

Rural Financial Counselling Service (RFCS) Program

Client service agreement and declaration

Name of rural financial counselling service: _____

The RFCS Program gives free¹ support 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 current or future financial position of your enterprise and you wish to see a rural financial counsellor, you need to be aware of the types of assistance 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 (please note that counsellors can only provide a meaningful assessment if you provide full disclosure of your financial position)
- 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 and implement any 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
- 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
- advise on farm succession planning (however, counsellors may provide referrals to appropriate succession planning providers and training, prepare a statement of your current financial position and help you compile a list of relevant questions).

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.

3. Agreement

If you wish to become a client of the RFCS Program, you need to **agree** to the following:

- 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 will represent the views of other partners in the enterprise and will involve them in any decisions made as a result of information provided by a rural financial counsellor. (*You must involve other members of your partnership when developing options or making decisions based on the information provided by the counsellor. If the counsellor encounters, or suspects, conflict within a partnership, 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 of the enterprise I am representing.
- I consent to the collection and storage of all financial information relevant to the RFCS Program in a secure database. I understand that this information cannot be used for any purpose not directly related to the RFCS Program (*see **Privacy** statement below.*)
- I understand that rural financial counsellors will seek my permission prior to discussing my circumstances and/or personal/financial details with any specific third parties that may need to be involved in my participation in the RFCS Program.
- I will respond promptly to letters or telephone calls from my service provider. (*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 may 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. (*Periodic client surveys are undertaken to gauge the effectiveness of your service provider. You will not be asked to provide identifying details in these surveys.*)

4. Declaration

I have read, understood and agree to the conditions of the service agreement, 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:.....

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Privacy: If you wish to use the services of the RFCS Program, you must agree to have your personal details and relevant financial information collected and stored securely in a database. This information will be used to help us track your progress, and for audit and program improvement purposes. We will protect your privacy and will not provide this information to third parties not associated with the RFCS Program. Third parties commissioned to provide survey or monitoring services will not receive your financial information and will be required to destroy any personal details once the service they have been commissioned to provide has been completed. For more information about the security of your private information, see your service provider's code of conduct (ask your service provider for a copy).

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