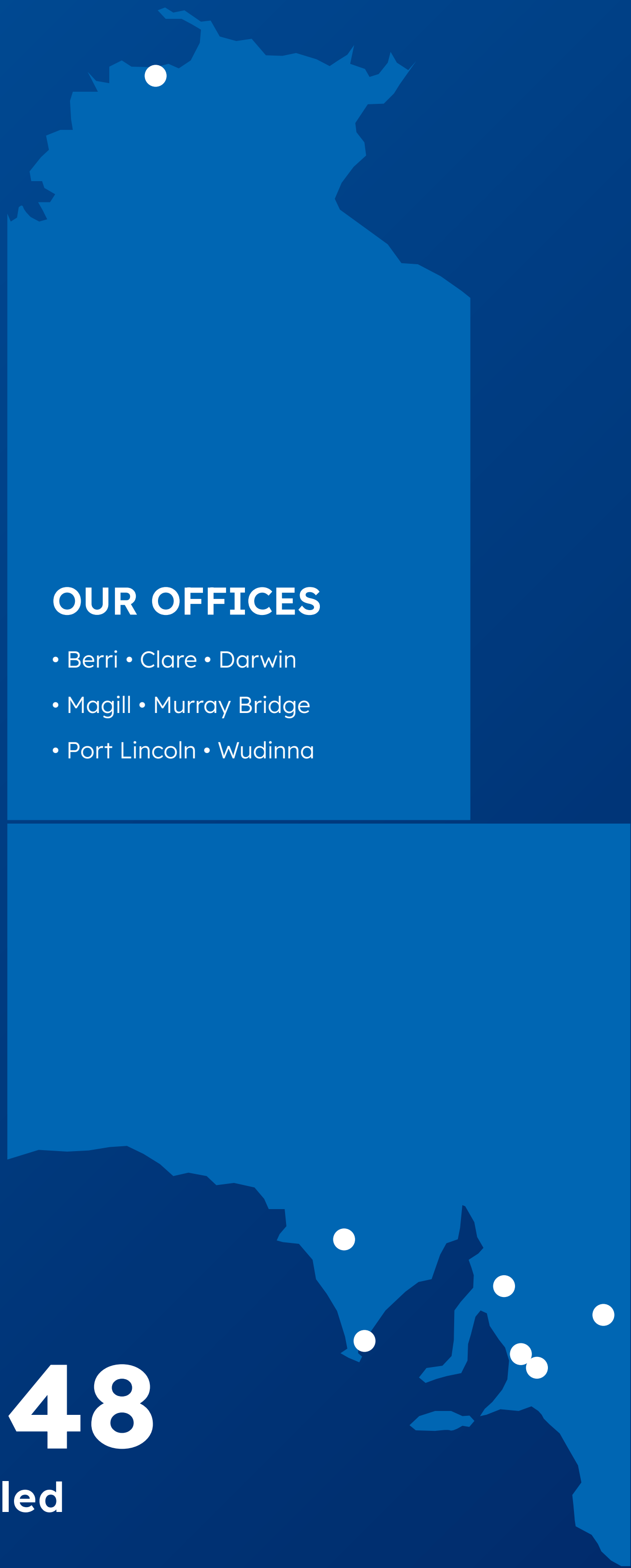
This was achieved through:

6,407
Individuals Assisted

14
Programs & Services

252
Communities Supported

3,169,048
Kilometres Travelled



OUR OFFICES

• Berri • Clare • Darwin
• Magill • Murray Bridge
• Port Lincoln • Wudinna

Data taken from Rural Business Support Data - 1 July 2021 - 30 June 2025

RURAL FINANCIAL COUNSELLING SERVICE PROGRAM

Data taken from RFCS Portal Data - 1 July 2021 - 30 June 2025

1,809

requests for support from farming families were responded to

1,811

farming familes worked with a Rural Financial Counsellor

1,205

farming families were supported to achieve their goals and exit the program

92%

of surveyed clients stated they had improved confidence to make business decisions

LANDOWNER INFORMATION SERVICE

Data from Landowner Information Service Records - 1 July 2020 - 30 June 2025

4,517

individuals engaged with the LIS across the rural and resources sectors

154

enquiries to the Landowner Information Service

171

landowners worked with a Landowner Information Service Officer

88%

of surveyed clients felt more confident in communicating and negotiating with resource companies

RBS RELIEF FUND

Data taken from RBS Relief Fund - 1 July 2022 - 30 June 2025

$950K

paid in small grants to ease financial distress and enhance engagement

635

grants distributed to clients actively engaged in financial counselling

627

families received financial support during tough times

139

small businesses in Central Australia interacted with a Financial Counsellor

CELEBRATING EXCELLENCE ACROSS THE RBS TEAM

At Rural Business Support, we're proud to recognise team members whose work continues to make a meaningful difference across rural and regional communities.

This year, we celebrate the achievements of Austin Reid, Caroline Reichstein and Mon Saunders, along with four team members recognised at the 2024 South Australian Financial Counsellors Association (SAFCA) Awards.

Together, these acknowledgements reflect the professionalism, compassion and dedication our team brings to supporting rural communities facing financial challenges.

Austin Reid

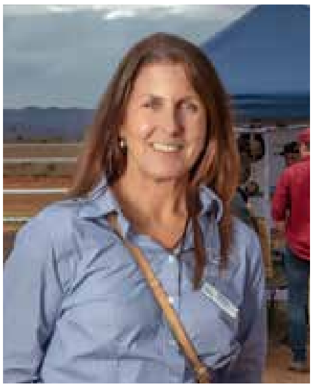
Rural Financial Counsellor

2025 Researcher or Advisor of the Year

Awarded at the 2025 AusVeg SA Horticultural Awards

Austin has supported Adelaide Plains growers through crises like fruit fly outbreaks, the tomato brown rugose virus and extreme weather,, helping them build resilience and make confident, informed decisions.

This award recognises Austin's long-term commitment to the region's horticultural community.



Caroline Reichstein

Rural Financial Counsellor / Regional Coordinator

Scholarship Recipient

Selected for an AICD 2025 Regional Not-for-Profit Scholarship

Caroline was one of 133 recipients selected to undertake the Governance Foundations for Not-for-Profit Directors course.

This scholarship recognises Caroline's dedication, leadership and commitment to supporting rural and remote communities in South Australia and resulted with Caroline's appointment to the SAFCA Board.

Mon Saunders

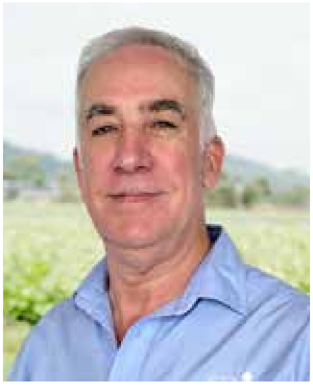
Communications & Philanthropy Manager

Agriculture Leadership Program

Selected for a 2025 NFF Diversity in Agriculture Leadership Program

Mon was one of just twelve women chosen nationally for this prestigious mentoring and leadership initiative.

This recognition reflects Mon's commitment to uniting industry, government and philanthropy to strengthen the wellbeing of rural people, not just financially, but emotionally and socially.



Lloyd Wright
Rural Financial Counsellor

Standing Ovation Award

Awarded at the 2024 SAFCA Awards

Lloyd was recognised for his outstanding advocacy, community engagement and commitment to the financial counselling sector, particularly through his work supporting diverse communities, including minority groups and flood-affected farmers in the Riverland.

Drawing on his wine industry expertise during the red wine grape crisis and leading initiatives such as accessible community meeting days, Lloyd continues to demonstrate leadership and share his knowledge as a SAFCA professional supervisor.

Libby Baldock
Rural Financial Counsellor

Fields of Change Award

Awarded at the 2024 SAFCA Awards

Libby was recognised for her outstanding contribution to regional, rural and remote communities, demonstrating creativity and determination in overcoming barriers such as distance and limited connectivity on the Eyre Peninsula.

Through innovative support and a holistic, client-centred approach, Libby has helped clients improve their financial position, access essential services and make confident decisions for their future.

Afton Kennedy
Programs Support Officer

Above and Beyond Award

Nominated at the 2024 SAFCA Awards

Afton's nomination recognised her dedication and exceptional skills as a financial capability worker, particularly her ability to build strong rapport with rural clients and achieve positive outcomes.

Through her innovative approach to systems development and client support, Afton has strengthened service delivery and demonstrated the valuable impact of financial capability work across rural communities.

Julianne Fiebig
Rural Financial Counsellor/ Regional Mentor

Inspiring Supervisor Award

Nominated at the 2024 SAFCA Awards

Julianne's nomination recognised her exceptional leadership and the strong culture of trust and professional growth she fosters within her team.

Through innovative training approaches, compassionate guidance and her broader contributions across RBS, Julianne continues to support and inspire colleagues while maintaining her own client work.

SUPPORTING RURAL RESILIENCE ACROSS SA AND NT



Rural Business Support plays a critica role in supporting farmers, fishers and small rural businesses across South Australia and the Northern Territory through the Rural Financial Counselling Service.

The service is free, confidential and independent, assisting clients experiencing or at risk of financial hardship. In 2024–25, the operating environment became increasingly complex. Financial stress was driven by prolonged and compounding pressures — successive years of drought, global wine market adjustment, rising input costs, tightening finance, biosecurity outbreaks and emerging environmental events, leaving many rural businesses with limited recovery time.

