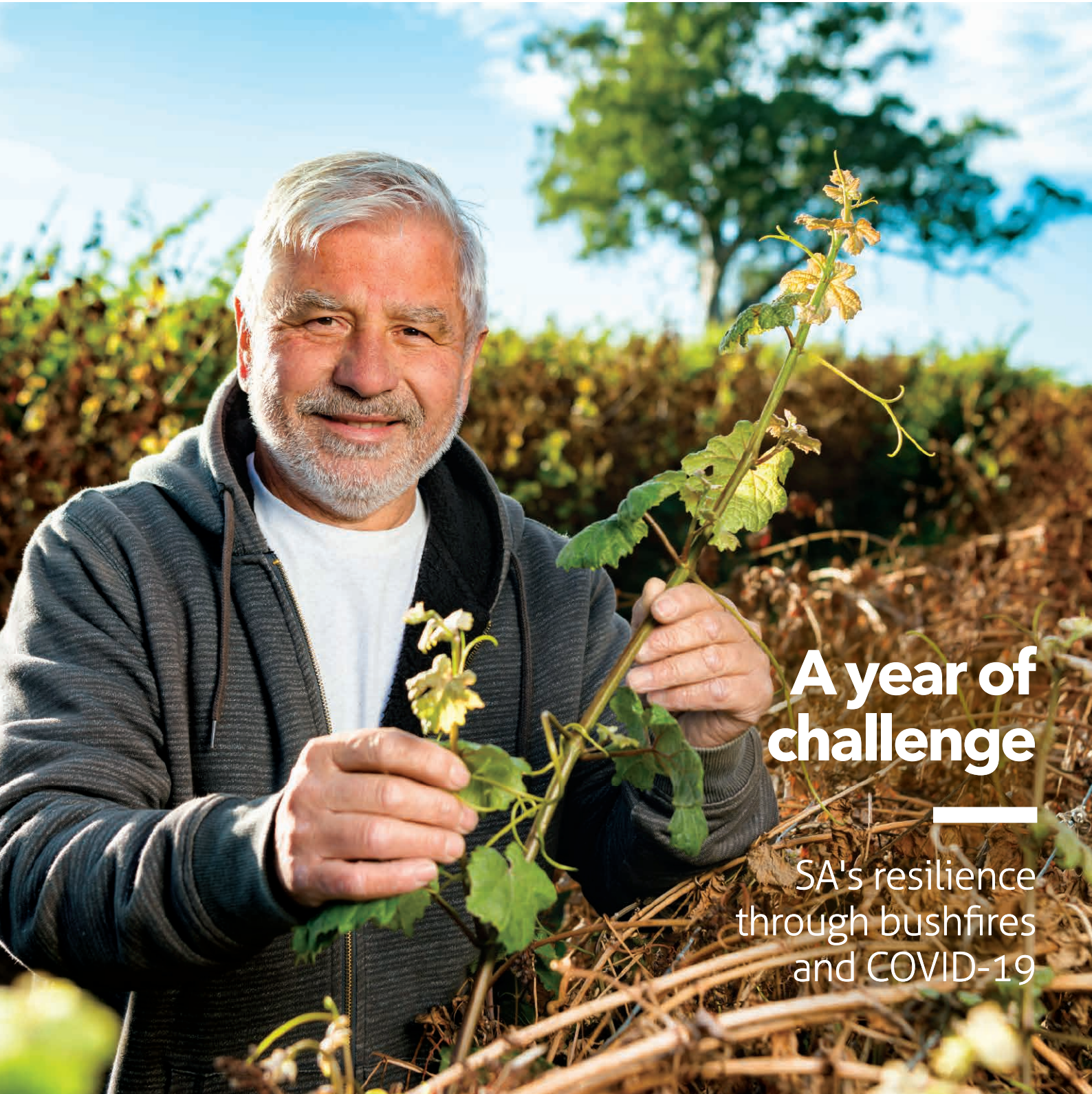


# Focus.

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Supporting  
business success in  
South Australia

December 2020



## A year of challenge

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SA's resilience  
through bushfires  
and COVID-19



# Welcome.

Welcome to the December 2020 edition of BankSA's *Focus* magazine.

When we face a crisis in the community, the South Australian spirit of banding together to help others rises to the fore.

We are nearing the 12-month anniversary since the December and January bushfires which threatened vast areas of the state, including Kangaroo Island, the Adelaide Hills, Yorke Peninsula and the South East, followed by months of shutdowns amid the COVID-19 crisis which challenged our way of life. Yet the community has shown extraordinary resilience as we look to 2021.

As South Australians we rallied to the cause when the bushfires swept across our state, from helping to clear properties, donating food or clothing, volunteering at shelters and supporting fundraising appeals. Then life almost ground to a stand-still, which didn't help those still trying to get back on their feet.

In this issue of *Focus*, we share the stories of some remarkable people and businesses who have stood up and done their best to help their community to rebuild and recover. They've also voiced their appreciation of others for coming to their aid when they most needed it.

