

SUNRAYSLIA RURAL COUNSELLING SERVICE INC.

Reg No: A0005536N

Trading as:



MURRAY VALLEY
WINEGROWERS
WHERE TO FROM HERE?
CONFERENCE
2011



WHO ARE WE:

- *NOW CALLED RURAL FINANCIAL COUNSELLING SERVICE VIC MURRAY MALLEE*
- *STRATEGIC DIRECTION BY A LOCAL BOARD OF VOLUNTEERS*
- *MANAGEMENT COMPRISES DON SEWARD AS ACTING EXECUTIVE OFFICER AND RURAL FINANCIAL COUNSELLOR COORDINATOR*
- *3.5 RFCs in Mildura office + 1 due to start 22/8/11*
- *1 roaming RFC based in Woomelang*
- *1 RFC in Swan Hill*

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WHO WE ARE NOT :

- *WE ARE NOT RURAL FINANCE (THE BANK)*
- *WE ARE NOT CENTRELINK*
- *WE ARE INDEPENDENT, IMPARTIAL, NON-GOVERNMENT, FREE & CONFIDENTIAL*



Assistance

What we do is help you to.....

- Understand your current financial position and your options
- Prepare cash flow budgets etc
- Communicate and / or negotiate with lenders and creditors including banks, MRCC and Lower Murray Water
- Farm succession planning/ adjustment planning
- Referral to appropriate support services
- On farm visits
- Information and help with accessing current government assistance like EC Exit, ECRP, IRS
- Flood Grants and Flood Loan applications ETC ETC

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THERE IS VERY LITTLE
FINANCIAL ASSISTANCE
AVAILABLE NOW



EXCEPTIONAL CIRCUMSTANCES EXIT PACKAGE

Farmers affected by severe conditions can get help to leave farming and consider their options outside of farming.

The Exit Grant is a one-off taxable payment of up to \$150,000. The amount of the Grant reduces once the farmer's net assets, after the farm sale, reach \$350,000 with the Grant reducing to zero when the net assets reach \$575,000.

Eligibility requirements

- Must be a farmer, Australian resident ETC ETC*



MEDIA RELEASE 10 AUGUST 2011 - YESTERDAY

- EC EXIT GRANT FULLY SUBSCRIBED
- 9.6M BUDGET FULLY COMMITTED
- HAVE SOLD FARM & SUBMITTED CLAIM BY COB 10 AUGUST 2011 WILL BE ASSESSED
- AWAITING CLARIFICATION FROM DAFF & CENTRELINK OF DETAILS

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*WE ENCOURAGE FARMERS WHO HAVE APPLIED
FOR AN EC EXIT GRANT TO CONTACT US*

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WHAT FINANCIAL ASSISTANCE IS AVAILABLE NOW?



Climate Change Adjustment Program and/or Transitional Income Support

- **Transitional Income Support**
 - available to primary producers to provide short term income support paid at fortnightly rate equivalent to the Centrelink Newstart Allowance



Climate Change Adjustment Program and/or Transitional Income Support

- **Advice and Training Grant**

- access to professional advice & / OR training to meet the mutual obligation requirement of income support.

- up to \$5,500 available to assist with items such as :



Climate Change Adjustment Program and/or Transitional Income Support (cont)

Advice (examples)

- business planning and management
- technical advice
- financial assessment
- some instances legal and personal advice

Training (examples)

- Agronomist
- land management
- computer skills
- career options



CCAP RE-ESTABLISHMENT GRANT

- *ELIGIBILITY IS DIFFERENT TO EC EXIT GRANT*
- *TRICKIER TO GET AS IT HAS COMPLEX CRITERIA*
- *PLEASE CONTACT US FOR FURTHER INFORMATION*



Flood Grants & Loans

- Large number of applications received since February flood event
- Update - Applications for Victoria flood grants & loans extended to 31 DECEMBER 2011
- NSW flood grants & loan will need to be lodged before 31 August 2011
- contact RFCS if assistance is required



INDEPENDENT, CONFIDENTIAL & COST FREE ASSISTANCE

- Office: 5022 0799
- Rural Financial Counsellors:
 - George Stone: 0400 173 521
 - Belinda Piccirillo: 0488 304204
 - Stephanie Ferdelja: 0400 411 411
 - David Talbot : 0427 164 490
 - Marcus Heley: tba – starts 22/8/11
 - ❖ Also Financial Counsellor in Swan Hill & Robinvale