

Rural Business Tasmania

Supporting and Growing
Rural and Regional Enterprises



2024-2025 ANNUAL REPORT

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Rural Business Tasmania

*Supporting and Growing
Rural and Regional Enterprises*



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REPORT FROM **CHAIRMAN** MICHAL FRYDRYCH

It is my pleasure to present the 2024–25 Chairman’s Report for Rural Business Tasmania. While we hoped for signs of recovery, the reality for many rural and regional Tasmanians continues to be challenging.

Tasmania’s farm gate production remains robust at over A\$2.3 billion, reinforcing the sector’s importance to the state economy and confidence is cautiously returning with recent reports showing more farmers are holding a positive outlook on the year ahead, supported by improving seasonal conditions and demand fundamentals.

However, the lingering drought and feed shortages forced some farmers to take remedial measures, including livestock reductions. Rising inflation, higher interest rates, increased business and living costs, labour shortages, and seasonal weather extremes have continued to impact farming families, small businesses and communities. The drought, which extended into this year, caused widespread financial hardship from loss of income to reduced tourism. Our team worked closely with State Government agencies throughout the crisis and recovery phases to provide vital support. We participated in the collaborative approach to service delivery, particularly with organisations such as Tasmanian Drought Resilience Adoption and Innovation Hub aka TAS Farm Innovation Hub, TasFarmers and Rural Alive and Well. All parties have reported back on the hardships our farming community has faced and the continued support required.

Acknowledgements

Our gratitude goes to the Hon. Jane Howlett, Minister for Primary Industries and Water, for steadfast leadership, and to all State and Federal agencies. Funding from government enabled us to sustain critical services, particularly in times of crisis.

A heartfelt thanks to our funding bodies, sector partners and community organisations. Your collaboration and idea sharing enhances our collective impact.

To the Rural Business Tasmania team, once again you have performed extraordinarily under stress. Supporting people in crisis requires resilience and compassion. Thank you for continuing to meet the moment.

To the Board, I express deep appreciation for your active involvement and commitment to strategic growth.

Sustainability must be built on more than grants; it requires rebalancing supply chain costs, boosting efficiency and investing in long-term resilience.



Looking Ahead

We have seen farmers investing in regenerative land use, diversification and technology even as broader economic pressures persist. The need to build resilience remains for every farming business and continued support from programs such as those delivered by Rural Business Tasmania are critical to Tasmania's farm gate value target of A\$10 billion by 2050, which remains challenging yet achievable provided government, industry and communities collaborate effectively.

I remain hopeful that next year, I can deliver a report celebrating meaningful progress and recovery a year we can truly call great.

Michal Frydrych

Chairman – Rural Business Tasmania



REPORT FROM
**CHIEF EXECUTIVE
OFFICER**
ELIZABETH SKIRVING

The 2024–25 financial year has underscored the importance of strong, localised support services across Tasmania’s rural and regional landscapes.

At Rural Business Tasmania, we remain a dedicated and responsive partner for individuals, families and communities seeking practical support and guidance. Our adaptability and leadership across drought relief, financial counselling and regional development continues to have tangible impact.

As dry seasonal conditions took hold across much of Tasmania-leaving paddocks bare and dams low-RBT responded with resilience, agility and compassion. Our suite of services, from the Rural Financial Counselling Service (RFCS) to the Farm Advisory and Support Service (FASS), enabled farmers and small rural businesses to access timely support, guidance and assistance with grant and drought programs.

In another year marked by challenge and change, Rural Business Tasmania has continued to stand alongside Tasmania’s rural and regional communities, delivering independent, professional services that support business resilience and financial sustainability. Through a growing portfolio of programs, training initiatives and advisory services, we continue to build regional capacity, adaptability and wellbeing.

Impact of Dry Conditions
"We haven't seen conditions this dry across so many regions for decades"
- ABC Rural, March 2025
- 21 LGAs were impacted by prolonged dry periods through spring and summer.
- Over \$1.5 million in hardship grants was distributed by government.

Responding to Drought: Rural Relief Fund

A major focus in 2024–25 was supporting farming families impacted by Tasmania’s extreme seasonal conditions. Through the Rural Relief Fund, we distributed over \$800,000 in direct grants to households experiencing severe drought-related hardship, providing urgent assistance for essential household needs and animal welfare. We extend our sincere thanks to the Tasmanian Government for its strong and ongoing support of this vital program.

During this extended and challenging dry season, our recovery team worked alongside other key stakeholders, including the TAS Farm Innovation Hub, TasFarmers, Rural Alive and Well and the Department of Natural Resources and Environment Tasmania (NRE TAS). Together we provided on-the-ground support in the hardest-hit regions, particularly the Central Highlands and King Island.

New Initiatives & Expanded Reach

During 2024-25 we launched and delivered several new initiatives with a strong emphasis on community education, volunteering and drought preparedness. These included:

- Community Impact Program (Lead Partner)
- Tas Local Communities Volunteer Projects – North and South
- CIP Tasmanian Small Business Council's Small Business Resilience Project

We participate in the Tasmanian Business Advice Service (TBAS) and the New Business Support (NBS) Pilot Program, delivering free, confidential advice across three of Tasmania's four regions.

RBT Consulting

Our fee-based services arm provided strong growth in its 2nd year. Launched in July 2023, the commercialised arm of the business now generates greater than 1 FTE of service with agreements ranging from 12 months to 3 year terms. Utilising an independent arm to provide skilled services to the wider rural and regional communities, particularly those smaller NFP's who require back-end support, has been instrumental in the growth. The quality of service has generated unsolicited enquiry and continues to build at a sustainable level.

Training and capacity building programs delivered included:

- Ag-Up eNABLE Program
- 26TEN Literacy and Numeracy Program
- RBT Mentorship Program
- Farm Advisory Support Service (triage model)

Our Legacy and Core Services

Founded in 1986 by Rural Youth Tasmania, Rural Business Tasmania is now a fully independent organisation with 13 staff and responsibility for 10 funded programs.

The Rural Financial Counselling Service (RFCS) remains our cornerstone service, assisting over 110 farming businesses this year. We're pleased the program has continued funding through to 30 June 2027.

Leadership and Collaboration

We convene and chair the Forum of Rural Stakeholders, which expanded again this year. We also align closely with the Future Drought Fund, helping clients manage climate-related risks and build resilient enterprises.

We are represented within key organisations including:

- TAS Farm Innovation Hub – Advisory Board
- Tasmanian Institute of Agriculture – Advisory Board
- Tasmanian Agricultural Productivity Group – Board
- Tasmanian Small Business Council – Board
- Potatoes Tasmania – Board
- Safe Farming Reference Group
- Tasmanian Recovery Network Northern Region Emergency Management Committee
- COSBOA – Member



Acknowledgements

I extend my deep appreciation to my dedicated team, whose knowledge, integrity and care underpin everything we do. Whether in direct client support or behind-the-scenes administration, each team member plays a valuable role in achieving our mission.

I thank our Chair Michal Frydrych, Deputy Chair Keith Rice, Treasurer Chris Bishop and the wider Board group for their continued leadership and support. Their governance and commitment have been instrumental during another year of growth and complexity. Each of the Board members understands and is passionate about Rural Business Tasmania and takes the time to support our Executive and programs.

Finally, I acknowledge and thank the Australian and Tasmanian Governments for their ongoing support and trust in our organisation. Their investment allows us to continue delivering high-impact services to those who need it most.

I hope you find the contents of this report both informative and reflective of the strong commitment we share to Tasmania's rural and regional communities.

Kind regards

Elizabeth Skirving
Chief Executive

ABOUT US

OUR VISION

A sustainable and prosperous future for rural and regional Tasmania.

Established in 1986, Rural Business Tasmania Inc. is a not-for-profit organisation and charity dedicated to supporting rural and regional communities across Tasmania.