The Stowaway Kangaroo Island owners, Carly and Adam Bussenschutt, spent three weeks battling fires and saved their home, as flames also bore down on their two luxury accommodation villas on Kangaroo Island. Then their business shut down when travel to the island was suspended during COVID-19 but is now returning thanks to South Australian support.

We look at how the CFS Volunteers Association (CFSVA) is always on hand to support those who put their own lives on the line when communities are in the line of fire or lives are at risk. When under threat, often our instincts tell us to run away but our CFS volunteers confront those fears. The CFSVA is there to look after the welfare of our emergency service volunteers. Now more than ever, as we prepare again for the looming fire danger season, we appreciate the work of the CFSVA.

In the Adelaide Hills we talk to grape grower Sam Virgara, who lost his Woodside vineyard in the Cudlee Creek fires. Sam praises his friends, family, neighbours and Disaster Relief Australia, who rallied to help with everything from restoring power to sharing paddocks for his cattle and clearing debris. With support, he's getting back on his feet.

While many businesses have been impacted by the bushfires and COVID-19, others have stepped up to meet increased demand from loyal South Australians and provide support to those impacted. We profile two businesses – Tom Fryar's Kangaroo Island Free Range Eggs, Peter and Julie Ingram's Home Hardware – in this issue.

With the bushfire season upon us again and at the end of a challenging year, we look to the future with hope. For many businesses the road to recovery is ongoing with support, and we must continue to do what we can.

I hope you enjoy these inspirational stories of people helping people following the year that was.

Best wishes,

**Nick Reade**  
Chief Executive, BankSA

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# Lend a hand to those in need.

## South Australians are resilient, coping with extremes from floods to bushfires and heatwaves.

This year, the South Australian community has faced extraordinary challenges - both physically and economically. We've been tested with bushfires and shut down businesses and community life as we've isolated or restricted our operations in response to the COVID-19 pandemic.

We're well on the way to recovery as those affected by the bushfires revegetate and re-stock their land, re-build and re-open, but the return of COVID-19 means life has not yet returned to normal, and the economic rebuild is far from over.

During the December and January bushfires, the statistics were shocking. Tragically, two men lost their lives on Kangaroo Island and another in the Adelaide Hills. On Kangaroo Island, more than 210,000 hectares of land including untouched native vegetation was incinerated, along with 89 houses, more than 290 outbuildings, 276 vehicles, 43,000 livestock and 25,000 koalas. In the Cudlee Creek fire, more than 86 homes were destroyed, 500 structures razed and a third of the vines that provide grapes to the Adelaide Hills wine industry were lost. On Yorke Peninsula 5,000 ha were burnt and 11 properties destroyed.

The impacts were wide-reaching, from growers and producers to business,

homeowners and community clubs. The State Government and tourism operators went to great lengths to attract people to Kangaroo Island and back to the Adelaide Hills to combat downturns, through their #BookThemOut, Holiday Here This Year and Bring an Empty Esky campaigns.

But then COVID-19 struck. Businesses shut their doors across the state, Kangaroo Island was temporarily isolated from the mainland, and many operators were unable to re-open. When initial restrictions were lifted, businesses were offered several months of reprieve to try and get back on track. Then another round of shut-downs again challenged the recovery process. Some are still struggling to pay rent and overheads, many have lost international markets and those not supported by JobKeeper payments have shed staff.

Throughout this time, the South Australian community has shown overwhelming support to those affected by the bushfires and COVID-19 and are continuing to do so. A report by BankSA – based on an independent statewide survey of 300 consumers and 300 small business owners and managers shortly after the bushfires – demonstrated how South Australians were rallying behind those affected.

Among the key findings of the *Bushfires in SA and the Community and Business Response* Special Report, businesses and consumers identified helping those



**“As a state, we’ve banded together to support communities affected by the bushfires and COVID-19 shutdowns. We can’t stop now - we need to head into the regions, support local economies and lift our neighbours back up.”**

**Nick Reade**  
Chief Executive, BankSA



affected to get back to normal as their top priority, followed by future-proofing against further catastrophic bushfires, and making vulnerable communities and parts of the South Australian economy more resilient in the face of economic shock.

An overwhelming 96 per cent of business respondents and 95 per cent of consumers considered it important to provide support to those affected, prioritising the need to get people back into their homes as quickly as possible, businesses back up and running and support local tourism operators.

South Australians are clearly compassionate and want to lend a hand to help those in need, including families who have lost everything.

The majority wanted to see accommodation or housing help for those who lost property, ensuring appeal donations were received as quickly as possible; income support for those who had lost their jobs as a direct result of the bushfires; and fair compensation for those who had given their time and effort to fighting fires.

Respondents wanted to see practical support offered to families, farmers and business owners who lost property or trade. They wanted to see new homes in fire risk areas built from protective materials and with automated sprinkler systems; and investment in equipment and fire control technologies including aircraft, vehicles and personal protective equipment.

