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Red Wine Grape Grower's Support Grants

RBS has provided agribusiness support to small businesses, farmers, and communities in rural and regional South Australia since 2006. Before farmers can recover from disaster and build resilience, we aim to provide hope by providing some financial and practical relief where it is needed the most.

In 2022 RBS launched the RBS Relief Fund to help rural small and family business owners during tough times by providing practical and immediate relief to primary producers, foresters, fishers and small related agricultural enterprises in distress and at risk of poverty, financial distress, or emotional hardship due to adverse events or natural disasters beyond their control.

We are pleased to be working with the South Australian Department of Primary Industries and Regions (PIRSA) to offer Red Wine Grape Grower's Support Grants.

1. Red Wine Grape Grower's Support Grant (RWGGSG):

Aim to provide **financial household assistance and bill relief** for South Australian red wine grape growers who are in financial distress due to low prices and red wine grape oversupply issues.

2. Available Funding:

\$1,500 per eligible primary production enterprise to provide household assistance and bill relief on the recommendation of a Financial Counsellor.

3. How Funding May be Used:

Red Wine Grape Grower's Support Grants aim to provide household and bill relief for red wine grape growers.

The grant may be used to pay

Council Rates	Plant/ Machinery repairs
Emergency Clothing/ Footwear	School fees
Fuel	Utility fees (Electricity, Gas, Water
	Internet, Mobile phone)
Groceries	Vehicle license renewal
Pet Food	Vet bills
Medical Fees (including medication,	Professional memberships
specialist appointments, GAP	
Payments)	

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Red Wine Grape Grower's Support Grants **cannot** be used to help pay for costs associated with:

Loss of income	The purchase of alcohol, tobacco,
	or illicit drugs
Cash or loan servicing, including cash	Fines
advances, credit card bills, mortgages,	
personal loans, reimbursements, or	
retrieval of pawned items	
Gun license renewal/ purchase of	
firearms	

4. Eligibility Criteria:

Red Wine Grape Grower Support Grants are only available to red wine grape growers who rely on their primary production enterprise for their income with an average winegrape income of greater than \$60,000 per annum over the operating financial years – FY19/20, FY20/21 and FY 21/22 including minimum of 30% of total income from red wine grapes.

The grantee must be able to demonstrate that they are at imminent risk of financial hardship as a result of low prices and oversupply of red wine grapes.

In addition, the grantee must be able to demonstrate that

- They are currently red wine grape growers/ with significant commercial purpose; AND
- They have contributed significant labour AND/OR significant capital to their enterprise; AND
- The primary production enterprise
- Has an ABN and held that ABN prior to FY2021; AND
- They are reliant on their wine grape growing income to meet living expenses; AND
- They require financial assistance to meet immediate needs that would not otherwise be met without benevolent support; OR
- They are a dependant of an individual who meets the above criteria.

At the time of applying for a Red Wine Grape Grower's Support Grant, the grantee:

- Must be actively engaged in standard or intensive business financial guidance through Rural Business Support, having committed to at least four sessions with a Business Financial Counsellor
- Has produced a current Statement of Position with the Business Financial Counsellor; and
- Must not be receiving the Farm Household Allowance (FHA)

5. Assessment and Approval Process:

RBS will accept applications for a Red Wine Grape Grower's Support Grant from a Business Financial Counsellor on behalf of their case managed client.

Applications will be assessed against the eligibility criteria. Evidence of financial distress will need to be provided to the Business Financial Counsellor as part of the application process.

Applications will not be accepted from individuals on their own behalf.

Only one grant of \$1500 is available annually per eligible grantee.

Definitions

Business Financial Counsellors are accredited Financial Counsellors employed by Rural Business Support to deliver the Rural Financial Counselling Service on behalf of the State and Federal Governments.

Evidence of financial distress refers to the supporting information applicants must provide at the point of application demonstrating that the grantee is at imminent risk of financial hardship as a result of low prices and oversupply of red wine grapes.

Official invoice means an invoice including the name, address and ABN (if applicable) of the entity that issued the invoice and a description of each item the invoice relates to which is clearly identifiable.

Official receipt means a receipt including the name, address and ABN (if applicable) of the entity that issued the receipt and a description of each item the receipt relates to which is clearly identifiable.

The Red Wine Grape Growers Support Grants are available to qualifying primary producers and small related agricultural enterprises that hold a current ABN and held that ABN during FY2022.

Primary production enterprise refers to

- a) a business that is carried on by a primary producer and involves primary production, as listed under the Australian New Zealand Standard Industrial Classification 2006 (ANSIC) 1290.0 Codes 01-05, including the agricultural, apicultural, aquicultural, commercial wild-catching fishing, forestry, grazing and horticultural industries; AND
- b) for which an entity holds an Australian Business Number (ABN)

6. Other Matters:

RBS recommends applicants seek independent financial advice in regard to the financial, tax, legal or other implications of accepting a Red Wine Grape

Grower's Support Grant. Applicants may also seek advice from the Australian Taxation Office on 1800 806 218.

7. **Disclaimer**:

This publication may be of assistance to you, but RBS and its employees do not guarantee that the publication is without flaw or is wholly appropriate for your purposes and therefore disclaims all liability for any error, loss or consequence which may arise from you relying on any information in this publication.

Rural Business Support reserves the right in its absolute discretion to amend the guidelines without notice or discontinuing the program.