

HOTLINE

Newsletter of the United Dairyfarmers of Victoria



Working Together for You

Dear Members,

The past months have brought unprecedented price step-downs and claw backs to more than 80 per cent of Victorian dairy farmers. This impact has been compounded by the effects of dry seasonal conditions, which are dramatically increasing costs of feed and water and hitting the bottom lines of dairy farmers.



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Farmers must now make decisions about how to best navigate the current market conditions and support their farm.

In these difficult times, United Dairyfarmers of Victoria (UDV) is aiming to help dairy farmers to make these business decisions based on accurate information about their business and to support the wellbeing and mental health of dairy farmers and communities.

We are playing a key role in The Dairy Industry Taskforce established by the Victorian Government and are working with Victorian Farmers Federation, Australian Dairy Farmers

and the other State Dairy Farmer Organisations, Dairy Australia and Gardiner Foundation to support dairy farming businesses and our communities to navigate this tough period.

We encourage all dairy farmers to utilise the programs available to them, across farm business management, financial resources and wellbeing and support programs.

We recently joined forces to launch dairyfarmercentral.com.au, the focal source of information for programs, initiatives and events available to all dairy farmers and their communities.

This newsletter aims to supplement that resource, providing a one-stop-shop for dairy farmers to draw on when looking to access the support they need to manage their businesses. Please read through the newsletter, to see what programs are suitable for your needs. We are still encouraging everyone to assess your individual situation and discuss available options with your bank, consultants and others who already know and understand your situation.

For further information on any of the initiatives in this newsletter, simply go to dairyfarmercentral.com.au or contact UDV via 1300 882 833 or udv@vff.org.au.

Adam Jenkins
President, United Dairyfarmers of Victoria

DAIRY FARMER CENTRAL
The central source of information for programs, initiatives and events available for dairy farmers and their communities

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Dairy Recovery Concessional Loans

The eligibility criteria for the Australian Government's Dairy Recovery Concessional Loans Scheme have been announced. The Scheme aims to assist eligible dairy farm businesses who supplied Murray Goulburn (MG) and Fonterra in 2015-16, through the short-term crisis.

Funding of \$30 million is available in Victoria for eligible MG and Fonterra suppliers who show good long-term prospects of returning to profitable trading and sustainable debt levels. Rural Finance will deliver the Scheme in Victoria on behalf of the state government and loans will be available for the purposes of:

- ▶ re-structuring existing eligible farm debt
- ▶ funding operating expenses necessary to continue normal operations
- ▶ providing new debt for productivity enhancement activities (expansion of operation, livestock, diversification, enterprise build-up, purchase of water or water rights, but not for water trading).

Dairy Recovery Concessional Loans:

- ▶ available for a maximum term of ten years, with the first five years interest only
- ▶ offered at a variable interest rate commencing at 2.71% and falling to 2.66% on 1 August 2016
- ▶ loan amounts will be up to 50 per cent of total eligible debt to a maximum of \$1 million.

Eligibility criteria in Victoria includes the applicant demonstrating that:

- a. their Farm Business supplied milk to Murray Goulburn and/or Fonterra in 2015-16, and
- b. their Farm Business has existing Eligible Debt and their Farm Business has not already borrowed up to 50 per cent of its total Eligible Debt and
- c. they own and operate the Farm Business and their Farm Business:
 - i. operates as a sole trader, trust, partnership or private company; and
 - ii. is a Dairy Farm Business; and
 - iii. is wholly located in Australia; and
 - iv. is registered for tax purposes in Australia with an Australian Business Number (ABN) and is registered for GST; and
 - v. is not a public company under the meaning of the Corporations Act 2001 (Cth); and
- d. at least one member of the Farm Business must be a Farmer who, under normal circumstances, contributes at least 75 per cent of his or her labour and derives at least 50 per cent of his or her income from the Farm Business; and

- e. the majority of their Farm Business is conducted in Victoria; and
- f. at least one member of the Farm Business is an Australian permanent resident; and
- g. their Farm Business is not under External Administration or bankruptcy; and
- h. their Farm Business has not received a loan under the Dairy Recovery Concessional Loans Scheme in any jurisdiction.

For a complete list of eligibility criteria, and to download the application form head to ruralfinance.com.au/industry-programs/dairy-concessional-loans-scheme-2015-16 or call the Rural Finance Dairy Loan Hotline on 1800 260 425.

Assistance is also available from the Rural Financial Counselling Service which offers a free and confidential service and may be able to assist you. For more details please contact the Service directly on:

Eastern Region: 03 5662 2566

North Eastern Region: 1300 834 775

North Western Region: 1300 769 489

Western Region: 1300 735 578



From left to right: UDV Policy Councillor Paul Mumford, Graeme Anderson, Claire & Brett Matthews, Member for Eastern Victoria Harriet Sching, Brad Missen and Casey & Jason Birmingham.