OUR CORE PURPOSE IS TO:

Develop and deliver services and projects that promote sustainable economic development within Tasmania's rural business sector.

Provide business support to farmers and small businesses in regional areas, helping them achieve long-term viability and prosperity.

We assist rural and regional families, businesses and communities in navigating the ongoing challenges within the sector. Over the years, Rural Business Tasmania has helped hundreds of Tasmanians find sustainable paths forward. With our extensive networks, we can connect with these communities swiftly and effectively. Our programs and services empower clients to gain a clearer understanding of their business landscape, identify risks and opportunities, and make well-informed decisions for the future.

OUR STRATEGY FOR CONTINUED GROWTH

1 Business Support

Keep a core focus on delivering business support to rural and small businesses. Expand reactive offering to more proactive service.

2 Network facilitation

Expand / strengthen role as industry facilitator, including through FoRS and physical hub. Support industry bodies with corporate services.

3 Industry workforce development and education

Through funded programs, developing the farming and small business workforce now and for the future, with a focus on business skills.

4 Grow revenue base

Secure a strong foundation by sustainably increasing revenue streams and proactively pursuing funding opportunities that align with purpose and skills.

5 Build brand awareness

Increase recognition of RBT and its services and programs among potential client base.

6 Team development

Build and maintain capability of Rural Business Tasmania's team.

OUR CORE VALUES

Our core values guide the way we work and behave:



Safety

A genuine care for the health and wellbeing of our people, clients and the wider community.



Professional

Providing excellence in service.



Trust

Working together to achieve common goals and shared outcomes.



Collaboration

Working together as one team.



Integrity

Staying true to our values even when it's hard.



Caring

Truly caring for our clients.

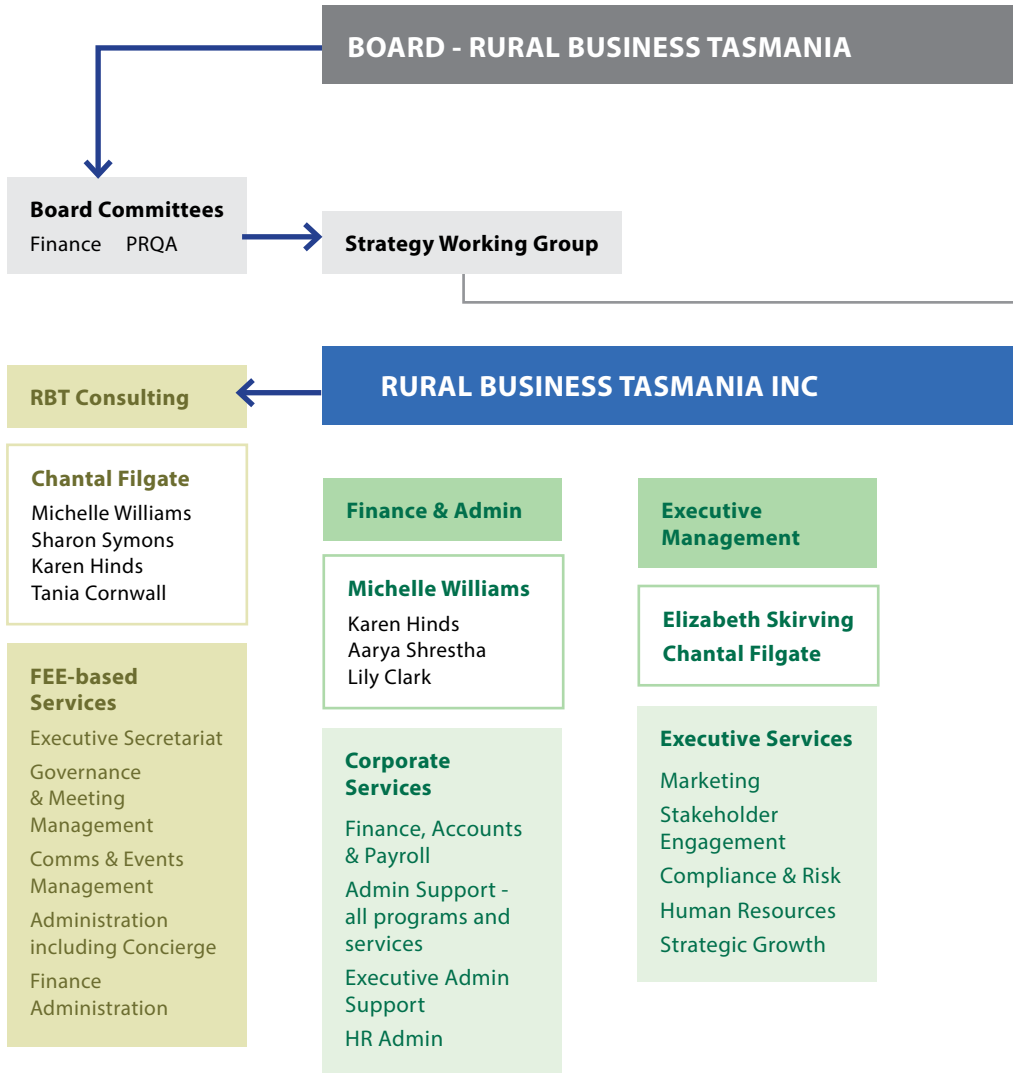


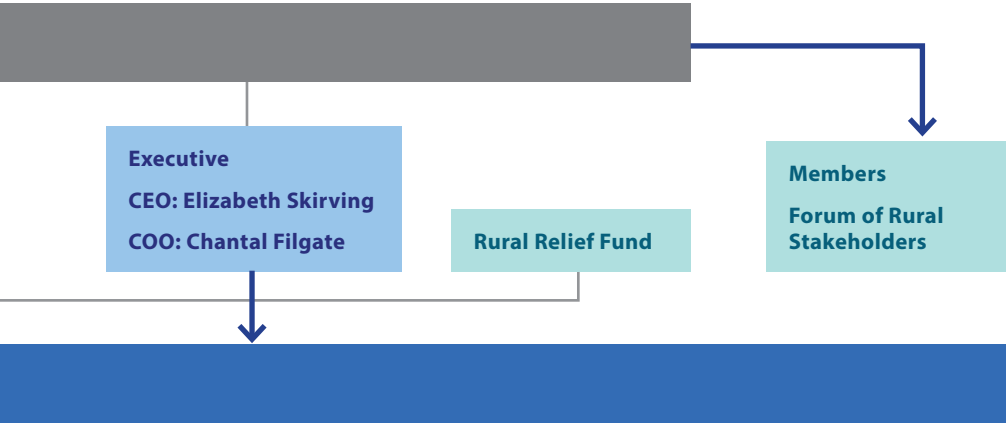
Empathy

Understanding the concerns and fears of our clients.



ORGANISATION STRUCTURE





Programs & Engagement

Sharon Symons
Tania Cornwall

Business Programs
Community Impact Program
Building Resilience Communities
Mentorship
eNABLE

Engagement
Marketing co-ordination
Stakeholder Management

Recovery

Andrew van Rooyen
Stephen Hansen
Danielle Slade
Nik Preece
Linda Groombridge

Farm Business Support & Counselling
Rural Financial Counselling Service (RFCS Tasmania)
Farm Advisory Support Service (FASS)

Small Business Support

Stephen Hansen
Andrew van Rooyen
Danielle Slade
Nik Preece
Linda Groombridge

Small Business Advisory Services
Small Business Advisory Service (TBAS)
New Startup Business Advisory Service (NBS)

BOARD MEMBERS

Rural Business Tasmania is governed by the Board, supported by the members (through Forum of Rural Stakeholders). The Board provide advice and assistance as required and oversee the strategic direction of the organisation. Members are invited to the Board as a representative of the community, industry or member group.



