

# SUPPORT AFTER A DISASTER

A guide for farmers and small business owners



## YOU DON'T HAVE TO FACE RECOVERY ALONE

Experiencing a disaster such as fire, flood or storm can place enormous pressure on finances, relationships and wellbeing. The financial impacts can be immediate and long-lasting - but support is available.



## HOW DISASTERS CAN AFFECT FINANCES

Disasters can impact people in many ways including:

- Costs to repair or rebuild homes, farms or businesses
- Reduced or lost income due to disruption to work
- Difficulty keeping up with bills, debts and household expenses
- Confusion or stress around insurance claims
- Increased emotional strain during an already challenging time

Financial hardship can affect anyone - even those who have never needed support before

## HOW RFCS VICTORIA WEST CAN HELP

RFCS Victoria West provides free and confidential counselling to farmers and small business owners impacted by disasters.

We can help you with:

- **Insurance support** - understanding and working through claims
- **Grants and assistance** - identifying and accessing available support
- **Banks and lenders** - negotiating repayments and managing debt
- **Education and guidance** - helping you understand your options
- **Ongoing support** - reducing financial stress so you can focus on recovery



When you're ready, we're here to help.

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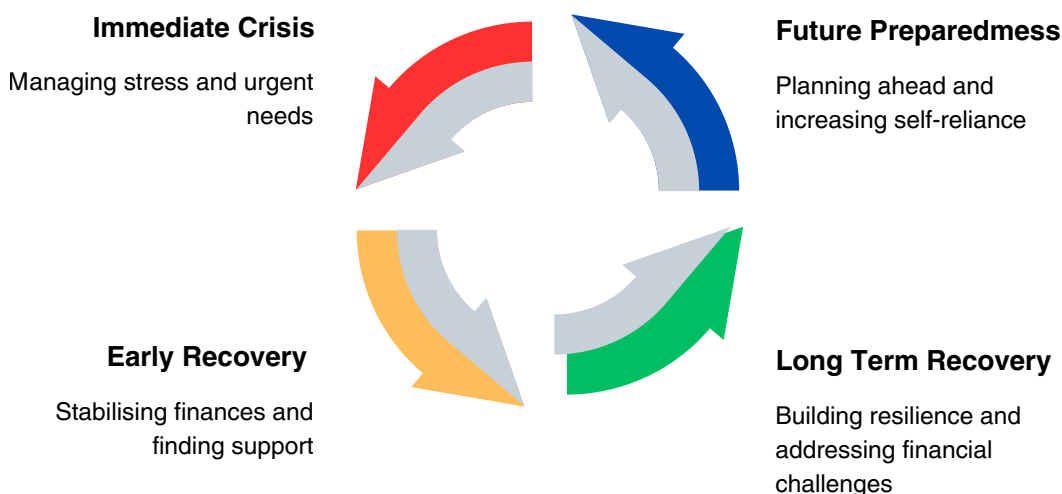
## SUPPORT AT EVERY STAGE OF RECOVERY

Financial counselling can support you:

- **Immediately after a disaster** - practical information and reassurance
- **During early recovery** - stabilising finances and addressing urgent issues
- **Long - term** - managing ongoing impacts and planning ahead
- **Into the future** - building confidence and financial resilience

Our approach focuses on empowerment - supporting you to understand your situation, advocate for yourself and move forward with confidence.

## FINANCIAL COUNSELLING SUPPORT CYCLE



## GET IN TOUCH

Support is available in person, by phone or online

Phone: 1300 735 578

Website: [rfcsvictoriawest.com.au](http://rfcsvictoriawest.com.au) / [finwellsupport.com.au](http://finwellsupport.com.au)

Email: [enquiry@finwellsupport.com.au](mailto:enquiry@finwellsupport.com.au)



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