Farm Business Management

There is a suite of resources available through Dairy Australia and the RDPs, to equip farmers with tactics and tools to help navigate the time ahead. These include:

Tactics for Tight Times

This program connects farmers with resources and practical advice that meets their needs. Tactics for Tight Times provides opportunities to:

- ▶ Help understand the factors that influence the overall farming businesses position
- ▶ Help develop a resilient farm business
- ▶ Access resources, tactics, and support to manage the farm and workforce

The program will be delivered through Dairy Australia's Regional Development Programs and is designed to be flexible to meet the unique needs of each dairy region. The Regional Development Programs include workshops, discussion groups, practical information and advice that dairy farmers can use immediately to help manage their farms.

More information can be found at www.tfft.dairyaustralia.com.au or you can call your local Regional Development Program below:

WestVic Dairy

Ph: 5557 1000
Lindsay Ferguson - Regional Manager
M: 0418 545 580

GippsDairy

Ph: 5624 3900
Allan Cameron - Regional Manager
M: 0437 296 955

Murray Dairy

Ph: 5833 5312
Jenny Wilson – Regional Manager
M: 0409 865 4677

Taking Stock

Dairy Australia's Taking Stock program provides one-on-one support for dairy farmers, to help farmers gain control over expenditure on their farm. These free one-on-one, confidential sessions with skilled advisors help the dairy farm business assess its current financial and physical position by:

- ▶ Understanding and managing your budget
- ▶ Identifying cost saving options
- ▶ Calculating pasture consumption
- ▶ Managing debt and the balance sheet
- ▶ Understanding additional support services that can be accessed, including counselling and health services
- ▶ Creating an action plan

To get more information about this practical and useful program, please visit www.dairyaustralia.com.au/Business-and-financials/Taking-Stock or contact your Regional Development Program representatives at WestVic Dairy, GippsDairy or MurrayDairy.

Farming Through Drought

With much of Victoria receiving below average rainfall since 2014, the increasing costs of feed and water have placed significant stress on farming businesses and rural communities.

In November 2015, the Victorian Government announced a Drought Response Package to support Victoria's drought affected farmers, small businesses and communities, complementing other support available. These resources assist farmers with a broad range of agricultural issues, and include:

- ▶ Farm management
- ▶ Preparing a farm for drought
- ▶ Resource Management
- ▶ Climate monitoring and risk management
- ▶ Animal health in drought

There is a range of information available about the financial, health and social welfare and business support for farmers impacted by drought. There are also farmer workshops being run across Victoria to help farmers make good on-farm decisions in these tough conditions. Further information can be found at <http://agriculture.vic.gov.au/agriculture/farm-management/drought-preparedness>

Look Over The Farm Gate

In difficult times, it can be easy for farmers to feel like they're in it alone. This program is about taking a moment to look over the fence, to look out for neighbours and others in the community. The Look Over the Farm Gate program delivers community-based training and activities to help rural communities look after their mental health & well-being and encourage neighbours to look out for each other.

To find out more to get involved visit the website at www.lookoverthefarmgate.com.au, email lookoverthefarmgate@vff.org.au or phone 1300 882 833

Regional Small Business Support

The Victorian Government, the dairy industry and local governments are working together to support small businesses in the dairy community through this tough period. The Victorian Government has been working with local councils, and is providing free Small Business Workshops and Small Business Mentoring support for businesses in dairy communities.

To find out more visit www.rdv.vic.gov.au/regional-projects/dairy-industry-support or email rdv@rdv.vic.gov.au



Financial Assistance

In periods like these, rigorous financial planning is essential. There are a range of resources available to give farmers a bank of knowledge in balancing their business. These include:

Dairy Concession Loans

The Australian Government is making Dairy Recovery Concession Loans available to those affected by the Murray Goulburn and Fonterra decisions to reduce farm gate milk prices in VIC, NSW, SA and TAS. The Australian Government is making Dairy Recovery Concession Loans available to those affected by the Murray Goulburn and Fonterra decisions to reduce farm gate milk prices in VIC, NSW, SA and TAS. Further information can be found at www.ruralfinance.com.au or calling 1800 260 425

Rural Financial Counselling

Managing money is only one facet of any given business so when difficulty begins to arise, making the right decisions for your farm business is invaluable. Rural Financial Counselling provides free rural financial counselling to a range of clients, including dairy farmers, who are suffering financial hardship.

Rural Financial Councilors can also help identify eligibility and apply for Centrelink and other Government programs.