Jointly funded by the Australian, South Australian and Northern Territory Governments, we continue to collaborate with industry bodies, community organisations and philanthropic partners to strengthen accessibility and impact.

DEMAND DRIVEN BY DROUGHT

Drought was the primary driver of demand in 2024–25, accounting for 52% of clients seeking support. Declining profitability (12%), increasing input costs (8%), industry shock (7%) and rising debt (5%) were also significant contributors, often occurring simultaneously and intensifying financial strain.

This year RBS delivered approximately 14,800 hours of financial counselling to 1,240 clients with 75% engaging for the first time.

The need for immediate financial assistance increased to 40% of all clients supported. This included help with income support applications, Relief Fund grant access and short-term cash flow planning, reflecting the growing number of rural families and businesses requiring urgent stabilisation before progressing into longer-term financial counselling.

A CLIENT-CENTRED APPROACH

The RFCS model remains tailored and client-centred. Financial Counsellors work alongside clients to undertake Business Health Checks, prepare cash flow forecasts and develop practical, achievable plans. This strengthens financial literacy, builds confidence and supports informed decision-making.

Support also extends to engagement with lenders, access to income support and concessional loan programs, and guidance through succession, restructuring or dignified exit planning.

RESPONDING TO INDUSTRY CHALLENGES

The wine grape sector continued to face sustained pressure, particularly in the Riverland. Through collaboration with industry partners and delivery of the GrowStrong Program, financially at-risk growers were identified early and connected to support.

Across South Australia, cropping and livestock enterprises recorded historically low rainfall, with grain yields averaging around 50% of normal production. Livestock producers continued to endure feed shortages and high input costs following previous market shocks.

In the Northern Territory, extended wet seasons delayed mustering and disrupted cash flow, while tropical fruit growers had to manage low production volumes and rising costs. Flexible service delivery, face-to-face, online and by phone, ensured continuity across these vast regions.

Environmental and biosecurity events, including Harmful Algal Bloom, fruit fly and other plant and aquatic disease risks added further complexity, requiring proactive financial planning and preparedness.

STRENGTHENING TRIAGE AND CAPACITY

In response to sustained demand, our intake and triage systems were strengthened. Program Support Officers play a critical frontline role, managing 1800 enquiries, assisting with transactional support and prioritising clients experiencing acute distress.

Calls to our 1800 number increased more than fourfold across the year, reflecting both intensifying pressure and growing awareness of our services.

More than 120 outreach events were attended by RBS staff across SA and NT this year, reinforcing the importance of grassroots engagement and referral pathways.

LOOKING AHEAD

The year reinforced that early engagement matters, partnerships amplify impact and flexible delivery strengthens accessibility.

Through continued collaboration and investment in capability, we remain committed to walking alongside rural families and businesses, building confidence, strengthening resilience and supporting sustainable futures across South Australia and the Northern Territory.

CHANGE WITHOUT CHAOS

Joe* first worked with RBS during the dry years of 2015–2019. A fourth-generation farmer, he grew up hearing how his parents lost the farm in the 1950s and later bought it back with community help. Risk felt dangerous. Debt felt unthinkable. His son Dan*, mid-career and ready to grow, felt the brakes were always on.

They returned to RBS in April 2025 after a tough season and late opening rains. Costs were up and income was down, leading them to rely on borrowing to get through the year. When they re-engaged with the service, they had already destocked half their sheep and increased their overdraft. Joe, 77, was also feeling anxious about acting as a guarantor.

On advice from their accountant and a Services Australia case officer, both households applied for and received the Farm Household Allowance (FHA). Cash flow remained tight, with reduced cropping ahead and succession pressures building.

Joe's Rural Financial Counsellor started with mindset and clarity. Sessions were paced and practical, with written follow-ups so Joe could absorb each step. Practical help eased pressure: an SA Government Rural Support Grant assisted with groceries; Rural Aid hay and pellets supported remaining stock; and Farm Angels stepped in where they could.

Joe and Dan's story highlights how practical support and clear planning can turn uncertainty into a workable path forward.

A simple schedule kept momentum without overwhelm.

The RFC brought Services Australia's Financial Information Service and the accountant together to map options for transition and retirement. An FHA activity voucher funded a succession planner's independent advice, giving Joe confidence he was seeing the full picture.

Across several meetings, the family worked through scenarios. The path that made sense balanced identity, income and intergenerational goals - transfer selected assets to Dan, remain actively farming for four years to meet FHA requirements and position for a full Age Pension in about five years using foregone wages and gifting calculations. Clear written communication with Dan was encouraged to protect relationships during changeover.

Not every barrier is purely financial. Joe's hesitation was tied to identity: "If I'm no longer a farmer, who am I?"

The RFC named that fear respectfully and kept decisions with the family. Their role was to make options and consequences clear, build simple routines, and keep the door open.

Outcomes to date include a workable transition pathway, support for immediate animal welfare costs, and Joe moving from being stuck to considering a plan that protects his retirement and the farm's future.

***Names and circumstances have been changed to preserve confidentiality.**

This program is funded by the Australian, South Australian and Northern Territory Governments.

BEES, BILLS AND BUILDING BACK STRONGER

Ben and Lisa* run a small beekeeping business in South Australia, producing raw honey, providing almond pollination services, and selling handmade honey products. Their family heritage in apiculture runs deep, but the past few years of drought and inconsistent flowering left their hives struggling and their income uncertain.

By the time they contacted RBS, after hearing about the service through a PIRSA workshop, they were overwhelmed by overdue bills, ATO debt, and the stress of keeping their household afloat. Their home, secured against the business, was at risk, and they admitted they "didn't even know where to start."

Their RFC focused first on providing stability and practical education. Together they reviewed their financial position, clarified their tax obligations, and set up payment plans for outstanding ATO debts. The RFC worked directly with the ATO to adjust projected PAYG instalments to reflect their drought-affected income, preventing unnecessary overpayments.

"You helped us understand what was available and how to access it… we had the plan, we just didn't know how to execute it."

Budgeting templates were introduced to help the couple prioritise their debts and track spending. As Lisa later reflected, "Any money that you do have is going on bills — you don't get to buy food. I wish we had come to you sooner."

To alleviate immediate household pressure, the couple accessed an RBS Relief Fund SA Government Rural Support Grant, which provided grocery security during their lowest point. "The best thing that helped us out of all this drought support were the Foodland vouchers, that has been the biggest help. They meant that we could still eat."

With their RFC's guidance, Ben and Lisa applied successfully for the FHA and additional assistance through Farm Angels. This support enabled them to stabilise their household, pay urgent bills, and regain control over their finances.

Once the immediate pressures were managed, their RFC encouraged them to refocus on business growth. Together they reviewed pricing structures, diversified product offerings, and planned new sales opportunities at markets and community events.

The couple also used their FHA activity supplement to work with a business optimisation organisation and completed chemical handling courses to prepare for potential Varroa mite impacts.

Reflecting on their journey, Lisa said, "You helped us to know what was available and how to access it… We had the plan; we just didn't know how to execute it."

What began as a crisis became a story of empowerment. Through knowledge, compassion, and persistence, Ben and Lisa have built the confidence and capacity to face the future, one hive at a time.

***Names and circumstances have been changed to preserve confidentiality.**

This program is funded by the Australian, South Australian and Northern Territory Governments.

SUPPORTING NORTHERN TERRITORY COMMUNITIES



Since 2011, we have delivered the Rural Financial Counselling Service across the Northern Territory, providing free, independent and confidential support to farmers, fishers and small related businesses navigating financial hardship.

In 2024–25, demand for support across the Territory remained strong, with a significant uplift in new clients engaging with the service for the first time. Many producers reached out early, seeking clarity around cash flow, debt management and planning for uncertain seasons ahead.

While drought has been a dominant issue nationally, Northern Territory producers have faced their own complex pressures. Extended wet seasons delayed mustering and disrupted planting schedules, biosecurity risks such as mango twig tip dieback created uncertainty for horticulturists, and fluctuating cattle export demand placed additional strain on pastoral businesses. Reduced tourism also impacted local produce markets and small enterprises linked to the visitor economy.

Across the program, key drivers of demand during 2024–25 included declining profitability (43%), increasing costs (29%), rising debt levels (14%) and succession planning (14%). These figures reflect the compounding nature of financial stress, when seasonal events, market shifts and cost increases converge.

Our Rural Financial Counsellors worked alongside Territory clients to strengthen cash flow forecasting, negotiate with lenders, access Farm Household Allowance and Regional Investment Corporation concessional loans, and plan strategically for both recovery and transition. Encouragingly, the majority of clients reported improved confidence in decision-making and stronger financial capability as a result of engaging with the service.

Community engagement remained central to our approach. Throughout the year, we attended key Territory events including NT Cattlemen's Association forums, NT Farmers activities, Katherine Show and regional roadshows. These face-to-face touchpoints ensure producers understand support is available early, before financial distress escalates.

Recognising the Territory's cultural diversity, our team continues to prioritise respectful and culturally informed engagement, working with Indigenous, Vietnamese, Cambodian and other culturally and linguistically diverse producers to build trust and reduce barriers to accessing financial support.

In Central Australia, small business financial counselling supported by the MAZDA Foundation has continued to complement RFCS delivery, assisting local enterprises experiencing cash flow pressure, compliance challenges and workforce constraints. These referral pathways strengthen our reach and ensure tailored support across sectors.

As seasonal and market pressures continue to evolve, our focus remains clear: walking alongside Northern Territory producers with practical tools, trusted advice and steady support to build resilience for the seasons ahead.