Michal Frydrych

Chairman

Business Strategy,
Marketing,
Project Management,
Staff Development.



Keith Rice

Vice Chair

Board Director,
Former CEO of Poppy
Growers Tasmania & Primary
Employers Tasmania, Enjoying
Retirement.



Christopher Bishop

Treasurer

Fellow CA ANZ,
Bachelor of Business
Accounting, Strategic Business
Advisor, Business Analysis and
Strategic Planning.



Sophie Milic

Director

Masters of Public
Administration, Bachelor of
Commerce and Arts, Strategic
Communications and
Stakeholder Engagement,
Director of Coaldale Walnuts.



Karen Robinson

Director

CEO Rural Youth Organisation
of Tasmania, Various Board
Positions.



Rebecca Duffy

Director

Bachelor of Agricultural
Science (Oenology),
Business Management,
Marketing, Strategy
Development,
Various Board Positions.

FORUM OF RURAL STAKEHOLDERS

The 'The Forum of Rural Stakeholders' Group, convened by Rural Business Tasmania supported by Tasmanian government, includes members of like-minded services and individuals who have a stake in our rural communities. Community organisations, education providers, government businesses and departments, peak industry groups and service providers have an opportunity to share knowledge and discuss emerging issues at these meetings.

This past year we held meetings in November 2024, February 2025, March 2025, May 2025, July 2025, September 2025.

Agenda items included an update on seasonal conditions and emerging concerns from NRE Tas, general discussion as to key topic and/or emerging issues and a roundtable to enable all present to share a summary of their organisation's key observations and activities. Government representatives may utilise some of these learnings to provide guidance for future policy or actions and at times may seek the views of Forum members.

Key topics and emerging issues discussed during the past twelve months included:

- Strengthening collaboration and communication across government, industry and community organisations
- Freight and supply chain challenges, including equalisation scheme reviews and transport delays
- Employment and workplace relations changes, including tenancy, wage compliance and workforce retention
- Natural disaster preparedness and resilience planning, with focus on drought, flood, storm and bushfire responses

- Community support and funding programs such as the Farm Household Allowance, Rural Relief Fund and a range of grants and concessional loans
- Ongoing attention to mental health, financial hardship and community wellbeing
- Industry updates and future preparedness initiatives, soil and water management, climate-smart farming innovation, mop top virus and biosecurity

Guest presentations included:

- Guest Speaker - Bio Security Update
Harrison Osborne Avian Flu
- **Tasmanian Government**
Hon. Jane Howlett Minister for Primary Industries and Water
Chris Gatenby Advisor to Minister Howlett
- **Tas Fire Service**
Chris Collins Acting Director of Community Fire Safety
- **Drought Ready Tasmania**
Lucy Marshall Project Manager, Regional Drought Resilience

The Forum facilitates discussions to assist service providers, ensuring there is an integrated and coordinated approach to the provision of services in rural communities and farming families. It also identifies recommendations that can be taken to improve the economic and social well-being of rural and regional communities. We would like to thank the Department of Natural Resources and Environment of Tasmania for hosting the face-to-face meeting and luncheon throughout the year.

CURRENT MEMBERS INCLUDE:

Industry and service providers:

Dairy Tas
Fruit Growers Tasmania
Natural Resource Management (NRM) North
Natural Resource Management (NRM) South
Poppy Growers Tasmania
Primary Employers Tasmania
Regional Development Australia - Tas
Rural Alive and Well
Rural Business Tasmania
Rural Youth Tasmania
Safe Farming Tasmania
Sprout Tasmania
TasFarmers (formerly TFGA)
Tasmanian Agricultural Productivity Group
Tasmanian Small Business Council
Tasmanian Women in Agriculture (TWiA)
Potatoes Tasmania
St Lukes

Tasmanian Government entities:

Agribusiness Finance (Dept of State Growth)
Business Tasmania (Dept of State Growth)
Drought Ready (Dept Premier & Cabinet)
Natural Resources and Environment Tas
Office of Minister of Primary Industries
SES Tasmania/ Emergency Mgt Committee

Education and Training:

Tasmanian Institute of Agriculture
TasTAFE
University of Tasmania

Australian Government entities:

Department of Agriculture, Forestry and Fisheries (DAFF)
Department of Home Affairs
National Emergency Management Agency
Services Australia
TAS Farm Innovation Hub

MEET OUR TEAM



Position	Incumbent	Term
Chief Executive Officer E* R D*	Elizabeth Skirving FCA. B.Bus, GAICD 28+ years leadership experience 35+ years accountancy/finance experience 50+ years ag (5th generation family farm) Life Member – Rural Youth Tas Life Member – Li-Ve (disability NFP) 5+ years – governance & board experience Current board member – 5 boards - TAPG, Potatoes Tas, TSBC, TFIH, TIA	30/10/06
Chief Operating Officer E R D	Chantal Filgate Adv Dip Leadership & Mgt Dip Financial Svcs Dip Frontline Mgt 33+ Years of Finance/Operational Mgt 10+ Years as Company Secretary for a Financial Institution	04/05/20
Exec Support and HR Admin F E R D	Karen Hinds Certificate IV in Financial Services Certificate IV in Credit Mgt 13+ Years in Banking HR and Admin support	15/02/21

Team members perform multiple roles and allocations are to service areas (per organisation structure) for each per noted index:

NOTE: Leader of service area shown *

- F Finance & Admin
- E Executive Mgt
- R RBT Consulting

- M Marketing, Business Programs & Engagement
- D Rural Relief Fund

- S Small Business Advisory
- G Recovery/ RFCS/ Farm Advisory Support
- O Forum of Rural Stakeholders

Head of Recovery Services/ Financial Counsellor/Business Advisor S G*	Andrew van Rooyen Dip. Financial Counselling Dip. Finance & Mortgage Broking Mgt 9 years as a Finance Professional 10 years in real estate, education recruitment, and employment services.	10/01/22
Financial Counsellor Business Advisor S G	Stephen 'Steve' Hansen Dip. Financial Counselling Adv. Dip of Accounting Cert Ag. Bus Mgt Accredited Mediator (NMAS) 30+ years in the Agri finance sector	20/02/20
Financial Counsellor/ Business Advisor S G	Nik Preece Dip. Financial Counselling Adv Dip. in Farm Mgt Adv Dip. in Financial Services 11+ years Ag Industry, Agri Banking 14 years Financial Planning	12/08/24
Financial Counsellor/ Business Advisor S G	Danielle Slade Dip Financial Counselling Dip. Counselling Bachelor of Comm & Human Srvc (Hons) Dip. Comm Srvc (Financial Counselling) Dip. Comm Srvc (Case Mgt) Cert IV Training and Assessment	01/12/24
Financial Counsellor/ Business Advisor S G	Linda Groombridge Dip. Financial Counselling Grad Cert Business Mgt Adv Leadership Program	11/12/19
Head of Finance & Admin. F R	Michelle Williams Certificate IV Book Keeping 15 years in Banking, Finance and Corporate Services 2 years in Project Management 5 Years in Leadership roles	11/07/22
Finance Officer/ Admin. F R	Aarya Shrestha Masters in Professional Accounting Bachelor in Business Administration	17/06/25
Admin Assistant F	Lily Clark Casual Admin	13/01/25
Programs & Engagement Leader M O R	Sharon Symons Cert IV in Frontline Mgt 30+ Years experience in Sales, Client Management, Marketing & Events	07/10/24
Reception, Admin and Marketing M F R	Tania Cornwall Cert IV in Accounting & Bookkeeping Cert IV Small Bus. Management Dip. Payroll 25+ years in Business Admin. Finance & Marketing	14/02/20



Elizabeth Skirving
Chief Executive Officer



Chantal Filgate
Chief Operating Officer



Michelle Williams
Head of Finance and Admin



Andrew van Rooyen
*Head of Recovery Services/
Financial Counsellor*



Sharon Symons
*Programs & Engagement
Leader*



Danielle Slade
Financial Counsellor



Stephen Hansen
*Head of Business Projects/
Financial Counsellor*



Karen Hinds
Executive Assistant



Linda Groombridge
*Financial Counsellor /
Project Support Officer*



Nik Preece
Financial Counsellor



Tania Cornwall
*Reception, Admin
and Marketing*



Lily Clark
Junior Admin Officer



Aarya Shrestha
Finance and Admin Assistant

OPERATIONAL REPORT

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REPORT ON **EXECUTIVE OPERATIONS** CEO, ELIZABETH SKIRVING & COO, CHANTAL FILGATE

Executive Leadership and Oversight

The operational leadership at Rural Business Tasmania is driven by a strong partnership between the Chief Executive Officer (CEO) and Chief Operating Officer (COO). Their collaborative leadership ensures smooth, efficient processes across the organisation, positively impacting overall operational performance.