A greater emphasis on clearing and maintaining roadside verges and undergrowth during the cooler months was considered essential.

Almost all business owners and consumers, 99 per cent and 97 per cent respectively, thought it was important to help businesses re-open and were prepared to lend a hand.

A BankSA special report focusing on the impacts of COVID-19 in July following the first period of restrictions – *Recovery and Survival* – reiterated the need to support the business economy. The report estimated the state's direct economic loss had exceeded \$5 billion, and would continue to impact the economy until 2024, highlighting ongoing uncertainty and caution.

With 51 per cent of businesses being directly impacted by COVID-19, 92 per cent were concerned about the economic impacts on the state's economy, and 91 per cent were concerned for the future of many South Australian businesses. More than two thirds were concerned about JobSeeker and JobKeeper creating a cliff for consumers and businesses.

Yet the report found optimism in industries including food, hairdressing, essentials, online purchases, stationary, garden and hobby supplies and home entertainment. Confidence also in business and consumer surveys rebounded in the months that followed.

We know that businesses provide jobs, and every job and every dollar earned leads to spending in a community. The more people spend, whether it's at the local supermarket, corner store or corner deli, the easier it becomes for a community to rise again. Both surveys found buying local to be essential to help boost the economy.

Nick Reade, Chief Executive of BankSA, said it was clear South Australians were willing to support those in need, but it needed to continue.

"As a state, we've banded together to support communities affected by the bushfires and COVID-19 shutdowns, and we must continue to back SA," he said.

"Now more than ever, after the buzz of publicity has died down and our thoughts have turned to our economic recovery from COVID-19, South Australians who have told us they've bought products or goods from affected areas, such as wines from the Adelaide Hills or produce from Kangaroo Island Free Range Eggs, must continue to do so.

"We can't ease back on our support. We need to head up to the Hills or catch the ferry to Kangaroo Island, book some accommodation in the Flinders Ranges, the Riverland, South East or Yorke Peninsula, and do our bit to help everyone get back on their feet."



## Top 3 consumer support priorities for those affected by bushfires:



- Providing accommodation and housing support for those who have lost property
- Ensuring fire appeal donations are received as quickly as possible
- Ensuring those who have spent time fighting fires are fairly compensated for time and effort

## Top 3 business support priorities:



- Helping promote businesses still operating in affected regions
- Providing interest-free loans or deferred payment loans to businesses to help them get back to operating quickly
- Providing impacted businesses with free computer and internet access at business centres until they're up and running



# Working together to support others.

**We've all been dealt a challenging hand in South Australia this year, but the resilience of businesses, and the South Australian community has shone through.**

When faced with a crisis, such as the bushfires which swept through the state earlier this year, we stood up to help.

And when our communities were hit shortly after and more recently with COVID-19 shutdowns and unprecedented economic challenges, the need to offer support to the business sector was even greater.

As South Australians we've shown we're prepared to roll up our sleeves, support communities through the rebuild, and to provide practical solutions to help businesses and families get back on their feet.

The doors to the South Australian economy are yet to fully re-open, and life hasn't returned to normal for many as the bushfire rebuilding process continues.

Businesses have not only had to deal with bushfires, but also having to close their operations due to COVID-19 shutdowns, and for some industries like hospitality, travel and tourism, they've continued to operate under restricted conditions. These challenges have forced businesses to pivot and innovate, but I'm confident many will bounce back stronger than ever.

Small business is the backbone of our state's economy. We'll continue to support good business, which will continue to provide jobs for locals, and keep the cash circulating - allowing the hardware store, pub or service station to get on with doing business.

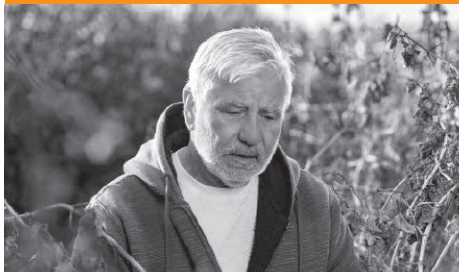
BankSA has supported business for over 170 years, and most recently we've supported our clients and those worried about how they're going to survive financially following the bushfires. Then, when COVID-19 hit, we offered loan deferrals and supported struggling families, farmers and householders.

Whether it be through discussions about loan repayments or by providing grants, gift vouchers or financial support, we recognise it's essential to support businesses as they recover and as positivity in our economy returns.

We're South Australian – our people come from all corners of our state – and we're committed to backing South Australia.

Best wishes,

**David Firth**  
State General Manager, Business  
SA & NT



# Recovery and regrowth.

**For wine grape grower Sam Virgara, spreading his assets across different slopes of the Adelaide Hills has ensured he still has vines producing enough fruit for the coming vintage, not withstanding the extensive damage to his Woodside vines in the Cudlee Creek bushfire.**

It has been a challenging year for Mr Virgara – a time of rebuilding, replanting and regrowth.

