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

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

How to contact us:

Bairnsdale:  Peter Pauwels
Ph (03) 5152 1514  Mob 0429 991 956
peterp@rfcsvg.com.au

Ellinbank:  Jane Coots
Ph (03) 5624 2286  Mob 0418 511 460
janec@rfcsvg.com.au

Maffra:  Trudi Laing
Ph (03) 5147 0855  Mob 0427 618 520
trudil@rfcsvg.com.au

Warrick Wilson
Ph 5147 0832  Mob 0427 568 602
warrickw@rfcsvg.com.au

Leongatha:  Ph (03) 5662 2566

Anne Gilligan  Mob 0418 512 298
anneq@rfcsvg.com.au

Marshall Scott  Mob 0407 898 735
marshalls@rfcsvg.com.au

Wayne Sanders  Mob 0419 245 734
waynes@rfcsvg.com.au

Executive Officer
Kylie Holmes
Mobile 0409 163 189
PO Box 362, Leongatha 3953
Ph (03) 5662 2566
kylieh@rfcsvg.com.au

Admin/Finance Officer
Megan Colahan
PO Box 362, Leongatha 3953
Ph (03) 5662 2566
office@rfcsvg.com.au

SRFC Co-ordinator
Jenny Mason
Ph (03) 5147 0871 (Mob) 0400 182 840
jennym@rfcsvg.com.au

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.

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
A Rural Financial Counsellor can assist and support clients to make better informed financial and business decisions.

- To them, there are options that they have available to develop options and help them to be up to help farmers and their families.

The Counsellor is a free, independent service.

- Counsellor may help.
- and this is where a Rural Financial
strategies with an independent person,
plan. It may be useful to discuss possible
- changed circumstances requiring changed
- but that may only be part of the solution.

Especially if several options are still open.
- the family and communication with

Communication is the key. Talking within
prices stumble if may all be too much.
- but when seasons fail and commodity

Times are good.

When you're on the land, making
decisions can be difficult even when
<table>
<thead>
<tr>
<th>Question</th>
<th>Options/Details</th>
</tr>
</thead>
</table>
| Are you likely to need additional funds to cope?                       | - 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 **Dairy (or Drought) Concessional Loan Scheme** (certain eligibility requirements must be met) – contact **Rural Finance**  
| **STOP PRESS – Dairy Development Grants Announced - open until 30 June 2017.** | - Applying for a grant through the **VFF Farmers Fund** For more information visit [https://www.vff.org.au/vff/Farmers_Fund](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](http://www.ruralfinance.com.au/industry-programs). |
| Are you currently, or expecting to, have difficulty paying for household expenses — food, utility bills etc? | - 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 **Farm Household Allowance** (certain eligibility requirements must be met) - contact **Centrelink**  
Ph 13 23 16 or [www.humanservices.gov.au](http://www.humanservices.gov.au) |
| **Note:** It is important to maintain open communication channels with creditors. |
| Are you behind in payments on bank debt and/or debt on farm equipment under finance? Are you struggling to pay, or behind in debts to creditors eg. feed companies? | - 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 **Rural Financial Counselling Service** 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  
**Note:** The **Rural Financial Counselling Service** can assist with the **Farm Debt Mediation** process if the debt progresses to formal debt negotiations. |
| Are you finding it difficult to deal with payments to the ATO? Other ATO assistance available? | - 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.) |
| Are you feeling overwhelmed and/or stressed by your financial situation? | Consider:  
- Making a visit to your doctor for a general check-up  
- Asking your doctor for a referral to a personal counsellor  
- Talking to someone......... |
2016 SUPPORT SERVICES IN VICTORIA