The Executive team is responsible for overseeing all programs, governance and administrative functions, while also focusing on several key areas:

Human Resources Management

The operational team is managed within a well-structured and supportive environment, enabling specialists to perform their roles effectively. Regular team interactions, both virtual and in person, foster a collaborative culture where individuals support one another. To promote continuous professional development, bi-annual performance appraisals and Employee Assistance Program (EAP) debriefings are conducted by qualified supervisors.

This year, we navigated staffing changes that required recruitment and adjustments to the organisational structure.

Marketing and Promotion

Throughout the year, each program engaged in promotional activities aimed at increasing awareness, participation and applicant recruitment. These initiatives included social media campaigns (primarily via Facebook), updates to the website, email communications and participation in industry events.

In May 2025, we co-hosted the Rural Industry Hub with TasFarmers at Agfest, further enhancing our visibility within the sector.

Stakeholder Engagement

Engagement with rural and regional stakeholders remained a priority for the team. Regular meetings with key partners, including TasFarmers, Tas Farm Innovation Hub and NRE Tas, were held to strengthen relationships. Our representatives actively participated in Reference Groups, Advisory Boards and industry forums, where our insights were frequently sought.

Key engagement opportunities included participation in various groups such as the Tasmanian Agricultural Education and Training Partnership Committee (TAETP) and the RFCS National Network. Additionally, we maintained close interactions with Ministers and Shadow Ministers from the Australian and Tasmanian Governments, as well as with local government partners, ensuring strong collaboration and support.

Our CEO continues to represent Rural Business Tasmania on prominent boards such as the Tasmanian Institute of Agriculture Industry Advisory Board, Tas Farm Innovation Hub Advisory Board, Tasmanian Small Business Council, Potatoes Tas, Safe Farming Reference Group, COSBOA member and Tasmanian Agricultural Productivity Group.

Strategic Growth and Business Development

Our team continues to pursue strategic growth opportunities for the organisation, with a focus on securing grants to support new initiatives and expand our impact.

Compliance and Risk Management

Rural Business Tasmania has fully complied with all reporting requirements, including submissions to the Department of Agriculture, Fisheries and Forestry, the Australian Charities and Not-for-Profit Commission, and the Australian Taxation Office.

The Board's sub-committees, in collaboration with staff, continue to monitor and review all policies, procedures and financial reporting, ensuring that the organisation remains at the forefront of compliance and regulatory responsibilities.

PRQA Committee

Compliance and risk management remain a core focus for the organisation. The Policy and Risk Quality Assurance (PRQA) Committee has worked closely with Executive Management throughout the year to drive continuous improvement in policies and procedures. The Committee conducted a comprehensive review of organisational risks and made recommendations to the Board, ensuring that Rural Business Tasmania remains resilient and well-prepared for future challenges

Finance Committee

The Finance Committee is a board committee that plays an essential role in the governance and financial stewardship of an organisation. This committee is chaired by the Treasurer and made up of key board members and senior executives who oversee financial planning, budgeting and risk management. Its governance framework ensures accountability, transparency and compliance with regulatory standards, providing clear oversight and strategic direction. The value of the subcommittee lies in its ability to support informed decision making, monitor financial performance and ensure resources are allocated effectively to achieve organisational goals. By offering expert advice and maintaining rigorous oversight, the finance subcommittee helps enhance the organisation's financial stability and long-term sustainability.



REPORT FROM **HEAD OF FINANCE & ADMIN** MICHELLE WILLIAMS

The Finance and Administration (Corporate Services) team has continued to provide essential support to ensure we meet our financial and administrative commitments. This work underpins the effective delivery of our programs, ensures compliance with grant deeds and supports the diverse needs of our clients.

Key areas of responsibility include:

- Financial management and reporting
- Human resources and executive support
- IT and systems coordination
- Asset and fleet management
- Compliance, policy, and governance oversight
- Marketing, communications and Board support
- Administration of the Rural Relief Fund
- Provision of hours and services to RBT Consulting projects and clients

The team, led by Head of Finance and Admin Michelle Williams, is supported by Karen Hinds, Tania Cornwall, Aayra Shrestha and Lily Clark. Together, they ensure our organisation remains well-resourced and responsive to both partner obligations and client needs.

Finance and Admin

Our team managed key financial responsibilities such as payroll, reconciliations, BAS and Board reporting, while also providing diverse administrative support. From reception and minute taking to travel coordination and meeting arrangements, every member of the team played an important role in ensuring smooth service delivery.

HR Admin

Renewal of contracts for the team and general compliance with human resource laws was completed. Thank you again to Andrew Cameron for his ongoing assistance and expertise in this area.

Farewell

We would like to thank Peter Aitchison for his time at Rural Business Tasmania and wish him every success in the future.

IT

We thank Beyond IT for their assistance during the year and Stephen Avery for his ongoing work in improving our Customer Relationship Management (CRM) system, which supports client information and program management.







REPORT ON **BUSINESS PROGRAMS** SHARON SYMONS & STEPHEN HANSEN

Volunteer Program

The Volunteer Program, funded through the Australian Government Community Impact Program, was completed and formally acquitted in July.

During the grant period, a series of structured community workshops were delivered across five municipalities: Huon Valley, Central Highlands, Break O'Day, Dorset and Meander Valley. These workshops were designed to strengthen drought preparedness and resilience by: fostering inclusive engagement, supporting local volunteerism and building stronger community connections.

Workshops were tailored to meet the needs of each municipality, with the timing of workshops varied to improve attendance where possible. Different approaches were also trialled, such as Break O'Day's cinema event around the local volunteer groups doing a short video around their community group to entice new members to join their groups, which significantly boosted volunteer visibility and engagement.

The program followed a three stage format; The first workshop, engaging existing community groups to explore strengths and challenges; the second, reaching out to new and prospective volunteers within the communities, whether new to the area or those with free time able to give back, the third was to bring both groups together creating connections where existing groups pitched their activities to potential recruits to match the interests to groups looking for recruits so they were invested from the start.



Catering was sourced from local small businesses and volunteer groups where possible, ensuring that economic benefits also flowed back into the communities.

While overall attendance could have been higher, those who participated were highly engaged and valued the opportunity to connect. Workshops attracted community group members, volunteers, residents and council representatives. Feedback highlighted the importance of collaboration and the recognition of volunteer contributions.

Key Outcomes from the workshops showed improved collaboration amongst existing community groups, increased awareness of the many volunteer pathways you can assist with, stronger social cohesion across



all municipalities and Council recognition of the need to support volunteer networks, with some exploring digital platforms to promote opportunities and events.

Although timing of the workshops was a challenge, the varied workshop formats broadened participation. Importantly, the program laid strong foundations for long-term resilience, creating inclusive and sustainable pathways for engagement, and ensuring communities are better connected and prepared to respond collectively during times of challenge from drought and extreme weather events.

