

The Rural Financial Counselling Service
Victoria – Gippsland employs six Rural
Financial Counsellors across Gippsland.

Together they cover the Shires of
Baw Baw, Bass Coast, Cardinia, Casey,
East Gippsland, Latrobe, Mornington
Peninsula, Nillumbik, South Gippsland,
Wellington and Yarra Ranges.

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The Rural Financial Counselling

Service Victoria – Gippsland

is supported by the Australian
Government and the Victorian
Government.

*Donations to our Emergency Assistance fund
for farmers are welcome and any donations
received will be used to help farmers in
financial hardship.*

Donations over \$2.00 are tax deductible.



**Rural Financial
Counselling Service**
Victoria- Gippsland

A free, confidential and
independent rural financial
counselling service for
eligible farmers, fishing
enterprises, forestry growers and
harvesters, and small rural
related businesses.

HEAD OFFICE:

LEONGATHA

PO Box 362, Leongatha, 3953
Shop C, 4 Peart St, Leongatha
Ph (03) 5662 2566

Other Office Locations:

ELLINBANK (WARRAGUL)
Ph (03) 5624 2286

MAFFRA
Ph (03) 5147 0871

BAIRNSDALE
Ph (03) 5152 1514



When you're on the land, making decisions can be difficult even when times are good.

But when seasons fail and commodity prices tumble it may all be too much.

Communication is the key. Talking within the family and communication with lenders can often ease the personal pressure of an increased debt burden, especially if several options are still open.

But that may be only part of the solution. Changed circumstances require changed plans. It may be useful to discuss possible strategies with an independent person, and this is where a Rural Financial Counsellor may help.

The Rural Financial Counselling Service Victoria - Gippsland provides free financial counselling to eligible primary producers, fishers, forestry growers and harvesters and small rural related businesses.

The rural financial counselling program has been in existence since 1985. The service recognises that financial pressures can cause extreme stress to many rural businesses. Our counsellors will help work through these pressures, provide information and refer clients to other sources of support where appropriate.

Counselling is a free, confidential service and is independent of banking and industry organisations. It is specifically set up to help farmers and their families, fishers and rural related small businesses to develop options and to help them to be aware of choices that they have available to them.

A rural financial counsellor can assist and support clients to make better informed financial and business decisions.

A Rural Financial Counsellor can assist with:

- *Analyzing your cashflow and viability*
- *Preparing budgets and profit & loss statements*
- *Identifying areas of risk in your business*
- *Assist in negotiations with creditors*
- *Improving your ability to plan your business operations*
- *Identifying government assistance you might qualify for*
- *Completing action plans you may need to develop to receive grants or income assistance*
- *Identifying any advice and training you may need*
- *Preparing for a visit to a succession planner*
- *Referrals to a range of professional service providers*
- *Farm debt mediation*



<p>Are you likely to need additional funds to cope?</p>	<p>Options include:</p> <ul style="list-style-type: none"> - Speaking to your bank manager about increasing your borrowings or negotiating a lower rate - Speaking to your milk company field officer about any assistance they can offer suppliers - Applying for the <u>Dairy (or Drought) Concessional Loan Scheme</u> (certain eligibility requirements must be met) – contact <u>Rural Finance</u> Ph 1800 260 425 or www.ruralfinance.com.au
<p>STOP PRESS – Dairy Development Grants Announced - open until 30 June 2017.</p>	<ul style="list-style-type: none"> - Applying for a grant through the <u>VFF Farmers Fund</u> For more information visit https://www.vff.org.au/vff/Farmers_Fund or email farmersfund@vff.org.au or 1300 882 833 - Dairy Development Grants of up to \$5,000 to invest in fixed infrastructure (certain eligibility requirements must be met). Minimum dollar for dollar co-contribution from the farm business is required. To check eligibility contact Rural Finance on 1800 260 425 or visit www.ruralfinance.com.au/Industry-programs.
<p>Are you currently, or expecting to, have difficulty paying for household expenses – food, utility bills etc?</p> <p>STOP PRESS – Some emergency assistance is available through various welfare agencies.</p>	<p>Options include:</p> <ul style="list-style-type: none"> - Contacting your bank to see if your loan repayments can be adjusted for a period of time - Contacting your utility companies/shire and request to speak with their hardship department to make a realistic payment plan - Applying for <u>Farm Household Allowance</u> (certain eligibility requirements must be met) - contact <u>Centrelink</u> Ph 13 23 16 or www.humanservices.gov.au <p>Note: It is important to maintain open communication channels with creditors.</p>
<p>Are you behind in payments on bank debt and/or debt on farm equipment under finance?</p> <p>Are you struggling to pay, or behind in debts to creditors eg. feed companies?</p>	<p>Options include:</p> <ul style="list-style-type: none"> - Contacting your bank and/or finance company and see if your loan repayments can be adjusted for a period of time - Contacting your creditors and ask to make a realistic payment plan (Don't ignore letters of demand, default notices etc.) - Contacting the <u>Rural Financial Counselling Service</u> to make an appointment to see a rural financial counsellor who can analyse your cash-flow and help you to work through budgeting options. Ph 5662 2566 Leongatha <p>Note: The <u>Rural Financial Counselling Service</u> can assist with the Farm Debt Mediation process if the debt progresses to formal debt negotiations.</p>
<p>Are you finding it difficult to deal with payments to the ATO?</p> <p>Other ATO assistance available?</p>	<p>Options include:</p> <ul style="list-style-type: none"> - Calling the ATO's dedicated hotline on 131142 (option 3) about assistance that is available for dairy/drought-affected taxpayers - Contacting your accountant for information on accelerated depreciation for fencing and water facilities (dams and bores etc.)
<p>Are you feeling overwhelmed and/or stressed by your financial situation?</p>	<p>Consider:</p> <ul style="list-style-type: none"> - Making a visit to your doctor for a general check-up - Asking your doctor for a referral to a personal counsellor - Talking to someone.....