SOKHA BUILDS TRUST

Sokha*, a horticultural producer in the Northern Territory, approached Rural Business Support's Rural Financial Counselling Service during a period of mounting financial pressure. Sokha was facing several immediate challenges, including overdue tax returns that had attracted attention from the Australian Taxation Office and unpaid invoices from local agricultural suppliers.

Although Sokha recognised the need for assistance, there was an initial hesitation to engage fully with the financial counselling process. Operating within the small horticultural sector in the Northern Territory, she was deeply conscious of privacy and maintaining confidentiality in regard to the current financial position of the business. Financial matters had always been kept closely guarded, and there was uncertainty about who information might be shared with.

Breaking the process into small, manageable steps helped Sokha move forward without feeling overwhelmed.

Understanding these concerns, the Rural Financial Counsellor prioritised building trust. Engagement occurred at Sokha's pace, beginning with discussions about the Client Service Agreement and explaining what working together would involve. Rather than requesting financial records immediately, the counsellor focused on creating a safe and respectful environment for conversation, while explaining why financial information would eventually be important in identifying practical options.

Over the first three meetings, the process was broken into small, manageable steps so Sokha did not feel overwhelmed. A significant breakthrough occurred during a conversation while Sokha was working on the farm. Talking informally in this environment allowed the discussion to flow more naturally and suited Sokha's preferred way of sharing information.

As trust developed, Sokha began sharing details of outstanding invoices and creditor concerns. Together, they discussed practical ways to approach these issues, including contacting local suppliers and developing realistic payment arrangements that would allow Sokha to maintain local trading relationships. Sokha was also supported to engage with a local tax clinic to begin addressing overdue tax returns and better understand those obligations.

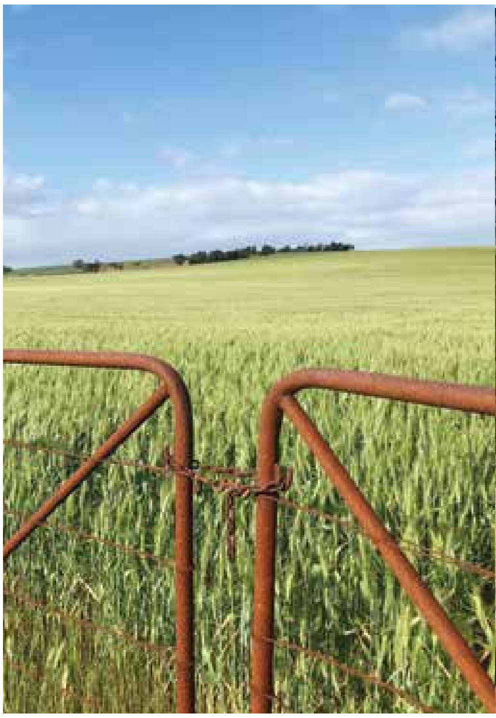
Initially, Sokha had hoped for a quick solution to the financial pressure. Over time, however, the focus shifted towards understanding the business's financial position. Working one-on-one with the counsellor, Sokha developed a simple cash flow budget and began recording and reviewing actual spending each month.

Small achievements were celebrated along the way, building confidence, strengthening financial capability, and empowering Sokha to take greater ownership of decisions.

***Names and circumstances have been changed to preserve confidentiality.**

This program is funded by the Australian, South Australian and Northern Territory Governments.

SUPPORTING LANDOWNERS ACROSS MINING AND RENEWABLE ENERGY



The Landowner Information Service (LIS) provides trusted, independent support to South Australian landowners navigating resource exploration, mining, quarrying and, more recently, renewable energy developments.

This free, impartial information service equips landowners with the knowledge and confidence to participate effectively in land access discussions and negotiations under both the Mining Act 1971 and the Hydrogen and Renewable Energy Act 2023.

In 2024–25, the LIS supported 27 landowner clients and, since commencing in 2020, 159 landowners have formally utilised the LIS, with a further 13 anticipating future engagement.

Following the introduction of the Hydrogen and Renewable Energy Act 2023, the LIS expanded in November 2024 to include information relating to hydrogen and renewable energy companies and projects seeking access to land. In its first seven months, this expanded service supported 12 landowner clients.

THE CHANGING RESOURCE LANDSCAPE

Demand for the LIS in 2024–25 was led by quarrying and extractive activities (60%), followed by mineral exploration (25%).

Together, these sectors accounted for 85% of mining-related enquiries, highlighting the growing need for clear, independent guidance as resource activity expands across regional communities.

The LIS hydrogen and renewable energy (HRE) service, operating under the new legislative framework, primarily supported landowners seeking clarity around their rights and obligations when approached for land access by HRE proponents.

While large-scale release areas are still progressing through consultation, some early engagement and feasibility discussions are underway, particularly in pastoral and freehold regions.

Across both service areas, clients are supported at various stages of project lifecycles, from early engagement and Notices of Entry through to operational phases or rehabilitation.

Beyond individual client support, the LIS continues to engage directly with landowner groups, community



meetings and industry forums. In 2024–25, LIS officers spoke with 1,542 individuals through outreach and engagement activities.

A TRUSTED VOICE FOR LANDOWNERS

Client feedback continues to reinforce the value of the LIS.

Landowners say they feel more confident, better informed and clearer about their rights after working with the LIS team. Many speak about the reassurance that comes from having someone independent to turn to — someone who can explain complex legislation in plain language, clarify processes, and help them prepare for discussions with resource or renewable energy companies.

Whether the enquiry relates to mining, quarrying or renewable energy proposals, the consistent message is that the LIS provides clarity in what can otherwise feel like an overwhelming and technical environment. Clients regularly describe feeling more equipped to ask the right questions, understand their options and make decisions about their land with greater confidence.

That growing confidence, and the trust placed in the independence of the LIS, remains one of the most important measures of its impact across rural and regional South Australia.

FOSTERING CONSTRUCTIVE DIALOGUE

Nearly 30 resource companies have proactively engaged with the LIS to better understand landholder concerns and improve their communication practices. While maintaining strict impartiality, this collaboration contributes to more respectful, informed and constructive interactions across the sector.

Whether around a kitchen table, in a community hall, in the paddock or through formal consultation processes, the LIS remains focused on ensuring landowners feel heard, informed and confident in navigating complex regulatory environments.

As resource and renewable energy activity evolves across South Australia, the LIS continues to adapt, strengthening its role as a trusted source of clear, independent guidance for rural and regional communities.

NAVIGATING LAND ACCESS WITH CONFIDENCE

When Margaret* first took the call from our Landowner Information Service, she was honest. She and her husband Jim* were confused and apprehensive. A renewable energy company had approached them about potential development on their property, and they weren't sure what it meant for their farming business or their future. Like many landowners, they had heard about renewables from afar but never had reason to deal with a proponent face to face.

Recognising the complexity of their situation and knowing that some conversations are best held at the kitchen table, the Landowner Information Service Officer (LISO) drove out to meet them in person. These visits allow a LISO to listen deeply, read body language and create space for landowners to feel comfortable asking the often-difficult questions that matter most.

Over a cuppa, Margaret and Jim shared their passion for their land and their desire to stay informed without being pushed into anything they weren't ready for. They had received a draft options and lease agreement, its pages bristling with yellow sticky notes, evidence of their diligence and the many questions they wanted answered.

Careful not to provide legal advice or a personal opinion, the LISO focused on what they do best: offer clear, impartial information based on experience across the sector, without disclosing details of any company or development. As they worked through the

documents, it became clear that several clauses differed markedly from what Margaret and Jim had been told verbally by the developer. Their careful reading meant these inconsistencies were identified early.

Margaret and Jim moved from uncertainty to confidence, empowered to make decisions on their terms.

The couple also shared concerns about using a lawyer, suggested and funded, by the company. The LISO explained that while RBS cannot recommend any specific firm, they could provide a list of practitioners who have experience in land access and renewable negotiations, allowing landowners to choose their own independent representation with confidence.

To help Margaret and Jim better understand what a typical agreement might look like, the LISO sourced an anonymised example from another project for comparison, always ensuring strict confidentiality. Seeing different approaches side by side gave them a clearer sense of their rights, options and the types of clauses they should consider more closely.

By the end of the visit, Margaret and Jim felt more grounded. They were not rushed, not pressured, and not alone. Instead, they had clarity, and the reassurance that taking the time to ask questions, seek independent advice, and understand every clause was not only acceptable, but essential.

Their experience highlights an important message for all landowners: due diligence matters. Renewable and resource developments can span decades, and no one should sign an agreement until they feel fully informed and genuinely comfortable.

Through respectful conversation, practical information and a steady, supportive approach, Margaret and Jim were able to move from uncertainty to confidence, empowered to make decisions on their terms, in their own time.

***Name and circumstances have been changed to preserve confidentiality.**

This service is an initiative of the Government of South Australia and supported by the primary production and resource sectors.

EARLY CLARITY LEADS TO BETTER OUTCOMES

When a small exploration company first reached out to the Landowner Information Service, it was with a degree of hesitation.

They were in the very early stages of a project, before drilling rigs, before feasibility studies, and before any certainty about what lay beneath the surface. At this point, the work was focused on land access, early mapping, sampling and preliminary drilling to build a clearer picture of what might be possible.

Landowners, particularly farmers; can find the processes of mineral and resources exploration, quarrying and hydrogen and renewable energy proposals quite confusing; as terminology and South Australian legislative processes can feel overwhelming alongside day-to-day farm operations.

