RURAL BUSINESS SUPPORT
Relief Fund

IMPACT REPORT 2024-2025

REGISTERED CHARITY
acnc.gov.au/charityregister







GME




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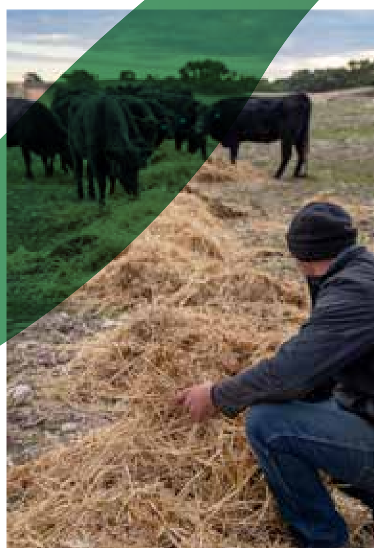


WHO WE ARE

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

RURAL BUSINESS SUPPORT RELIEF FUND: A LIFELINE FOR FARMING COMMUNITIES

Welcome to the 2024–25 RBS Relief Fund Impact Report. 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.

COMMUNITY PARTNERSHIPS

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

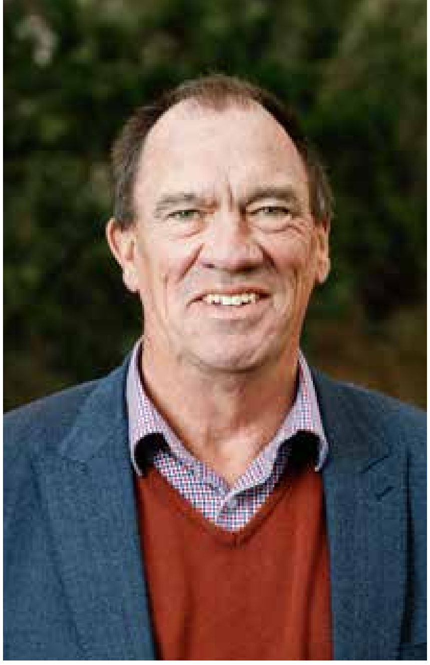
This year's Rural Support Charity Match once again demonstrated the strength of collaboration across industry, government and community, raising significant funds to support farming families and rural small business owners experiencing financial hardship.

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.

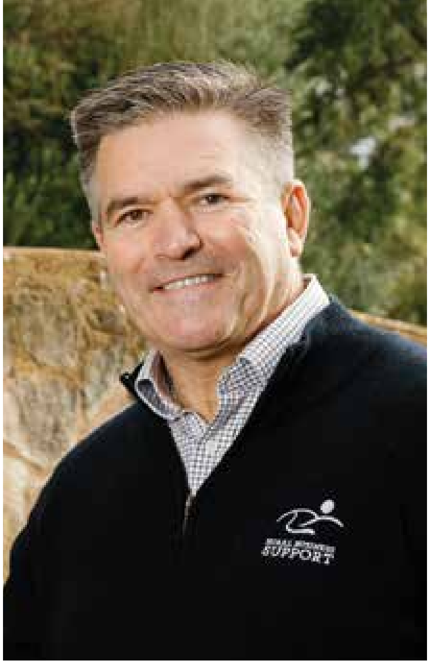
These events remind us that when communities come together with shared purpose, meaningful support follows.

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.



Peter Treloar, Chair



Brett Smith, Chief Executive Officer

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.

Peter Treloar,
Chair

Brett Smith,
Chief Executive Officer

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

LGAS WHERE FAMILIES WERE IN THE MOST DISTRESS

14% Mid Murray District Council
8% Loxton Waikerie District Council
8% Renmark Paringa District Council
8% Berri and Bamera District Council
7% Murray Bridge Regional Council
6% Playford Council

51% of the total grant distribution

6% Salisbury Council
5% Mount Remarkable District Council
5% Goyder District Council
5% The Coorong District Council
4% Karoonda District Council
3% Alexandrina District Council
3% Barossa District Council
3% Adelaide Hills District Council
3% Northern Areas District Council
2% Orroroo/Carrieton District Council
2% Light Regional Council
2% Wudinna District Council
2% Cleve District Council
2% Onkaparinga District Council