“We’ve done a lot of cleaning up, we’ve pulled out vines that were badly damaged and replaced posts that were burnt, the viable grapes have been pruned, the trellising and irrigation have been replaced,” Mr Virgara said.

“There are still a lot of standing trees that are burnt. We had a lot of plantation trees that are worth nothing now and need to be removed – we’ll just cut them down and try and get some money for firewood.”

Mr Virgara has come a long way since the night the fire swept towards his vines earlier this year. At the time, he was at Woodside cutting fences to his dam and opening gates to allow his small herd of cattle to find safety. Aware he was in the fire’s path, he told a tenant living in one of the two premises onsite to evacuate and left for his Piccadilly home.

The woodlots surrounding his vineyards went up in flames, as did the shearing and

chook sheds, his vineyard posts, dripper systems and vines. Miraculously, the century-old homestead and second house were untouched.

Mr Virgara’s cattle were saved and wandered into the vineyard the following day. But his vines had suffered the ferocity of the blaze, with an estimated \$1.5 million lost.

“The crop was pretty good, we had good prices and it was all sold,” Mr Virgara said. “But we lost a bit of fruit and there was quite a bit of fruit that was smoke-tainted and it was all rejected.”

Over the subsequent weeks and months friends from other grape-growing regions and as far afield as the South East came to help with the clean-up, offered bales of hay and restored power to his property. Volunteer group, Disaster Relief Australia, helped clear the tangled and charred mess of fencing wires – all 8km of it. His neighbour also offered an empty and unburnt paddock to graze his cattle, which Mr Virgara later sold knowing he wouldn’t have pastoral regrowth for feed until winter.

Because he had diversified ownership of his other hillside blocks, Mr Virgara was able to access a dividend when grapes were picked and eventually sold. But his prized Woodside block – his main source of income – was gone.

“People couldn’t come and support us because we didn’t have any of our own

wine to sell, we were pretty well on our own and we had to find our own resources,” he said.

“The winemakers have said they’ll support us (this coming season) with a fair price and security of supply, that’s all we can expect.”

Mr Virgara has felt extremely supported throughout the rebuilding process, including JobKeeper grants, State Government support, by the Business Council of Australia and even the Country Women’s Association.

BankSA had also been very supportive, he said, providing an option to delay loan repayments until he could find his feet at the time.

“The relationship with our bank is as important as our relationship with the wineries, because without them we wouldn’t have a winery. The banks play a pivotal role in the recovery process when the government can’t do much. The bank can support clients in times of need.”

## Regrowth.

**Sam Virgara is rebuilding his Woodside vineyard, which was damaged during the Cudlee Creek bushfires, but his cattle and the property’s century-old homestead were saved. He has appreciated the widespread support during the recovery.**

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**“The relationship with our bank is as important as our relationship with the wineries, because without them we wouldn’t have a winery. The banks play a pivotal role in the recovery process... The bank can support clients in times of need.”**

**Sam Virgara**  
Adelaide Hills grape grower





# Nursing koalas back to health.

**Kangaroo Island Wildlife Park owners Dana and Sam Mitchell have had a rollercoaster ride since bushfires and COVID-19 impacted their community, doing all they can to nurse injured koalas back to health.**

Within hours of the New Year turning, the Mitchell's park quickly adapted from being a native wildlife sanctuary visited predominately by international tourists to become an animal hospital on Kangaroo Island - and a point of rescue and recovery for more than 600 koalas and 200 other animals, including kangaroos, echidnas, goannas and birds.

"We were really lucky to get a lot of volunteers coming over from Adelaide," Mrs Mitchell said. "Adelaide Zoo sent over a vet and a vet nurse and they were there until March when COVID hit. We had local vets and we had the army, and vets from all over the country."

With injured and burnt animals being brought in by the dozen, the Mitchells were over-run, housing koalas in their home and in pens which they borrowed from the army in the early days.

There was a growing need for better facilities, medical supplies and larger treatment rooms for all creatures great and small.

BankSA saw the growing need for support and donated \$60,000, which was used towards building a new koala hospital and

orphanage, including kitchen facilities for feed preparation and a laundry.

"I said I needed a koala hospital because I had about 35 koala joeys in my house and needed the space," she said.

Nine Network's The Block came on board and built the hospital in four days. The Mitchells also started a GoFundMe page and established the Kangaroo Island Rescue Foundation for donations, and medical organisations sent over essential supplies. People also donated pouches for kangaroo joeys and teddies for koala joeys, to give them something to cuddle, to keep warm and protected, and simulate mothering.

When COVID-19 struck, many volunteers were forced to return to the mainland, including the vets from Australia Zoo, the Adelaide Zoo and the Hunter Valley. Still backed by a strong local team, and with the park shut down for several weeks, the focus turned to helping animals recover and returning the recovered to the wild.