The company had a lean, interstate-based team. Like many small operators, staff were wearing multiple hats: technical fieldwork, compliance, community contact, and raising capital to keep the program moving. They were used to approaching landowners directly and initially questioned why LIS would be helpful so early on.

From an LIS perspective, this is also one of the quickest ways to find the people who may need support. Resource companies are often the first to knock on doors, so by building relationships with explorers early, and helping them understand the benefit to both parties, LIS can connect landowners with clear, impartial information before misunderstandings take hold. That early clarity helps landowners get up to speed faster, leading to shorter, more focused meetings and stronger conversations about access terms that fit their farm business.

LIS met with the company early and was clear about its role. LIS does not comment on the merits of any project, does not negotiate on behalf of either party, and does not give advice designed to push a landowner toward yes or no. Its role is to provide impartial information, explaining legislation, processes, rights and responsibilities in plain language.

LIS creates space for landowners to ask the “baseline” questions, what exploration means (and what it doesn’t), what access arrangements usually cover, how notice periods and timelines work, and what pathways exist if agreement can’t be reached.

LIS translates legislative steps into “farm speak”, using examples and practical scenarios and follow up with tailored written information so landowners can revisit details, discuss with family, and return with further questions.

The clarification provided by LIS can make meetings between landowners and exploration companies more proactive, particularly when discussing the direct and indirect implications of exploration on a farm business and family lifestyle. Landowners are better prepared, clearer on agreed actions, and more confident to raise practical questions early.

As landowners’ confidence grows, conversations with explorers shift. Meetings become less about decoding terminology and more about practicalities: access routes, timing around farm operations, gates and stock, biosecurity, rehabilitation expectations, and how disputes are handled.

For the exploration company, this is a real efficiency gain. Instead of repeating process explanations at every meeting, they can focus on their on-ground plan and build trust through clear, respectful communication.

Landowners have said they feel better equipped for future approaches, knowing what questions to ask, how to pace conversations, and how to keep negotiations on a business footing when under pressure, with informed support behind them.

This service is an initiative of the Government of South Australia and supported by the primary production and resource sectors.

SUPPORTING SMALL BUSINESSES THROUGH COMPOUNDING CRISES

The Small Business Financial Counselling Program provides free, confidential and independent support to small and family-owned businesses experiencing or at risk of financial hardship.

In 2024–25, prolonged drought conditions were the primary driver of demand, placing sustained pressure on regional economies and the businesses that support them.

As farm incomes declined and seasonal uncertainty deepened, the flow-on effects were felt across rural towns. Agricultural contractors, machinery dealers, transport operators, rural retailers, hospitality venues and service providers all reported reduced turnover as spending tightened. In many communities, when primary producers paused investment or deferred purchases, local small businesses immediately felt the impact. The economic ripple effect was significant and widespread.

In many regional communities, when primary producers paused investment or deferred purchases, local small businesses immediately felt the impact.

For many operators, financial stress built gradually rather than suddenly. Declining revenue and tightening cash flow were compounded by rising operating costs, including wages, rent, insurance and utilities. Increasing debt levels and mounting creditor pressure created further strain, particularly for businesses already carrying thin margins.

As the year progressed, some coastal regions also began experiencing disruption linked to the emerging harmful algal bloom, adding further uncertainty to fishing, tourism and hospitality sectors.

Our client-centred, practical approach ensures business owners receive tailored and structured

support. Business Financial Counsellors (BFC) work one-on-one with clients to conduct Business Health Checks, analyse financial records and develop realistic recovery strategies.

Assistance includes cash flow forecasting, debt negotiation, creditor mediation, preparation for bank discussions, support accessing hardship programs and, where necessary, restructuring or exit planning.

Throughout the year, early engagement proved critical. Counsellors worked closely with businesses to model trading scenarios, renegotiate payment arrangements and restore clarity around their financial position before issues escalated. This proactive support helped many operators stabilise operations and retain confidence during prolonged uncertainty.

Early engagement proved critical, helping many business owners stabilise operations, regain clarity around their financial position and plan for recovery before issues escalated

Strong referral partnerships with the Office for Small and Family Business, local councils, Regional Development Australia and industry associations ensured support remained accessible as demand increased. Outreach activity also expanded in drought-affected regions, reinforcing the importance of seeking assistance early.

While the outlook remains cautious, particularly in drought-impacted communities, we remain committed to walking alongside South Australian small businesses. Through practical guidance, trusted partnerships and a focus on long-term capability, we continue to help business owners adapt, stabilise and plan for recovery.

NIKKO WEATHERS THE BLOOM

When the Algal Bloom spread across South Australia's coastal waters in mid-March, many small fishing and processing businesses were suddenly left without an income. For Nikko*, a fisher and small-scale processor, the event halted operations for months, no catch, no sales, and no clear guidance from government agencies in the early stages.

Nikko's frustration grew as the Algal Bloom impact went unrecognised. With no income, he couldn't afford to have his financials completed, delaying access to recovery assistance. His mental health declined, and he described feeling invisible and powerless.

When Nikko contacted RBS's Small Business Financial Counselling program, his goal was simple, he wanted to get back on the water, sell fish again, and have his story heard. He also wanted to apply for government funding but didn't have the capacity to understand or manage the application process.

At first, Nikko was highly agitated and overwhelmed. The Business Financial Counsellor (BFC) focused on building trust and addressing immediate pressures. Using calm, consistent communication, the BFC helped Nikko feel heard and guided him through practical steps to reduce stress.

What began as a period of crisis and uncertainty became a pathway toward renewed confidence, clearer direction and hope for the future.

A South Australian Government Rural Support Grant was accessed from the RBS Relief Fund to cover essential expenses, including childcare and phone bills, providing some structure for his young family while allowing limited cash flow to be redirected toward debts.

***Name and circumstances have been changed to preserve confidentiality.**

Regular contact was maintained through online meetings, texts, and emails. As confidence grew, Nikko began re-engaging with his medical practitioner, accountant, and industry body. The BFC also encouraged him to connect with his PIRSA Family and Business (FaB) Mentor, providing another layer of advice and personal guidance.

Through steady encouragement, Nikko accessed help to finalise his end of year financials and complete additional Algal Bloom grant applications to offset the decrease in cashflow.

He became calmer, more organised, and better able to navigate paperwork and deadlines. Importantly, he developed a clearer understanding of what information was required and took greater responsibility for managing his business affairs.

Although environmental conditions continued to limit his ability to fish, Nikko's outlook shifted. He demonstrated greater self-confidence, maintained contact with his professional and health networks, and showed genuine progress in rebuilding his financial capability.

This case highlights the combined impact of environmental and financial pressure on small businesses and the value of early engagement. By fostering trust and taking a practical, person-centred approach, the BFC helped Nikko move from a state of crisis to one of renewed confidence and direction, laying the foundations for resilience as his industry recovers.

This program is funded through the Office for Small and Family Business

TWO CRISES, ONE COMEBACK

Penny's* hospitality business in a coastal tourist town was hit hard by back-to-back challenges. Years of drought had already slowed cash flow, with reduced spending from local farming families and visitors. Just as the business was finding ways to adapt, an algal bloom struck the region, dramatically reducing tourist numbers and further cutting turnover.

With arrears accumulating to both the ATO and suppliers, Penny was under intense pressure. Suppliers were demanding payment and threatening to refuse further goods, while the ATO was reluctant to agree to reduced terms. These stresses compounded her declining mental health, leaving her feeling isolated and overwhelmed.

The BFC began by working through a holistic business assessment and advocating directly with creditors. Initially it was difficult to gain the confidence of both the ATO and suppliers to accept an affordable repayment plan, as the proposed amount was lower than they expected. Persistence paid off and the BFC was able to secure agreements that gave Penny options, keeping vital supply lines open.

Alongside financial counselling, the BFC encouraged Penny to access Beyond Blue's small business counselling program, where she related to a counsellor who had firsthand hospitality experience. The combination of structured debt management and regular counselling sparked a turning point. While the BFC initially led negotiations on Penny's behalf, over time her confidence grew. Within two months she had shifted from sitting back to actively driving her recovery, with the BFC stepping into more of a navigator role.

Within two months, Penny shifted from feeling overwhelmed to actively driving her recovery.

A breakthrough came when a major community event brought record numbers of visitors to town. The venue experienced its most profitable weekend in years, allowing the business to pay down arrears ahead of schedule and restore momentum. This boost, combined with the counselling support, helped Penny feel more optimistic and in control of her next steps.

With cash flow stabilising and her wellbeing improving, she made the considered decision to sell the business on her own terms.

This was not an exit in crisis, but a step towards a new chapter with clarity and confidence.

This case highlights how environmental and economic shocks affect small businesses, the need to address both financial and mental health challenges, and the outcomes that can be achieved with structured support. By combining practical advocacy with personal wellbeing support, RBS helped transform a situation of crisis into one of renewed stability and hope.

***Name and circumstances have been changed to preserve confidentiality.**

This program is funded through the Office for Small and Family Business

CONFIDENCE THROUGH CLARITY

As part of the GrowStrong Empowering Wine Grape Growers program, Rural Business Support worked alongside industry partners to help participants strengthen business capability, confidence and long-term planning.

The program combined masterclasses delivered by the University of Adelaide through the Adelaide Business School with practical, on-farm support from RBS through its GrowStrong Business Health Check and Kitchen Table Discussion model.

RBS participated in the opening of the program, taking part in masterclass sessions and explaining how its services would support and enhance the learning ahead. Being present during the Financial Management and Budgeting session allowed RBS staff to connect directly with participants and reinforce key concepts later explored in greater depth through one-on-one Kitchen Table Discussions.