Further information can be found at www.agriculture.gov.au/ag-farm-food/drought/assistance/assistance-rural-financial-counselling-service or by calling counsellors in the regions below:

Eastern Region

Phone: 03 5662 2566

Email: ruralsupport@dcsi.net.au

North Eastern Region

Phone: 1300 834 775 and 02 6057 5777

Email: info@gmhagcare.org.au

North Western Region

Phone: 03 5022 0799 and 1300 769 489

Email: admin@sunrcs.com.au

Western Region

Phone: 1300 735 578 and 03 5572 4540

Email: admin@wswrcs.com.au

Farm Management Deposits (FMDs)

FMDs assist primary producers to deal more effectively with fluctuations in cash flows. It is designed to increase the self-reliance of Australian primary producers by helping them manage their financial risk and meet their business costs in low-income years by building up cash reserves.

More information can be found at www.agriculture.gov.au/ag-farm-food/drought/assistance/fmd or by calling:

- ▶ Australian Taxation Office Business Tax Enquiries – 13 28 66
- ▶ Tax Practitioners – 13 72 86

Farm Household Allowance

Income support payments are available for farmers and their families experiencing financial hardship. To be eligible individuals must:

- ▶ Be a farmer or the partner of a farmer. If you are a farmer you must contribute a significant part of your labour and capital to the farm enterprise based on specific criteria
- ▶ Meet an income and assets test
- ▶ Be willing to undertake a Farm Financial Assessment, and
- ▶ Be willing to enter into a Financial Improvement Agreement to help you improve your financial circumstances

Further information can be found at the Department of Human Services via: www.humanservices.gov.au/customer/services/centrelink/farm-household-allowance

Financial Hardships Tax Provisions

The Australian Tax Office has a range of options for farmers experiencing financial hardship such as deferred payment plans

More information can be found via www.ato.gov.au/individuals/payments-to-ato/help-with-paying or 13 72 86

Farm Debt Mediation

The Farm Debt Mediation Scheme makes it compulsory for banks and other creditors to offer mediation to farmers before commencing debt recovery proceedings on farm mortgages. A neutral and independent mediator assists the farmer and the creditor to try to reach agreement about current and future debt arrangements

More information can be found via www.agriculture.vic.gov.au/agriculture/farm-management/business-management/farm-debt-mediation or by emailing farm.debt@ecodev.vic.gov.au

Australian Government Farmer Assistance Hotline

For information about the Australian Government's support services available to farmers and rural communities such as the Farm Household allowance, call 132 316



Member for Northern Victoria, Jaelyn Symes discussing impacts of the milk price announcements with Dairy Farmer Ann Gardiner.

Farmer Wellbeing and Support

Taking care of finances is only one aspect of running a business. There are a range of programs and options for farmers to take care of themselves, and to support family and friends and the broader community in challenging times.

Health and Wellbeing

National Centre For Farmer Health

Farming is a demanding job on the mind and body. The National Centre For Farmer Health aims to improve the health, safety and wellbeing of farmers, their families and communities across Australia. Visit www.farmerhealth.org.au or phone (03) 5551 8533

Lifeline

Help is never far. Lifeline is a 24/7 telephone counselling service connecting callers with someone who cares. Visit www.lifeline.org.au or phone 13 11 14

beyondblue

Depression and anxiety can be confronting and confusing emotions to navigate through alone but with the right help, they don't have to be. beyond blue provides information and support to help everyone in Australia to achieve their best possible mental health, whatever their age and wherever they live. Visit www.beyondblue.org.au or phone 1300 224 636

Nurse-On-Call

Wherever you live, you should receive the best healthcare possible. Nurse-On-Call is a 24/7 phone service that provides immediate, expert health advice from a registered nurse. Visit www2.health.vic.gov.au/primary-and-community-health/primary-care/nurse-on-call. Email enquiries@dhhs.vic.gov.au or phone 1300 60 60 24

Mobile Health Services

When you live far away, it can be easy to feel out of touch which is why Mobile Health Services works to make sure you don't feel forgotten. Mobile Service Centres travel to rural and regional communities to provide people with information and access to government services.

Visit www.humanservices.gov.au/customer/services/centrelink/mobile-service-centres or phone 132 468

MensLine Australia

Men don't talk. Starting a conversation is the hardest part but the most rewarding outlet. MensLine Australia is a 24-hour phone support service for men with relationship and family concerns. Visit www.mensline.org.au or phone 1300 78 99 78

Kids Helpline

When you're young, it can be hard to know if what you're feeling is normal and even harder to talk to someone close to you about it. Sometimes it's easier starting a conversation with someone you don't know, and it can be the bravest step forward in figuring out the next one. For 25 years, Kids Helpline has provided 24-hour on-call and online counselling services for young people.