This program couldn't have been delivered without the Foundation for Rural & Regional Renewal (FRRR) funding grants.

Mentorship Program

Funded by the Tasmanian Government, the Mentorship Program has had a slower start due to competing workloads from other projects. Progress is now being made, with some mentors and mentees confirmed and further participants being finalised. Once the remaining pairings are secured, the program will formally commence.

eNABLE – Nurturing Agri Business Learning and Extension

The final year of this program concluded in September 2024, with 17 students graduating through the currently funded grant.

This project was a joint venture between Rural Business Tasmania, The Tasmanian Institute of Agriculture and the Australian Government Community Grants - Ag Up Program.

Course content delivered over a four-month period included:

- communication and leadership skills
- business management skills
- extension delivery skills

The Tasmanian Agricultural Innovation Hub proudly sponsored this program, and we acknowledge and thank the Hub for the invaluable support in delivering this program.

In addition, the following businesses provided scholarships for students to attend

- Tasmanian Women In Agriculture
- South Pacific Seeds P/L
- Bejo Seeds P/L
- RMCG Consulting P/L
- Tas Farm Innovation Hub
- Rural Business Tasmania



Class of 2024 Enable Graduates

The following organisations should also be thanked for their valued in-kind support of the eENABLE program

- Pinion Advisory Services
- Tasmanian Institute of Agriculture
- University of Tasmania

Positive feedback has been received from both students and employers alike including:

"It is an absolutely fantastic program, and I am so very thankful for the opportunity that has been handed to me and so very grateful for the scholarship from the Tas Farm Innovation Hub - thank you from the bottom of my heart "

Should additional funding be secured further rounds of the program may be offered in the future.

Small Business Resilience Project

Rural Business Tasmania in partnership with the Tasmanian Small Business Council and funded by Australian Government Community Impact Program delivered a series of eleven (11) workshops aimed at strengthening local rural small business communities in the following locations

- New Norfolk
- Dunalley
- Swansea

Attendances were excellent with many events sold out and fully subscribed. In all there were 218 attendees across all workshops.

Topics included

- Cyber Security
- Business Planning
- Marketing
- Key Factors for Business Success

The program was very well received with strong feedback from participants received such as:



Stephen Hansen (RBT) Robert Mallett (TSBC) and the Dunalley Community Hall Team of Volunteers who provided an amazing venue and very delightful breakfast for attendees.

"Re-enforced marketing goals and was an excellent networking opportunity"

"Making the event interactive was great – makes you listen and think about your business"

"Very helpful to re-enforce requirements for a functional business"



REPORT FROM
HEAD OF RECOVERY
SERVICES
ANDREW VAN ROOYEN

Rural Financial Counselling Service

The Rural Financial Counselling Service (RFCS), delivered by Rural Business Tasmania Inc., continues under a deed jointly funded by the Australian and Tasmanian Governments. Initially a three-year agreement commencing 1 July 2021, the program has since received two 12-month extensions. First during the transition from the National Emergency Management Agency (NEMA) to the Department of Agriculture, Fisheries and Forestry (DAFF), and again in response to the severe drought impacts across South Australia, Victoria and Tasmania. The current deed concludes on 30 June 2027.

The RFCS provides free, confidential and impartial support to primary producers and small rural businesses in financial hardship. Counsellors help clients understand their financial position, explore options, prepare action plans and access assistance programs, strengthening financial resilience and wellbeing in rural communities.

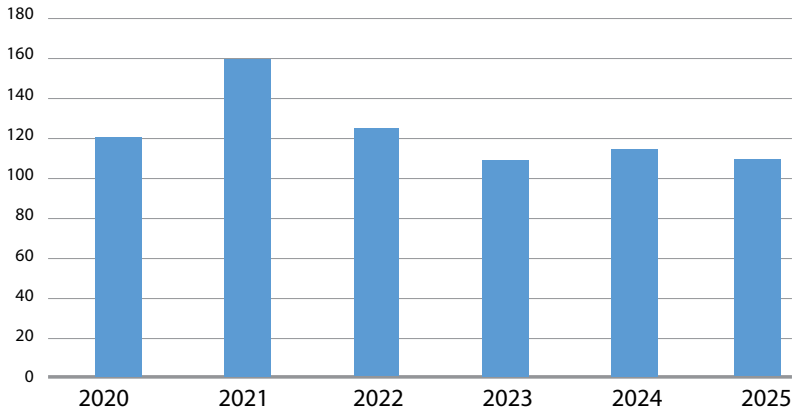
Over the past year, Rural Business Tasmania has delivered high levels of personalised support to Tasmanian farmers and businesses, often travelling directly to homes and farms. Many clients have expressed their gratitude for the care and commitment shown by the counselling team.

Farmers continue to feel the effects of prolonged dry conditions during 2024, which forced livestock reductions, increased fodder purchases at inflated prices and heightened debt levels. These pressures have been compounded by rising farm input costs, insurance premiums, interest rates and volatile livestock prices, leaving many producers facing difficult decisions about the future of their businesses.

While seasonal conditions dominate demand, persistent challenges also contribute to hardship. These include budget and cash flow pressures, overextension of credit, limited access to banking specialists, navigating complex government support systems and barriers around family succession planning.

As at 30 June 2025, 110 clients were actively receiving assistance. Although slightly fewer than in 2024, client numbers have remained steady overall, with new cases generally offsetting program exits.

ACTIVE CLIENTS AS AT 30TH JUNE 2024



Key Issues & Barriers for Tasmanian Producers

Cost of Living Pressures

- Rising food, fuel, electricity & healthcare costs
- Impacts both household stability & farm operations
- Erodes resilience and wellbeing over time

Environmental & Climate Challenges

- Prolonged dry conditions & severe weather events
- Reduced yields, livestock stress & income losses
- Climate variability drives hardship support demand

Technology & Literacy Barriers

- Highest adult literacy/numeracy challenges in Australia
- Difficulties with digital forms, grants & financial records
- Counsellors provide extra support navigating systems

Market Volatility

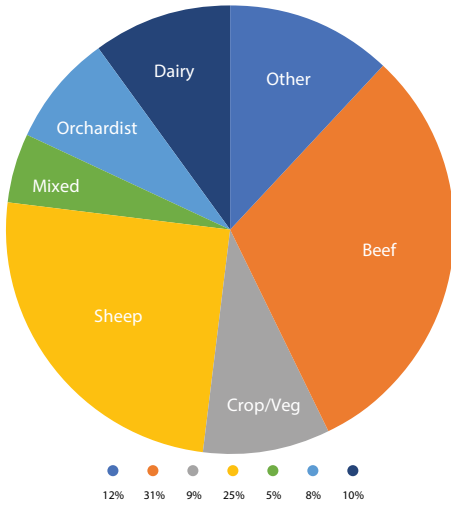
- Fluctuating commodity prices & rising input costs
- Ongoing high interest rates squeeze margins
- Strong production ≠ guaranteed profitability

Access to Finance & Services

- Banks require \$2M+ debt for tailored support
- Many farmers redirected to call centres & online portals
- Poor internet & digital literacy compound the challenge

Family & Succession Dynamics

- Complex family expectations & succession disputes
- Uncertainty around retirement & business exits
- Counsellors guide first steps, provide info & referrals



**RFCS CLIENT BREAKDOWN
BY INDUSTRY TYPE 2025**

Case Study

A Tasmanian fruit grower contacted the Rural Financial Counselling Service (RFCS) while facing severe financial stress. With debts mounting and loan arrears, the client was uncertain whether the farm remained viable but was determined to explore all options to retain the family business.

The counsellor began by negotiating a three-month repayment pause with the primary lender, providing immediate relief. Trade creditors were contacted to establish payment plans, while asset finance was restructured to ease cash flow. A full statement of financial position was prepared, giving clarity on assets, liabilities and available equity.

