

Rural Financial Counselling Service (RFCS) Program

Client service agreement and declaration

Name of rural financial counselling service: _____

The RFCS Program provides free¹ financial counselling to farmers, fishers and small rural businesses, who are in financial difficulty and have no alternative sources of impartial support, to help them manage change and improve their financial self-reliance. If you have concerns about the financial position of your enterprise and you wish to see a rural financial counsellor, you need to be aware of the types of services a rural financial counsellor can provide.

1. A rural financial counsellor CAN²:

- confidentially assess and prepare reports on your current financial, cash flow and viability circumstances
- help you identify financial and business options for the future of your enterprise, including potentially moving out of farm ownership
- help you assess and respond to the impacts of climate change on your enterprise
- help you complete action plans you may be obliged to develop to receive grants or income assistance
- review contracts and loan applications with lending institutions, provide information to help you prepare loan applications and facilitate meetings with lenders and financial institutions
- support and prepare you for farm debt mediation processes and assist you in non-legal appeals processes
- support and prepare you for succession planning, including preparing statements of your current financial position, referring you to relevant experts and training, and compiling relevant questions
- provide information and referrals to government or industry programs, including for specific events (drought, fire, flood, industry reform etc)
- provide referral information on educational and other support services
- refer you to a range of professional service providers, including accountants, lawyers, agricultural advisers, farm succession planners, financial planners, social counsellors and personal or family mediators (please note that counsellors cannot provide direct referrals but can give you a list of suitable professionals).

2. Rural financial counsellors CANNOT:

- represent you in legal processes or act as a mediator³ in farm debt mediation processes
- provide advice on any financial, accounting or taxation aspects of your enterprise, or in any way influence your decision on a particular financial product
- provide social or family counselling
- undertake a Farm Business Analysis and Financial Assessment (FBAFA) for the Climate Change Adjustment Program/Transitional Income Support Program
- recommend particular or best options
- complete tax returns or business activity statements
- provide technical or agronomic advice for your business
- complete the sections of succession plans where legal, financial, accounting or taxation advice is required.

3. Agreement

If you wish to become a client of the RFCS Program, you need to **agree** to the following (*Note: Please cross out the reference which is not relevant to the capacity in which you are seeking support under the RFCS Program*):

¹ Services provided by rural financial counsellors are free of charge. You should not offer to pay counsellors or request them to provide services in a private capacity.

² Guidance is in the form of some available options only. Any decisions made are the sole responsibility of the client and the service provider accepts no responsibility or liability for such decisions. The service provider will work with you towards realistic and achievable goals based on the options open to you but they cannot guarantee a specific outcome.

³ A mediator is formally trained and accredited in dispute resolution processes.

- [My enterprise] / [The enterprise I represent] is a primary production, fishing or small rural business supporting primary industries, and I devote most of my labour to this enterprise.
- I have read the information on page one about the services rural financial counsellors can and cannot provide and I confirm that the assistance I am seeking is within the range of services counsellors can provide.
- [I am seeking support in an individual capacity] / [I am seeking support on behalf of, and with the authority of, the following persons, namely:

_____ (the Other Partner(s))

[INSERT NAME(S) OF PARTNER(S) IN ENTERPRISE OR PERSONS ON BEHALF OF WHOM SUPPORT IS SOUGHT]

- I have the full authority to represent and act on behalf of the Other Partner(s). I agree to represent the views of Other Partner(s) in the enterprise and will involve them in any decisions made as a result of information provided by a rural financial counsellor. I also agree that the Other Partner(s) are permitted to access any information that I disclose or provide to the counsellor for the purposes of seeking support or that is provided to me by a counsellor in relation to the support I am seeking. *[Cross out this paragraph if you are seeking support in an individual capacity and not on behalf of anyone else.] (Note: You must involve Other Partner(s) when developing options or making decisions based on the information provided by the counsellor. If the counsellor encounters, or suspects, conflict with Other Partner(s), they may need to provide a referral to another type of service provider.*
- I have, or will provide, to the best of my knowledge, full disclosure of my financial position and/or full disclosure of the financial position of the enterprise, including the Other Partner(s), that I represent.
- I consent [and, if relevant, consent on behalf of the Other Partner(s)] to the collection and storage of all financial information relevant to the RFCS Program in a secure database. I understand this information cannot be used for any purpose not directly related or incidental to the primary purpose set out in the Privacy Statement below.
- I understand that rural financial counsellors will seek my permission prior to disclosing my circumstances and/or personal/financial details to any specific third parties that may need to be involved in my participation in the RFCS Program, except where such disclosure is permitted under relevant privacy legislation and/or the **Privacy Statement** below.
- I will respond promptly to letters or telephone calls from my service provider. *(Note: If you do not respond, your service provider will assume that you no longer require their services.)*
- I understand that the service provider may assign another rural financial counsellor to assist me if my first counsellor is unavailable.
- I understand that my client files will be disposed of appropriately seven years after my last transaction with the service provider.
- If requested, I will participate in confidential surveys aimed at maintaining the quality and effectiveness of the RFCS Program.

4. Declaration

I have read, understood and agree to the conditions of service, including the **Privacy Statement** below.

Name:.....

Enterprise name:.....

Signature:.....Date.....

I have previously been a client of a rural financial counselling service Yes/No

If yes, name of service provider and counsellor:.....

Privacy Statement: The primary purpose for collecting your personal information, which includes your financial information or that of the Other Partner(s), is to provide support to you under the RFCS Program and for audit and program improvement purposes. We will only use your personal information for the primary purpose and for purposes which are incidental to the primary purpose. Failure to disclose relevant personal information may impact on the ability of the rural financial counsellor to provide assistance to you. Your personal information may be disclosed to Commonwealth agencies that are responsible for administering, funding or are associated with the RFCS Program. Your personal information, except for your financial information, may also be disclosed to other third parties who are commissioned to provide surveying, monitoring or auditing services. These other third parties will be required to destroy any personal information that they hold once the service they have been commissioned to provide has been completed. You have the right to access and correct records of your personal information that we hold. You may access (and as appropriate amend) records of your personal information by contacting your RFCS Program service provider. For more information about the security of your private information, see your RFCS Program service provider's code of conduct (ask your service provider for a copy).