



RURAL BUSINESS SUPPORT

INCORPORATING RURAL
FINANCIAL COUNSELLING
SERVICE SA/NT

“The rural financial counsellor was so willing to help and happy to fit in with our farming and family schedules.”



Household Allowance (FHA) and low interest loans through the Rural Investment Corporation (RIC).

The job of our RFCs is to help you understand your financial position, then work with you to develop and implement plans to improve this.

Government assistance

Sometimes rural families need an extra hand during tough times. If you've decided to apply for FHA, you will need to set up a MyGov account if you don't have one already. Do this at: my.gov.au.

Setting up this account now will make it easier to lodge your FHA application online when you're ready.

FHA provides eligible primary producers and their partners with fortnightly income support for up to four years.

You can find out more and claim FHA online at www.humanservices.gov.au/farmhouseholdallowance. Our rural financial counsellors can help you to complete your application.

[PIRSA's South Australian Guide for Drought Assistance](#) is another useful resource.

How long can I work with a RFC for?

The support is provided for up to three years but is reviewed at least yearly.

“I had no one else to talk to. He really understood what was going on.”

RFCS client survey response

I'm unclear on how a RFC can help our business. What will we get out of seeing one?

Our friendly and professional RFCs can help you with:

- Business analysis including long term cash flow and viability
- Meeting with lenders and financial institutions
- Referrals to other service providers
- Preparing for succession planning
- Identifying government assistance eligibility

After your first appointment you'll have a clearer idea of the ways we can help.

Getting ready for your appointment

Due to a high number of requests for our assistance due to drought and reduced access to water, there is currently a wait time for an appointment.

However, there are some things you can do between now and then to help get ready for this first meeting and to save time later. These include:

- Compiling your historic water use information and production tonnages per patch
- Setting up a MyGov account if you don't have one already
- Gathering together your most recent financial statements and tax returns
- Downloading and completing our Client Service Agreement (if you haven't seen a rural financial counsellor before). To access a copy [tap here](#) or type this into your browser: bit.ly/RFCs_CSA

Contact us

Please call **1800 836 211** to be connected with a RFC or visit our website for more information.

RURAL BUSINESS SUPPORT - FREECALL 1800 836 211

ruralbusinesssupport.org.au

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