



**RURAL FINANCIAL COUNSELLING SERVICE
GOULBURN MURRAY HUME**

**FARMS DIRECTLY AFFECTED BY
DECEMBER 2014 BUSHFIRES**

**HELP TO ACCESS CONSESSIONAL LOANS
OR HELP WITH FINANCIAL RECOVERY
PLANNING**

Our team of experienced Rural Financial Counsellors (RFCs) can provide assistance to farmers and small rural businesses in fire affected areas to access available assistance that will help them recover from the financial effects of the December 2014 bushfires in the LGA's of Benalla, Wangaratta and Moira.

Preparing loan documents can be daunting and time consuming in the normal course of business; but added to everything else that you have need to do to get your farm functioning again the process and preparation required can be a deterrent and exhausting. Rural Finance requires:

- Financial statements for the farm trading entity and all related business entities for 2013 and 2014 financial years.
- Statements must include Balance Sheet, Profit and Loss Statement,
- Stock Trading Accounts and Depreciation Schedules
- Business Taxation Returns for all related entities for 2013 and 2014 financial years
- Individual Tax Returns for all parties to the application for 2013 and 2014 financial years
- Financial Budget for the trading entity and all related entities for 2015 financial year
- Statements of Assets & Liabilities
- Photos or evidence of damage

The Rural Financial Counselling Service is free and you don't need to be considered to be experiencing financial hardship to access disaster recovery assistance from the service.

Phone our office on 1300 834 775 or our contact our Rural Financial Counsellor Coordinator Chris Howard 0427 546 642 for more information and referral to your closest rural financial counsellor. You can also contact an RFC directly: Carl Fraser 0428 859 842, Warwick Philpott 0438257308, Jim Moll 0427394988 are based at Benalla and Wangaratta, and Alan Guest-Smith 0417496882 is based at Numurkah.

For assistance with recovery from the Creighton's Creek fires please contact Ken Slatter 0407 844 558 at RFCS Victoria – North Central

General Information about the Rural Financial Counselling Service Victoria - Goulburn Murray Hume

Goulburn Murray Hume Agcare Limited (GMHA) provides Rural Financial Counselling Services based in the Goulburn Murray Hume region. The area covers the LGA's of Towong, Alpine, Wodonga, Indigo, Wangaratta, Benalla, Moira, Shepparton, parts of Strathbogie and Campaspe and bordering areas of Southern New South Wales.

We provide a free, confidential and independent financial counselling service to primary producers and small rural businesses who are experiencing financial hardship and who have limited sources of impartial support to manage the challenges of industry change and adjustment.

GMHA is a non-profit community company; trading as RFCS Victoria – Goulburn Murray Hume, the rural financial counselling service is funded by the Federal and Victorian State Governments. GMHA is administered from our head office in Wodonga, with regional offices located in Kyabram, Numurkah and Benalla / Wangaratta.

Our team of Rural Financial Counsellors (RFCs) is knowledgeable and experienced with challenges of farming and small rural business management. Our RFCs understand agricultural issues and pressures impacting small rural businesses and their families. They have many years of experience in the banking, agricultural, agribusiness, agronomic and accounting professions. The RFCS is primarily a mobile service for family farm business that visits your farm or place of business. RFCs provide information and support in the following areas:

- Business planning, budgeting, profit & loss, cash flow & viability analysis to help farming families assess and understand their financial positions and to identify options, and develop business plans;
- Farm Debt Mediation;
- Assist with loan and/or refinance options and provide support and mediation including negotiation with creditors and financial institutions.
- Assist with preparation for farm succession;
- Facilitate decision making and support farming families through the adjustment processes;
- Provide information and referrals to relevant professionals and agencies;
- Help identify eligibility and apply for Centrelink payments (Farm Household Allowance, pensions, Youth Allowance, New Start), Concessional Loans and other available assistance schemes;
- Natural and economic disaster recovery.

For more information and referral to a rural financial counsellor please phone 1300 834 775 or Chris Howard, Rural Financial Counsellor Coordinator 0427 546 642.