To address urgent pressures, the RFCS supported a successful Rural Relief Fund application. This allowed priority debts to be paid, preventing recovery action and enabling farm operations to continue. Budgets and cash flow forecasts were then developed, which highlighted the need for structural change. The RFCS assisted with a Regional Investment Corporation loan application at 5.28%, significantly lower than the client's existing 10% rate.

During this process, the client received an offer to sell an orchard block. RFCS financial modelling showed this was the most sustainable option, reducing debt and overheads. The farm now operates on a smaller, more viable scale, with the client regaining stability and control.



CASE STUDY AT A GLANCE

Problem

- Fruit grower facing default on loans and trade accounts.
- Limited clarity on financial position.
- Rising debt, high interest (10%+), and cash flow pressures.

Action

- Negotiated 3-month loan repayment pause.
- Worked with creditors to secure payment plans.
- Prepared full financial position statement.
- Secured Rural Relief Fund support to pay urgent accounts.
- Developed budgets and cash flow forecasts.
- Assisted with RIC loan application (5.28% interest).
- Provided financial modelling on land sale decision.

Outcome

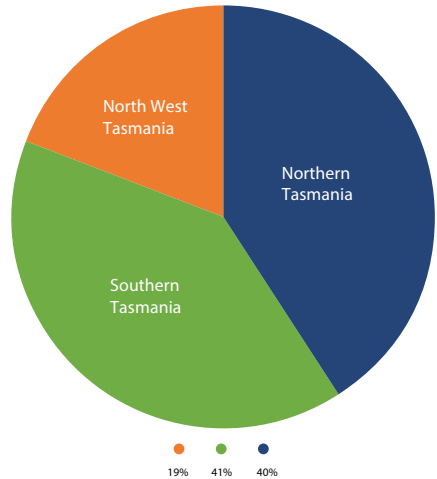
- Debt reduced through sale of orchard block.
- Creditors and lenders settled.
- Farm continues at smaller, sustainable scale.
- Client regained control with reduced financial stress.



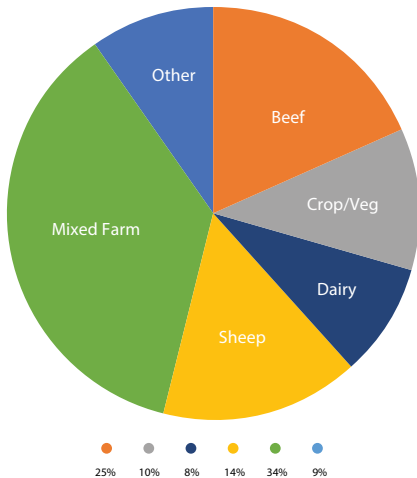
REPORT FROM FARM ADVISORY & SUPPORT SERVICE DANIELLE SLADE

Farm Advisory and Support Service (FASS)

The Farm Advisory and Support Service (FASS) was established in late 2024 to provide early, practical support for Tasmanian farmers navigating drought-related pressures, succession challenges and financial uncertainty. Delivered by Rural Business Tasmania with funding support from the Tasmanian Government, FASS has quickly become a trusted first point of contact for farming families across the state.



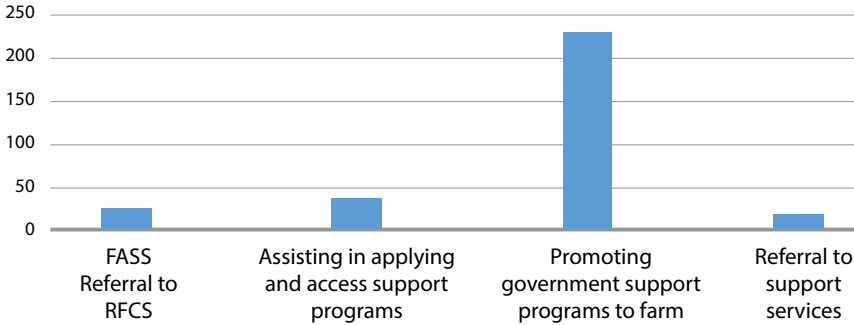
TOTAL FASS SUPPORT PROVIDED BY REGION



FASS ASSISTANCE BY FARMING ENTERPRISE - FARMING TYPE

Between November 2024 and June 2025, FASS engaged 146 farmers across 26 Local Government Areas, delivering 320 instances of support ranging from grant navigation and referral to advisory services, through to practical assistance with Centrelink and Farm Household Allowance applications. Importantly, 24 farmers were referred into the Rural Financial Counselling Service (RFCS) for longer-term, case-managed support, highlighting FASS's role as a critical gateway to sustained financial counselling.

TOTAL FASS SUPPORT PROVIDED - BY SERVICE TYPE



FASS has also strengthened engagement with Tasmania's most remote farming communities through multiple outreach visits to King and Flinders Islands, ensuring no region is left behind. Alongside these targeted trips, a program of statewide roadshows was delivered across the Midlands, East Coast, Tamar, Cradle Coast, Circular Head, Central Highlands, North East/Dorset and Huon Valley, supported by proactive distribution of flyers, posters and resources at agri-businesses, vets and community hubs.

The program's visibility has been further reinforced by participation at major events such as Agfest, the Ag Innovation Expo, the Campbell Town Show and the King Island Show, as well as media partnerships including a radio campaign, ABC Country Hour interviews and features in Tasmanian agricultural publications.

FASS has prioritised strategic partnerships to deepen its impact. Key collaborations include:

Tas Irrigation

Embedding FASS and RFCS referrals into its Credit and Hardship Policy as a formal early intervention mechanism.

Business Tasmania

Official inclusion in the state's business support directory, aligning FASS with other recognised advisory services.

Kentish & Latrobe Independent Business Association (KLIBA)

Extending support to small rural enterprises and farm-adjacent businesses.

Looking ahead, FASS will continue its outreach schedule, complete its final Flinders Island visit and expand its case study collection to showcase client outcomes. The program's success illustrates the importance of a non-threatening, early-intervention model, reducing stigma around financial hardship and helping Tasmanian farmers access the right mix of advice and support at the right time



CASE STUDY RE-ENGAGEMENT HIGHLIGHTS VALUE OF FASS

Background

As part of the Rural Relief Fund (RRF) follow-up, a farmer was initially contacted by the Farm Advisory & Support Service (FASS) in late 2024. At that time, they indicated that no further support was needed.

Challenge

By early 2025, the farmer encountered a new application-related issue that created financial stress and uncertainty. Remembering their earlier conversation, they chose to proactively reach back out to FASS for assistance.

FASS Approach

The FASS advisor worked with the farmer to:

- Provide step-by-step guidance on the new grant application
- Connect them to updated information on Tasmanian and Australian Government drought support programs
- Offer a warm referral to the Rural Financial Counselling Service (RFCS) for longer-term financial planning

Outcome

The client successfully completed their application and secured the assistance they required. Importantly, this re-engagement demonstrates the trusted, approachable role of FASS: farmers now see the service as a place they can return to when fresh challenges arise, without stigma or hesitation.



REPORT FROM CO-ORDINATOR TBAS/NBS SERVICES CHANTAL FILGATE

Rural Business Tasmania is a proud delivery partner for the Small Business Support Program in partnership with the Tasmanian Government (Business Tasmania) and offers two levels of support covering aspiring, new and existing business owners.

Tasmanian Business Advice Service (TBAS)

Provides existing business owners (greater than 12 months old) access to up to five (5) hours of free support on a variety of topics.

