



## Climate Change Adjustment Program

The Climate Change Adjustment Program (CCAP) assists farmers in financial difficulty, who are, or are likely to be, adversely impacted by climate change.

If you are a farmer, the CCAP can help you obtain professional advice and training. It can also provide support to help you and your family adjust to the impacts of climate change. Working with Centrelink, the CCAP will help you set goals and take action to improve your long-term financial circumstances, either within or outside of agriculture.

Transitional Income Support can help you, if you are a farmer, and need short term income support to recover from drought. It can also assist you with managing the impacts of climate change.

### CCAP Transitional Income Support Payment

Provides assistance to eligible farmers in the form of a household payment based on Newstart allowance rates for up to 12 months after an EC declaration has ended.

### CCAP Professional Advice and Training Grant

Grants up to \$5,500 for eligible farm businesses for advice and training who's farms are no longer in an EC area.

**For more information Drought Hotline: 13 23 16**  
or visit [www.centrelink.gov.au](http://www.centrelink.gov.au)



Centre for  
Rural & Remote  
Mental Health

#### Contact

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Rural Financial Counselling Service NSW  
Central West Inc



Location	Counsellor	Phone
Regional	CEO - Jeff Caldbeck	02 6884 7841
Buronga	Wendy Davison	03 5021 1558
Buronga	Graeme Thornton	0488 304 465
Coonamble	Andrew Shearer	02 6822 3220
Dubbo	John Jones	02 6884 2275
Dubbo	Rob McGorman	02 6884 2275
Forbes	Robert Muffet	02 6852 3837
Gilgandra	Rob McGorman	02 6847 1084
Mudgee	Liz Brown	02 6372 6660
Nyngan	Victoria Boag	02 6832 2169
Orange	Andrew Foy-Brown	02 6361 1117
Parkes	Patrick Crowe	02 6862 1646
Tottenham	Fran Rowe	02 6893 3843
Walgett	Fiona Mead	02 6828 2049
Relief/Projects	David Waters	0437 776 733

**For more information please contact your local  
Rural Financial Counsellor  
or visit [www.rfcs-cw.com.au](http://www.rfcs-cw.com.au)**

Rural Financial Counselling Service NSW  
Central West Inc



**Rural Financial Counsellors are  
local and understand your issues**

## Counsellors can:

- Provide access to financial information, options, decision support & referrals
- Empower clients to make their own decisions on how to effectively manage change & adjustment issues
- Deliver effective, flexible & responsive services to those in need

*Servicing Central &  
Western NSW*

Contact: Regional Office

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Australian Government  
Department of Agriculture, Fisheries and Forestry



Trade &  
Investment



## Enterprise Action Plan (EAP) “Preparing for the future”

Your local Rural Financial Counsellor has a new tool developed by the **Department of Agriculture, Fisheries and Forestry’s (DAFF)** - Office of Rural Financial Counselling in Canberra. This tool, the **Enterprise Action Plan**, covers areas such as management practices, climate variation, cash flow planning, training, development, succession planning and much more.

This Plan will help you with forward planning and could form an important element in assisting you to finance any changes to your enterprise.

Please call your nearest Rural Financial Counsellor to arrange an appointment or farm visit to discuss how the **Enterprise Action Plan** can be used to assist you in your primary production business.

### In conjunction with Developing an EAP your Rural Financial Counsellor can also:

- Assess eligible clients’ current financial position and cash flow;
- Review eligible clients’ contracts and loan applications with lending institutions;
- Facilitate meetings and communication with lenders and financial institutions;
- Obtain and distribute information on government and industry assistance schemes;
- Provide referrals to Centrelink and other relevant services;
- Assist with information to aid eligible clients’ business decision-making in relation to their rural enterprises;
- Assist eligible clients in considering a range of options (including pre-referral succession issues) for the future.



## Special Conservation Loan Scheme

An incentive-based initiative aimed at promoting improved land management practices within NSW.

### Funding is available for activities such as;

- Soil Conservation, including control of woody weeds
- Stock and domestic water supply
- Cap and piping of Artesian bores
- Up-grading of existing irrigation systems
- Exclusion netting to prevent flying fox damage to existing orchards with a demonstrated flying fox problem
- Livestock effluent control
- Tile drainage
- Serrated tussock control
- Refurbishment and de-silting of ground tanks
- Planting of perennial species such as Lucerne and Oldman Saltbush
- Hay, grain and silage storage facilities

## Farm debt mediation

- Is a structured negotiation process in which the mediator, as a neutral and independent person, assists the farmer and the creditor in attempting to reach agreement on the present arrangements and future conduct of financial relations between them.
- Mediation is a simple, voluntary and confidential process that is quick, accessible and affordable.

For more information

NSW Rural Assistance Authority: 1800 678 593

or visit [www.raa.nsw.gov.au](http://www.raa.nsw.gov.au)



## Succession Planning

The Government has acted on a key recommendation from the drought policy review to better help farmers plan to hand their farms on to the next generation.

The Department of Agriculture, Fisheries & Forestry have asked that issues surrounding succession planning should, for the first time, be a key focus for rural financial counsellors.

Rural Financial Counsellors will for the first time place a priority on identifying clients who need to consider succession planning and assisting them find the appropriate services.

They will help to suggest suitable succession planning advisors and help farmers identify the documents required to visit appropriate advisors.

For more information Contact your local

Rural Financial Counsellor

or visit [www.rfcs-cw.com.au](http://www.rfcs-cw.com.au)



## FarmReady Reimbursement Grants

FarmReady Reimbursement Grants provide up to \$1500 each financial year to eligible farmers to attend approved training courses. Funds will be available to cover course costs, as well as associated reasonable travel, childcare and accommodation expenses.

For more information Drought Hotline: 1800 087 670

or visit [www.farmready.gov.au](http://www.farmready.gov.au)