

**Rural Financial Counselling Service**

Victoria – Gippsland
ABN 52 091 551 739
www.ruralfinancialcounselling.org.au

Leongatha (HEAD OFFICE)

(03) 5662 2566
PO Box 362, 1 Peart Street,
LEONGATHA VIC 3953

Other Office Locations

Bairnsdale	(03) 5152 1514
Ellinbank	(03) 5624 2286
Maffra	(03) 5147 0871

The Rural Financial Counselling Service (RFCS) - Gippsland provides financial counselling and support to eligible farmers, fishing enterprises, forestry growers and harvesters as well as small rural businesses who may be experiencing financial hardship.

Our service can provide free, independent and confidential support to help you better manage your farm or small rural business and assist with developing plans to improve your financial position.

Our Service Provision

Our experienced counsellors will work with you one-on-one to understand your circumstances and assist you to develop a plan to achieve your goals. Your counsellor will monitor progress of the plan with you to ensure you achieve the agreed goals.

Our financial counsellors can assist clients with:

- analysis of cashflow, balance sheet and profit and loss statements;
- identifying your financial and business options;
- developing budgets and forecasts;
- negotiating with your lenders;
- developing an action plan;
- accessing Farm Household Allowance (FHA);
- providing information about Government and other assistance schemes;
- referrals to professional services, government, industry and training organisations, and personal counselling services.

If you believe we can assist you, a financial counsellor will discuss eligibility, our service provision and our client agreement, which can be in place for a period of up to three (3) years, depending on your requirements.

We look forward to helping you achieve your goals.

Yours sincerely,

Kylie Holmes
Executive Officer

Disclaimer: Rural Financial Counsellors are not able to provide advice apart from generic financial advice and any information provided is not intended to influence clients to make particular decisions relating to financial products, services or courses of action.



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