Phillip Dibben

Rural Business Consultant, Credit Adviser & Financial Planner



About Dibbo...

Phillip 'Dibbo' Dibben's commitment to the future of the pastoral communities he serves is recognised and admired by all who know him.

A renowned specialist in rural finance and agribusiness solutions, Dibbo provides financial planning, mortgage broking and business consulting services to multi-generational farming families and rural business owners. He works closely with pastoral families and local businesses to coordinate multiple, and often complex aspects of their financial affairs.

Bringing to the table the important discussions rural families need to have, Dibbo creates clarity from the often complicated matters of lending, insurances, investments and perhaps of greatest importance – family succession planning.

Dibbo's own background and his financial career that exceeds 30 years, has enabled him to develop a deep understanding of the challenges and triumphs experienced by rural families and businesses.

As an accredited P2P Agri adviser, Dibbo provides valuable insight for production planning that can include considerations



for paddock based profitability, farm business risk management and sustainability.

True to the old stock agent adage 'drive down every gateway' Dibbo strives to deliver outstanding customer service, which is based upon the highly valuable combination of technical expertise and personalised care.

Dibbo listens hard, offering well considered advice that always includes options that transparently outline associated risks.

His key focus is to prepare strategies and contingencies that enable his clients to achieve their personal, business and financial goals.

This often means that his service extends to liaising with aligned professionals providing a well-informed advocate for his clients who can translate complex financial matters, outcomes and impacts.

Well-versed in the ways of rural life, Dibbo naturally includes contingencies for drought, floods and other unexpected events, establishing schedules for maintenance and upgrades of machinery but also considering lifestyle necessities such as children's schooling costs and downtime for holidays.

QUALIFICATIONS

Masters of Financial Planning Diploma of Finance and Mortgage Broking Management Registered Tax (Financial) Adviser SMSF Accredited (MFAA & SMSF Assoc.) Direct Investments (Accredited) Margin Lending Accredited Aged Care Advice Accredited Advanced Diploma in Agriculture Management Accredited P2P Agri adviser

PROESSIONAL MEMBERSHIPS COMMUNITY MEMBERSHIPS

SMSF Association Mortgage and Finance Association of Australia (MFAA) Australian Financial Complaints Authority

(AFCA)

Associate Member – Connective Services

Practitioner Member – Association of Financial Advisers (AFA)

Jamestown RFDS Support Group – Treasurer Jamestown Racing Club – Committee Member including time as President, Treasurer & Assistant Secretary

Dibbo has an extensive history of involvement in local sporting clubs and service organisations in all towns he has lived in. He has also served on the Board of Belalie Lodge Aged Care Facility in Jamestown.



Beginning his career in the Minnipa branch of State Bank, Dibbo has worked as a manager and/or consultant in agribusiness and rural finance in numerous remote and regional centres covering most areas of South Australia. He has spent time in the Riverland, Renmark, the South East at Naracoorte, the Eyre Peninsula at Whyalla, Kimba, Cleve, Wudinna and Minnipa, before moving to his current Jamestown base.

Dibbo loves the diverse nature of the regional South Australia and deeply respects the resilience and 'can-do' attitude of its residents. His goal is to be known for genuinely helping farming families and rural businesses to achieve and enjoy financial stability, both now and for the generations to come.

Personally...

Born in Penola, Dibbo's grandparents on both sides were dairy farmers. His father farmed in the Central Eyre Peninsula region after managing a stock firm. Dibbo credits his parents for instilling in him from boyhood, a strong sense of ethics and the value of community involvement. Indeed, he has served for many years as a board member or senior office bearer for many different community groups.

Part-owner of a race horse, Dibbo maintains a keen interest in horse racing and sports in general, the legacy of having been a proficient footballer, golfer and tennis player. A food and wine enthusiast, it goes without saying that he enjoys trips to the wine regions. But when it comes to travel destinations, there's no question that Dibbo's heart belongs to the Flinders Ranges.

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