Throughout the masterclass series, RBS continued to support the facilitation and flow of the program. Working alongside the Small Business Commission SA (SBC), it was outlined how RBS collaborates with Commission staff when clients are navigating farm debt mediation or other business disputes.

This provided clarity on where to seek support and helped normalise early conversations about managing conflict and financial pressure.

On the final day of the masterclasses, RBS set the scene for the Kitchen Table Discussions and outlined what participants could expect from the next stage. Participants were invited to engage in structured sessions designed to move learning into action. Ahead of the session, they were asked to provide financial information, enabling counsellors to assess business performance and review key benchmark ratios.

The Kitchen Table Discussions focused on building both business and personal clarity. Participants completed a SWOT analysis to identify strengths, pressures and opportunities within their operation, before working through a clear vision for the future. From there, short- and long-term business goals were developed alongside personal goals, recognising that family wellbeing and business decisions are closely linked.

For many participants, these conversations helped translate ideas into practical steps. One grower reflected that the process "reinforced the benefits of a well-structured plan that is now outside of my head and on paper."

At the conclusion of the sessions, each participant received a Business Health Check Report capturing the work completed and providing a clear reference point for future decision-making. As one participant reflected, "The whole Grow Strong program has given me the confidence to understand our business concerns and what we can do to support the business going forward."

"The whole GrowStrong program has given me the confidence to understand our business concerns and what we can do to support the business going forward."

This program is supported by the Wine Grape Council of South Australia, through funding from the Australian Government's Future Drought Fund and the Government of South Australia.

PLANNING THROUGH UNCERTAINTY

When Minh and Lan* first connected with Rural Business Support, they were navigating a challenging and uncertain period. Price fluctuations, hail damage and tightening biosecurity restrictions were impacting their income and confidence. While not directly affected by every issue, broader challenges across the vegetable industry, including fruit fly restrictions and virus outbreaks, had reduced market demand and created flow-on effects for growers.

Despite this, Minh and Lan approached the situation with a practical, forward-thinking mindset. Their focus was clear: how to respond to external pressures and position their crops in a competitive and changing market

As participants in the AusVeg Growing Profitability Program, they worked one-on-one with a Rural Financial Counsellor (RFC) to review and strengthen their business approach. Initial discussions focused on stepping back from day-to-day operations to identify areas within their control.

Through the first stage of the program, they developed a structured business plan covering production, finances, people and market opportunities. This process allowed them to reflect on past performance, clarify goals and set a stronger direction.

Working alongside their RFC, they reviewed crop selection and rotation strategies, supported by yield analysis to identify the most profitable crops and opportunities to adjust production.


*Name and circumstances have been changed to preserve confidentiality.

They also assessed picking and packing processes, identifying practical ways to reduce waste and improve efficiency.

As conditions shifted, this structured approach allowed Minh and Lan to reassess their plans with greater clarity. They explored alternative crops, assessed demand and pricing, and made informed decisions to adapt their production while maintaining quality and market appeal.

"It's given us practical skills and confidence we can use in our business and share with others in our community."

Over time, they built confidence in structured decision-making. Regular planning discussions helped align all business partners, with ideas shared, recorded and revisited as part of an ongoing review process.

Support also focused on strengthening financial capability. With practical tools and guidance, they improved their ability to plan and project seasonal outcomes. Budgets, crop plans and forward projections became part of their routine, supporting clearer decision-making and communication.

They were also encouraged to build their skills through additional training and accreditation, including Freshcare, chemical handling and biosecurity requirements, alongside ongoing business planning to track progress and adapt where needed.

Their goals evolved from managing immediate pressures to improving their financial position and creating greater stability and future opportunities for their business and family.

Today, Minh and Lan feel more in control. They have the tools, processes and confidence to respond to changing conditions, explore new opportunities, and make informed decisions.

Reflecting on the program, they shared that it provided practical skills and confidence they will continue to use, both in their business and within their community.

This program is supported by AusVegSA, through funding from the Australian Government's Future Drought Fund

NT MULTICULTURAL COMMUNITIES BUSINESS BASICS PROGRAM

Rural Business Support delivered the Multicultural Communities Business Basics Program in the Northern Territory to strengthen financial literacy and business capability among small to medium family-run businesses.

Funded through the Northern Territory Government's Multicultural Grants Program, the initiative focused on supporting business owners from culturally diverse backgrounds to better understand and manage their finances, identify risks and make informed decisions.

Delivered in the Darwin rural area, the program brought together business owners from Vietnamese, Cambodian, Taiwanese, Thai and Greek communities. A half-day Business Basics Health Check workshop introduced participants to the fundamentals of financial management, including understanding profit and loss statements, balance sheets and cash flow. The workshop was supported by translated materials and in-language delivery, helping ensure content was accessible and relevant to participants.

The program extended beyond the workshop through one-on-one mentoring sessions with a Rural Financial Counsellor. These sessions enabled participants to apply their learning directly to their own businesses, working through individual financial information, identifying gaps and developing practical strategies to strengthen their operations.

Participation and engagement outcomes were strong. Ten local business owners completed the full program, with all participants engaging in individual mentoring sessions. Survey results highlighted a clear shift in knowledge and confidence. At the commencement of the program, only 25% of participants reported confidence in understanding their financial reports. By completion, 100% of participants indicated they found the content informative, intended to apply the knowledge in their business, and would participate in further training opportunities.

The program also supported broader outcomes beyond financial capability. By building foundational business knowledge and confidence, participants were better positioned to engage in the Northern Territory's economic and community life. The use of culturally tailored resources and targeted stakeholder engagement played a key role in reaching participants who may otherwise face barriers to accessing support.

The Business Basics Program demonstrates the value of combining practical workshops with tailored, one-on-one support. By connecting learning directly to individual business circumstances, participants were able to build confidence, strengthen decision-making and take meaningful steps to improve their business operations.

STRENGTHENING BUSINESS FOUNDATIONS

Joseph*, who operates a tropical and exotic fruit enterprise in the Northern Territory, first connected with Rural Business Support while selling produce at a local market. At the time, members of the RBS team were connecting with growers at the local market to share information about a multicultural business support opportunity.

Joseph was initially hesitant to engage. Working in the Top End's tropical and exotic fruit sector, where growers predominantly sell through Darwin community markets, interstate wholesale channels and sometimes export markets, he was cautious about sharing information outside his business, as sharing personal financial information was not common within Joseph's community.

Rather than encouraging Joseph to attend a group workshop, the RFC adapted the approach and offered a one-on-one mini workshop using the same Business Basics material. This allowed Joseph to work through the content privately and at his own pace, in a setting that felt more comfortable.

Although Joseph communicated confidently in English, translated workshop materials helped reinforce understanding of some of the more complex written financial information.

Early conversations focused on the rhythm of the business. In an enterprise shaped by harvest timing, market days, invoicing, BAS, accountant reports, and the constant balancing of production and sales, Joseph was looking for support that felt practical and relevant.

"It's given us practical skills and confidence we can use in our business and share with others in our community."

The counsellor worked alongside him to explain, in simple terms, what business reports are, why they matter, and what they can reveal about the health of the business.

The support remained client-led. Rather than overwhelming Joseph with new requirements, the counsellor broke information into manageable steps and created space for questions. Together they discussed business requirements, BAS obligations, reviewed accountant reports, and built Joseph's confidence to ask questions and seek clarification when needed.

As trust grew, so did Joseph's willingness to engage. What began as a cautious conversation became an opportunity to strengthen business knowledge and improve day-to-day business rhythm. Joseph has since begun engaging with his accountant with greater confidence and is developing a clearer understanding of the reporting needed to support informed decisions.

This work is still in its early stages, but the outcomes are already evolving alongside the needs of the business and Joseph's personal goals. By meeting the client where he was and working alongside him, the RFC helped lay the groundwork for stronger business practices, greater confidence, and ongoing learning for Joseph within his unique horticulture business in the Northern Territory.

***Name and circumstances have been changed to preserve confidentiality.**

This program is funded by the Northern Territory Government through the Office of Multicultural Affairs.

STANDING BESIDE RURAL COMMUNITIES WHEN IT MATTERS

In its third year of operation, the Relief Fund has continued to stand beside rural and regional communities across South Australia and the Northern Territory as they navigate ongoing financial and personal pressures.

Climatic variability, prolonged dry conditions, rising costs, tightening finance, environmental events and ongoing industry adjustment have created difficult conditions for many farming families, fishers and rural small businesses.

For many families, hardship has not stemmed from a single event, but from the cumulative impact of reduced income, increasing costs and uncertainty stretching across multiple seasons.

At Rural Business Support (RBS), we see firsthand how these pressures affect not only businesses, but households, relationships and community wellbeing. Behind every request for support is a family trying to manage rising costs while continuing to provide for their business and future generations.

The RBS Relief Fund provides practical and timely financial support to help meet essential needs. Whether supporting groceries, fuel, utilities, school costs or other household expenses, the Relief Fund helps create breathing space during periods of significant financial stress.

Importantly, the Relief Fund is not simply about financial assistance. It is about ensuring rural people know they are not facing hardship alone.

THE CHALLENGES FACING RURAL COMMUNITIES

Throughout 2024–25, many broadacre and livestock producers experienced prolonged dry conditions and rising feed costs, while grape growers continued navigating market adjustment and reduced returns. Frost events added further pressure across several regions, impacting yield and confidence heading into the season ahead.

