

## April 2020 Update



### Continuing to Service North East Victoria and the Goulburn Valley

**AgBiz Assist has postponed face to face meetings however we are available 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; able to go to clients' place of business (postponed); 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 Bushfire Recovery

**\*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 contact either Rural Finance or AgBiz Assist. Available to 30/9/2020.

**\*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.

\*Update\* [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.



\*New\* [Red Cross Rebuild Grant](#) A \$20,000 grant to assist with the early stages of rebuild planning, including building plans, council fees and safety assessments. It is open to home owners whose primary place of residence was destroyed.

\*Updated\* [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. Our Rural Financial Counsellors can assist with applications.

[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.

**Further information regarding fire recovery and assistance is provided on the attached AgVic Update.**

## 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.



[On-farm Drought Resilience Grant GMID](#) A grant of up to \$5000 is available to eligible drought impacted farm businesses for investment in on-farm drought preparedness and resilience, pasture management and recovery and farm business planning. Available until funds are allocated.

\*Extended\* [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.

\*Extended\* [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 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.

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

[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.

[Country Women's Association of Victoria \(CWA\) Drought Relief GMID](#) Household relief up to a maximum of \$3,000 per individual applicant and/or household and is available for farming families, farm workers and contractors that are drought-affected and reliant on farming as their primary source of income.


\*Updated\* [Salvation Army and St Vincent de Paul Drought Community Support – Strathbogie, Moira, Greater Shepparton, Benalla and Wangaratta Shires](#) A one-off payment of \$3000 for eligible farmers, farm workers, farm suppliers or contractors in areas impacted by drought or dry seasonal conditions.

[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.

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

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

- Rural Financial Counselling Victoria - North East [rfcshvicne.org.au](http://rfcshvicne.org.au)  **1300 834 775**
  - Small Business Support Program [agbizassist.org.au](http://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*



NSW Southern - Rural Financial Counselling Service **1800 319 458** [farmhub.org.au](http://farmhub.org.au)