













ELYSE ARMANINI

RIVERLAND Lending Services (RLS) is celebrating a major business milestone - 20 years in the Riverland - and its history has proven why it became the successful lending service it is today.

Jeff McDonald was going to be a third-generation irrigator in Loxton, but his desires to do more, and realising mathematics was coming easy to him (plus being put off by the idea of "hard work on the block") led him to the world of finance.

Jeff spent 18 years with BankSA, travelling around the state and trying to stay as rural as possible, and ultimately realising just how much he loved the country life.

But his time with a corporate organisation, especially while in Kingston SE in the early 2000s, made him recognise that his "own personal integrity was becoming a bit compromised".

"While I was happy to do my job, and get the return for the bank that I had to get, I was also there to serve and support, and build long-term relationships with clients," he said.

RLS officially began as a joint partnership between Jeff and Mildura Finance Limited (MFL) with an office space at 6 Kay Avenue, Berri, on April 9, 2002.

"MFL brought its relationships, banks and aggregation services, and I brought the labour and contacts in



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RLS ON 20 YEARS IN BUSINESS



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Celebrating 20 years



Looking back on RLS history

the Riverland - that's how it started," Jeff said.

"To this day, I still remember sitting there with my dark blue shirt and my bright yellow tie - because that's what you did in 2002 - and because I was the only one in the office, I sat there, turned my computer on, opened my stationery drawer and lined up all the pens I wanted.

"I shut the drawer - it was about 10 o'clock by then - and looked out the window and thought, 'What am I going to do now?'.'

In July 2004, Jeff sold his part in the business to MFL, leaving RLS as a wholly owned subsidiary of MFL, before buying back the entire business in September 2010.

Now, as executive director, Jeff looks back on how RLS started two decades ago as part of an "emerging industry".

"Ninety per cent of people I spoke to didn't know what a broker was in 2002," he said.

"To do anything other than home loans as a broker was just foreign to the whole Riverland.

"Being a local and growing up in Loxton, but also working out at Renmark and Berri over many years with the bank career, you build up a

lot of relationships and contacts.

"Slowly, people began talking to me about different things and RLS started building up. We started taking on different staff and the rest is, as they say, history."

Jeff said relationships with clients is, and always will be, the biggest driver for the success of RLS.

"Our policy from day one has been that it's always about the client," he

"It's always about the value to them - if they're not getting value, well then we shouldn't be there.

"If we ever do anything for what we earn on it, or see it purely as a transaction, then it's not a long game. It's a very short game and that's not our values. We've stuck by that."

The help, understanding and love from Jeff's wife Suzie - looking after two young daughters and only seeing Jeff sparingly through the week during the early years of RLS is what helped keep Jeff going.

"Her ability to manage all that was the only reason I was able to go and do what I had to do," Jeff said.

"She was an important part of those early days and a real strong support, which I needed."



Jeff McDonald with his wife Suzie and daughters April (left) and Lucy in 2012.

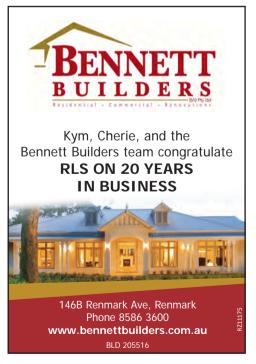
Ninety per cent of people I spoke to didn't know what a broker was in 2002.

- Jeff McDonald



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Mark's journey to RLS

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MARK Fielke's role as managing director at Riverland Lending Services means he can continue to use his extensive industry experience to help regional families achieve their business goals.

Mark began his finance career in 1984, quickly moving into the commercial space, and holding various roles over 35 years with BankSA.

Mark and his wife Lindy became joint equity partners of RLS in March 2017.

His financial and rural backgrounds, and familiarity with executive director Jeff McDonald, made him a perfect fit for the RLS team.

"Jeff approached me a good 18 months prior to 2017 to come in as a partner, but also to help him grow the RLS business," Mark said.

"We had a business history from when I was in banking and he was in brokering here in the Riverland, so our background was more business and association.

'The fact we went to school together helped as well - though that's not necessarily the be all and end all of a partnership. You have to both pass each other's tests when you want to go into business with each other, but certainly it was an exciting opportunity for me.

"It was a little bit unexpected when he approached me, but looking back it's been very exciting and the future looks exciting as well."

Mark said the connection and rela-

tionships between RLS and banks is an important part of what makes the business successful, and what will continue its success into the future.

However, to help the future of RLS, Mark believes an advancement in technology in the financial industry is needed.

'The banks are an important part of our business," he said.

"They're our suppliers of finance, so they've been very cautious in going to fully digital with loan documentation for obvious reasons - they're making sure anything related to fraud is covered.

"Most of what we do is in agriculture and it is still quite traditional. That is, they still want to see you face-to-face in a lot of cases. I don't think that's going to go away in the near future and our team are more than happy to meet with customers at their properties."

Mark said RLS is focused on staying in South Australia and ensuring clients around the state receive good service.

'We don't have a strategy to move interstate," he said.

'Yes, we have a presence in western Victoria, but at this stage it's not part of our journey. It's more about ensuring the key areas of South Australia are covered and that we can service them.

"It's ensuring we have the right people on the ground in the right places. That's not necessarily easy, you've got to have the right people - that's critical - and then making sure we're in the right geographical area."



