



Rural Financial Counselling Service NSW - Central West Bulletin

ISSUE 7

JULY - SEPT 2009

IN THIS ISSUE:

- CEO financial year update
- Staff changes
- New office at COONAMBLE
- Client Survey
- FarmReady Industry Grant information
- Climate Change Adjustment Program
- Carbon Emissions and the Agricultural Industry
- Transitional Income Support
- RFCS- CW AGM date

RFCS NSW-CW CEO update

The service delivery aim for Rural Financial Counselling Service NSW-Central West during the 2008-09 financial year was to not only provide the essential link between farmers and government agencies but to assist farmers prepare for and manage the future of their business—especially during this prolonged drought which now see approximately 63.9% of the state currently assessed as in drought, with a further 11.7% considered marginal.

Our Financial Counsellors continue to deliver a high quality service to the farming sector assisting in excess of 1800 clients with over 18 thousand business functions such as access government grants & assistance, cash flow & viability analysis, loan application/ restructuring and debt mediations.

In June of 2009 over 49% of our clients had engaged in an Enterprise Action Plan (EAP). An EAP allows clients to develop a forward planning approach to their business, covering such areas as management practices, climate variation, cash flow planning, farm business training & development and support towards succession planning. The EAP is designed to assist our clients identify financial and business options whilst working through and implementing strategies to boost their ability to manage change and become self reliant especially during prolonged dry periods. Clients are encouraged to contact their local Rural Financial Counsellor to review their financial position more closely and develop a plan.

CEO—Jeff Caldbeck

Staff changes at our Dubbo & Buronga office sites

DUBBO OFFICE

In early July the Dubbo Rural Financial Counselling team was joined by Bianca Adams a delightful young lady who has taken on the role of administration support for the Dubbo Rural Financial Counsellor's (RFC's). Bianca also assists the Regional Team with a variety of administration task. We welcome Bianca to the team.

BURONGA OFFICE

Many of our local clients in the Western service area of NSW within the Wentworth, Balranald, Broken Hill and beyond will

be please to know that Wendy Davison has taken on the acting role of Rural Financial Counsellor (RFC) at our Buronga Office.

Wendy has been a member of our team for over twelve months giving invaluable assistance to the local RFC's.

After the resignation of Mike Ridings in mid August Wendy was appointed to the acting position and will now work closely with Brain Dodson one of our most experienced RFC's who has a strong affinity with the clients within this isolated and vast area for our state.

As a result of Wendy taking on this new role a young lady by the name of Gemma Lipetri has also joined the Buronga team to undertake the Administrative Support Officers role.

Clients are encouraged to visit Brian and others in the newly formed team at 15 Silver City Highway, BURONGA



Wendy Davison
(Acting RFC)

**RFCS NSW
Central West**

**Annual
General
Meeting**

to be held on

**21st
OCTOBER
2009**

For more
information contact

Sharon on

02 6884 2275

**RFCS NSW
Central West**

**Staff
Training
Seminar**

to be held on

**29 & 30th
September
2009**

Climate Change Adjustment Program (CCAP)

CCAP is a component of the “*Australia’s Farming Future*” (AFF) initiative, providing \$130 million over four years to help primary producers adapt and respond to climate change

CCAP will assist primary producers in financial difficulty, who are, or are likely to be adversely impacted by climate change, including those experiencing hardship caused by drought, to obtain professional advice,

training, re-establishment grants.

CCAP will assist farm families to adjust their businesses to manage the impacts of climate change, to set goals and take action to improve their long term financial circumstance either within or outside of agriculture.

Rural Clients are encouraged to make an appointment with the local RFC to discuss options available to them under this program. Visit: www.daff.gov.au/farmingfuture call 1800 638 746.

Emissions Trading & Carbon Costs for your farm

Have you ever wondered what emissions trading really means for your farm? A new FarmGAS greenhouse gas (GHG) emissions calculator has been developed by the Australian Farm Institute, using funding administered by the DAFF through the national Agriculture and Climate Change Action Plan.

The FarmGAS emissions calculator is simply a decision support tool, which can be used for scenario mapping to examine the financial impacts that different greenhouse mitigation options may have on farm business profitability.

It is important to remember that Australian farm businesses will not be included as participants in the Australian Government’s Carbon Pollution Reduction Scheme until 2015 at the earliest, however farming enterprises are encouraged to move to a low carbon pollution future.

It is acknowledged that the agriculture sector has a proven capacity to adapt and some farmers are already creatively delivering good outcomes on carbon emissions while boosting productivity and sustainability. For more information on the FarmGAS calculator visit AFI website.

www.farminstitute.org.au

Office of Rural Financial Counselling Service Survey

The ORFC has been working with Charles Sturt University to develop the RFCS client survey titled: *Building a better Rural Financial Counselling Service: A survey of client satisfaction and outcomes.*

To any RFCS-CW clients who were invited to anonymously participate in this survey and have been able to do so our service would like to express our thanks.

More grants open to help farmers adapt to climate change

The government has announced the latest round of funding to help farmers adapt to climate change. Minister Burke recently declared applications open for the second round of FarmReady Industry Grants.

The funding supports projects that help farmers adapt to climate change, mitigate its effects and encourage the best management techniques.

New Office for Coonamble

Our Coonamble office has recently re-located into the centre of town.

The new contact details are:

**RFCS NSW-CW Coonamble
60 Castlereagh St (Po Box 393)
COONAMBLE NSW 2829**

Telephone: 02 6822 3220

Fax: 02 6822 3263

Mobile: 0419 402 295

Email: coonamble@rfcs-cw.com.au

Transitional Income Support (TIS)

The TIS Program assists farm families who are in serious financial difficulty or who are recovering from drought, while they adapt to changing circumstances, including climate change.

The program is available eligible farmers, including those coming out of EC declarations, who may still find it difficult to put food on the table. Transitional Income Support is additional assistance targeted at the farmers in most need.

Rural Financial Counsellors' can assist eligible farmers to take action to improve their long term financial position