



Rural Financial Counselling Service NSW Central Region (RFCSCR) is passionate about assisting Farmers and Pastoralist ***“Secure their farms financial future for today and generations to come”***.

RFCSCR is a leading **free and confidential** service, providing agribusiness financial counselling and independent support across **28 Local Government Areas within Central NSW**.

Your local Rural Financial Counsellor is currently focused on assisting eligible clients within your community to navigate the current drought and its associated climatic conditions.

Our range of support and services enables the primary industry sector to: take action, manage and recover from drought, adjust to business challenges, improve profitability and plan for the future. Immediate assistance can include liaison with banks to review or renegotiate loans; farm debt mediation; submission preparation for various government assistance applications; or referrals to other service providers for activities such as succession planning.

### **Rural Financial Counsellors**

Our qualified Rural Financial Counsellors can talk with you about your goals and plans for your business, discuss risk management and other strategies you may have, assess the options which may be available and help to make action plans to work towards business goals.

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

**Telephone:** 1800 940 404  
**Email:** [ceo@rfcscr.com.au](mailto:ceo@rfcscr.com.au)  
**Website:** [www.rfcscr.com.au](http://www.rfcscr.com.au)

***Supported by:***



# How RFCSCR will assist you secure your farms financial future for today and generations to come?



**REVIEW:** We'll take a close look at your cash flow and existing loan facilities and assess the profitability of different income streams. Review contracts and loan applications with lending institutions, providing information to help you prepare loan applications and facilitate meetings with lenders and financial institutions.



**FINANCIAL ANALYSIS:** We'll work with you to prepare a five-year financial projection and evaluation of scenarios including: managing drought; improving profitability; or potentially moving out of farm ownership.



**ACTION PLAN:** Help by working closely with you and your enterprise to assist: resolve urgent issues, create a plan for your future, develop strategies and set goals for your farming enterprise.



**APPLY FOR ASSISTANCE:** If applying for a grant or assistance is right for you, we can help prepare your application including income support options



**REFERRALS:** We can refer you to a range of professionals, including accountants, lawyers, ag advisers, farm succession planners, financial planners, social counsellors and personal or family mediators.



**SUCCESSION PLANNING:** We can support and prepare you for succession planning, including preparing financial viability analysis, referrals to relevant experts and training and compiling helpful questions.