

## What can a rural financial counsellor do?

A rural financial counsellor assists and supports a client to:

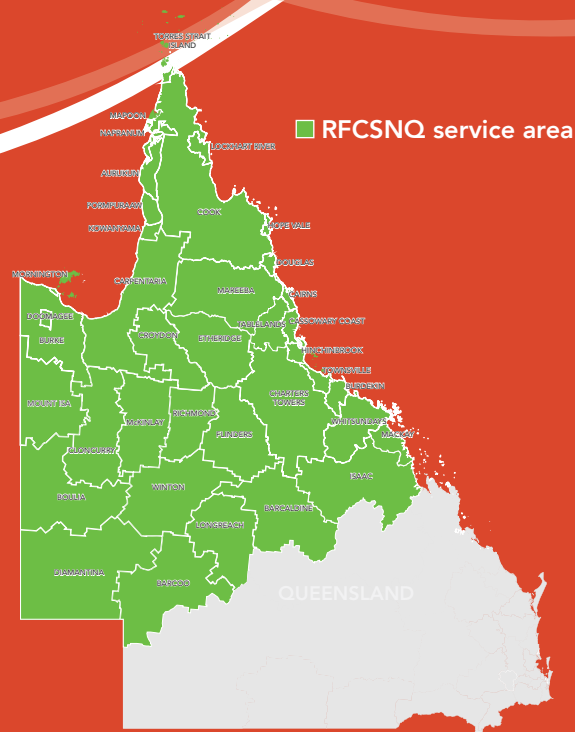
- understand the financial position and viability of the business enterprise,
- identify options to improve that financial position,
- develop a plan to implement the options chosen by the client and provide assistance to implement that plan,
- deal (through meetings or otherwise) with lending institutions in relation to,
  - applications and contracts with those institutions
  - processes relating to farm debt mediation.

Rural financial counselling services also:

- provide information on, refer clients to, and assist clients access programmes provided by government or industry,
- assist clients identify the need for advice from, and to prepare for meetings with, professional service providers,
- provide information to assist clients make decisions relating to their business enterprises,
- provide information on agricultural related financial products in accordance with ASIC requirements.

## Can the RFCSNQ help you? Checklist:

- Are you experiencing concerns about your level of debt?
- Are you aware of government lending available to you?
- Has your lender transferred you to credit management?
- Are you considering exiting or restructuring your agricultural enterprise?



## HEAD OFFICE CONTACT

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Find us on



[RFCSNQ.COM.AU](http://RFCSNQ.COM.AU)



Supporting rural businesses  
through all seasons



**RURAL FINANCIAL COUNSELLING SERVICE NORTH QUEENSLAND** delivers the Australian and Queensland Government's rural financial counselling service program in the Northern Queensland region including, and north of the local government areas of Barcoo, Longreach, Barcaldine and Isaac.