

## Rural Financial Counselling Service NSW - Central West Inc



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### Relief RFC employed

In light of the Federal Government's decision to extend Exceptional Circumstances (EC) in 14 NSW areas for a further 12 months and the pending EC application close date of the 31.03.10, RFCS Central West has undertaken to employ Robert McGorman, a Rural Financial Counsellor to assist in meeting the current increased demand for assistance.

Robert has over the past 3 years undertaken relief financial counselling for our service in Mudgee, Dubbo and Forbes keeping abreast of the changes within the industry. He will primarily be working out of the Regional Office in Dubbo assisting Central West Rural Financial Counsellors in the Orange, Mudgee, and Gilgandra areas as they continue to provide multiple forms of assistance to their clients who are currently managing not only drought but natural disasters. Robert is a valued member of our team and we look forward to his positive contribution.

### Dust storms, flood, fire and continued drought

Over the past 6 months the farming community has not only battled ongoing drought with in excess of 80% of the state drought declared in December 2009 but natural disasters have also plagued many clients within our service area.

In Sept 2009 the Western Division of NSW was ravaged by dust storms followed by heavy rain in early February resulting in the area being covered by an agriculture natural disaster declaration.

In late December floods effected areas within the Warrumbungles, Warren, Coonamble, Gilgandra, Walgett, Lachlan & Bogan areas and more recently the Forbes, Central Darling & Parkes Shires also experienced high rainfall and flooding that resulted in these areas also being covered by a natural disaster declaration.

Other agricultural natural disaster declaration still current following bushfires back in November and December 2009 include the Bathurst, Blue Mountains, Lithgow City and Mid Western Regional areas.

The Natural Disaster Relief Scheme assists primary producers and small business operators affected by floods/fire/storm damage or any other declared natural disaster to apply for loans to a maximum amount of \$130 thousand. These funds are provided to meet, essential working capital needed until receipt of your next major source of income and/or replacement and repair of damage not covered by insurance. Assistance claims must be submitted within 6 months of the declaration announcement.

For assistance contact your local Rural Financial Counsellor our Regional Office on 02 68 842275 or visit the RAA website on <http://www.raa.nsw.gov.au/assistance/natural-disaster-relief/declarations>

### RFCS-CW Board and Executive staff visit Broken Hill

In mid March the RFCS-CW Board of Directors and Executive staff visited the township of Broken Hill, one of the many towns within its service area. Whilst it was evident when flying into Broken Hill the area has recently received a substantial drop of rain replenishing water supplies and giving the pastures a green tinge, drought is still a major concern for farmers. The Board undertook to hold a series of strategic meetings in the city.

## Visit our new look website

Rural Financial Counselling Service NSW – Central West has recently launched a new look website. Our site has been redesigned by Terry Wilcher freelance web and graphic designer with a fresh new look which will offer our clients better navigation, enable quicker access to information, and provides content that is easily understood.

The home page now has an easy entry point via the 'Resource Menu' for clients to access information in relation to drought, climate change, exceptional circumstance declared areas, and grant funding and assistance measures currently available.

New features of the enhanced site include an improved search function, a 'Location' map which allows site users to email their local RFCS-CW office site directly from the map, a direct link to the Regional Office CEO via the 'Contract Us' feedback section, relevant media release information within the 'Latest Announcements' section, and much more.

We hope you enjoy the fresh new look of our website and find the site a valuable assistance tool.

Jeff Caldbeck CEO of RFCS-CW would like to encourage clients, interested parties and other support organisations to visit our site via <http://www.rfcs-cw.com.au/> and urges anyone who wishes to seek assistance to contact their nearest Rural Financial Counsellor or the RFCS-CW Regional Office on (02) 6884 2275.

## Exceptional Circumstance – Declaration Process.

### Frequently Asked Question: What is the EC declaration process and how can we get our regional area reviewed?

The state and territory governments are responsible for compiling and submitting EC applications to the Australian Government. Once an EC application has been lodged, and the Australian Government Minister for Agriculture, Fisheries and Forestry is satisfied a prima facie case for assistance has been made, the application is referred to the National Rural Advisory Council (NRAC) for assessment.

Once the referral to NRAC is made, the Australian Government makes available prima facie payments (interim income support) to applicable farmers and small businesses. This support is available for up to six months while the application is assessed, regardless of whether the application is eventually assessed as meeting EC criteria. If the application is successful and EC is declared, full EC assistance, including EC Interest Rate Subsidies (ECIRS) and EC Relief Payments (ECRP), continues for up to two years from the prima facie start date.

## EC Application Close Date

As the EC application close date of 31.03.10 approaches for many declaration areas it is essential that clients book an appointment with their local RFC to continue analysis their business via their Enterprise Action Plan to review eligibility for government grants and assistance (including Interest Rate Subsidy)

In conjunction with your RFC clients can further develop their Enterprise Action Plan to cover areas such as: management and climate variation practices, cash flow planning or training and development to name a few.

## STOP PRESS:

**The Minister for Agriculture The Hon. Tony Burke  
has extended EC assistance through NSW to either 31.03.11 or 30.04.11.**

## Contact your local RFC to discuss your options:

Coonamble	RFC Jen Hoath	(02 6822 3220)
Buronga/Broken Hill/Wentworth	RFC's Brian Dodson & Wendy Davison	(03 5021 1558)
Dubbo/Parkes	RFC's John Jones & Terry Skinner	(02 6884 2275)
Forbes	RFC Robert Muffet	(02 6852 3837)
Gilgandra	RFC Cath Mabbott	(02 6847 1084)
Mudgee	RFC Liz Brown	(02 6372 6660)
Nyngan/Cobar	RFC Victoria Boag	(02 6832 2169)
Orange	RFC Andrew Foy-Brown	(02 6361 1117)
Tottenham	RFC Fran Rowe	(02 6893 3843)
Walgett	RFC Catherine Bott	(02 6828 2049)
Regional Office	RFC Robert McGorman	(02 6884 2275)