PURPOSE OF GRANT PAYMENT

26% Groceries

20% Council rates

15% Gas, Electricity & Water

10% Business supplies

8% Fuel

FINANCIAL HARDSHIP QUALIFIERS

35%
Cancellation of services

28%
Government income support payments

17%
Impacted by natural disaster

14%
Overdue household bills

CAUSES OF DISTRESS

60%
Drought

22%
Debt / financial strain

5%
Industry shock

4%
COVID

BEHAVIOURAL CHANGE

Data taken from SAGRSG and WTCG Grants only - 1 July 2022 - 30 June 2025

The RBS Relief Fund works closely with RBS Financial Counsellors to support individuals through particularly tough times. Support provided through the grant system is complemented by our case-managed support, empowering farmers, fishers, horticulturalists and small business owners to navigate their way back to financial wellbeing.

85%
have adopted a more positive mindset, demonstrating motivation to remain in financial counselling and embrace long-term financial behaviour changes.

66%
have gained confidence, stabilising their financial position and making informed decisions.

58%
have enhanced their understanding of their financial position and developed strategies to achieve medium to long-term goals.

55%
have improved financial literacy and skills, fostering their capacity to navigate challenges.

49%
are pursuing succession planning or preparing to sell their business as part of a pathway to financial independence.

31%
are implementing business changes to improve profitability and viability, working toward self-sufficiency.

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:

SOUTH AUSTRALIAN PRODUCE MARKET
THINKING fresh.

Government of South Australia
Department of Primary Industries and Regions

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 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

nabfoundation

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

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.

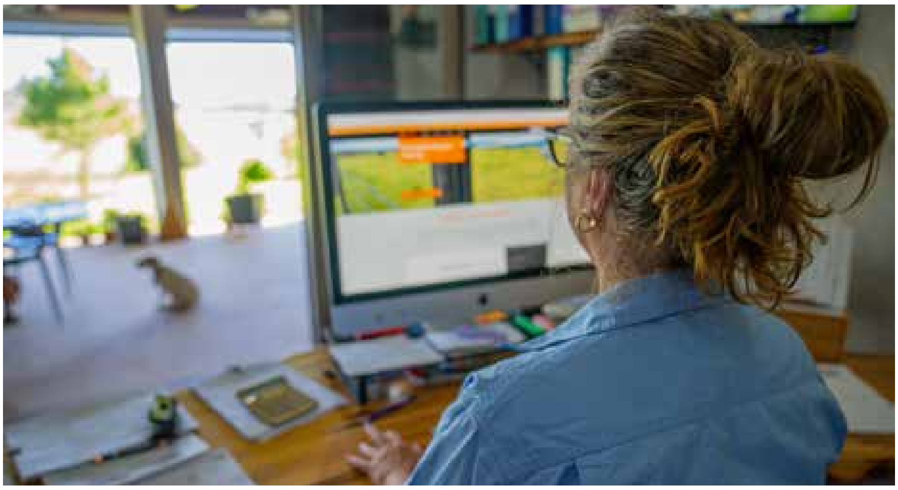
Throughout the engagement, the counsellor provided practical accountability and structured support, helping Sue break complex tasks into achievable actions and sequence difficult decisions logically.

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

THANK YOU

The team at RBS and the Relief Fund thanks the following organisations and individuals for their support this year.

Burton Foundation

Sharon's Fitness Training

Graham Elsegood

RURAL BUSINESS SUPPORT Relief Fund

HEAD OFFICE

MAGILL • 555 The Parade

REGIONAL OFFICES

Northern Territory

DARWIN • Ground Floor, 76 The Esplanade

South Australia

BERRI • 7 Riverview Drive | CLARE • 12 Gleeson Street
MURRAY BRIDGE • 8 Seventh Street | PORT LINCOLN • 5 Adelaide Place
WUDINNA • 44 Eyre Highway

REGISTERED CHARITY acnc.gov.au/charityregister

DONATE TO THE RBS RELIEF FUND

FREECALL 1800 836 211

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