With up to 80 per cent of its visitors being international, the park was then struck with a significant downturn in tourists. On the flipside, in recent months South Australian tourists visiting their own backyard and travelling to Kangaroo Island for the first time increased significantly. Still, visitor numbers have fallen by about 40 per cent.

"We've got support with JobKeeper and the (Federal Government's) zoos and aquariums grant helped us to offset animal welfare

costs," Ms Mitchell said. "When we close none of our costs go away, and we've got food bills and power still to pay."

With about 20 injured koala joeys still on-site, the Kangaroo Island Wildlife Park's job is not yet done. Support from tourists is vital, while visitor numbers are still rising as tourists return to support the local economy. People have continued to donate to the rescue centre's charity, but those funds cannot be used to run the park and its daily operations.

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## Helping native animals recover

**Dana Mitchell has spent the past 11 months nursing koalas, kangaroos, echidnas, goannas, birds and other native animals injured in the December and January bushfires back to health, with the support of volunteers, BankSA and other donors.**





**"I said I needed a koala hospital because I had about 35 koala joeys in my house and needed the space. Our house is onsite at the wildlife park and I've always had joeys at my house, but we needed a purpose-built facility."**

**Dana Mitchell**  
Owner of the Kangaroo Island Wildlife Park



# Helping those who help.

**In times of greatest need in the community – when battling bushfires, car crashes, hazardous incidents, and other emergencies – CFS volunteers risk their lives to help others. But who supports them?**

The Country Fire Service Volunteers Association (CFSVA) provides support and assistance to those on the frontline, not just during the bushfire season every summer, but throughout the year. Managed by volunteers, the CFSVA is the voice of the 13,500 CFS volunteers who generously donate their time to keep the state safe during challenging times.

In the 2018-19 financial year, the CFS responded to more than 8,800 emergency callouts across 90 per cent of the state, including road rescues, structure, bush and grass fires, hazmat incidents and supporting our sector partners. Many parts of South Australia would have no emergency services if not for CFS volunteers.

This significant number of callouts can be challenging, particularly for those in regional areas who may be responding to incidents involving family, friends, or much-loved community members.

CFSVA Executive Director, Sonia St Alban, said the association's members put their own lives on hold to serve and defend local communities. It exists to look after the welfare of volunteers.

"They're brilliant. To do what these volunteers do for the state is amazing," Ms St Alban said. "Every time our volunteers respond they risk their own lives to help those in need."

"When other people are running from dangerous incidents, our CFS volunteers are running towards them."

Many CFS volunteers found themselves far from home last summer, fighting fires on Kangaroo Island or the Adelaide Hills. To support these volunteers, the CFSVA assigned representatives to incident control centres and base camp. Ms St Alban was at Kangaroo Island.

"My task was to be there for the volunteers; to meet them coming off the fire grounds and provide the opportunity to talk about their experiences and listen to their concerns, as well as checking for signs of stress and offering additional support when needed," she said.

"Our CFS volunteers come from all walks of life, and incidents such as those experienced by volunteers on a regular basis, do impact them, so we're constantly watching for the signs of stress or distress.

"CFS volunteers work to a buddy system, where everyone looks out for each other, and if there is a need for professional counselling the CFS Stress Prevention and Management team (SPAM) is available to help."

Post-Traumatic Stress Disorder can occur at any time, including years later. Stress and anxiety also affect families, including partners, parents, and children left at home while volunteers placed themselves in hazardous situations.

The CFSVA relies on government funding to serve their members. BankSA stepped in close to three years ago by creating a mortgage alliance program, where a customer who takes out a home loan can nominate the CFSVA or a CFS brigade to be the recipient of a 0.4 per cent commission.

With thousands of people taking out home loans each year, this can provide additional funding to assist the CFSVA to support CFS volunteers.

As another bushfire season begins, the CFSVA is once again preparing for increased demand for its support services, so it can safeguard the welfare of CFS volunteers who selflessly put their lives at risk to defend others.

## Volunteers

**The CFSVA supports more than 13,500 volunteers across 90 per cent of the state, who attend close to 9,000 incidents annually. There to support volunteer health and welfare, the association is on-hand to listen to concerns and provide support when needed.**

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**“They’re brilliant. To do what these volunteers do for the state is amazing. Every time our volunteers respond they risk their own lives to help those in need. When other people are running from dangerous incidents, our CFS volunteers are running towards them.”**

**Sonia St Alban**  
CFS Volunteers Association Executive Director



# Visit KI and book us out.

**It's close to perfection for people looking for a windswept weekend of nature on Kangaroo Island. And it's still standing – with incredible views.**

Merino sheep farmers Carly and Adam Bussenschutt own The Stowaway - two luxury lodges, The Nest and Sleepy Hollow, on the north coast of Kangaroo Island in a region blackened by bushfires. The lodges have been designed as "alpine-esque" escapes, with a sauna and spa, warming fireplaces and cantilevered feature windows, where those lucky enough to stay for a few days can read a book or just gaze out to the ocean between travelling around the island.

