

What is the Rural Financial Counselling Service?

The primary role of the Rural Financial Counselling Service Programme is to support farmers, fishers, forest growers and forest harvesters and small related businesses who are suffering financial hardship, and who have no alternative source of impartial support to manage and adjust to the challenges of industry and climate change.

The Australian and State governments provide funding to deliver the programme throughout rural Australia in key regional areas.

RFCS - Southern Queensland's head office is based in Roma and employs rural financial counsellors who provide rural financial counselling assistance across the region.

● Office Locations ■ Coverage Area



Rural Financial
Counselling Service
SOUTHERN QUEENSLAND

Service Management Head Office Roma

PO Box 433 Roma Qld 4455

PHONE: 07 4622 5500

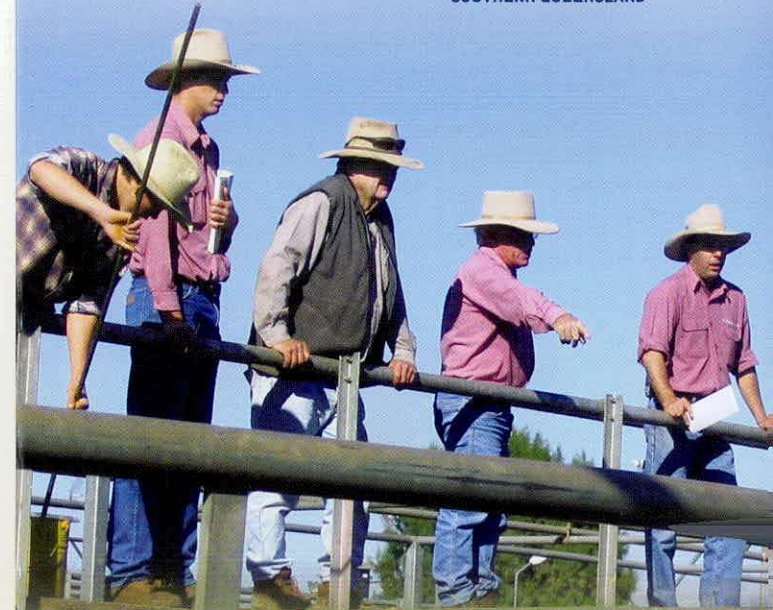
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| <input type="checkbox"/> Biggenden Office
0427 296 848 | <input type="checkbox"/> Kingaroy Office
0448 999 742 |
| <input type="checkbox"/> Biloela Office
0448 124 016 | <input type="checkbox"/> Miles Office
(07) 4622 4858 |
| <input type="checkbox"/> Bundaberg Office
0439 067 944 | <input type="checkbox"/> Rockhampton Office
0429 894 474 |
| <input type="checkbox"/> Charleville Office
(07) 4654 3455 | <input type="checkbox"/> Roma Office
(07) 4622 4858 |
| <input type="checkbox"/> Emerald Office
0447 789 109 | <input type="checkbox"/> St George Office
0447 760 743 |
| <input type="checkbox"/> Gatton Office
0477 056 074 | <input type="checkbox"/> Toowoomba Office
0447 764 483 |
| <input type="checkbox"/> Goondiwindi Office
0447 760 743 | <input type="checkbox"/> Warwick Office
0419 732 591 |
| <input type="checkbox"/> Gympie Office
0428 755 708 | |

Contact one of our
**Rural Financial
Counsellors** today

Supported by the Australian
and Queensland Governments



Rural Financial
Counselling Service
SOUTHERN QUEENSLAND



Support Rural
Queensland to plan,
prepare for change
and meet future
challenges

www.rfcssq.org.au

Are you a farmer, fisher, forest grower and harvester or a small related business?

RFCS Southern Queensland may be able to assist you and your business (refer to the map on the back of this brochure for service areas and contact details).

Our services are:

(a) free of charge, confidential, impartial and independent,

(b) delivered, by skilled, local professionals who know your area and industry

If you would like to discuss your financial position and become better prepared to manage future challenges, our rural financial counsellors are happy to assist you to understand, analyse and identify your business and its management options.

Rural financial counsellors aim to identify options which see you and your business better equipped to manage change/adjustment and lead to self-reliance.

The options enable you to make the decisions for your business.

How can a Rural Financial counsellor help you?

- Examination of your financial position
- Financial analysis of historical performance
- Identification of appropriate business options and the development of an action plan
- Preparation of cash-flow projections for a variety of scenarios
- Preparation for meetings with financiers
- Preparation for succession-planning
- Identification of government assistance that may be applicable given your circumstances
- Identification of risk areas for your business
- Preparation for and management of natural disasters
- Referring to additional assistance from within both government and private sectors

Rural financial counsellors are unable to provide advice, but can provide you with the tools and knowledge necessary to make informed financial and business decisions. Referrals to other professionals may be appropriate where rural financial counsellors are unable to assist.

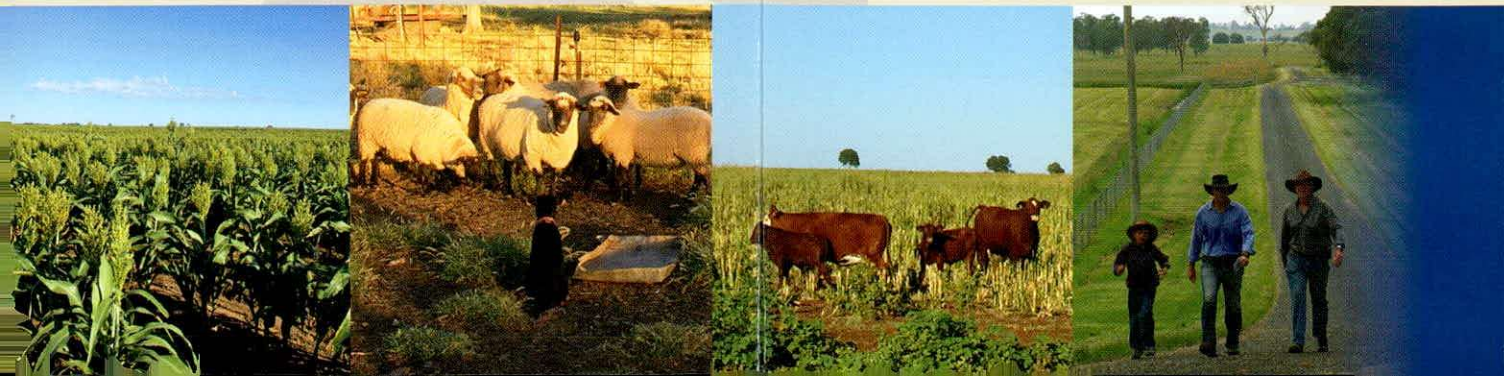
Managing Risk and planning for the Future.

With all the natural disasters, market volatility and cost pressures, rural communities have faced enormous challenges over the years. The Rural Financial Counselling Service understands these pressures and the impacts they can have on an individual and/or their business.

RFCS-SQ aims to support eligible businesses to move from reactionary crisis management toward a more proactive risk management approach of dealing with those forces.

Rural financial counsellors have been trained and accredited to ensure the information you receive is of a high standard. They are flexible and can meet at a time and venue that is suitable to you.

Personal and financial information is treated with the strictest of confidence, is stored in a secure database and is shared only where necessary and upon prior approval from you.



*It makes sense to plan
for change for your
farm, for your family and
for your future.*