

## Drought Support Available

### Assistance Available for Primary Producers Affected by Dry Seasonal Conditions

The Rural Financial Counselling Service Victoria North East (RFCS), delivered by AgBiz Assist, is available to support eligible farmers and agribusiness across North East Victoria who are experiencing financial pressure due to ongoing dry seasonal conditions. RFCS provides a free, confidential, and independent service designed to assist primary producers in understanding their financial position, exploring available support options, and planning for long-term sustainability. Our experienced Rural Financial Counsellors are available to guide clients through a range of assistance measures, including:

#### Farm Drought Support Grants Program | Rural Finance

A grant of up to \$5,000 (excluding GST) per eligible primary production business is available statewide, requiring a dollar for dollar matching co-contribution. The grant covers activities like constructing new or upgrading existing: Stock Containment Areas (SCA); reticulated water systems; irrigation system upgrades; grain and fodder storage; internal re-fencing to better match property layout; feed system upgrades; pasture/crop restoration; and water carting for livestock and essential business activities.

Previously paid invoices for drought infrastructure works completed from 30th Sept 2024 may be claimed without the need for quotes and pre-approval. <http://www.ruralfinance.com.au/grants/>

#### Agriculture Victoria | One-on-one farm advisory service

Farmers anywhere in Victoria can register now for a one-on-one farm advisory consultation, to take stock and discuss the best way forward for their business. The consultation includes a session of up to 3 hours (face to face on farm or online) and a follow-up call, to develop and implement a drought management action plan.

The session aims to identify key business and farm risks, stress and/or pressure points, conduct feed and/or water budgets etc, explore options and trigger points for the short, medium and long term, e.g. whether to de-stock or lease and provide referrals to other support services where relevant.

When registering for the program, participants can indicate their preferred consultant from an extensive list of experienced service providers. Call **136 186** or email [drought.support@agriculture.vic.gov.au](mailto:drought.support@agriculture.vic.gov.au)  
<http://www.agriculture.vic.gov.au/farm-management/dry-seasons-and-drought-support>

**Farm Household Allowance (FHA)** Centrelink - Services Australia Allowance to help meet basic household needs for families experiencing hardship. Our Rural Financial Counsellors can assist with application.

[www.servicesaustralia.gov.au/farm-household-allowance](http://www.servicesaustralia.gov.au/farm-household-allowance)

**Regional Investment Corporation Concessional Loans** Refinance up to 50% of current commercial debt, 5 years interest only, currently 5.18%. <https://www.ric.gov.au/>

**Farm Debt Mediation process | Victorian Small Business Commission** Under this scheme it is compulsory for banks and other creditors to offer mediation to farmers before commencing debt recovery proceedings on farm mortgages. Early engagement with a Rural Financial Counsellor is advised. <http://www.vsbcc.vic.gov.au/who-we-help/farmers/farm-debt-mediation-process>

**On Farm Connectivity Program** This Program is part of the *Better Connectivity Plan for Regional and Rural Australia* and to date has assisted primary producers take advantage of digital agribusiness solutions to boost productivity, improve safety and drive more sustainable farming practices.

Round 3 is due to open later in the year, register your interest by emailing [OFCEP@infrastructure.gov.au](mailto:OFCEP@infrastructure.gov.au)  
[www.infrastructure.gov.au/media-communications-arts/better-connectivity-plan-regional-and-rural-australia/farm-connectivity-program](http://www.infrastructure.gov.au/media-communications-arts/better-connectivity-plan-regional-and-rural-australia/farm-connectivity-program)



# Rural Financial Counselling Service Victoria-North East

**Free independent and  
confidential help for farms  
and related small businesses**

## WHAT DO WE DO

### RURAL FINANCIAL COUNSELLING SERVICES ARE:

- Free, independent and confidential
- For primary producers and small rural businesses that directly support farm enterprises
- For farm and small rural businesses experiencing or at risk of financial hardship
- Able to meet with you on farm, at a suitable location or digitally
- Staffed by qualified Rural Financial Counsellors who understand farming and have many years experience in assisting farm businesses

## HELP FOR RURAL BUSINESSES

### AFFECTED BY:

- Drought / water issues
- Low commodity prices
- Natural disasters
- Structural adjustment
- Industry downturns
- Low equity / tight cash flow
- Difficulties with lenders or accessing finance
- Unpaid creditors / debtors
- Market disruptions
- Changes in personal circumstances
- Farm accidents or illnesses
- Share farming / succession agreements/ contracts

## HOW WE ASSIST

### WE CAN HELP YOU TO:

- Understand your financial position and the viability of your enterprise
- Identify options to improve your financial position
- Develop a plan and support you to implement your chosen options
- Provide information to assist you to make informed decisions
- Work with you and your lending institutions to restructure finances, prepare loan applications and engage in debt mediation
- Access government and industry grants and programs by providing information, referrals and support
- Pre-planning support for farm business succession, management transition or exit



SERVICE AREA MAP

**Find out what assistance we may be able  
to provide you, or make an appointment  
with one of our experienced  
Rural Financial Counsellors**



**Rural Financial Counselling Service  
Victoria - North East**

AgBiz Assist Ltd t/as Rural Financial Counselling Service Victoria-North East is supported by the Australian and Victorian Governments



### Contact Us:



1300 834 775



[www.agbizassist.org.au](http://www.agbizassist.org.au)



[info@agbizassist.org.au](mailto:info@agbizassist.org.au)



102 Hume Street Wodonga Vic  
43B Wyndham Street Shepparton Vic