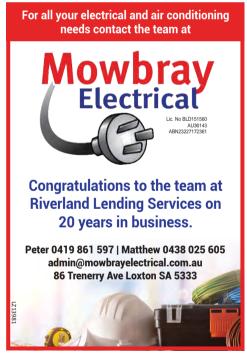
Mark and Lindy Fielke became joint equity partners of Riverland Lending Services in 2017.



Mark and Jeff work together as RLS directors to ensure clients receive the best possible service and outcomes.









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Celebrating 20 years



What the future holds for RLS

RIVERLAND Lending Services (RLS) has grown in many different ways to become the business it is today - and its future

RLS has evolved extraordinarily over the past 20 years, progressing from purely finance lending, to offering a full range of consultancy services.

Looking to the future, RLS managing director Mark Fielke said he believes the business will continue to grow.

"We're a Riverland-based business, but as time has gone on we've expanded our services outside of the region," Mark

In the past five years, RLS has opened offices in Loxton (RLS), Mildura (Agri Lending Solutions), the Barossa (Barossa Lending Services) and Adelaide, and has employed highly skilled, experienced specialists to assist more business owners develop and grow their businesses.

"Jeff McDonald and I have been quite measured in our growth strategy and selecting the right people to help take us on that growth journey," Mark said.

Mark said RLS's 20 years of history in building a client base can be attributed largely to continually looking after the customer.

"Each of our finance managers has a portfolio of clients and they keep in touch with them and look after them," Mark said.



The experienced, helpful team at RLS is prepared to assist clients with all their finance needs.

"In essence, they become the clients' primary contact for everything financerelated.

"The refreshing thing for the client is we have options on the table. We don't have to just go to one bank; we can go to

many banks to source finance for them be it for property purchases or equipment finance, whichever it may be."





Wendy Mudge & Associates advertising strategies and implementation

It's been a privilege to provide services to RIVERLAND LENDING SERVICES for the past 11 years. Thank you for your faith in us and sincere congratulations on your 20th anniversary.

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RLS managing director Mark Fielke (left), Soul Growers Tanunda managing director Paul Heinicke and BLS agribusiness manager Lachy Heinrich.

BVMS Chartered Accountants Congratulate the RLS team on their 20th anniversary



RLS's focus on agricultural finance

ELYSE ARMANINI

ESTABLISHED in early 2019, RLS Agribusiness formalises the existing consultancy services RLS provides for its business customers.

RLS Agribusiness has client agreements across SA, Victoria, NSW and WA.

It has proven to be a successful arm of the RLS corporate structure, and has assisted owners to drive business performance and overall strategy.

RLS executive director Jeff McDonald said the growth of Agribusiness was partially due to banks no longer having the staff, particularly in regional SA, to help specific customer needs, "especially in agriculture".

"We have very strong relationships with the banks and, effectively, we are becoming more important to them to deliver the service, but to also manage the risk," Jeff

"We've done a lot of work, especially in drought, for irrigators and farmers unpaid just to support and get in behind them. The fact is, they're there for us in the good times and we need to be there for them in the tough times.

"We've proven that over 20 years, and that's why we have such a loval client base. Basically, we're both the bank manager, and the supporter."

RLS managing director Mark Fielke said the Agribusiness brand and its reputation in agriculture finance had grown widely due to word-of-mouth.

"We've been servicing a number of clients on the west coast, Mid North, Upper North and South East from our location here in the Riverland for a long time," he said.

An integral part of RLS Agribusiness is

succession planning and helping family farming businesses work through how that succession planning can work.

'We assist in facilitating the family meetings and help them go in the direction they want to go in," Mark said.

"In family farming businesses, we also assist in setting up a board structure for them. Quite often we either sit on that board or we chair those boards as part of the service.

"It's an exciting part of our business and it continues to grow."

Other RLS Agribusiness services include:

- Periodic business performance reviews
- Reviews of finance arrangements
- Communication with financiers
- Business and equipment finance



RLS executive director Jeff McDonald out visiting Bruce McLean from Fenmore Farming, Bool Lagoon in south-east South Australia.



K3 & CO director Kent Stevens from Direk, SA with BLS agribusiness manager Lachy Heinrich.

- Strategic Planning
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- Business & Equipment Finance

Contact Mark Fielke 0488 988 994 **Managing Director**

BERRI 6 Kay Avenue LOXTON Shop 7, Martha Street Phone 08 8582 2822



Celebrating 20 years



Meet the specialist team at RLS



Mark FielkeManaging Director



Jeff McDonald
Executive Director



Steven O'Brien Finance Manager RLS Berri



Scott Wittwer Senior Agribusiness Manager RLS Berri



David Coyner Agribusiness Manager RLS Adelaide



Lachy HeinrichAgribusiness Manager
BLS Nuriootpa



Jan-Paul Rensen Senior Finance Officer Wodonga, Victoria



Rodney Fredericks Credit Manager RLS Berri



Narissa Venables Business Manager RLS Berri



Lindy FielkeFinance Officer
RLS Loxton



Kirsten Ogle Admin Manager RLS Berri



Elyce Brown Finance Officer RLS Berri



Mark Cornell
Agri Finance Specialist
ALS Mildura

CONGRATULATIONS

EnvyUs Design

EnvyUs Design are proud suppliers to Riverland Lending Services. Congratulations on 20 years and best wishes for the next 20.





Sharyn Cornell Finance Officer ALS Mildura

Congratulations for the Riverland Lending Services on their 20th year in business,

and wishing them all the best for the future



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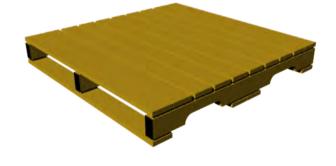
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