And they've been busier than ever as South Australians explore their own state in increasing numbers since COVID-19. On the night bushfires threatened their patch of the island in January, the Bussenschutts stayed to defend their own home. With the lodges bordering on the Latham Conservation Park about 20km away, they weren't optimistic the properties would be standing the following day.

"By the time the fire got to the north coast, at between 4am and 5am, the wind had died down and we got misty rain," she said. "Amazingly they didn't burn down."

The bushfire threat wasn't over yet. It flared again, and they were lucky a neighbour called to warn them smoke was visible. The CFS came to the rescue with resources and aircraft, but not before fire burnt up to 10

metres from The Stowaway's back door. For two weeks the Bussenschutts then battled spot fires before the threat cleared.

The trees in the paddock are still standing and there's still a grand view of the ocean. However, the dense conservation park scrub in the middle distance has been burnt. Green shoots are returning and there's regeneration and life-assuring regrowth.

The fires were followed by COVID-19 which impacted national and international tourism, and the luxury lodges were forced to close for six weeks. For most accommodation providers on the island, panic set in. However, those with strong business plans and contingencies in place, along with making allowances for short-term closures, were hoping they would not be impacted in the long-term.

"We've got a fairly solid business model and didn't know how bad it was going to be. We knew we could be closed for 12 months and still be ok, so we were relieved when the island re-opened."

The break allowed the Bussenschutts to work on fixing up their own fire-damaged property, free of distractions. It also allowed for some precious family time.

When bookings re-opened, The Stowaway was overwhelmed with support from South Australians, including honeymooners looking for seclusion who had been unable to travel overseas. For others, it has been a second honeymoon opportunity, or a chance for the grey nomads to tour locally instead of

meandering around the national coastline.

On an isolated property with magnificent views, The Stowaway has been the perfect escape for many during a time of upheaval, providing a little luxury in South Australia's backyard.

"People have been great in supporting Kangaroo Island since the fire and we hope that continues. The vibe definitely is "we'll get over there this year" from people in Adelaide," Ms Bussenschutt said.

"South Australians have gone home and told their family how wonderful Kangaroo Island is and it's been a really powerful marketing tool. The focus from locals has instead been saying let's go to Kangaroo Island and not Queensland or Bali."

## Book us out!

**Carly Bussenschutt is hoping tourists will consider booking accommodation on Kangaroo Island, where it's the perfect place to watch the weather and appreciate its natural beauty, including many areas not burnt by the recent bushfires.**

“People are realising their own backyard is awesome, we don’t feel like it’s a second-choice honeymoon and people have really loved it. I think it’s a common story for most places on Kangaroo Island, and South Australians are realising how special it is.”

Carly Bussenschutt  
Owner of The Stowaway on Kangaroo Island





# Pitching in to help.

**Peter Ingram's family has been serving the Kangaroo Island community through its Kingscote hardware store for 68 years, and they've been stepping up this year to help those who need assistance as they've cleaned up, and as they rebuild in the aftermath of the bushfires and the COVID-19 shutdown.**

Ingram's Home Hardware, with its wide variety of goods and services, has been a central drop-in point for many of the island's residents since bushfires ravaged the region nearly a year ago. The popular, long-serving local store is forever changing. Along with their son Matthew, the third generation is making sure the island's needs are met.

From stocking a few basic tiles 35 years ago, they now have a Beaumont Tiles franchise. When the electrical store closed in 2019 and it didn't appear any one was going to take it on, they took another gamble, and opened an electrical store.

"It's going to be tough for a fair while yet," Mr Ingram said. "Some are still very much struggling while others are coping a little better with the process of rebuilding their lives. All have a huge road ahead of them."

"We have an amazing team of people who work with us and do an incredible job. It's been the toughest of years and our guys have just been awesome."

Listening, caring and offering support, and just asking 'are you OK?'. Everyone's in this together and without their support we wouldn't have a business."

Mr Ingram's home and business were not threatened, and he and his staff have done everything possible to support those who were impacted. After the fires began he stayed open as long as required each day to ensure those who needed help replacing pumps and hoses or sourcing essential supplies could do so. For Mr Ingram and his staff, local support was essential.

"Some of our friends lost everything, from homes and shearing sheds, livestock to boats and cars, and all they had left was the clothes on their backs," he said. "We're among the lucky ones."

To support customers who lost significant assets in the bushfires, BankSA offered Ingram's Home Hardware gift vouchers worth \$5,000 each to Kangaroo Island residents affected by the bushfires for anything from pots and pans to electrical wiring. Through the vouchers BankSA supported both local business and residents to rebuild.

"We're local people trying to look after our own local people, that's what we're here for," Mr Ingram said.

When COVID-19 locked the island down, Mr Ingram said his business stayed open to continue to support the rebuild, and did everything it could to meet the needs of those who spent their time in self-isolation renovating and repairing homes, and undertaking gardening makeovers.

"When the fires were on we had trouble getting stock, but we've had great support during COVID-19 with goods coming from a warehouse in Melbourne. We've been extremely fortunate."

