

October 2019 Update



In light of the current dry seasonal forecast, 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.

Rural Financial Counselling Service Victoria – North East Programs

[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

[On-farm Drought Infrastructure Support](#) Grants of up to \$5,000 are available to eligible farm businesses in Northern Victoria. Businesses are required to match the grant value with a dollar for dollar co-contribution. Grants available until funds expended.

[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 addresses animal welfare needs and improves resilience to drought. Available to 30/6/2020.

[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.

[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 Program



[Small Business Support Program](#) AgBiz Assist with the support of the Victorian Government 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.

Contact us:

- Rural Financial Counselling Victoria - North East rfcsvcne.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