

# Rural Financial Counsellor Service

## *A Drought Response Initiative*

Free Rural Financial Counselling Services (RFCS) will be available to Murray Irrigation customers from the company's offices in Deniliquin and Wakool on Monday, 11 November and Finley on Monday 18 November 2019.

Confidential meetings will provide customers with advice and access to eligible support services to help them balance the impacts of the drought and lack of available water.

RFCS is free service created in response to increased financial difficulties and hardship of the rural sector in times of drought, deregulation of the financial sector and depressed commodity prices, to help those affected develop and implement plans to improve their financial situation.

It is supported by the Australian Government through the Department of Agriculture, which has allocated over \$77 million in funding to the program from 1 April 2016 to 30 June 2020.

Those eligible for the services include:

- farmers
- fishing enterprises
- forest growers and harvesters
- related small business owners.

### What services does RFCS provide?

RFCS can support and assist in the following areas:

- Assessment of your current financial position
- Business planning and reaching your goals
- Helping to prepare for succession planning
- Cash flow budgeting and forecasting
- Information and assistance with government programs and applications
- Assistance negotiating with financial institutions.

### Available at Murray Irrigation offices

Local Rural Financial Counsellor, Tony Flett, will be available to meet with customers at our offices for a confidential discussion on the following dates:

- Deniliquin and Wakool – Monday, 11 November 2019
- Finley – Monday, 18 November 2019

Following the initial consultation with Tony, further assistance is available where he can meet customers at their farms at a later date.

To book a time call Tony on 0428815766 or email at [tony@rfcsnsw.com.au](mailto:tony@rfcsnsw.com.au).

Alternatively, contact Laura Circuiti at Murray Irrigation on 0429 819 310 or email at [laura.circuiti@murrayirrigation.com.au](mailto:laura.circuiti@murrayirrigation.com.au).



**Murray Irrigation**