

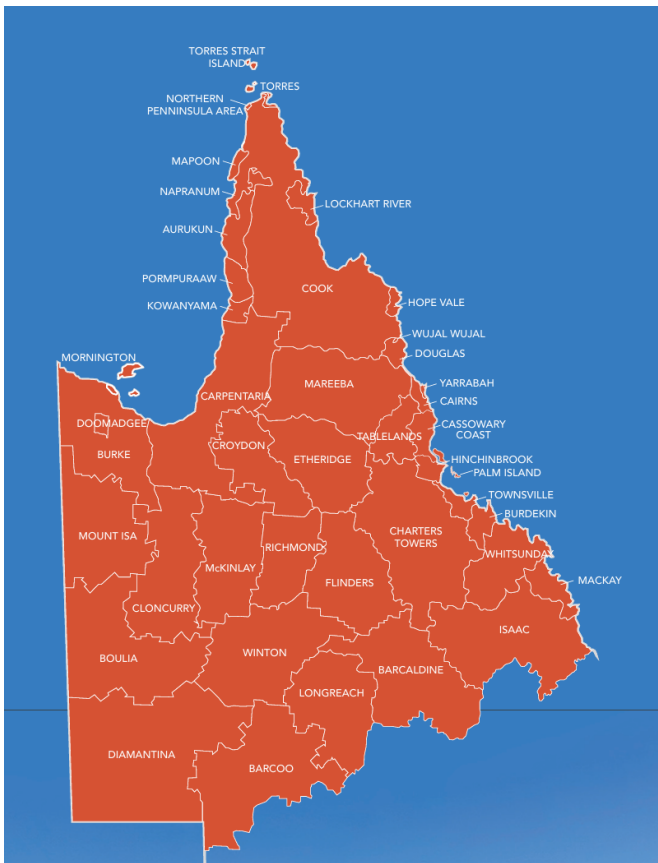


Rural Financial Counselling Service

NORTH QUEENSLAND

RFCSNQ implements the Australian and State Government Rural Financial Counselling program for Primary Producers, Fisherpersons and related rural small businesses.





Who do we help?

Farmers, Fishers and related small businesses experiencing or at risk of, financial hardship.

An example of related small businesses are harvesting contractors, shearers who are directly involved in the production of primary industry products. Services to Agriculture are not classified as a related small business.

How do we Help?

By providing tailored financial counselling that empowers farmers and graziers to engage in strategic business and financial decision-making to improve their financial situation.

Free

Independent

Confidential

- ❖ Identify and access disaster assistance programs – including QRIDA Disaster Packages, Centerlink, Regional Investment Corporation and Social Service Support groups
- ❖ Support to prepare and analyse Production Schedules, Cash flow Budgets and Asset & Liability Statements – to determine what and when funding is required or how it will be repaid and important for borrowings
- ❖ Representation and Client advocacy including Negotiating with lenders & creditors
 - ❖ Developing a business plan as part of the recovery process
 - ❖ Preparing for retirement and assist with pre-succession planning
- ❖ Providing referrals to other service providers including Mental Health Support

Key Programs

- ✓ Farm Business Planning Officers
- ✓ Wellness Coaching
- ✓ Industry Recovery and Resilience Officers
- ✓ Small Business Financial Counsellors

Talk to us



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