New Business Support Program (NBS)

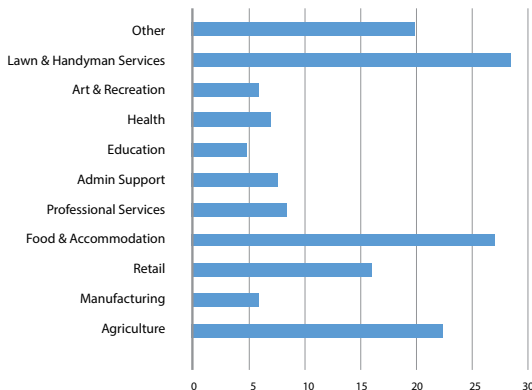
Provides aspiring and new business owners (less than 12 months old) access to up to two (2) hours of free support on a variety of topics.

In 2024-2025 155 unique clients accessed the service, with common areas of assistance sought including:

- business planning & structures
- record keeping, licencing & compliance requirements
- managing cashflow
- marketing
- assistance with grant applications
- assistance with NILS (No Interest Loan Scheme) applications

Rural Business Tasmania delivers support across Tasmania and is the chosen provider for the following regions:

- Northern Tasmania (NBS)
- North East Tasmania (TBAS)
- East Coast Tasmania including Tasman Peninsula (TBAS)



**TBAS NBS PROGRAM-
UNIQUE CLIENTS SEEN BY
CATEGORY 2024-25**



Established in July 2023, RBT Consulting serves as the commercial, fee-based arm of Rural Business Tasmania. The consulting service continues to gain traction through organic growth and has attracted considerable interest in its diverse range of offerings.

Service Offerings

- **Executive Support Services:** We offer mailbox and diary management, travel and accommodation arrangements, virtual reception services, and access to hot desks and meeting rooms. Governance support is also available, encompassing constitutional requirements, policies and procedures, and statutory reporting.
- **Financial Management Services:** Our capabilities in this area include accounts receivable and payable, payroll processing, board and committee reporting, and audit support.
- **Administrative Services:** We provide tailored meeting support, including minute-taking, virtual meeting facilitation, document and agenda preparation, membership and database management, and general administrative assistance.
- **Marketing Services:** Our team offers social media and website management, newsletter preparation and other related tasks to ensure our clients effectively reach their audiences.
- **Mediation:** Our mediation service is dedicated to facilitating constructive dialogue and mutually agreeable resolutions, empowering parties to resolve conflicts efficiently and amicably. We provide this service to families and business.
- **Event Management:** Rural Business Tasmania Consulting provides comprehensive services, coordinating events and offering services such as venue coordination, catering, logistics, registration and program/speaker management.

Focus on Not-for-Profit Organisations

RBT Consulting prioritises delivering essential administrative services to NFP organisations. We provide Executive Officer

support, administrative assistance, event management, and meeting coordination, all aimed at enhancing operational efficiency. Our coordination of industry meetings and access to meeting rooms has fostered collaboration within the sector. We extend our heartfelt gratitude to the NFP organisations that have placed their trust in us and look forward to continuing these contracted services.

Commitment to Growth and Community Support

Looking ahead, RBT Consulting remains dedicated to expanding its service portfolio in the coming years. Since our launch in July 2023, we have played a vital role in delivering information sessions focused on farm business resilience education. Our ongoing support for industry partners reflects our commitment to ensuring their financial viability and operational efficiency. Through our services, we aim to enhance sustainability and resilience within the Tasmanian rural and regional community.

In response to growing demand, we also offer fee-based support services on an ad-hoc basis. Offerings include debt mediation, facilitation, business planning and succession planning assistance.

RBT Consulting continues to focus on providing exceptional support to NFP

organisations and the rural and regional communities at their heart. We are committed to adapting our services to meet the evolving needs of our clients while fostering an environment of sustainability and resilience within the industry. Thank you for your continued support as we work to make a meaningful impact in our community.



RURAL RELIEF FUND OF TASMANIA

The Rural Relief Fund is owned and supported by members of Tasmania's rural and regional community and is coordinated by Rural Business Tasmania.

In times of crisis and financial hardship, the fund provides vital assistance to farming and regional small business families and their communities when they need it most.

We are deeply grateful for the ongoing support and contributions from our donors.

This year, donations to the fund have provided immediate relief to those in need.

As a registered charity with the Australian Tax Office, all donations to the Rural Relief Fund are fully tax-deductible.

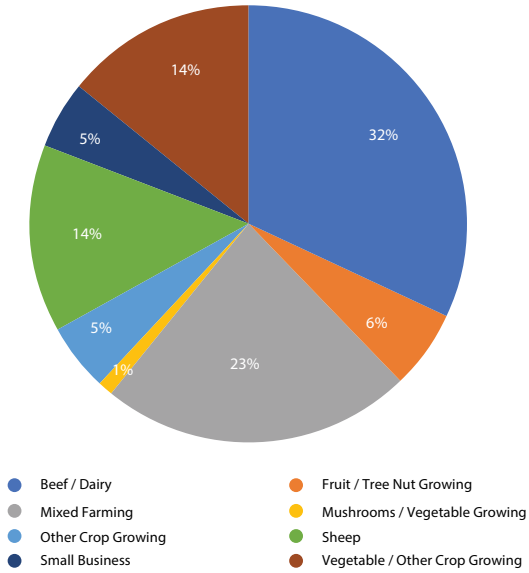
We would like to acknowledge the Tasmanian Government for their donation of \$590,278.29 which was for financial year 24-25.

In the past financial year \$634,801.44 was distributed to 191 applicants across Tasmania.

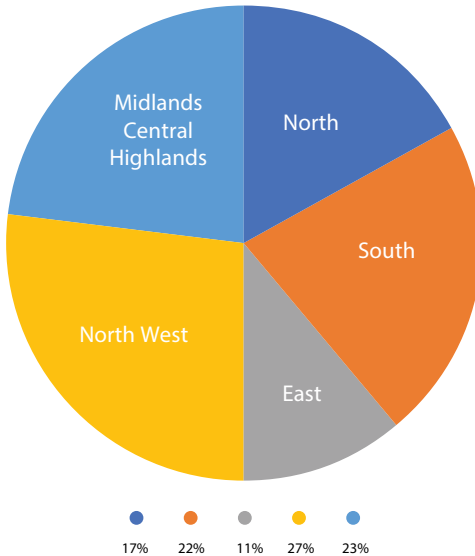
We would also like to thank the Little Company of Mary in NSW who kindly donated to the Rural Relief Fund.



APPLICATIONS BY TYPE OF ENTITY



APPLICATIONS BY REGIONS



ACKNOWLEDGMENTS TO OUR VALUED FUNDING PARTNERS AND SPONSORS

We would like to extend our heartfelt appreciation to the following organisations for their unwavering support this year.

Our programs and services thrive thanks to the generous contributions and funding from the following partners:

- **Australian Government**

- Department of Agriculture, Forestry, and Fisheries (DAFF)

- **Tasmanian Government**

- Department of Natural Resources and Environment (NRE Tasmania)

- Department of State Growth

- **Tasmanian Farm Innovation Hub**

- **Foundation for Rural and Regional Renewal**

- **26TEN**

In addition, we gratefully acknowledge the contributions of our in-kind and financial sponsors:

- **Tasmanian Institute of Agriculture**

- **Buckby Motors**

Finally, we recognise and appreciate the ongoing support of our founding body:

- **Rural Youth Tasmania**



Australian Government



Tasmanian Government





REPORT FROM TREASURER CHRISTOPHER BISHOP

On behalf of the Board, I am pleased to provide an overview of the Organisation's financial activities and audited financial statements for the 2024/25 financial year.

As reported in 2023/24, the demand on our services produces certain challenges making it imperative that we remain a financially viable NFP in order to deliver our services effectively.

Introduction

Tasmanian primary industry conditions in 2024/25 were shaped by mixed factors, including unseasonably dry and drought-like conditions impacting rainfall and dairy production, but with improving export opportunities for beef and stable aquaculture outlooks.