Visit www.kidshelpline.com.au or phone 1800 55 1800

Building Emotional Resilience

Problems aren't solved in a single action. Having the right tools at your fingertips can help break down barriers to reach a stronger solution. This fact sheet includes practical ways to help build mental and emotional resilience and signposting further resources. <http://www.thepeopleindairy.org.au/announcements/emotionalresiliencefactsheet>

Family Relationship Service

When times get hard, strains are placed on those that matter most to us. This unique resource provides families access to information about family relationship issues to assist them to manage the best solution. Visit www.familyrelationships.gov.au or phone 1800 050 321

Find A Mental Health Service

Looking after your mental health is critical. Your GP should be your first point of contact for assistance. With so much information out there, it can be hard to know where to turn and even harder to know if your decision is the right one. This online resource helps mental health sufferers navigate the best outlet for them to receive help.

Visit www2.health.vic.gov.au/mental-health/mental-health-services or email enquiries@dhhs.vic.gov.au or phone 1300 650 172

Family Support

Back To Work Scheme

The Back to Work scheme is being extended to make members of a dairy farm household an eligible category of employee. Employers will receive up to \$5000 when they hire someone from a farm household affected by the dairy crisis. Visit www.vic.gov.au/backtowork or phone 13 21 61

Victorian State Concessions

The Victorian Government offers a number of concessions designed to assist and improve the affordability of essential services for low-income Victorian households. Visit www.dhs.vic.gov.au/concessions or phone 1300 650 172

Foodbank Victoria

Hundreds and thousands of Australians wake up and go to bed hungry. Foodbank distributes

meals to individuals and families across regional, rural and metro areas of Victoria, helping to feed more than 100,000 Victorians each month so that the only thing left empty is a bowl after a meal.

Visit www.foodbankvictoria.org.au. Email info@foodbankvictoria.org.au or phone 03 9362 8300

Camps, Sport And Excursion Fund (CSEF)

You're only a kid once, and that's why CSEF is making sure no Aussie kids miss out. For four years, CSEF provides payments to eligible students to attend camps, excursions.

Visit www.education.vic.gov.au/about/programs/health/Pages/csef.aspx or email edline@edumail.vic.gov.au or phone (03) 9637 2000

Back To School

Education is the most powerful tool in creating a meaningful change and difference in any life. Back to School gives children from disadvantaged families attending Victorian Government schools, uniforms, shoes and other essential items so they can keep learn without a worry. Contact your School Principal, Assistant Principal or Welfare Coordinator

Kindergarten Concessions

Kindergarten fee subsidies enable eligible children to attend a funded kindergarten program in the year before school, free of charge or at minimal cost. Contact your local kindergarten or call 1800 809 834

2016 UDV Policy Council

The UDV Policy Councillors are your regional representatives to shape the future policy of the UDV. All farmers are encouraged to contact them when you have issues of concern in your region, especially through such difficult times in industry.



PRESIDENT
Adam Jenkins
South Purumbete
☎ 0437 008 806
ajenkins@vff.org.au



REGION 4
Gordon Nicholas
Biggara
☎ 0458 760 512
g_nich55@hotmail.com



VICE PRESIDENT
John Verstedden
Longwarry
☎ 0407 343 111
jlv@dcsi.net.au



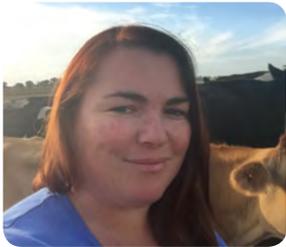
REGION 5
Paul Mumford
Won Wron
☎ 0438 890 222
mumfordpl@bigpond.com



REGION 1
John Keely
Cohuna
☎ 0417 351 260
burniff@gmail.com



REGION 6
Damian Murphy
Dumbalk North
☎ 0458 645 437
dtmurphy@activ8.net.au



REGION 2
Gemma Monk
St. Germain's
☎ 0427 538 778
gemma@icloud.com



REGION 9
Nick Renyard
Timboon
☎ 0419 316 850
n_renyard@bigpond.com



REGION 3
Daryl Hoey
Katunga
☎ 0407 582 982
dmlhoey@bigpond.com



REGION 10
Oonagh Kilpatrick
Koroit
☎ 0417 331 354
oonaghkilpatrick@yahoo.co.uk

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United Dairyfarmers of Victoria
Farrer House 24-28 Collins Street Melbourne 3000 | ABN 67 079 980 304
Ph. 1300 882 833 | Fax. 03 9207 5500 | E-mail. vff@vff.org.au | www.vff.org.au