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## Rebuilding.

**Ingram's Home Hardware owner Peter Ingram has helped his fellow Kangaroo Islanders rebuild by extending store hours and assistance where needed, including a shoulder to lean on for those still struggling.**



**"The guys who come in are family to us. We are all part of the broader community. Everyone's in this together, and without their support we wouldn't have a business."**

**Peter Ingram**  
Ingram's Home Hardware owner

Owners of Ingram's Home Hardware Julie and Peter Ingram



# Lifting the load.

**If anyone knows what it's like to be living and working on both sides of the fence in a disaster zone, it's Disaster Relief Australia's (DRA) Chief Development Officer, Anastasia Bougesis.**

Ms Bougesis is a first responder – a part-time paramedic who sees disaster first-hand. With that in mind, she put her hand up to be part of volunteer disaster relief organisation DRA (formerly Team Rubicon Australia) deploying for her first mission after Cyclone Debbie struck Queensland in 2017.

That role took on extra meaning in January when Ms Bougesis and her husband, Randal Tomich from Tomich Wines, returned from their honeymoon to find 40 per cent of their Woodside vineyard had been burnt a day earlier in the Cudlee Creek fires.

"There were stumps still on fire and trees fell for several weeks and things were smouldering. It was quite stressful. The fire was over but there was a heightened sense it could happen again. There was constant smoke in the air."

Ms Bougesis was approached to work part-time for DRA in South Australia soon after her first deployment. Being close to home enabled her to step into the recovery efforts earlier this year by organising DRA's Adelaide Hills and then Kangaroo Island's reconnaissance

missions. Three other teams operated simultaneously in NSW and Victoria.

More than 3000 people have signed up to offer their services since DRA launched in Australia in 2016. Originating in the US in 2010 before expanding to the UK, Norway and Canada, its goal is to improve veterans' wellbeing by serving communities devastated by natural disasters.

DRA established two teams in South Australia, mostly comprised of skilled volunteers to aid recovery efforts.

In the Adelaide Hills, 243 Australian and international volunteers, sponsors and corporate helpers deployed. Another 59 deployed to Kangaroo Island. Both teams wound down in late March due to COVID-19, with a team starting again in the Adelaide Hills in November.

Working in a DRA team is hard yakka. Volunteers and property owners work together to assess what needs to be done, from clean-up operations to clearing burnt grounds of tree stumps and the charred remains of properties and fencing.

Volunteers stay in community halls on camp beds or tents, avoiding accommodation used by locals in need. It's an inexpensive, simple existence funded by donations and corporate support.

"After the fires a team from BankSA also came out, including CEO Nick Reade, and

replanted our trees that were burned along the fence line," Ms Bougesis said. "The hills communities have appreciated DRA's support."

BankSA Foundation donated \$5,000 towards essentials including equipment, fuel, food and personal protective equipment for volunteers. DRA also received a \$42,785 BankSA Foundation Bushfire Assistance Grant in September, to provide further support and return to the Hills community to recommence clean-up efforts. It is easy to forget the devastation now that regeneration has begun, but you need not dig too deep to find community members still needing a hand.

## First responders

**Disaster Relief Australia Chief Development Officer, Anastasia Bougesis, is a first responder in her day job as a paramedic, but also works for the disaster relief volunteer organisation. Despite having lost 40 per cent of the vines on her own property, she stepped up to help in the Adelaide Hills and on Kangaroo Island with DRA.**



“Disasters aren’t restricted to one particular area or state. We had five operations running across Australia after the bushfires. The challenge was building our skill-set across five locations, which is not something we’ve ever done before.”

Anastasia Bougesis  
DRA Chief Development Officer



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# Buying local to boost the economy.

**Want to help communities and their businesses rebuild? Continuing to support local food and beverage producers and buying goods and services from struggling regions is one of the best ways to help boost the economy in the long-term.**

Kangaroo Island Free Range Eggs is one of the businesses seeing an increase in sales as South Australians are encouraged to buy produce online or from suburban shop shelves from regions struggling to rebuild their economies after a challenging year.

The family-owned business, run by Tom and Fiona Fryar and their sons Thomas and Jason and their wives, was struggling to keep up with demand. Before the fires, their 60,000 chooks were laying 12,500 dozen eggs per week on the free-range farm. To cater for increasing demand, they had to buy in more day-old chicks from the mainland and house them in rearing sheds until they were eight-weeks old, adult-feathered and ready to be moved into their purpose-built mobile, free range laying sheds.

Production has since steadied from a spike in demand across South Australia, settling at about 20,000 dozen eggs per week.

"We were lucky the fire did not reach our farm but we are pleased that our growth is beneficial for the Kangaroo Island community," said Tom Jnr. "We're creating many more jobs, and through expansion and increased production we're injecting money

back into the Kangaroo Island economy."