Rural Business Tasmania – Comparative Financial Results

	2025	2024	Increase / (Decrease)
Total Revenue	1,425,930	1,238,911	187,019
Total Overhead	1,384,358	1,322,330	62,028
Net Rural Relief Fund Activity	(9,871)	5,612	(15,483)
Net Surplus/(Deficit)	31,701	(77,807)	109,508
Depreciation	67,630	55,200	12,430
Net Surplus/(Deficit) After Depreciation	99,331	(22,607)	121,938
Net Assets	289,764	258,063	31,701

Rural Business Tasmania's Financial Viability

After another challenging year we have been able to maintain a viable financial position recouping almost half of the 2023/24 deficit of \$77,807. It is important we maintain a strong balance sheet. A strong not-for-profit balance sheet provides crucial insight into our financial health, enabling better financial planning and sustainability, fostering transparency and trust with stakeholders including donors and volunteers, supporting strategic decision-making and proving our ability to manage resources responsibly to pursue our mission.

Our goal is to maintain our operating reserves at a predetermined guidance level, which has been quite challenging over the last two financial years. Given the current economic trading conditions, we have budgeted for a modest surplus for the 2025/26 financial year, which will marginally increase our reserves and maintain our financial viability.

The Board's decision to implement RBT Consulting (RBTC) as a separate business division has proved worthwhile, with the division contributing positively to RBT's overall trading position. Our consulting arm provides specialised expertise to assist rural based organisations with their governance, Board development, financial administration support and guidance on compliance to improve efficiency, sustainability and overall effectiveness. RBT's community standing and reputation have assisted RBTC with leveraging its services and organic growth into new support areas and business opportunities, with support usage increasing some 57% over and above that of 2023/24. RBTC's positive contribution supports employee retention during periods of decreased government funding.

Financial Reporting

As Treasurer it is important that I acknowledge the staff and Board for providing such a solid financial foundation. I would also like to acknowledge the contribution of my fellow Finance Committee members who have ably assisted with overseeing our financial position.

To ensure financial governance remains at the highest level, financial reporting is provided to the Board on a bi-monthly basis. Reports include the Profit and Loss Statement, Balance Sheet and Operating Statement including a detailed overview of the financial position. The financial performance is measured against our budget to ensure that our strategy as a viable and effective rural services provider continues.

Audit of Accounts and Compliance

The audit report for the 2024/25 year has been completed utilising general purpose financial statements methodology.

All compliance with funding bodies, taxation, superannuation and Australian Charities and Not-for-profits Commission (ACNC) has been met for the financial year.

Summary

Although challenges remain in the rural and regional sector, I am sure that our Board together with our professional staff will address these challenges and continue to provide excellent support to our clients and stakeholders.

In closing, I again wish to thank the Board, my fellow Finance Committee members and staff for their generous support over the last twelve months.

SUMMARY STATEMENT OF PROFIT & LOSS

Revenue	2025	2024
Rural Financial Counselling Service	562,265	570,340
Other Federal/State Programs	477,961	459,664
RBT Consulting	237,847	118,727
Business and Service Fees	63,662	21,611
Participants Fees	22,812	14,188
In Kind Support	28,500	21,500
Other Revenue	32,883	32,881
Total Revenue	1,425,930	1,238,911

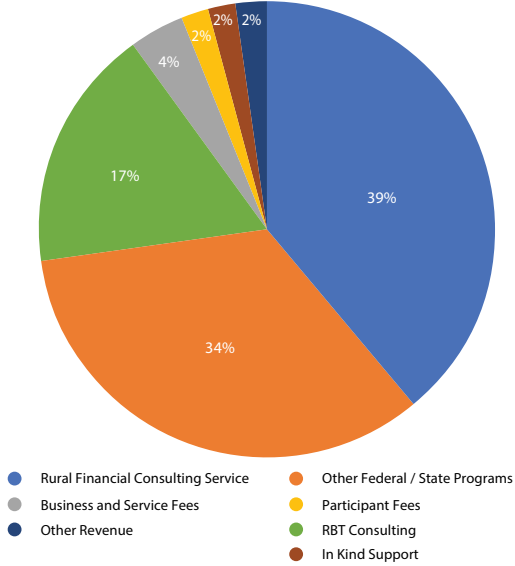
Expenses	2025	2024
Employee Expenses	929,579	878,557
Property and Occupancy costs	78,971	71,443
Administration & Other Expenses	178,511	159,364
Workshop Costs	57,222	80,447
Marketing and Promotion	25,953	7,591
Vehicle and Travel Costs	35,644	55,505
Insurance Expenses	27,521	27,688
Communications & IT costs	50,957	41,735
Total Expenditure	1,384,358	1,322,330

Operating Surplus/(Deficit)	41,572	(83,419)
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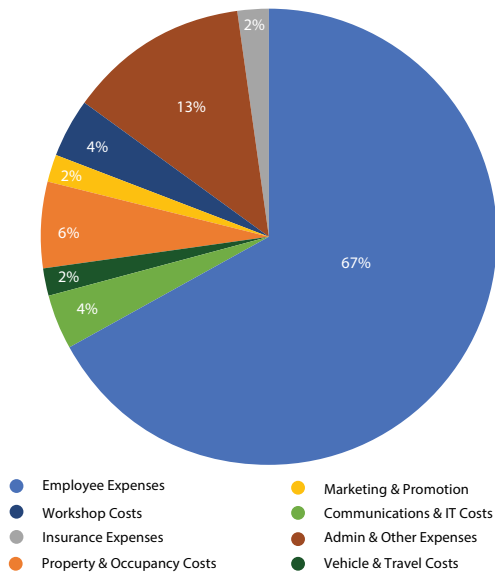
Rural Relief Fund	2025	2024
Donations Received	14,860	14,857
Interest Received	671,615	1,982
Grants Received	2,024	218,482
Grants Paid	(634,801)	(202,509)
Fundraising/Administration Costs	(63,569)	(27,200)
Net Rural Relief Fund Activities	(9,871)	5,612

Net Surplus/(Deficit)	31,701	(77,807)
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SOURCE OF REVENUE



AREAS OF EXPENDITURE



Independent audit report to the members of Rural Business Tasmania Inc

Report on the audit of the financial report

Opinion

We have audited the accompanying financial report, being a special purpose financial report of Rural Business Tasmania Inc (the Company), which comprises the statement of financial position as at 30 June 2025, the statement of profit or loss and other comprehensive income, the statement of changes in equity and the statement of cash flows for the year then ended, notes to the financial statements and the directors' declaration.

In our opinion, the accompanying financial report of the Company for the year ended 30 June 2025 is prepared, in all material respects, in accordance with the *Australian Charities and Not-for-profits Commission Act 2012*.

Basis for opinion

We conducted our audit in accordance with Australian Auditing Standards. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Report section of our report. We are independent of the Entity in accordance with the auditor independence requirements of the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110 *Code of Ethics for Professional Accountants (the Code)* that are relevant to our audit of the financial report in Australia. We have also fulfilled our other ethical responsibilities in accordance with the Code.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of matter - basis of accounting

Responsibilities of the director and those charged with governance

The director is responsible for the preparation and fair presentation of the financial report in accordance with Australian Accounting Standards, and for such internal control as the director determines is necessary to enable the preparation of the financial report is free from material misstatement, whether due to fraud or error.

In preparing the financial report, the director is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the director either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Company's financial reporting process.

Auditor's responsibilities for the audit of the financial report

Our objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this financial report.



Craig Preece

Preece Accounting

Principal

Launceston, TAS 7250

Dated: 30 September 2025



Rural Business Tasmania

*Supporting and Growing
Rural and Regional Enterprises*



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ruralbusinesstasmania.org.au