



South Australian assistance guide for primary producers



Government
of South Australia
Department of Primary
Industries and Regions

If you're a primary producer experiencing challenging times in South Australia's agriculture sector, there are a number of services available to support you.

This guide provides information on assistance and services that are always available based on need.

Visit pir.sa.gov.au/funding_and_support or pir.sa.gov.au/drought for more information.

Business and financial support services

Family and Business (FaB) mentors

W: pir.sa.gov.au/fabs

T: 1800 931 314 (freecall)

E: PIRSA.Recovery@sa.gov.au.

The Department of Primary Industries and Regions (PIRSA) initiated FaB mentor service can help you during difficult situations as a primary producer or regionally-based agricultural business owner. It is a free, confidential triage service in South Australia, connecting you to assistance specific to your needs.

FaB mentors are located across regional South Australia to provide support and a listening ear when things get tough. They are:

- independent
- confidential
- experienced in dealing with emergency situations.

FaB mentors will help you find ways to manage your unique situation. They work closely with service providers and can connect you to services, including:

- financial counselling
- local health networks
- emotional wellbeing and counselling services
- government and non-government assistance
- community organisations.

The service is free for producers and primary production businesses impacted by events such as:

- drought
- bushfire
- severe floods or storms
- fruit fly outbreaks
- fishing and aquaculture industry reforms
- wine industry market change
- pest and disease outbreaks.

Rural Financial Counselling Service (RFCS)

W: ruralbusinesssupport.org.au/rfcs

T: 1800 836 211 (freecall)

Any primary producers and small rural business owners who are experiencing financial difficulties or who have concerns about the financial impacts of the current market conditions impacting the South Australian agriculture sector can contact the RFCS, which provides free, confidential and impartial business support and information.

The RFCS is also able to provide support in the application process for Farm Household Allowance and Farm Management Deposits.

The RFCS can help primary producers and small rural businesses to prepare cash flow budgets to manage through the next 12 months, prepare for meetings with their banker, or consider other options to become more profitable. Counsellors can provide support over the phone, visit you on-farm or meet you at a mutually agreeable location.

In South Australia, this program is delivered through Rural Business Support offices located in Berri, Clare, Magill, Murray Bridge, Port Lincoln and Wudinna.

Small and Family Business Support

W: business.sa.gov.au/services and business.sa.gov.au/programs

The Office for Small and Family Business offers support for businesses to start, grow and succeed.

It helps to connect businesses to an array of government services, including small business support officers, coaching, regional support, grants and more, which business owners and their employees can access at low or no cost.

Financial and business assistance

Farm Household Allowance (FHA)

W: agriculture.gov.au/fha

T: Farmer Assistance Hotline - 13 23 16

The FHA provides eligible producers and their partners who are experiencing financial hardship with assistance and support to improve their long-term financial situation.

The program provides a package of assistance that includes:

- up to four years of fortnightly income support (in every 10-year period)
- ancillary allowances such as Pharmaceutical Allowance, Telephone Allowance, Rent Assistance and Remote Area Allowance
- a professional financial assessment of the farm business (worth up to \$1,500)
- funding to help develop skills, access training and pay for professional advice (up to \$10,000 and can include reasonable travel and accommodation to undertake training)
- regular support of a case manager.

Rural Business Support can help eligible families access their FHA entitlements or provide more information. You can call them on 1800 836 211 (freecall).

Farm Debt Mediation

Office of the Small Business Commissioner

W: sasbc.sa.gov.au

T: 1800 702 722

Farm Debt Mediation provides obligations for creditors and rights for farmers under the *Farm Debt Mediation Act 2018*.

Farm Management Deposits (FMD)

W: ato.gov.au/fmd

T: Australian Taxation Office Business Tax Enquiries - 13 28 66

The FMD Scheme assists primary producers to deal more effectively with varying income. It is designed to increase the self-reliance of Australian primary producers by helping them manage their financial risk and meet their business costs in low-income years by building up cash reserves.

The scheme allows eligible primary producers to set aside pre-tax income from primary production in years of high income, which they can draw on in years of low income. Income deposited into an FMD account is tax deductible in the year the deposit is made. It becomes taxable income in the year in which it is withdrawn.

Taxation measures

W: ato.gov.au/Business/Primary-producers

There are various tax measures that can support primary producers, including:

- immediate deduction for capital expenditure on fencing, water storage and fodder storage assets.
- other instant asset write off deductions and accelerated depreciation for eligible businesses of claims for assets up to a specified threshold.
- tax payment plans and concessions available through the ATO for those suffering hardship.

Low interest loans

W: ric.gov.au

The Australian Government provides low interest loans for primary producers for farm investment, debt restructuring, operating expenses and drought recovery and preparedness activities. These loans are now administered by the Australian Government's central entity, the Regional Investment Corporation.

The loans include:

- variable interest rate, currently 5.18% (as at 2 September 2024)
- loan terms of 10 years, including an interest-only period
- up to \$2 million.

Telecommunication bill assistance

Contact your telecommunication services directly or a Rural Financial Counsellor to assist with negotiations. All telecommunications services have hardship policies to allow people who are doing it tough to negotiate payment arrangements.

Most will provide flexibility with the following:

- long-term payment arrangements
- reviewing and removing administrative fees
- placing customers on more affordable plans

- conversion to pre-paid services
- allowing incoming and emergency calls only to fixed lines.