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

<table>
<thead>
<tr>
<th>Initiative/Service</th>
<th>Description</th>
<th>More Information</th>
</tr>
</thead>
</table>
| Tactics for Tight Times             | Delivers programs & information for dairy farmers & service providers with clear messages, information, tools & resources to support key decision making on-farm, including:  
  - Taking Stock  
  - Seasonal Update Information Sessions  
  - Feed Budgeting & Purchasing Risk Management  
  - DairyBase  
  - Dairy Discussion Groups                                                                                                                                       | Dairy Australia: 03 9694 3777  
  West Vic Dairy: 03 5557 1000  
  Murray Dairy: 03 5833 5312  
  Gipps Dairy: 03 5624 3900  
  www.dairyaustralia.com.au |
| Rural Financial Counselling         | Free & independent financial information, options, decision support & referral services,                                                                                                                                                                        | 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  
  www.rfcs.gov.au |
| 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:  
| 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  
<p>| 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.                                                                                                                                                                               | <a href="http://www.agriculture.gov.au">www.agriculture.gov.au</a> |</p>
<table>
<thead>
<tr>
<th>Initiative Service</th>
<th>Description</th>
<th>More Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Look over the farm gate</td>
<td>Community events &amp; activities that bring people together.</td>
<td><a href="http://www.lookoverthefarmgate.com.au">www.lookoverthefarmgate.com.au</a></td>
</tr>
<tr>
<td>National Centre for Farmer Health</td>
<td>Workshops to improve the health, safety &amp; well-being of farm men &amp; women, farm workers, their families &amp; communitie]</td>
<td>For further information, call (03) 5551 8533 or visit <a href="http://www.farmerhealth.org.au">www.farmerhealth.org.au</a></td>
</tr>
<tr>
<td>Emotional and Health support</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lifeline</td>
<td>24/7 telephone counselling - Connect with someone who cares.</td>
<td>Call 13 11 14 or visit <a href="http://www.lifeline.org.au">www.lifeline.org.au</a></td>
</tr>
<tr>
<td>Beyondblue</td>
<td>Information about issues associated with depression &amp; anxiety.</td>
<td>Call 1300 224 636 or visit <a href="http://www.beyondblue.org.au">www.beyondblue.org.au</a></td>
</tr>
<tr>
<td>NURSE-ON-CALL</td>
<td>24/7 phone service that provides immediate, expert health advice from a registered nurse,</td>
<td>Call on 1300 60 60 24</td>
</tr>
<tr>
<td>Mensline Australia</td>
<td>24/7 service for men with relationship &amp; family concerns.</td>
<td>Call 1300 78 99 78</td>
</tr>
<tr>
<td>Kids Help Line</td>
<td>24/7 telephone &amp; online counselling service for young people.</td>
<td>Call 1800 55 1800 or visit <a href="http://www.kidselp.com.au">www.kidselp.com.au</a></td>
</tr>
<tr>
<td>Family Relationship Service</td>
<td>Providing families with access to information about family relationship issues.</td>
<td>Call 1800 505 321 or visit <a href="http://www.familyrelationships.gov.au">www.familyrelationships.gov.au</a></td>
</tr>
<tr>
<td>Victorian Better Health Channel</td>
<td>Health &amp; medical information that is quality assured, reliable, up to date, easy to understand, regularly reviewed &amp; locally relevant.</td>
<td><a href="http://www.betterhealth.vic.gov.au">www.betterhealth.vic.gov.au</a></td>
</tr>
<tr>
<td>Find a mental health service</td>
<td>Mental health consultations.</td>
<td>Contact your local GP for a referral Visit: <a href="http://www.health.vic.gov.au">www.health.vic.gov.au</a></td>
</tr>
<tr>
<td>Maternal &amp; Child Health Line</td>
<td>24/7 state-wide telephone service, which works alongside the Maternal &amp; Child Health Service &amp; is staffed by qualified maternal &amp; child health nurses.</td>
<td>Families can call 13 22 29 (24 hours a day, 7 days a week)</td>
</tr>
<tr>
<td>Parentline</td>
<td>Confidential, anonymous &amp; free telephone counselling, information &amp; referral service for parents.</td>
<td>Families can call 13 22 89 (8 am to midnight, 7 days a week)</td>
</tr>
<tr>
<td>Building Emotional Resilience fact sheet</td>
<td>Practical ways to help build mental &amp; emotional resilience &amp; signposting to further resources,</td>
<td>Dairy Australia fact sheet is available at: <a href="http://www.thepeopleindairy.org.au">www.thepeopleindairy.org.au</a></td>
</tr>
<tr>
<td>Personal Assistance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Victorian State Concessions</td>
<td>A number of concessions designed to assist &amp; improve the affordability of essential services for low-income Victorian households.</td>
<td><a href="http://www.dhs.vic.gov.au/concessions">www.dhs.vic.gov.au/concessions</a></td>
</tr>
<tr>
<td>Foodbank Victoria</td>
<td>Foodbank distributes meals to individuals &amp; families across regional, rural &amp; metro areas of Victoria, helping to feed over 100,000 Victorians each month.</td>
<td>Foodbank <a href="http://www.foodbankvictoria.org.au">www.foodbankvictoria.org.au</a> Phone: 9382 8300</td>
</tr>
<tr>
<td>Back to School</td>
<td>Children from disadvantaged families attending Victorian Government Schools are provided with uniforms, shoes &amp; other essential items.</td>
<td>Contact your School Principal, Assistant Principal or Welfare Coordinator</td>
</tr>
<tr>
<td>Kindergarten Concessions</td>
<td>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.</td>
<td>Contact your local kindergarten or call 1800 809 834</td>
</tr>
<tr>
<td>Camps, Sports &amp; Excursions Fund (CSEF)</td>
<td>To eligible students in specified areas that are currently enrolled in government &amp; non-government schools.</td>
<td>Contact your child's school in the first instance. Visit <a href="http://www.education.vic.gov.au.csef">www.education.vic.gov.au.csef</a>. Or phone the CSEF Helpdesk: 1800 060 970</td>
</tr>
</tbody>
</table>