

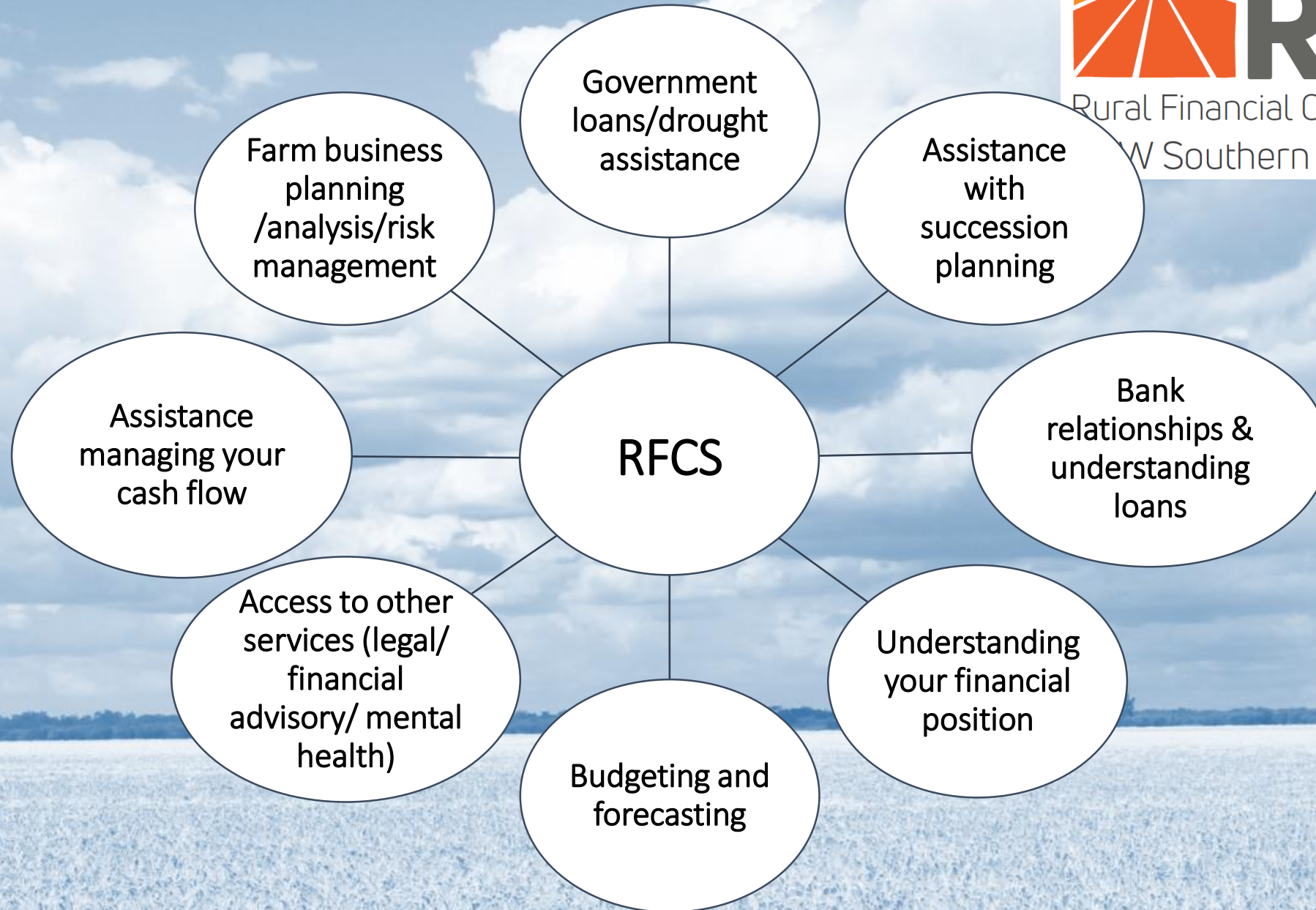


RFCS

Rural Financial Counselling Service
NSW Southern Region

Breaking New Ground
Griffith, August 2019

What we can help with....



Drought Assistance

Regional Investment Corporation (RIC)

- Low interest loans of up to **\$2 million**, current variable rate of **3.11% p.a.**
- Can be used to refinance debt and pay for operating expenses or capital.
- 50% of debt must stay with a commercial lender.
- 10 year term, interest only for five years.

Drought Assistance



Farm Household Allowance (Centrelink):

- Fortnightly payments of up to **\$600 p.p** available for up to four years.
- Must meet an asset and income test.
- Must report your annual income estimate to Centrelink on a regular basis to avoid accumulating a debt.



Rural Financial Counselling Service
NSW Southern Region

NSW Rural Assistance Authority

Drought Assistance

\$ Available

Farm Type

Drought Assistance Loan

Up to \$50,000
(Interest Free)

Livestock

Emergency Water Infrastructure Rebate

25% of costs up to \$25,000

Livestock

Transport Subsidy

50% of freight costs up to \$40,000

Livestock

Farm Innovation Fund Loan

Up to \$1,000,000
(2.5% Fixed Interest)

All

Farm Business Skills Subsidy

Up to \$5,000 p.p
Up to \$9,000 (per farm)

All



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