

Location	Counsellor	Phone
Regional	CEO - Jeff Caldbeck	1800 940 404
Broken Hill	TBA	1800 940 404
Bourke	John Beer	1800 940 404
Dubbo	John Jones , Andrew Turnbull	1800 940 404
Forbes	Robert Muffet, Patrick Crowe & Peni Usumaki	1800 940 404
Gilgandra	Susan Kelley	1800 940 404
Mudgee	Liz Brown	1800 940 404
Nyngan	Victoria Boag	1800 940 404
Tottenham	Fran Rowe	1800 940 404
Walgett	Julie Casey	1800 940 404



CONTACT DETAIL

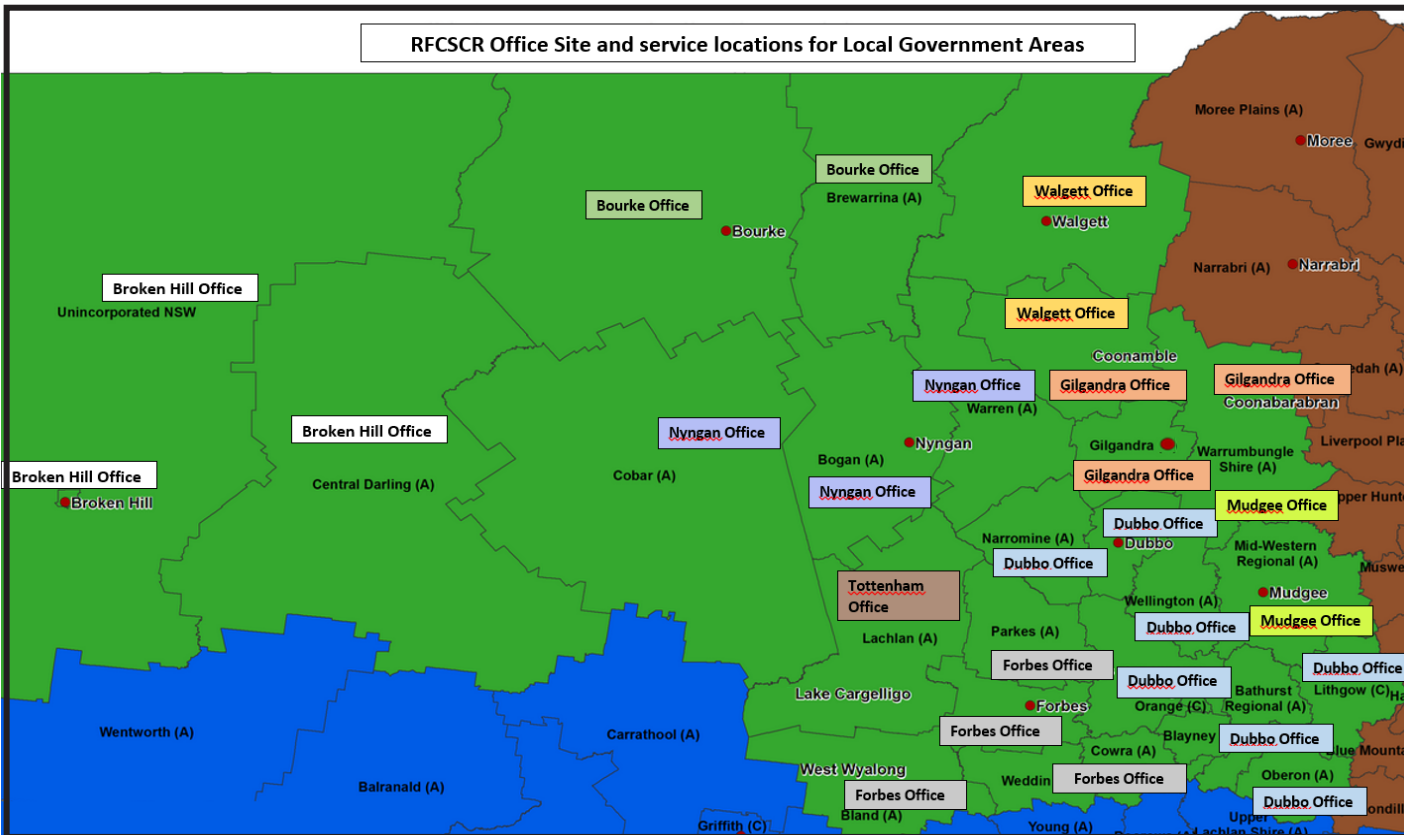
CONTACT
any member of our Team on:
1800 940 404

