



# SUPPORT ENABLED FAST RECOVERY

Bushfire  
devastation  
to operating  
in 6 months

I'm a farmer also with a manufacturing facility on my property in East Gippsland. After 35 years of farming we were experiencing impacts of drought. Now this years' bushfire caused extensive asset losses and wasn't sure if the businesses would survive. I was told RFCS Gippsland could help and I am sure glad I called.

I had no way of generating any income, decreasing expenses or selling assets and had a \$300,000 insurance shortfall. Their Rural Financial Counsellor (RFC) understood the financial management; rules; legal structures and eligibility of my different business, including priorities to give either business a chance to survive.

I was lucky to have an opportunity to recover within 6 months.... a significant customer order received prior to the bushfire. Replacing the destroyed equipment in time to fulfil the order would be fundamental in a speedy recovery.

The RFC helped me explore all my options to achieve this and rebuild both the businesses. He found 9 support programs that I was eligible for. Each had their own application requirements which would have been difficult if it wasn't for the RFC who assisted me through them all. I was even able to have kilometres of vital fencing replaced.

Even with all this financial support, I still had a 50% financial shortfall. An option was using the Government Concessional Loan for bushfire impacted businesses to cover remaining costs. The RFC also helped with this application, business plan and financial forecasting.

The loan was approved and I was able to replace all the equipment needed in time to fulfil the customer order.

Without knowing all the support available and receiving the help to apply, I really don't know how else my farm or business would have survived past this, let alone have a chance to recovery so quickly.