



Potential or existing eligible clients can access our free and confidential financial counselling services by:

Telephone: 1800 940 404
Email: ceo@rfcscr.com.au
Website: www.rfcscr.com.au

Supported by:



The Rural Financial Counselling Service provides free, impartial and confidential financial counselling to assist farmers, fishers and agriculture dependant small businesses in their decision making.



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Rural Financial Counsellors can:

- Help clients identify financial and business options.
- Assess eligible clients current financial position and cash flow.
- Provide access to financial information, options & decisions.
- Empower clients to make their own decisions on how to effectively manage change & adjustment issues.
- Help clients negotiate with their lenders.
- Help clients to develop an action plan.
- Support clients who are accessing the Farm Household Allowance.
- Provide clients with information about government and other types of financial assistance schemes.
- Refer clients to accountants, agricultural advisors and educational services.
- Provide assistance with Farm Debt Mediation.
- Refer clients to other appropriate professionals for assistance with succession planning, family mediation and personal counselling.

*Call your Rural Financial Counsellor
for more details*

CONTACT DETAILS

CONTACT
any member of our Team on:
1800 940 404
<https://www.facebook.com/rfcsnswcr>
<http://www.rfcscr.com.au>
https://twitter.com/rfcs_nsw_cr

Location	Counsellor	Phone
Regional	CEO - Jeff Caldbeck	1800 940 404
Broken Hill	Suzie Watson	1800 940 404
Bourke	John Beer	1800 940 404
Dubbo	John Jones , Andrew Turnbull John Edwards (FHA)	1800 940 404
Forbes	Robert Muffet, Peni Usumaki	1800 940 404
Gilgandra	Phoebe Maroulis	1800 940 404
Mudgee	Liz Brown	1800 940 404
Nyngan	Gabby Kirk	1800 940 404
Tottenham	Susan Kelley	1800 940 404
Walgett	Julie Casey	1800 940 404

Farm Innovation Fund

The Farm Innovation Fund (FIF) Loan is a low interest, long term loan which is available to meet the cost of carrying out permanent capital works. These address risks involved in farming enterprises, improving permanent farm infrastructure, ensure long term productivity and sustainable land use plus aiding in meeting changes to seasonal conditions.

Such works fall into four main categories including the following but not limited to;

Drought Preparedness

- Stock and domestic water supply
- Cap and pipe of bores
- Desilting ground tanks

Environment

- Soil Conservation, Erosion control, Woody/noxious weeds
- Solar power conversions

Farm Infrastructure

- Fodder storage
- Shearing sheds
- Fencing and roads
- New or upgrading irrigation systems

Natural Resources

- Planting trees for corridors
- Livestock effluent control
- Fencing off river banks
- Disaster Mitigation works

Call your local Rural Financial Counsellor for more details

Financial Management during Drought

The Rural Financial Counselling team can provide assistance with;

- Preparing “what if” cash flow budgets
- Assistance with loan and grant applications
- Drought concessional loans
- Debt restructuring
- Financial management
- Negotiating with lenders
- Referrals to other relevant services for assistance as appropriate

Will you still be viable? Call us for a “what if” discussion

Succession Planning

- Succession Planning can often be a complex, time consuming and difficult process. Often it is hard to talk about personal matters even with those close to us and easier to put off for another day when it needs to be discussed sooner rather than later.
- Rural Financial Counsellors are able to assist with exploring options and determining priorities in a non-judgemental free of cost environment. Referrals are then made to professional people for clarification and action.
- Contacting your local Rural Financial Counsellor could be an inexpensive way to start or complete a farm succession plan.

If your Succession Plan is lacking success call us

Understanding Financial Reports

The old adage says; 'If you don't make a profit don't expect to make anything else'

- Have you checked your latest financial reports to see if you made a profit?
- Checked but didn't understand the information within the reports anyway?
- Rural Financial Counsellors are able to take some of the mystery out of financial reports.
- This includes profit and loss statements and some of the key ratios which are presented in a format that is helpful for business management.
- Increased financial knowledge when it comes to applying to your lenders for additional funds.

Farm Debt Mediation

- 'Farm Debt Mediation' is a structured negotiation process in which the mediator, as a neutral and independent person, assists the farmer and the creditor in attempting to reach agreement on the present arrangements and future conduct of financial relations between them. Mediation is a simple, voluntary and confidential process that is quick, accessible and affordable.
- The object of mediation under the Farm Debt Mediation Act 1994 is to provide for the efficient and equitable resolution of farm debt disputes. Mediation is required before a creditor can take possession of property or other enforcement action under a farm mortgage.
- Your local Rural Financial Counsellor can assist and guide clients through the Farm Debt Mediation process.

Your 2018 Business Plan

- Ever wondered what your cash flow will look like throughout next year and if you'll have sufficient funds to operate?
- An up to date cash flow budget and Risk Analysis will empower you to plan as to where you want to be financially, be timely with activities and maintain production.
- In short, pressure is reduced - you remain in control because you know where you are going financially, and are able to be in a better position to talk to lenders and make wise decisions for your future.
- If you want to expand, do you have an idea on how to fund your plans, will it work, and what will it do to your cash resources?
- Let us assist as you take steps to secure your farm's financial future for today and generations to come.
- Our service will develop a (free) plan for your business which will take into account your lifestyle, financial viability and profitability issues

Contact your Rural Financial Counsellor if your business plan for the future is lacking direction.

Transitioning off Farm Household Allowance

- If you have already or will soon be transitioning off Farm Household Allowance benefits, you can access a Rural Financial Counsellor to develop a plan designed to secure your financial future and that of your farming enterprise.

*Your business matters to us
Contact your Rural Financial Counsellor*