Industry programs and technical advice

Making well-informed decisions in preparing for risks is a major factor in having a profitable and resilient operation. The state government often partners with industry organisations to support business, technical and/or wellbeing programs.

For example, the Farm Business Resilience Program is currently being delivered with financial assistance from the Federal Government's Future Drought Fund. This program supports industry peak bodies such as Livestock SA, South Australian Wine Industry Association, Horticulture Coalition of South Australia and Grains Producers SA to periodically run programs designed for their respective constituencies. An example is:

Livestock SA's AgRi-Silience program

AgRi-Silience participants receive on-farm support and three workshops with one-on-one coaching as well as specialised advice from consulting experts who are focused on individual planning needs. The program focusses on practical, locally tailored solutions that will enable farmers to create long-term strategies to protect and sustain their businesses.

Industry led support

It is always worthwhile visiting your peak bodies' website to stay up to date with any developmental programs that offer learning and/or connection opportunities. PIRSA proudly partners with a range of industry organisations to support primary producers, including:

- Primary Producers SA: ppsa.org.au
- Livestock SA: livestocksa.org.au
- Grain Producers SA: grainproducerssa.com.au
- SA Dairyfarmers Association: sada.asn.au
- Pork SA: porksa.com.au
- Horticulture Coalition of SA: ppsa.org.au/horticulture-coalition-of-south-australia
- SA Wine Industry Association: winesa.asn.au
 - PIRSA's Assistance Guide for grape growers and winemakers is also available at pir.sa.gov.au/primary_industry/grape_and_wine

Community assistance

Rural Aid

W: ruralaid.org.au/services-provided

Rural Aid provides critical support to farmers affected by natural disasters. Programs and services include counselling, financial assistance and fodder support.

Rural Aid relies on the generosity of industry partners and supporters who fundraise, donate and volunteer to enable their vision to be realised. An example is the Rural Aid 'Buy a Bale' program.

Farm Angels

W: farmangels.org.au

Farm Angels was established as Drought Angels in 2014 to respond to the needs of primary producers impacted by prolonged drought. They provide financial assistance, food hampers, care packs, and

mental wellbeing support to over 4,700 primary producers affected by all natural disasters in over 1,300 communities across Australia.

Health and wellbeing

In difficult times such as these, people's personal health and wellbeing can also be impacted. Help and support can come from a range of sources such as friends, neighbours, service clubs and volunteers as well as the more formal agencies, authorities and services.

Small and Family Business Support

W: business.sa.gov.au/programs/mental-health-and-wellbeing

The Office for Small and Family Business offer a mental health and wellbeing program to support business owners and their employees to build resilience and cope with mental health challenges and stressors, which they can access at low or no cost.

The program offers a range of support activities including masterclasses, education and training sessions, workshops, one-on-one support, psychologist-led skills sessions, webinars, e-learning, and online tools and resources.

Individualised Care for Mental Health and Wellbeing

W: mentalhealthpartners.com.au/project

This program run by Regional Development Australia (RDA) Murraylands and Riverland supports small and family business in the Murraylands and Riverland areas.

Engagement is free to each user with support delivered through workshops and one-on-one sessions. Contact David Moran, Managing Director, Mental Health Partners on 0402 749 850 or email project@mentalhealthpartners.com.au.

R U OK?

W: ruok.org.au

R U OK has a good list of resources on ways to check in on friends and family and information on where to find support. Staying connected and having meaningful conversations is something we can all do. You don't need to be an expert – just a good friend and a great listener. So, if you notice someone who might be struggling – start a conversation.

I Farm Well – ifarmwell.com.au

W: ifarmwell.com.au

Ifarmwell.com.au is a relevant, practical online toolkit that has been designed by farmers for farmers to help manage life's curveballs effectively when under the unique mix of challenges agriculture inevitably provides. The five online modules provide confidential, practical, and free advice and strategies to approach concerns and challenges with a sharp and focused mind.

Legal

Legal Aid

W: lsc.sa.gov.au

When services beyond simple legal advice are needed, the Legal Services Commission of South Australia can arrange a Legal Aid grant to be paid direct to a lawyer to cover legal costs. However, if legal aid is granted, you will have to pay a contribution towards your legal costs, depending on what you can afford.

Stay in touch

Visit the PIRSA website for up-to-date information and resources:

- pir.sa.gov.au/funding_and_support
- pir.sa.gov.au/drought

along with several farm management decision tools

- pir.sa.gov.au/primary_industry/industry_support/business_and_risk_management_for_farmers

Helplines

Alcohol and Drug Information Services

T: 1300 131 340

Beyond Blue

T: 1300 22 4636

W: beyondblue.org.au

Advice and support for people with anxiety and depression.

Kids Helpline

T: 1800 551 800 (24-hour service)

W: kidshelpline.com.au

Anonymous and confidential telephone counselling for people aged 5 to 18 years.

Lifeline

T: 13 11 14 (24-hour service)

W: lifeline.org.au

Mensline

T: 1300 78 99 78 (24-hour service)

W: mensline.org.au

Mind Australia

T: 1300 286 463

W: mindaustralia.org.au

Mind Australia offers a range of community services in South Australia.

Rural and Remote Mental Health Services

T: 13 14 65 (24-hour service)

W: sahealth.sa.gov.au/mentalhealth

South Australian Parent Helpline

T: 1300 364 100 (freecall)

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