AGRICULTURE VICTORIA

2016 SUPPORT SERVICES IN VICTORIA

A guide for individuals, farm families & businesses impacted by the recent dairy industry announcements.

Farmers support		
Initiative/ Service	Description	More information
Tactics for Tight Times	<p>Delivers programs & information for dairy farmers & service providers with clear messages, information, tools & resources to support key decision making on-farm. Including:</p> <ul style="list-style-type: none"> • Taking Stock • Seasonal Update Information Sessions • Feed Budgeting & Purchasing Risk Management • DairyBase • Dairy Discussion Groups 	<p>Dairy Australia: 03 9694 3777 West VicDairy: 03 5557 1000 Murray Dairy: 03 5833 5312 GippsDairy: 03 5624 3900</p> <p>www.dairyaustralia.com.au</p>
Rural Financial Counselling	Free & independent financial information, options, decision support & referral services.	<p>Call 1800 686 175 (toll free) or call: Western RFCS: 1300 735 578 Eastern RFCS: 5662 2566 North East RFCS: 1300 834 775 North West RFCS: 1300 769 489</p> <p>www.rfcs.gov.au</p>
Farming & drought information	Information to assist farmers with a broad range of agricultural issues, including animal health and welfare information.	Call 136 186 or visit: www.agriculture.vic.gov.au/drought
Farm Household Allowance	Income support payment, available to eligible farmers & their families experiencing financial hardship.	Call 13 23 16 or visit: www.humanservices.gov.au
Farm Debt Mediation	Compulsory Scheme for banks & other creditors to offer mediation to farmers before commencing debt recovery proceedings on farm mortgages.	Call 136 186 Email: farm.debt@ecodev.vic.gov.au Visit: www.agriculture.vic.gov.au/drought
Australian Government Farmer Assistance hotline	Information on the Australian Government's support services available to farmers and rural communities (e.g. Farm Household Allowance).	Farmer Assistance Hotline: 132 316
Farm Management Deposits	Assists primary producers to deal more effectively with fluctuations in cash flows.	www.agriculture.gov.au

Farmers support		
Initiative/ Service	Description	More information
Look over the farm gate	Community events & activities that bring people together.	www.lookoverthefarmgate.com.au
National Centre for Farmer Health	Workshops to improve the health, safety & well-being of farm men & women, farm workers, their families & communities across Australia.	For further information, call (03) 5551 8533 or visit www.farmerhealth.org.au
Emotional and Health support		
Lifeline	24/7 telephone counselling – Connect with someone who cares.	Call 13 11 14 or visit www.lifeline.org.au
Beyondblue	Information about issues associated with depression & anxiety.	Call 1300 224 636 or visit www.beyondblue.org.au
NURSE-ON-CALL	24/7 phone service that provides immediate, expert health advice from a registered nurse.	Call on 1300 60 60 24
Mensline Australia	24/7 service for men with relationship & family concerns.	Call 1300 78 99 78
Kids Help Line	24/7 telephone & online counselling service for young people.	Call 1800 55 1800 or visit www.kidshelp.com.au
Family Relationship Service	Providing families with access to information about family relationship issues.	Call 1800 050 321 or visit www.familyrelationships.gov.au
Victorian Better Health Channel	Health & medical information that is quality assured, reliable, up to date, easy to understand, regularly reviewed & locally relevant.	www.betterhealth.vic.gov.au
Find a mental health service	Mental health consultations.	Contact your local GP for a referral Visit: www.health.vic.gov.au
Maternal & Child Health Line	24/7 state-wide telephone service, which works alongside the Maternal & Child Health Service & is staffed by qualified maternal & child health nurses.	Families can call 13 22 29 (24 hours a day, 7 days a week)
Parentline	Confidential, anonymous & free telephone counselling, information & referral service for parents.	Families can call 13 22 89 (8 am to midnight, 7 days a week)
Building Emotional Resilience fact sheet	Practical ways to help build mental & emotional resilience & signposting to further resources.	Dairy Australia fact sheet is available at: www.thepeopleindairy.org.au
Personal Assistance		
Victorian State Concessions	A number of concessions designed to assist & improve the affordability of essential services for low-income Victorian households.	www.dhs.vic.gov.au/concessions
Foodbank Victoria	Foodbank distributes meals to individuals & families across regional, rural & metro areas of Victoria, helping to feed over 100,000 Victorians each month.	Foodbank www.foodbankvictoria.org.au Phone: 9362 8300
Back to School	Children from disadvantaged families attending Victorian Government Schools are provided with uniforms, shoes & other essential items.	Contact your School Principal, Assistant Principal or Welfare Coordinator
Kindergarten Concessions	Kindergarten fee subsidy to enable eligible children to attend a funded kindergarten program in the year before school free of charge or at minimal cost.	Contact your local kindergarten or call: 1800 809 834
Camps, Sports & Excursions Fund (CSEF)	To eligible students in specified areas that are currently enrolled in government & non-government schools.	Contact your child's school in the first instance. Visit: www.education.vic.gov.au/csef . Or phone the CSEF Helpdesk: 1800 060 970