The rapid growth has expedited the family's need to build new production facilities. Thanks to a State Government Regional Growth Fund grant, Kangaroo Island Free Range Eggs has been able to upgrade its egg processing facility, which they had been putting off for several years. It was timely recognition of the need to support regional businesses responding to market needs.

Kangaroo Island Free Range Eggs sells 80 per cent of its eggs throughout Adelaide, and 20 per cent to markets in NSW and Victoria. That means the Fryar family's trusted local transport providers, Kangaroo Island Freight Services and Stott Ag Services have also been busier, taking an extra 13 pallets of eggs or more each week. They've also needed more cartons, packaging, bulk feed and farming supplies from the mainland as well as on Kangaroo Island.

Living and farming on the north-eastern coast of Kangaroo Island, the fires didn't reach the free-range property. Luckily, their birds were not affected either, and nor were their eggs. Nor were they affected by COVID-19 shutdowns, with eggs being freighted out weekly via ferry.

"We feel very lucky we've come out of it all unscathed," he said. "We've just been trying to focus on the benefits we can provide to Kangaroo Island in supporting the community and local economy by growing jobs and services."

The Fryars are a modest lot. While they feel like they've been unable to offer much help, they put their hands up during the bushfires. They donated eggs to various volunteer groups including the CFS and Disaster Relief Australia, donated hay to help feed hungry livestock and they spent much time in farm fire units helping their fellow farmers and friends at risk.

Now they want to see tourism and accommodation industries supported on the island, and they'd like visitors to flood back to boost other businesses and keep the economy on track.

"We're lucky on Kangaroo Island, we have a strong community where everyone helps each other out, but it's going to be a long road."

## Demand for growth.

**The Fryar family has been struggling to meet demand for Kangaroo Island Free Range Eggs since the State Government ran its campaign to encourage consumers to buy goods or services from affected regions. They've bought more chicks and their growing brood has increased laying from 12,500 dozen eggs per week to 20,000.**

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**“We’re creating many more jobs,  
and through our expansion and  
increased production we’re injecting  
money back into the Kangaroo Island  
economy.”**

**Tom Fryar Jnr**  
Kangaroo Island Free Range Eggs





# Here through thick and thin.

**Kaytee Collins is more than just a bank manager on Kangaroo Island. She's part of the fabric of the community, and during the bushfires became part counsellor, part welfare warrior.**

Ms Collins, who manages BankSA's Kingscote branch, knows every customer who walks into her branch, or went to school with their children, or her children are friends with theirs. In times of crisis, such as the January bushfires and the following closures and travel shutdowns, people turned to the bank branch for someone to talk to about their loss, for a coffee, or a new hat for the farmers who lost everything in the blaze.

Ms Collins has been working in Kingscote's branch for six years and has been branch manager for four. She thinks she's the luckiest single mum in the world – because she lives two streets from the bank and can be there for her children when needed.

During the bushfires, that also meant she had customers at her home after hours and on weekends.

"We all had something personal that we were attached to that was either lost or damaged, and we had to pull ourselves together," Ms Collins said. "We had friends that were impacted or we had been to places or properties that were burnt.

"I made myself personally available through social media and said: "here's my number, call me". We had people walk into the branch with no shoes on and said they had nothing and they didn't know where to go."

Ms Collins donated her own towels, bedding, sleeping bags, swags, kitchen items and anything else she could spare to help. In the supermarket she was stopped by people who couldn't pay for groceries, and the bank would pay, to ensure they could eat. BankSA also distributed \$50 fuel vouchers and gift vouchers.

She offered to help anyone in need in any way possible - bank customer or not.

Just as South Australian Tourism Commission launched a major campaign encouraging people to travel to Kangaroo Island after the bushfires, the island was forced to shut down during COVID-19 when mainland travel was suspended.

Other families, farmers and business owners also struggled with being unable to travel to the mainland at times or see families and friends living interstate.

BankSA helped many businesses affected by a loss of trade with loan deferrals. Many are still contending with the loss of interstate and international travellers, despite South Australians returning to Kangaroo Island's shores.

"But there are some success stories too, the tradies are back up and a lot of them are coming to the island, it's been a 360, and there's been a rebuilding phase," she said. "Some businesses have good cashflow and others have started for the first time and are doing well, such as mobile mechanics. The rest of South Australia is also supporting our producers, whether it's honey, eggs or local wine."

With the bushfire season again upon us, Ms Collins said residents were hyper vigilant, and people were clearing properties, gutters and ensuring their homes and properties were safe while life continued.

"People understand that everyone is still hurting, everyone has been affected by bushfires or COVID-19 or both, and we've all been supported by the whole state. We appreciate that."

## Facts:

**BankSA's Kingscote branch helped residents by providing vouchers for food, clothing and essential items, from pots and pans to bedding. Kaytee Collins opened her home to residents and offered support, around the clock. The bank also supported many loan deferrals.**

# 'tis the season to back SA

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everyone's Christmas.

BackSA Gift Guide. Out now.

## Focus. December 2020

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