



Continuing to Service North East Victoria and the Goulburn Valley

AgBiz Assist continues to support both new and existing clients including primary producers and small business under COVID-19 conditions, via phone, video conferencing, email and other forms of communication to safeguard client and staff health.

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, including disaster recovery.

Our Rural Financial Counselling and Small Business Services are free, independent and confidential. We are able to go to clients' place of business (postponed temporarily due to COVID-19 restrictions) and 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.

AgBiz Assist Small Business Support

***New* Drought Communities Small Business Support Program** Drought has been tough on small businesses that rely on rural communities to survive. Through the \$7 million Drought Communities Small Business Support Program, these businesses can access free financial counselling and specialist third-party advice through a Professional Services Fund. Our small business financial counsellors can refer to other professions such as accountants, legal and mental health service. Call 1300 032 332 or Colin Rawnsley for further information 0419 418 928.

[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 and disaster recovery resulting in reduced turnover, low profitability, tight cash flow, unpaid debtors/creditors and difficulty accessing finance.

[Regional Investment Corporation \(RIC\) AgBiz Drought Loans](#) are loans of up to \$500,000 for small businesses that are currently or have been supplying goods or services relating to primary production to farm businesses in an affected area.

[Disaster Recovery Toolkit](#) For businesses impacted by the recent bushfires, CPA's award winning Disaster Recovery Toolkit is a valuable resource. As the recovery phase commences, this toolkit can assist with the many elements of business recovery.

Victorian Bushfire Recovery

[Victorian Bushfires Case Support Program](#) is available to fire impacted people and is being delivered by Gateway Health in North East Victoria. Case Managers with social work backgrounds, are working with local residents to link them directly with vital support, such as information and advice, mental health support or financial counselling. The Case Support Program can be accessed by calling 1800 560 760.

Bushfire Mental Health Support

Bushfire Counselling | 1300 514 811
Corryong Health | 02 6076 3200
Lifeline Bushfire Helpline | 13 43 57
MensLine Australia | 1300 789 978
Beyond Blue | 1300 224 636

New [Towong Shire Local Area Recovery Officers](#) are now working together with individuals and communities across the Shire to help determine priorities, key recovery initiatives and to deliver on these activities. Contact Upper Murray Community Recovery Hub on 1800 518 222 recovery@towong.vic.gov.au

Bushfire Recovery Feedback

"The coordinated support of recovery agencies through Corryong Community Recovery Centre has been a total lifeline. The assistance from my Gateway Health Bushfire Case Support Manager and AgBiz Assist Financial Counsellor has relieved the mental strain. I have just started the Meat and Livestock Australia (MLA) Back to Business Program and recommend it to other farmers needing assistance with business planning after the bushfires." Farmer Cudgewa North.

New [BlazeAid](#) re-sowing opportunity, providing perennial grass seed to re-establish pastures in burnt paddocks. The first round of funding is fully subscribed however a second round will open in the next 2 weeks. Please contact Kevin Butler at BlazeAid on 0418 530 471.

New [Meat & Livestock Australia - Back to Business](#)

Producers in fire-affected regions can access up to three free one-on-one Back to Business sessions with a local farm management consultant to help put their business back on track. This program has already been taken up by a number of producers. MLA also encourages specialist service providers to contact them to partner in the program.



New [Small Business Bushfire Support Grant \(including primary producers\)](#) Applications are open for this new \$10,000 loss of income grant. To be eligible, small businesses (including primary producers) must have experienced a 40% decline in revenue over a three-month period compared to the previous year. Clients are urged not to presume ineligibility and to seek assistance. Available to **30 September 2020**.

Applications for the Rural Finance Emergency Bushfire Primary Industries Grant (up to \$75,000) and Emergency Transport Support Program (up to \$15,000) close on **31 July 2020**. Bushfire Concessional Loans are also available to **31 August 2020**. We are urging all affected farmers to seek assistance with their applications. Contact AgBiz Assist if you want to know more.

[Regional Investment Corporation \(RIC\) Concessional Loans](#)

Refinance up to 50% of current commercial debt, **2 years interest free**. Drought Loans are also available to fire affected farm businesses. Seek assistance from AgBiz Assist.



[Farm Household Allowance \(FHA\)](#) Services Australia (Centrelink) allowance to help meet basic household needs for families experiencing hardship and disaster recovery. Farmers and their partners are able to receive the payment for up to 4 years and the rate of payment is usually equivalent to the JobSeeker payment. A raft of recent changes will be implemented by 1 July 2020, including threshold changes to off-farm income and net assets. Our Rural Financial Counsellors can assist with applications.

Farm Business Programs

[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.



Update [On-Farm Drought Resilience Grant GMID](#) The maximum value has been increased from \$5,000 to \$10,000 to boost farmer's access to professional services. Up to \$5,000 can be applied for business decision making activities with no-contribution required, as well as \$5,000 for infrastructure investments (with at least 50% co-contribution). There are 3 new investment types including items to improve **mobile phone connectivity** such as antennas and repeaters, as well as **weed control** and **soil moisture probes**.

Extended [On-farm Energy](#) Grants to assist Victorian farmers improve energy efficiency on a dollar-for-dollar basis e.g. equipment or infrastructure that is more efficient or enables generation of own energy. Apply by 30/06/2020.

New **Farm Employment Exchange** A program delivered by the VFF to facilitate employment opportunities for farmers and farm workers seeking alternative farm work due to drought. Call the Victorian Farmers Federation on 1300 882 833.

[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.

Family Violence Help and Support

North East Victoria

Centre Against Violence | 03 5722 2203

Gateway Health | 02 6022 8888


Gateway Health Men's Behaviour Change Program | 02 6022 8888

Albury Wodonga Women's Centre for Health & Wellbeing | 02 6041 1977

Victims Assistance Programs Merri Health | 1300 362 739

Goulburn Valley

Primary Care Connect | 03 5823 3200

- Rural Financial Counselling Victoria - North East rfcsvicne.org.au  **1300 834 775**
 - Small Business Support Program agbizassist.org.au **1300 032 332**
- Servicing Victoria's North East and Goulburn Valley

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

