



What is the rural financial counselling service programme?

The Rural Financial Counselling Service Programme funds organisations to employ rural financial counsellors who provide free financial counselling to eligible primary producers, fishers and small rural businesses.

The programme began in 1986 and is now part of the Australian Government's Agriculture Advancing Australia initiative.

What can a rural financial counsellor do for you?

Rural financial counsellors are local people who know your area and your industry issues.

If you're worried about your business's financial position and want to better prepare for and manage future problems, rural financial counsellors can help you to analyse your circumstances and to identify your financial and business options.

In the past, rural financial counsellors have helped fruit and grain growers, sheep and cattle farmers, cut flower and seed growers, and small commercial fishing and aquaculture enterprises – just to name a few.

Your rural financial counsellor can help you identify ways to become self-reliant in your business, and to better manage change and adjustment.

Here are some of the issues a rural financial counsellor can help you with:

- analysing your cash flow and viability
- preparing budgets, and profit and loss statements
- identifying areas of risk in your business
- preparing for and managing events such as drought or bushfires
- identifying government assistance you might qualify for
- preparing for a visit to a succession planner.

While rural financial counsellors do not provide financial advice, they give you the tools to make informed financial and business decisions. They can also refer you to other professional people, such as financial advisers and personal and social counsellors, who can help with the issues that your rural financial counsellor doesn't cover.



Making the decisions

Your rural financial counsellor will work with you to develop options and support you – but you make the decisions.

Rural financial counsellors are trained and accredited to give you a high standard of financial information, and will aim to meet any reasonable request for an appointment at a time and place of your choosing.

They will also treat all information in the strictest confidence and use it only with your approval to help you in discussions with others, such as your financial institution. Your personal and financial information is stored in a secure database to protect your privacy. Personal information such as your name and address will not be passed to other agencies under any circumstances.

Your nearest rural financial counsellor

How do you find your nearest rural financial counsellor?

- visit the Rural Financial Counselling Service Programme website at www.rfcs.gov.au, or
- freecall 1800 686 175, or
- email the Office of Rural Financial Counselling at rfcs@daff.gov.au

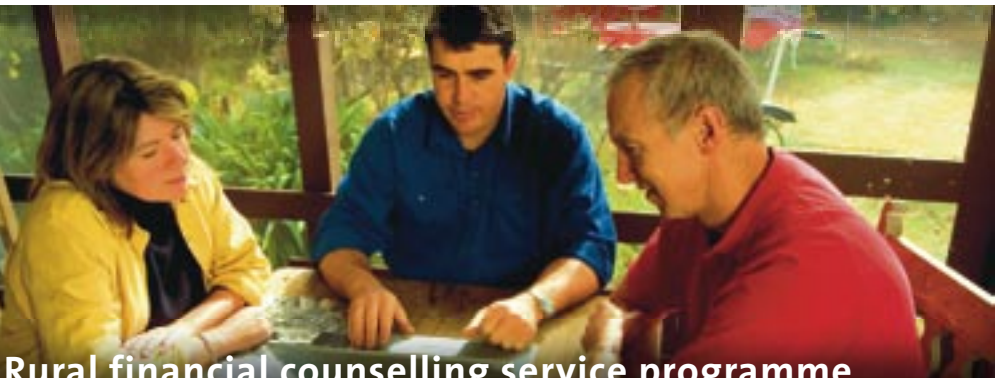
Contact details for your local rural financial counselling service are:

Derk Abberfield - Rural Financial Counsellor
Po Box 451, 119 Victoria St George Qld 4487
Phone: (07) 4625 5490 Fax: (07) 4625 5490
Mobile: 0428 755 708
Email derk@rfcsqcsr.com.au



Australian Government

Department of Agriculture, Fisheries and Forestry



Rural financial counselling service programme

free and confidential service

Contact Us

Counsellor Contacts

OBJECTIVES

The objectives of the RFCS Programme are to:

- make sure primary producers, fishermen and small rural businesses have access to financial information, options, decision support and referral services
- allow primary producers, fishermen and small rural businesses to consider information and options to implement decisions to effectively manage change and adjustment
- encourage early contact and use of rural financial information services to promote awareness of the benefits of early intervention in accessing information and available services, and
- provide a needs-based financial information and referral service that is free, effective, responsive and flexible.

WEB CONTENT AREA



John Swain *DIP COMM SERV
(FINANCIAL COUNSELLING)*

LONGREACH

Phone: 4652 5602
Fax: 4652 5699
Mobile: 0427 583 096
Email: johnswain@rfcsqcsr.com.au



Glenn Budden

MILES

Phone: 4627 2027
Fax: 4627 2731
Mobile: 0429 894 474
Email: glennbudden@rfcsqcsr.com.au



Tony Kassulke

MUNDUBBERA

Phone: 4165 4544
Fax: 4165 3189
Mobile: 0428 654 544
Email: tonyk@rfcsqcsr.com.au



Derk Abberfield

ST GEORGE

Phone: 4625 5490
Fax: 4625 5497
Mobile: 0428 755 708
Email: derk@rfcsqcsr.com.au



Emma Cook

EMERALD

Phone: 4987 6886
Fax: 4987 6877
Mobile: 0427 373 572
Email: emmacook@rfcsqcsr.com.au



Kim Corfield

COALSTOUN LAKES

Phone: 41275051
Fax: 41275050
Mobile: 0427 296 848
Email: kimcorfield@rfcsqcsr.com.au



Suzie Bowden

CHINCHILLA

Phone: 4665 7185
Fax: 4665 7185
Mobile: 0448 894 494
Email: sbowden@rfcsqcsr.com.au



Debbie Cowley

GOONDIWINDI

Phone: 4671 4892
Fax: 4671 4893
Mobile: 0439 067 944
Email: debbiecawley@rfcsqcsr.com.au