



Natural disasters are an inevitable and stressful challenge for most Victorian farmers and small business owners in rural areas. In the aftermath of flood, fire, storm or drought, RFCS can help you assess your situation and work with you to formulate a recovery plan.

### Wellbeing

Disasters can take a heavy toll on mental health. Our wellbeing counsellors can help put strategies in place to prevent anxiety, depression or other related conditions.

### Disaster Recovery Payments

We can help you identify any available assistance packages from Government or other sources, then help you complete and lodge your application.

### Cash Flow Budgeting

We can assist you in developing a cash flow budget that will help you make informed decisions in the short and medium term.

### Negotiations

If your bank balance has taken a hit and you are having trouble meeting repayments or paying bills, a cash flow budget will provide the information we need to assist you in negotiations with:

#### *insurers -*

to ensure you receive any money owing to you in good time

#### *creditors -*

to reassure them of your ability to pay and to extend credit if necessary

#### *banks -*

to apply for new loans, extend existing ones, or prevent foreclosure

**RFCS VicWest** services are free and confidential. Appointments are usually fast, and held at your house or an agreed location. Our counsellors are passionate about their work because they live in the region they service, many from farming or small business backgrounds themselves.

Call us today to discuss your situation or to make an appointment.

Rural Financial Counselling Service

**1300 735 578**

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