



CLIENT SUCCESS STORY

FROM SUCCESSION TO SURVIVAL – AND NOW, GROWTH

TONGUE FAMILY OF "LLANILLO AG CO." TAMWORTH NSW

NAVIGATING SUCCESSION, DROUGHT, AND GROWTH WITH TRUSTED SUPPORT

For Belinda Tongue and family, operating a cattle and sheep property in Tamworth NSW, the journey of running "Llanillo Ag Co." has been marked by both challenge and growth. With a focus on sheep and beef production, their story is one of resilience, strategic partnerships, and the importance of having the right people in their corner.

"Our business wouldn't be where it is today without the guidance and professional advice from Matt and the team."

THE CHALLENGE: SUCCESSION AND STARTING OUT SOLO

Seven years ago, Belinda faced one of the most complex transitions in farming life -family succession. While their family had worked with R+M for many years, the time came to step out independently and take full ownership of the business. It was a daunting prospect, made even more difficult by the onset of a severe drought. "That period was our baptism by fire," Belinda reflected. "We were just starting out on our own, and the drought hit hard.

But with R+M behind us, we got through it. We're proud to say we not only survived, we've grown since those very trying times."

THE TURNING POINT: BUILDING A STRONG SUPPORT TEAM

One of the most impactful decisions Belinda made was to build a trusted team around them. With R+M's guidance, they brought together a reliable network including their bank manager, solicitor, and financial advisors.

"Having a brilliant team behind us made all the difference," she said. "It gave us the confidence to put our business plan into action safely and efficiently."

R+M played a key role in keeping Belinda informed about available grants and programs, particularly through the Rural Assistance Authority (RAA). These resources were vital during the drought and in the recovery phase, helping them rebuild and drought-proof their operation.

They also leaned on R+M's expertise when purchasing an additional property post-drought. The team helped structure the transaction to maximise tax benefits and asset management, ensuring the expansion was financially sound.

NAVIGATING TECH AND COMPLEXITY WITH CONFIDENCE

Like many regional farmers, Belinda found the increasing reliance on technology to be a source of stress. "I'm no tech wizard," she admitted. "But having the R+M team there to help with the ever-changing requirements made it so much easier."

Whether it was managing MYOB challenges or understanding new compliance rules, Belinda found peace of mind in knowing they had someone to talk to - someone who understood both the technical and practical sides of farming.

"With the ever-changing world of money, technology, and government requirements, you need great people who live and breathe the industry on your side"

THE VALUE OF PARTNERSHIP: PEOPLE WHO CARE

When asked what they valued most about working with R+M, Belinda didn't hesitate: "The people. From Tanya at the front desk to Nidhi who patiently helps with MYOB, and especially Matthew - he's a delight to work with and a great sounding board for all our ideas and challenges."

It's this personal connection, combined with professional expertise, that made the partnership so meaningful.

LESSONS LEARNED: TRUST, TEAMWORK, AND STAYING INFORMED

- Succession is tough, but doable with the right support.
- A strong team is essential - bankers, solicitors, and advisors who understand your goals.
- Stay informed about grants, programs, and compliance changes.
- Don't be afraid of tech, but don't go it alone either.



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