In coastal communities, harmful algal bloom events disrupted aquaculture operations and associated small businesses, while regional enterprises across South Australia and the Northern Territory continued facing rising operational costs, workforce shortages and reduced consumer spending.

These pressures reinforce the importance of timely, independent and community-based support services that respond quickly and practically when circumstances change

THE ROLE OF THE RBS RELIEF FUND

Through partnerships with government, industry, philanthropic organisations and community supporters, the Relief Fund continues to evolve to meet changing community needs.

During 2024–25, this included delivery of targeted grant programs such as the South Australian Government Rural Support Grants and the Grape Growers’ Support Grant. These grants have helped farming families, grape growers, commercial fishers and rural small business owners manage essential household and business costs while engaging with Financial Counsellors to better understand their financial position and plan ahead.

While modest in value, these grants provide meaningful support at critical times, helping reduce stress and restore stability.

Importantly, the Relief Fund works alongside Rural Financial Counselling and Business Financial Counselling services, ensuring practical assistance is connected to informed decision-making and future planning.

RURAL BUSINESS SUPPORT Relief Fund

COMMUNITY PARTNERSHIPS

Community support remains central to the success of the Relief Fund.

This year's Rural Support Charity Match once again demonstrated the strength of collaboration across industry, government and community, raising significant funds to support farming families and rural small business owners experiencing financial hardship.

In April 2025, the Adelaide screening of Just a Farmer brought together more than 340 people for an important conversation around the pressures facing farming families and the connection between financial wellbeing and mental health. The event generated direct support for rural mental health initiatives and the RBS Relief Fund.

These events remind us that when communities come together with shared purpose, meaningful support follows.

BUILDING FINANCIAL WELLBEING AND PREPAREDNESS

The partnership between the RBS Relief Fund and The Wyatt Trust continues to demonstrate

the value of combining financial assistance with structured financial counselling support.

By reducing short-term financial pressure through Capacity Grants, families are better positioned to re-engage with budgeting, business planning, debt management and recovery strategies with greater clarity and confidence.

During 2024–25, the Relief Fund also partnered with Primary Producers SA (PPSA) through the EW Stevens Trust to deliver Natural Disaster Support Grants for farming and grazing families impacted by challenging seasonal conditions and environmental events.

Through scholarship support, the EW Stevens Trust has also assisted children from farming families engaged in rural financial counselling to continue their education during periods of financial stress.

Ongoing support from the NAB Foundation and the MAZDA Foundation further strengthened business continuity planning and financial counselling support across rural and regional communities.

LOOKING AHEAD

While the Relief Fund continues to provide practical and timely support during difficult times, it also plays an important role in helping rural businesses and communities prepare for future challenges.

The RBS Future Relief Fund remains an important long-term objective, helping ensure support can be mobilised quickly and effectively when future economic, environmental or industry challenges arise.

To every donor, partner organisation, government agency, volunteer and supporter who has contributed throughout 2024–25, thank you.

Your support is helping rural families and businesses access practical assistance, regain stability and plan for what comes next.

Together, we continue to stand beside the communities that support and sustain us all.

DONATING IS EASY.

Just scan the QR code to be linked to our website

REGISTERED CHARITY

CHARITY MATCH DELIVERS ON AND OFF THE FIELD

The 2025 Rural Support Charity Match participants, Pick A Local, Pick SA team and the SA Government team.

On Saturday, 5 April 2025, the third annual Rural Support Charity Match brought energy, pride and purpose to Coopers Stadium, as primary producers and state government representatives faced off ahead of the Adelaide United versus Sydney FC A-League clash.

More than a curtain-raiser, the match was a powerful show of solidarity for drought-affected farmers and rural small business owners across South Australia. With the State Government matching donations dollar for dollar, the event delivered meaningful impact both on and off the field.

In front of an enthusiastic early crowd, the Pick A Local, Pick SA! team made up of growers, wholesalers and retailers took to the pitch with determination. Just two minutes in, Captain Peter Mercurio opened the scoring, setting the tone for the afternoon. A quick follow-up from Lucas Cosmidis extended the lead, putting the Government side immediately on the back foot.

Despite spirited sideline encouragement from Minister Katrine Hildyard and strategic direction from Government Coach Marcelo Carrusco, the Pick A Local, Pick SA! defence held firm. Industry keeper Jack Cafcakis delivered a standout performance between the posts, while Government's Captain Shane Pearce's near miss, ruled offside just before half time, left the scoreboard reading 2–0 at the break.

The second half saw industry surge ahead, with Jamie Demasi and Lucus Cosmidis adding to the tally before Carlos Romeo sealed the result. The final whistle confirmed a decisive 5–0 victory to Pick A Local, Pick SA! in the 2025 Charity Match.

While the Government team were keen to note their wins in the previous two years, bringing the overall tally to Government-2, Industry-1, the real winners were the farming families the match was designed to support.

An extraordinary $173,000 was raised through this year's event, with all funds directed to the RBS Relief Fund and delivered directly to those in need

RBS is deeply grateful to the following organisations for their support of this event:

The victorious Pick A Local, Pick SA team after their win.

through Rural Support Grants, assisting South Australian farmers and rural small business owners facing ongoing drought and financial hardship.

This annual event was proudly partnered by the SA Government, SA Produce Market, Pick a Local, Pick SA!, Adelaide United, BankSA, Foodland, and Primary Industries and Regions South Australia, with additional support from generous player and community donors.

Events like this demonstrate the strength of collaboration across industry, government and community. Together, we continue to stand alongside those who keep South Australia thriving, ensuring practical relief reaches farming families when they need it most.

Match report provided by: Alarah Rodrigues

Peter Treloar, Chair Rural Business Support, Hon Clare Scriven MLC, Minister for Primary Industries and Regional Development, Angelo Demasi, CEO South Australian Produce Market and Nathan Kosmina, CEO Adelaide United Football Club, display the total amount raised on the night.

A POWERFUL NIGHT OF STORYTELLING AND SUPPORT

Just a Farmer panelists (L-R) Leila McDougall, Writer and Executive Producer, Libby Baldock, RBS Rural Financial Counseller, John Gladigau, Chair Grain Producers SA, Dr Kate Gunn, ifarmwell and MC Jessica Adamson.

In April, approximately 350 people gathered at the Capri Theatre for a special Adelaide screening of *Just a Farmer*, an evening that combined powerful storytelling with real support for rural families.

Delivered in partnership with Primary Producers SA and the Department of Primary Industries and Regions, the event created space for an honest and timely conversation about the pressures facing farming families and the importance of coordinated mental health and financial support.

The panel discussion featured writer, actor and director Leila McDougall, who shared the deeply personal origins of the film and the conversation it sparks across rural Australia. She was joined by John Gladigau, Chair of Grain Producers SA, Kate Gunn from ifarmwell, and our own Rural Financial Counsellor Libby Baldock. The discussion was expertly guided by MC Jess Adamson, ensuring the themes resonated with both rural and metropolitan audiences.

Libby spoke about the direct link between financial distress and emotional wellbeing, something we see every day through the Rural Financial Counselling

Approximately 350 guests attended the *Just A Farmer* screening.

Service. Following a tough 2024 season shaped by drought, rising costs and tightening finance, demand for support has reached unprecedented levels. For many families, the pressure is layered: financial strain, uncertainty about the season ahead, and the weight of generational responsibility.

Importantly, the evening translated awareness into action.

Through ticket sales and generous support, approximately $15,000 was raised to strengthen mental health and wellbeing programs for rural families, with a further $3,000 donated to the RBS Relief Fund. These funds will provide direct support to families through small but timely grants to assist with essential household expenses such as groceries, fuel, school costs and medical bills. Practical relief that creates breathing space inside the farm gate.

Caroline Rhodes, CEO of Primary Producers SA, reflected on the significance of the evening:

"I am so proud to have used the event to raise funds for RBS. I hope that we can now collectively work with RBS to make good use of these funds, linking this support to the mental health strategy to be developed under the drought package."

Her words reinforce what the night demonstrated so clearly: that industry, government and community can work together to ensure support is not only available, but coordinated and meaningful.

The strength of attendance and engagement confirmed that these conversations matter. By bringing city and country audiences together, *Just a Farmer* helped bridge understanding and reminded us that behind every farm business is a family navigating both practical and emotional pressures.

We extend our sincere thanks to our our partners PIRSA and PPSA, panelists and attendees for contributing to such a powerful evening, and especially acknowledge Libby Baldock for her thoughtful contribution and ongoing commitment to supporting rural families across South Australia and the Northern Territory.

When conversation is paired with action, real change becomes possible.

BUILDING RESILIENCE IN RURAL COMMUNITIES

Natural disasters and industry shocks are no strangers to rural Australia. For farming families and small businesses across South Australia and the Northern Territory, the past decade has brought drought, fire, flood, storms, biohazards and economic pressures that have tested even the strongest communities.

Recognising this, RBS partnered with the NAB Foundation to deliver the Resilience Ready: Rural and Small Business Continuity Plan Program, a project designed to help businesses not just survive disruptions, but recover with confidence and clarity.

Backed by a $24,984 NAB Foundation Community Grant, the program supported 17 rural enterprises to identify risks, strengthen preparedness, and develop tailored Business Continuity Plans (BCPs). These plans became a practical safety net—turning uncertainty into structured responses and giving business owners a greater sense of control.

SHIFTS IN MINDSET AND PRACTICE

Participants described a transformation in how they view risk. Disasters were no longer seen as rare events but as recurring realities requiring foresight. Businesses moved from informal "mental notes" to documented systems covering everything from evacuation strategies to cyber protection. Some introduced quarantine areas to strengthen biosecurity, while others cross-trained staff, upgraded water systems, or implemented regular reviews of their continuity plans.

