



# REFERRAL FORM

**Referral to: Rural Financial Counselling Service NSW Central Region**  
 Jeff Caldbeck - Chief Executive Officer RFCS NSW Central Region  
 Email: [ceo@rfcscr.com.au](mailto:ceo@rfcscr.com.au) Phone: 1800 940 404  
 Fax: 1800 950 951

Organisation making this Referral: \_\_\_\_\_

Referring Person – Name: \_\_\_\_\_

Mobile Phone: \_\_\_\_\_

OR

Self-Referral by Farmer - Name: \_\_\_\_\_

Mobile Phone: \_\_\_\_\_

Farmer/s Name: \_\_\_\_\_

Address: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Mobile: \_\_\_\_\_

Email: \_\_\_\_\_

Comments:



Rural Financial Counselling Service  
 NSW Central Region can clients in the  
 following key business areas:

Managing Natural Disaster/Drought	
<input type="checkbox"/>	<b>Financial Health Check during times of Natural Disaster</b>
	<i>Government Assistance, Cash Flow, Risk Management</i>
	<i>Review of Current Lending Terms, Business Structure Review</i>
	<i>Restocking, Replanting, Rebuilding - Crops, Livestock &amp; Finances</i>
Accessing Financial Assistance	
<input type="checkbox"/>	<b>Low Interest Loans, Grants, and Subsidies</b>
	<i>Government Assistance, Concessional Interest Rates, Freight, Fodder, Water, Livestock Subsidies,</i>
<input type="checkbox"/>	<b>Referral Avenues</b>
	<i>Investigating Appropriate Referrals for Required Assistance, Support Networks</i>
Business Direction and Improvement	
<input type="checkbox"/>	<b>Understanding Financial Position</b>
	<i>Understanding Financial Statements, Statements of Position, Evaluating Past Performance, Equity, Viability, SWOT Analysis, is my money working hard?</i>
<input type="checkbox"/>	<b>Unlocking the Power of Debt</b>
	<i>Financial Strategies, Refinance, Debt Restructure, Loan Applications, Review of Current Loans &amp; Terms</i>
<input type="checkbox"/>	<b>Riding the Financial Roller Coaster</b>
	<i>Evaluating Past Performance, Preparing Budgets &amp; Cash Flow Projections, how much Debt is Good Debt</i>
<input type="checkbox"/>	<b>Negotiating with Lenders</b>
	<i>Negotiations with Creditors/ATO, Preparing Budgets &amp; Cash Flow Projections, Farm Debt Mediation</i>
<input type="checkbox"/>	<b>Succession / Estate / Retirement Planning</b>
	<i>Preparing Succession Plan, Compilation of All Assets, Budgeting for Retirement, Superannuation Considerations, Facilitate Family Meetings, Age Pension Eligibility</i>
<input type="checkbox"/>	<b>Developing a Business and Financial Plan</b>
	<i>Goal Setting, Developing Timeline to Achieve Outcomes, Evaluating Progress, Budgets &amp; Cash Flow Projections</i>