<https://www.facebook.com/rfcsnswcr>
<http://www.rfcscr.com.au>
https://twitter.com/rfcs_nsw_cr

Updated 09.02.2017



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



Potential or existing 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:



NATURAL DISASTER ASSISTANCE

Natural Disaster Assistance is available for various LGA's across the state where primary producers and small businesses have suffered loss due to fire, heavy rainfall, storms and floods.

- **Low interest loans** cover working capital & replacement & repair to damaged property and associated improvements.
- **Transport Assistance** provides a subsidy on the transport of fodder &/or water to a property, stock to/ from agistment and stock to sale or slaughter.
- **Natural Disaster Grants** are currently accessible for eligible primary producers and small businesses within the Local Government Areas of: Forbes, Bogan, Lachlan, Parkes, Warren, Narromine and Bland as a result of the 2016 flooding. This additional assistance measure has been made available to provide immediate relief for clean-up and restoration costs in the aftermath of the recent extreme natural disasters events.

Call your Rural Financial counsellor for more details

FARM INNOVATION FUND

Funding by way of a low interest, long term loan is available to meet the cost of carrying out permanent capital works that 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.

Call your Rural Financial counsellor for more details

INCOME ASSISTANCE FOR FARMERS

The Farm Household Allowance (FHA) is available now for farmers and their partners who are experiencing financial difficulty. The FHA is a fortnightly income support payment available Australia-wide, without the need for a drought declaration.

Farmers are urged not to self-assess their eligibility but to contact the Department of Human Services via the Farmer Assistance Hotline on 132 316 (8am – 8pm)

Need more info? Contact your Rural Financial Counsellor

UNDERTAKE A FINANCIAL HEALTH CHECK

LET US ASSIST AS YOU TAKE STEPS TO SECURE YOUR FARM'S FINANCIAL FUTURE FOR TODAY AND GENERATIONS TO COME

Have you checked your financial reports lately to see if you've made a profit? Maybe you checked and didn't understand the information in the reports anyway.

Rural Financial Counsellors are able to take some of the mystery out of financial reports. This includes profit/loss and some of the key ratios which are presented in a format that helps you to manage your business.

Ever wondered what your cash flow will look like throughout next year and if you'll have sufficient funds to operate? Your Rural Financial Counsellor can assist with developing an up to date cash flow budget which not only empowers you in bank negotiations but also allows for timely operations and maintains productivity. In short, pressure is reduced because you remain in control.

Our Rural Financial Counsellors will assist you to determine your businesses viability and ultimately assess your enterprises potential to remain profitable or return to profit over the long term.

OUR SERVICE WILL DEVELOP A (FREE) PLAN FOR YOUR BUSINESS WHICH WILL TAKE INTO ACCOUNT YOUR LIFESTYLE, FINANCIAL VIABILITY AND PROFITABILITY ISSUES.

ABOUT THE RFCS PROGRAM

RFCS provides high quality assistance to *eligible* clients through the provision of Financial Counselling Services designed to:

- Assist our clients to understand their financial position and the viability of their enterprise;
- Identify options to improve their financial position;
- Develop a plan to implement the options chosen by them, and implement their plan.

Additionally, your local Rural Financial Counsellor can;

- Assist clients in their dealings with lending institutions in relation to applications and contracts, and processes relating to farm debt mediation;
- Provide information on and assisting clients to access programmes provided by government or industry, including client referrals to appropriate professionals;
- Assist our clients to identify the need for advice from and to prepare for meetings with professional service providers;
- Provide information to assist our clients to make decisions relating to their enterprise/s.