Importantly, preparedness was reframed as an investment rather than a burden. One participant said: "Having a plan removes the anxiety. I'm not responsible for everything." This shift lightened the load for many family business operators, spreading responsibility across the whole team.

ADDRESSING WIDER PRESSURES

The program also helped participants confront broader risks beyond natural disasters.

94%

identified the rising cost-of-living as a serious threat, alongside concerns about biosecurity, energy prices, cash flow crises, and cybersecurity.

By addressing these issues head-on, businesses were able to map out diversification strategies, financial buffers, and succession planning—changes that not only protect livelihoods but also strengthen family decision-making and wellbeing.

MEASURED IMPACT

Survey results underscored the benefits.

100%

of participants reported feeling better prepared to manage disruptions.

83%

said the process prompted improvements beyond their continuity plan, such as wills, documentation, and cross-skilling.

Evaluations revealed that the business continuity plan provided more than practical preparedness, supporting deeper peace of mind, clearer delegation, renewed confidence in the face of uncertainty, and meaningful improvements in psychosocial wellbeing.

LOOKING AHEAD

The Resilience Ready program has shown that structured continuity planning is a cornerstone of resilience. By equipping rural businesses with the tools to prepare, adapt, and recover, it safeguards not just individual enterprises, but also the food and fibre continuity and community wellbeing that all Australians rely on.

HARD LESSONS, STRONG FUTURE

When Tom and Claire* returned to RBS in January 2024, they were no strangers to adversity. The mixed sheep and cropping couple had previously worked with the Rural Financial Counselling Service during the 2018 drought. After another disappointing harvest, they once again faced mounting pressure on their business.

Operating across a mix of owned, leased and share-farmed land, they were familiar with support from the RFCS, having previously accessed the Farm Household Allowance (FHA) and a Regional Investment Corporation (RIC) loan.

At their first appointment, the Rural Financial Counsellor conducted a holistic business assessment. While equity remained sound, their overdraft facility was fully drawn after the 2023 season, and their most pressing challenge was securing working capital for the 2024 crop.

Together, they prepared documentation to request an extension from their financial institution. Tom and Claire's strong engagement, combined with the RFC's guidance, ensured a timely submission. However, approval delays meant they were forced to secure inputs through more expensive finance. Without support, they may have felt pressured into more unsuitable lending options.

Regular meetings with their RFC created opportunities to review performance, make incremental improvements, and build confidence. Gross margin analysis revealed their sheep enterprise was underperforming while drawing valuable time away from cropping. Acting early, they reduced stock numbers ahead of worsening drought conditions, saving both money and effort.

"The Business Continuity Plan helped us step back, think clearly and move forward with a plan we believe in."

Although the 2024 season remained challenging, improved cropping decisions enabled them to repay input costs. Their financial institution later approved additional facilities, providing breathing space.

A key turning point was their participation in the RBS Relief Fund NAB Foundation Business Continuity Plan program. This structured support helped them step back from day-to-day pressures and focus on longer-term planning. By working through future scenarios, strengthening financial capability and aligning business and personal goals, they gained greater clarity and direction.

Alongside this, they used FHA vouchers to build new skills and completed a Carbon Baseline project with Grain Producers SA, further strengthening their business capacity.

Looking ahead, they are working with their agronomist to optimise cropping returns, with a more focused enterprise mix of hay, grain and a smaller sheep operation.

This case highlights how early re-engagement, combined with targeted initiatives like the Business Continuity Plan program, can help farming families move from uncertainty to informed, confident decision-making.

***Name and circumstances have been changed to preserve confidentiality.**

TARGETED GRANT SUPPORT WHEN IT'S NEEDED MOST

Through the RBS Relief Fund, targeted grant programs delivered in partnership with the South Australian Government are providing practical support to ease immediate strain while helping people plan for what comes next.

GRAPE GROWER SUPPORT GRANTS

Recent seasons have placed significant pressure on South Australia's wine grape industry. Ongoing global market adjustment, oversupply of red varieties and persistently low prices have constrained cash flow across many regions. September frost events further compounded these challenges, impacting yield and income for the season ahead.

In response, the South Australian Government introduced the Grape Growers' Support Grant (GGSG), delivered through the RBS Relief Fund in partnership with Primary Industries and Regions South Australia (PIRSA). Initially targeted to commercial red wine grape growers, eligibility was broadened following the frost events to ensure support reached all growers facing financial distress.

The grants have helped growers meet essential household and business expenses during periods of limited income, including utilities, council rates, groceries and fuel. While modest in value, the impact has been meaningful, reducing stress at a critical time.

Importantly, the GGSG has also supported longer-term recovery. Many recipients have engaged with Rural Financial Counsellors to review their financial position, develop cash flow projections, and consider decisions around debt, diversification and future planning.

Rural Business Support is proud to administer the GGSG through the Relief Fund, helping South Australian grape growers steady their footing and plan with greater confidence.

SA GOVERNMENT RURAL SUPPORT GRANTS

The 2024–25 season has been one of the toughest in living memory for South Australian rural families. Drought conditions, combined with algal bloom along the coast, have impacted farming, fishing and small business.

To help ease the strain, the South Australian Government committed $2 million from its Drought Support Package for the RBS Relief Fund to administer Rural Support Grants from April 2025 through to July 2026.

Valued at up to $1,500, the grants support farming families, commercial fishers and small business owners with essential costs during a prolonged period of uncertainty.

For one mixed farming family, two years of low yields and rising costs left little cash for groceries. Foodland vouchers ensured meals on the table while other bills were met. A dairy family described the grant as reassurance that their struggle had been seen and acknowledged.

In the South East, a commercial fishing business has endured lower catches, prices falling and sales halved as local buyers reduced orders. Their grant helped cover childcare fees and a phone bill — small but vital steps in easing stress.

These grants cannot replace lost income, but they can provide breathing space and allow families and small businesses to focus on stabilising their situation and planning ahead.

FINDING CLARITY IN THE ROWS

Government of South Australia
Department of Primary Industries and Regions

Bill and Ingrid* are long-term grape growers who converted their mixed farming property into a vineyard during the industry's growth phase. Together they undertook the physical work, planning, and development of the vineyard, building a strong emotional connection to the land.

As market conditions shifted, tightening grape demand and falling prices created increasing financial strain. Determined to maintain cash flow, the couple diversified by processing their own grapes into bulk wine and later bottling under their own label. Initially, this approach generated some success, but oversupply in the wine market and falling bottle prices soon made it unsustainable.

The combination of ageing, physical health concerns, and worsening cash flow began to take a toll on their mental wellbeing. Despite their pride in always honouring commitments, the couple realised they could no longer continue as before. After months of anguish, they contacted RBS seeking help, describing feelings of being "fogged in" and overwhelmed by mounting debt and uncertainty.

Their Rural Financial Counsellor began by listening to understand the full picture, both emotional and financial. Through empathy and rapport-building, the RFC helped Bill and Ingrid identify realistic forward goals. Together they built a structured action plan that included a detailed budget, a breakdown of monthly living costs, and future scenario planning to demonstrate the potential outcomes if no changes were made.

"For the first time in many years, we feel financially free and in control of our choices."

An application for a South Australian Government Grape Grower's Support Grant enabled the completion of overdue tax returns and strengthened negotiations with their financial institution. The RFC's advocacy and the quality of the supporting information led to manageable repayment arrangements, easing financial pressure and restoring a sense of stability.

As clarity replaced confusion, Bill and Ingrid began making decisions from a position of strength rather than fear. They learned to question long-standing business practices, shifting from "working in the business" to "working on the business."

With renewed confidence, they refocused on efficient vineyard management, reduced non-essential expenditure, and explored practical pathways to maintain viability without over extending themselves physically.

Bill and Ingrid's outlook and behaviour transformed. They moved from reactive to strategic decision-making, gained a clearer understanding of their personal and business finances, and embraced open discussions with family and professional advisers. For the first time in many years, they reported feeling financially free and in control of their choices.

***Name and circumstances have been changed to preserve confidentiality.**

REBUILDING FINANCIAL WELLBEING THROUGH PARTNERSHIP

In a year marked by drought, market adjustment and sustained financial pressure across regional South Australia, the partnership between the RBS Relief Fund and The Wyatt Trust has continued to deliver meaningful support to rural and small business families when it is needed most.

This collaboration is about more than financial assistance. It is about creating breathing space for clear thinking, renewed confidence and long-term change.

Through the Financial Wellbeing program, timely grants are provided to clients actively engaged in financial counselling. These grants address immediate barriers, from essential household expenses and professional services to urgent business costs that can otherwise stall progress.

A CIRCUIT BREAKER FOR DECISION PARALYSIS

Financial stress often creates "decision paralysis". When families are overwhelmed by competing pressures, it becomes difficult to focus on planning and behaviour changes. Wyatt Trust Capacity Grants act as a circuit breaker, easing short-term strain and allowing clients to more fully engage in their counselling journey.

Clients consistently report renewed motivation to stay engaged, increased confidence in business decision-making and greater clarity around their financial position. Many develop stronger budgeting skills and implement practical changes to improve viability, while others progress succession conversations or structured exit pathways with dignity and intent.

These outcomes demonstrate the power of combining relief with structured case management. When immediate stress is reduced, families are better positioned to rebuild resilience and take practical steps toward recovery.

