

January 2020 Update



We are providing an update on services available through our Rural Financial Counselling and Small Business Support Programs for your information and referral of clients experiencing or at risk of financial hardship.

Our Rural Financial Counselling and Small Business Services are free, independent and confidential; able to go to clients' place of business; staffed by qualified people who understand farming and business.

We can help people affected by drought, low commodity prices, natural disasters, structural adjustment, family farm succession, industry downturns, low equity or tight cash flow, changes in personal circumstances, family accidents or illness.

Our counsellors work with clients to understand their business and assist to improve their financial position by supporting them to explore options, develop and implement an action plan and access relevant eligible programs.

Victorian Bushfires

[VFF Disaster Relief](#) Help or Donate – 1300 882 833

The Victorian Farmers Federation (VFF) is coordinating relief for farmers affected by bushfires in Gippsland and the Upper Murray.

The VFF encourages you to call **1300 882 833** to register if you:

- Need fodder
- Need agistment
- Can donate good quality fodder
- Can transport fodder
- Can take animals on agistment
- Want to make a tax deductible donation to the VFF Disaster Relief Fund

The VFF has secured an agreement with the Victorian Government to facilitate the transport of fodder to affected regions. This includes fuel subsidies for transport of donated fodder. Farmers/transporters must register with VFF within 48 hours of the dispatch/delivery of any fodder to claim the rebate.

The VFF Disaster Relief Fund is assisting in the recovery efforts, including rebuilding fences, access to stock water and emergency fodder requirements.

Report Livestock Injuries: Agriculture Victoria **1800 226 226**

[Disaster Recovery Toolkit](#) For businesses impacted by the recent bushfires, CPA's award winning Disaster Recovery Toolkit is a valuable resource. Understandably, the immediate concerns remain on community safety, food and shelter. In the weeks and months ahead, it will be the time to focus on supporting and helping communities to rebuild. When the recovery phase commences, this toolkit can assist with the many elements of business recovery.

Further information will be provided regarding fire recovery and assistance in upcoming newsletters.

Rural Financial Counselling Service Victoria – North East Programs

New [On-farm Drought Resilience Grant Program GMID](#) The Victorian Government has established this program to assist irrigation farm businesses (including those that have transitioned from irrigation production systems to dryland production since 1 July 2018) in the Goulburn Murray Irrigation District (GMID) to invest in on-farm drought preparedness and to seek business advice. Infrastructure grants of up to \$5,000 require a co-contribution however no co-contribution is required for business advice grants. Available until funds are allocated.

New [Wangaratta Floods and Storms Concessional Loans](#) Concessional interest rate loans are now available to eligible primary producers, small business and not-for-profit organisations in the Wangaratta Local Government Area that have been affected by the December 2018 floods and storms event. Applications open to 22/5/2020.

New [CWA of Victoria Drought Relief Program GMID](#) The Victorian Government has established a Household Financial Relief program to provide immediate assistance to farming families affected by drought and dry conditions in the GMID. Payments of up to \$3,000 are to assist with meeting urgent household expenses such as residential rates, food, school expenses, rent, household and medical bills.

New [St Vincent de Paul Drought Community Support – Strathbogie Shire](#) Funding is now available for farmers, farm workers and farm suppliers/contractors facing hardship due to drought. It can be used to spend in local communities or to cover urgent bills such as food, petrol and utilities. The \$3,000 per household can consist of up to \$2,000 in cash and \$1,000 in vouchers.

New **Farm Employment Exchange** – A new program to be delivered by the VFF to facilitate employment opportunities for farmers and farm workers seeking alternative farm work during to drought. To register your interest please email: drought.support@agriculture.vic.gov.au

Rural Skills Connect – A partnership between Regional Development Victoria and Murray Dairy to re-establish the Rural Skills Connect program to support dairy farming families and farm workers seeking off-farm income to develop new skills and use their existing expertise to gain new employment. Call Agriculture Victoria on 136 186.

[Catchment Management Authority Drought Employment Program](#) This program provides off-farm employment and training for farmers, farm workers and individuals affected by drought and dry seasonal conditions to expand or obtain transferrable employment skills.

[Farm Household Allowance \(FHA\)](#) Department of Human Services Allowance to help meet basic household needs for families experiencing hardship. Our Rural Financial Counsellors can assist with application.

[Dedicated Dairy Support Program](#) *'Helping Northern Victorian dairy farmers make the big decision'*
The big decision could be to leave the industry, scale back (or up), family succession or maybe transitioning to another agricultural enterprise.

DEDICATED 
DAIRY SUPPORT PROGRAM

Update [On-farm Emergency Water Infrastructure Rebate Scheme](#) Australian Government rebates of up to \$25,000 (GST exclusive) or 25% of the cost associated with the purchase and installation of on-farm water infrastructure that improves resilience to drought. The scheme is now available for the purchase and installation of emergency water infrastructure for **permanent horticultural plantings** which may include the costs associated with drilling new horticulture groundwater bores and desilting dams. Available to 30/6/2020.

Update [Regional Investment Corporation Concessional Loans](#) The Drought and Farm Investment loans are low-interest loans that allow farm businesses to access up to \$2 million to improve long-term strength, resilience and profitability with 50% of the debt being retained by the client's commercial lender:

- The current **Drought loan** terms have been enhanced to offer **2 years interest free**, 3 years interest only and 5 years principal and interest.
- The interest rate on the **Farm investment** loan will be reduced from **1st February 2020 to 2.11%**.


[Farm Debt Mediation Scheme](#) Under this scheme it is compulsory for banks and other creditors to offer mediation to farmers before commencing debt recovery proceedings on farm mortgages. Early engagement with a Rural Financial Counsellor is advised.

[On-farm Energy](#) Grants to assist Victorian farmers improve energy efficiency e.g. equipment or infrastructure that is more efficient or enables generation of own energy. Apply by 31/03/2020.

AgBiz Assist Small Business Support

[AgBiz Assist Small Business Support Program](#) With the support of the Victorian Government we are providing free, confidential and independent service to small business owners who are impacted by poor business performance resulting in reduced turnover, low profitability, tight cash flow, unpaid debtors/creditors and difficulty accessing finance.

Coming soon **Regional Investment Corporation (RIC) Small Business Concessional Drought Loans** up to \$500,000 for businesses that provide goods and services to primary producers i.e. carriers, contractors, machinery suppliers and repairers. 1800 875 675

- Rural Financial Counselling Victoria - North East rfcsvcvicne.org.au  **1300 834 775**
- Small Business Support Program agbizassist.org.au **1300 032 332**
- Counsellors based in Wodonga, Shepparton, Numurkah, Benalla and Seymour

Tax deductible donations to AgBiz Care are channelled directly to rural families in need of support



NSW Southern - Rural Financial Counselling Service **1800 319 458** farmhub.org.au