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There are a number of services and avenues for assistance designed to support primary producers during the challenging market conditions impacting the South Australian wine sector.

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Business and financial support services

Rural Financial Counselling Service (RFCS)

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 wine 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 is working to 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. Its offices are located in:

- Berri
- Clare
- Magill
- Murray Bridge
- Port Lincoln
- Wudinna.

These offices are all contactable via 1800 836 211 (freecall). For more information visit ruralbusinesssupport.org.au/rfcs.

Family and Business (FaB) mentors

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.

To find a FaB mentor visit pir.sa.gov.au/fabs or call the Recovery hotline on 1800 931 314 or email PIRSA.Recovery@sa.gov.au.

Additional business assistance and support

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.

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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: <u>sasbc.sa.gov.au</u> 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.

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 4.52% (as at 16 October 2023)
- 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.

TradeStart

The South Australian TradeStart network assists small and medium-sized South Australian exporters to achieve long-term success in international markets.

It offers exporters the combined resources of Austrade and partner organisations from export markets, providing local assistance through the Austrade Go Global Toolkit – <u>austrade.gov.au/en/how-we-can-help-you/australian-exporters</u> – and a direct link to Austrade's services globally, in conjunction with the South Australian Department for Trade and Investment's network of overseas offices in 15 countries.

To connect with your regional SA TradeStart adviser, visit dti.sa.gov.au/trade-team.

Industry programs and technical advice

Making well-informed decisions in preparing for risks is a major factor in having a profitable operation.

There are several farm management decision tools available on the PIRSA website:

- pir.sa.gov.au/funding and support
- pir.sa.gov.au/primary industry/industry support/business and risk management for farmers

Grape Price Indicators Dashboard

W: marketexplorer.wineaustralia.com/grape-price-indicators

Wine Australia has recently released a new tool in its Interactive Insights platform. The Grape Price Indicators dashboard brings together 12 different data sources and displays 21 charts in a user-friendly layout to provide greater price transparency for inland winegrape growers.

Vineyard resting techniques

As a result of the oversupply challenges facing the South Australian wine industry, growers of red wine grapes who do not have a contract for the 2024 vintage may wish to consider vineyard resting as a management practice to reduce input costs.

The Australian Wine Research Institute (AWRI) has produced a webinar that outlines the results of South Australian Research and Development Institute (SARDI) vineyard resting trials conducted on Shiraz in Renmark and Chardonnay in the Riverina region of NSW during the 2023 vintage.

The full webinar can be viewed at youtube.com/watch?v=9tJw1AExwLM.

GrowStrong – Empowering Wine Grape Growers

A part of the Future Drought Fund – Farm Business Resilience Programs, GrowStrong is an immersive training experience packed with practical tools and invaluable knowledge that can equip your viticulture business to meet the demands of grape growing for the immediate and long-term future.

This program delivers a suite of information from industry experts from the University of Adelaide, AWRI, and Rural Business Support.

Pilot programs are currently being run in the Riverland, Langhorne Creek and the Limestone Coast.

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

For inquiries and registrations, email projects@wgcsa.com.au or visit wgcsa.com.au/growstrong.

South Australian Wine Industry Association (SAWIA) support

SAWIA is here to assist members with trusted and confidential advice, a second opinion and guidance through challenging times and successes.

SAWIA can help address your workforce's safety, wellbeing, or human resources needs, from restructuring, performance management and workplace conduct, to application of awards and fostering a healthy workplace culture.

They are flexible in their approach to suit members' needs, offering on-site consultations or engaging over the phone, email, or online. Their goal is to ensure that you can make well-informed decisions promptly, complying with the law and respecting the wellbeing of your team, all while minimising risks and considering the long-term benefits.

SAWIA has partnerships with key suppliers for members to reduce costs, improve sustainability, and to amplify access to valuable information and services.

Please contact the SAWIA office on 08 8222 9277 for further information or to request support.

Wine Industry Small Business Growth and Resilience Program

SAWIA will deliver the Wine Industry Small Business Growth and Resilience Program to support the development of key leadership skills in small and family businesses in South Australian wine regions.

The program will help to build the critical skills that wine businesses in South Australia need now and in the future to ensure the industry remains vibrant and successful. This program will be delivered across the next two years (2023-2025) as part of the statewide Business Fundamentals program.

SAWIA will be organising four unique initiatives to build capacity through education, tools, and customised support for small and family wine businesses in South Australia. The aim is to strengthen and build improved competitiveness, strategic direction, branding, communication, and resilience.

For more information or to register for this program, visit <u>winesa.asn.au/our-services/industry-development/wine-industry-small-business-growth-and-resilience-program.</u>

Legal

Wine Grape Council of South Australia (WGCSA) – Mellor Olsson Lawyers partnership

W: wgcsa.com.au/legal-services-partnership

As part of WGCSA's partnership with Mellor Olsson Lawyers, WGCSA members receive a free 20 minute telephone consultation on any legal matter and discounted fees on services.

Legal Advice Line

T: 1300 366 424

Free telephone legal advice is available for preliminary information, advice and referrals.

Legal Aid

W: Isc.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.

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However, if legal aid is granted, you will have to pay a contribution towards your legal costs, depending on what you can afford.

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

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.

From the beginning of 2024 business owners are able to use this program to access mental health support for themselves and their employees 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. Find out more and register for support - business.sa.gov.au/programs/mental-health-and-wellbeing

Individualised Care for Mental Health and Wellbeing

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 mailto:project@mentalhealthpartners.com.au.

Find out more mentalhealthpartners.com.au/project

Healthy Minds Healthy Vines

Healthy Minds Healthy Vines is a podcast series that aims to support South Australian grape growers' mental wellbeing, with a different focus in each episode and real-life stories of challenges and triumphs.

It is a podcast made by growers for growers, supported by WGCSA, sponsored by PIRSA and hosted by journalist and award-winning mental health podcaster Callum MacPherson and Australian wine judge Nick Ryan. The 10-part series sees growers from all regions around South Australia engaging in a down-to-earth chat.

Health and industry experts share tips and advice, with information about support services like the Are You Bogged Mate? website – areyouboggedmate.com.au – which helps men in the country talk about their mental health.

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.

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)

Telephone information service for parents in South Australia.