STRENGTHENING A HOLISTIC MODEL OF SUPPORT

The Wyatt Trust's commitment strengthens the wrap-around model delivered through the RBS Relief Fund. By aligning financial assistance with one-on-one business financial counselling, the partnership ensures support is not transactional, it is transformational.

Across South Australia's farming communities and regional towns, the impact is tangible. Families who once felt overwhelmed are re-engaging with their businesses, approaching debt, restructuring and succession with greater clarity and confidence.

Together, we remain committed to strengthening financial capability, restoring confidence and supporting rural livelihoods for the long term.

Thank you to the Wyatt Trust for their continued partnership in building resilience across regional South Australia.

INDUSTRY SHOCKS AN OPPORTUNITY TO PIVOT

WYATT

Thiemo* runs a market garden with multiple plastic houses on leased land, and his usual year-round tomato production had been hit by a run of industry and weather disruptions: damaging wind and hail events, fruit fly restrictions, and a broader tomato virus outbreak that shook confidence across the region. While Thiemo's own crop wasn't directly infected at the time of reaching out to RBS, the flow-on effects were immediate, farm-gate prices fell sharply and produce that would normally move quickly became far harder to sell.

Thiemo had spoken with his local Family and Business (FaB) Mentor from PIRSA and was looking for something practical: a sounding board, clear options, and a pathway to keep farming. Like many growers, he was a "get on with it" person, used to solving problems on the run, and was hesitant about seeking help. His FaB mentor referred him to the RBS financial counselling team.

"I've gone from feeling like everything was happening to me, to knowing I've got options."

Thiemo started working with his Rural Financial Counsellor on-farm. Walking the rows made it easier to talk through what the business meant to him, what he wanted next, and what "sustainable" looked like in real terms — crops that could be seasonally sown, priced to return a profit, and support his goal of owning a place one day.

Together, they stepped through the full production picture, including yield and cost pressures, alongside water use and plant health. They also explored a suspected soil-related issue affecting growing capacity, before considering practical options to reduce risk, such as crop rotations, alternative crop choices and more tolerant seed varieties.

The first steps included establishing a statement of position and a business plan, enabling Thiemo to consider what the future might look like and the steps needed to achieve long-term profitability. They identified that unless something changed, his livelihood would be at risk.

A key part of stabilising the household was securing income support. With the assistance of an RBS Program Support Officer, Thiemo applied for and was approved for the Farm Household Allowance.

They also accessed a Capacity Grant through the RBS Relief Fund, funded through the Wyatt Trust. The grant provided grocery vouchers at a critical time, as Thiemo's business came to a standstill with the Brown Rugose Tomato Virus, temporarily eroding his income overnight.

Thiemo and his RFC continued working together throughout this period. Over time, his mindset shifted from "everything is happening to me" to "I've got options." These included using an FHA Professional Advice Grant to gain a truck licence to add value to his business.

Since the market garden recovered from the tomato virus, Thiemo has ordered improved seed for upcoming plantings. He's continued to pivot his business, building a rotation plan and has commenced a a Certificate in Horticulture to better manage his business into the future.

***Name and circumstances have been changed to preserve confidentiality.**

SUSTAINING FAMILY ENTERPRISES IN THE NT


Rural, small and family-owned businesses in Central Australia remain at the heart of the region's economy and community life. Throughout 2024-25, operating conditions challenged even established enterprises.

Rising living costs, higher wages and input expenses, reduced tourism and workforce shortages created sustained financial pressure. In some communities, social unrest and anti-social behaviour further impacted trading conditions, affecting staff retention, customer confidence and day-to-day operations.

The Central Australia Business Financial Counselling service ensured small and family enterprises could access free, independent and confidential support when it was needed most. The program focused on practical action, providing clearer financial insight and strategies to stabilise operations.

Support began with a business health check and financial capability assessment to identify immediate risks and opportunities. From cash flow forecasting and budgeting to debt management discussions, each engagement was tailored to the individual enterprise.

PROGRAM OVERVIEW

Through one-on-one counselling, business owners worked toward achievable short-term outcomes, including negotiating with creditors, improving financial oversight and building confidence in planning and decision-making.

Clients reported greater clarity around their financial position and increased confidence when engaging with banks, suppliers and advisors. The service supported both immediate stability and longer-term business sustainability.

At its core, this work was built on trust. Our Business Financial Counsellors understood the realities of operating in remote and regional environments and provided practical, empathetic support that recognised both financial and personal pressures.

Geographic isolation remains a defining feature of Central Australia. Face-to-face engagement continued to underpin our approach, with regional visits complemented by phone and online appointments to ensure continuity of service.

COLLABORATION WITH STAKEHOLDERS

Strong partnerships underpinned the program's effectiveness. Throughout 2024–25, we worked alongside NT Farmers, the NT Cattlemen's Association, the Northern Territory Government Department of Tourism, Business and Asian Relations, Indigenous Business Australia and the NT Chamber of Commerce to ensure businesses could connect with support early.

PROGRAM IMPACT

Demand for financial counselling remained steady, reflecting ongoing economic pressures. Businesses sought assistance to manage cash flow constraints, respond to market changes and navigate lender expectations, with many progressing into more intensive support where required.

PARTNERS IN FUNDING

We acknowledge and thank the MAZDA Foundation for its continued support of the Central Australia Business Financial Counselling Service, helping sustain the program during a period of prolonged economic pressure.

STEPPING INTO SOLE LEADERSHIP

MAZDA FOUNDATION

Sue* co-owned a Central Australian agri-business combining small-scale production with on-site sales to locals and visitors. The business had built a strong reputation through hands-on service and quality products, but growth had stalled. Cash reserves were tight, and Sue knew further development would require capital she was hesitant to risk.

Around this time, Sue and her business partner separated professionally, leaving Sue as sole director responsible for operations, decision-making and financial outcomes. Although highly capable and experienced, the transition created significant pressure. Fear of making the wrong decision, being unprepared for due diligence, or seeing the business drift into hardship if a sale failed, began to undermine her confidence.

Sue engaged Rural Business Support (RBS) for free, confidential support to reset her position and work through a potential exit strategy.

Early conversations with her Business Financial Counsellor (BFC) focused on separating what Sue could control from what she could not. Rather than becoming consumed by market uncertainty or buyer behaviour, attention shifted to practical actions: strengthening records, understanding margins, preparing credible cashflow projections, and improving sale readiness.

Together, Sue and her counsellor broke the business into manageable components and mapped out what a sale could look like under different scenarios.

An informal offer from a potential buyer added urgency to the process. Sue and the counsellor worked through:

- reviewing the business structure and Sue's responsibilities as sole director following the partnership change
- creating a clear snapshot of the business, including income streams, major costs, seasonality and immediate risks
- developing cashflow projections for both normal trading conditions and a potential sale transition period
- identifying the professional advice required for due diligence preparation and business valuation
- mapping decision points and timelines to support methodical, informed decision-making
- exploring Sue's future options, including her desired involvement in the business after a sale.

Throughout the engagement, the counsellor provided practical accountability and structured support, helping Sue break complex tasks into achievable actions and sequence difficult decisions logically.

By the end of the process, Sue had moved from feeling "stuck" to actively steering the future of the business. She had a documented plan, greater clarity around the financial position of the business, and the confidence to seek professional sale and valuation advice.

Importantly, Sue could clearly articulate what she needed from a buyer, what she was prepared to negotiate on, and what role she wanted post-sale.

The engagement reduced the risk of reactive decision-making and helped protect the business from slipping into financial hardship if the informal offer did not progress.

A key lesson from this exercise was the importance of engaging professional advice early, enabling Sue to be clear of her options before buyer interest accelerated and external pressures compounded distress.

***Name and circumstances have been changed to preserve confidentiality.**

SUPPORT US

In challenging seasons, timing matters. The Rural Business Support Relief Fund exists to ensure that when rural families across South Australia and the Northern Territory reach a tipping point, support is already in place.

Extreme weather, climatic changes, industry volatility, rising input costs, increasing compliance pressures, biosecurity risks and higher living expenses are placing sustained strain on farming families and rural small businesses. For many, hardship is not caused by a single event, but by the compounding effect of multiple challenges over time.

The Relief Fund provides practical and timely support when it is needed most. Whether it is helping put food on the table, paying essential utility bills, covering medical expenses or purchasing stock feed, the Relief Fund offers a vital circuit-breaker during particularly tough times.

Through the Support Grants program, donations are translated directly into everyday relief — groceries, school expenses, household costs and other essentials that ease pressure on the family unit. This breathing space helps families and businesses stabilise, make informed decisions and focus on recovery.

The Relief Fund also delivers tailored programs, developed alongside industry, government, foundations and community partners, that help rural families and communities recover from bushfire, flood and other major disruptions while strengthening resilience and restoring hope for the future.

Looking ahead, the RBS Future Relief Fund is building toward a $5 million reserve of responsibly managed funds to help ensure RBS can respond swiftly and effectively to future economic shocks, extreme weather events and industry crises.

By supporting the RBS Relief Fund, donors are helping ensure rural families do not face hardship alone, providing practical support during tough times while strengthening the long-term resilience of rural businesses and communities.

As a registered charity with Deductible Gift Recipient (DGR) status, donations over $2 in Australia are tax-deductible.

Your support makes a meaningful and lasting difference to families in agriculture. For a confidential chat about partnering with RBS through the Relief Fund, please contact Mon Saunders, Communications and Philanthropy Manager, on 0413 313 350.

DONATING IS EASY.

Just scan the QR code to be linked to our website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