

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 dealing 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.



Dedicated Rural Financial Counsellors assisting Bush Fire affected clients in the LGA's of Mid-Western Region & Warrumbungle

Location	Counsellor	Phone
Regional	CEO - Jeff Caldbeck	1800 940 404
Gilgandra	Susan Kelley	1800 940 404
Mudgee	Liz Brown	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 21.02.2017



Natural Disaster - Bushfire

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

Provides Free Support to Primary Producers, Fishers & Small Rural Businesses

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 RELIEF SCHEME

The Natural Disaster Relief Scheme assists communities and individuals directly affected by flood, fire, storm damage or any other declared natural disaster .

On the 11th February 2017 bushfires effected a number of areas across NSW, resulting in Natural Disaster Declarations within the following Local Government Areas:

- **Kempsey, Mid Coast, Mid-Western Regional, Narrabri, Port Macquarie-Hastings, Upper Hunter and Warrumbungles**

To support relief and recovery following this declared Natural Disaster a range of measures are made available.

This assistance includes:

- Help for eligible people whose homes or belongings have been damaged;
- Concessional interest rate loans for small businesses, primary producers and non-profit organisations;
- Freight subsidies for primary producers;
- Support for affected local councils to help with the costs of cleaning up and restoring damaged essential public assets; and
- Grants to non-profit organizations.

***Don't self assess call your
Rural Financial Counsellor on
1800 940 404***

***or visit the RAA website at
www.raa.nsw.gov.au***

BUSH FIRE ASSISTANCE —Concessional Loans

Funding by way of a loan is available for Primary Producers and Small Businesses who have suffered losses from the February 2017 bush fires. The loan covers Essential Working Capital and Replacement and repair of damage caused to property and associated improvements not covered by insurance.

Key features of the loan

- **Available in the LGAs of Kempsey, Mid Coast, Mid-Western Regional, Narrabri, Port Macquarie-Hastings, Upper Hunter and Warrumbungles**
- Up to \$130,000 is available
- Concessional Interest Rate (currently at 1.16%)
- Repayment term of up to 10 years with a 2 year interest and repayment free period
- Monthly, half yearly or annual repayments to suit enterprise's cash flow
- Majority of gross income must come from primary production
- Applications are currently open, and close on 14/08/2017
- Eligibility criteria applies

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BUSH FIRE ASSISTANCE—Transport of fodder

Provides a subsidy on the transport of fodder and/or water, stock to/from agistment and stock to sale or slaughter.

Available in the following LGAs:

- **Kempsey, Mid Coast, Mid-Western Regional, Narrabri, Port Macquarie-Hastings, Upper Hunter and Warrumbungles.**

Key points:

- 50% of the total freight up to a maximum of \$15,000 per farm enterprise per financial year;
- Claims must be submitted not more than 6 months after the first movement to take place and first stock movement to occur within the first 3 months following the Declaration;
- Available also for owner carriers on a per kilometre rate;
- Applications must be received by the Rural Assistance Authority by 14/08/2017.

CASH FLOW ANALYSIS—bank negotiations

Post the February Bush Fires do you need assistance when communicating with your lender and arranging finance to facilitate recovery?

A Rural Financial Counsellor can assist with the development of a cash flow budget which will enable you to understand what your cash flow will look like and if you'll have sufficient funds. An up to date cash flow budget will not only empower you in bank negotiations but also allows for timely operations whilst reaffirming productivity post the natural disaster.

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