

# Companion Guide

A SUPPORT GUIDE FOR FAMILIES, INDIVIDUALS & COMMUNITY

TOOLS TO HELP YOU NAVIGATE TOUGH TIMES

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Welcome to Edition 6,

Wow! If there was ever a time to engage in some community events, this is it! There is so much on offer, check it out!

We have talked a lot about how to prepare and protect your family and your property, but what about your finances?

In this edition we shine a light on financial readiness and some of the services that can help. Getting your finances in order might be your most empowering step forward for the New Year.

The [Moneysmart](http://www.Moneysmart.gov.au) website is my go-to for tips, helpful calculators and guidance on everything from managing your bills, to planning for the future.  
[www.Moneysmart.gov.au](http://www.Moneysmart.gov.au)

HealthWISE will be bringing bushfire events to New England in 2022. These events are to bring people together socially but equally to help equip us all emotionally for any disasters ahead. Just as we prepare in a practical sense for bushfires we need to also prepare and be equipped emotionally. Check out the workshop dates and registration link in the 'Events' section of the newsletter.

There are so many great services ready to provide a listening ear, advice and support.

The goal of this newsletter is to bring them to your awareness and to always remind you, you are not alone.

## CEASE THE DAY

Could I invite you to print a copy of the last page of this newsletter, and put it on your fridge and also out in the workshop or shed? (The page with all the support ph numbers) What if everyone also did this for a neighbour or friend? 5mins now could save a life.

You could help others, by sending me a photo showing that you keep support numbers on your fridge or in your workshop or shed.  
Email: [nfisher@redcross.org.au](mailto:nfisher@redcross.org.au)

For online access to a list of Mental Health support services, head to The [FarmHub](http://www.farmhub.org.au/mental-health/) website - [www.farmhub.org.au/mental-health/](http://www.farmhub.org.au/mental-health/)  
Stay safe and be well.

# Financial readiness

**Prepare - Protect - Recover** is a financial resilience guide, prepared in partnership with Resilience NSW and a multi-agency reference group, and giving you the steps to prepare your home and finances for emergencies.

Head to [Prepare - Protect - Recover Financial Resilience Guide - Good Shepherd](#) to download the guide

For a full list of all the financial resources on offer head to [Financial Resources Archives - Good Shepherd](#)



## Money Smart

Moneysmart.gov.au provide a wealth of information, videos and calculators to support you in managing your finances.

### COVID-19 - making financial decisions.

During tough times making good financial decisions can feel overwhelming, but you are not alone. Check out these steps to look after yourself and your money.

Head to [COVID-19 making financial decisions - Moneysmart.gov.au](#)

### Save for an emergency fund -Be prepared for life's surprises.

For guidance and tips on how to set up an emergency fund head to [Save for an emergency fund - Moneysmart.gov.au](#)

<p>Financial counselling Free help to sort out your money</p> <p>→</p>	<p>How to do a budget Plan and manage your money</p>
<p>Urgent help with money If you're struggling or in crisis</p> <p>→</p>	
<p>Save for an emergency fund Be prepared for life's surprises</p> <p>→</p>	
<p>Managing on a low income Get the most out of your money</p> <p>→</p>	
<p>Problems paying your bills Understand your options</p> <p>→</p>	



## About our Organisation – RFCSNSW-NR

Since 1992, we have delivered the Rural Financial Counselling (RFC) Program in the Northern Eastern Region of NSW to support farmers, fishers, forest growers, harvesters and small related rural businesses who are suffering financial hardship, or are at risk of, and who have no alternative sources, of impartial support. More recently we have delivered the Regional Small Business Support Program, to support eligible small businesses impacted by Drought, Bushfire, COVID-19 and other natural disasters. We help our clients to adjust to and manage the challenges of their sectors, a changing climate, fluctuating input costs and natural disasters such as drought, flood, bushfire and COVID-19. We take a holistic approach in supporting Rural Australians to plan and prepare for change and help achieve the vision of - Financially capable agriculture, fishing and forestry sectors that are profitable, financially self-reliant and resilient.

Our services are FREE, CONFIDENTIAL, PROFESSIONAL and IMPARTIAL

### Your Rural Financial Counsellor can assist you to:

1. Analyse business performance & understand your financial position
2. Develop cash flow budgets & projections
3. Explore & identify options (business & risk management planning) to improve financial self-sufficiency
4. Prepare for succession planning
5. Prepare for and facilitate meetings with lenders
6. Access Government Assistance and Information
7. Prepare for and manage events such as droughts, floods and fire
8. Referrals to professionals and agencies

### Regional Small Business Support Program

We understand that drought, bushfire and other natural disasters (including the Covid-19 pandemic) have significantly affected the day-to-day operations of many small businesses in rural and regional Australia. Our Rural Business Support Counsellors have a wealth of knowledge in small business operations, management and financial assessment and can assist to determine future possibilities and identify risks to ensure your business remains viable during these uncertain times.

Some examples on how we can assist include:

1. Free and confidential financial counselling
2. Provide assistance to access specialist third party advice, such as financial planning, legal, specialist taxation and accounting
3. Develop budgets and cash flows

### Upcoming Events, March Small Business Month – FREE Webinars

Branding and Strategic Communication- Creative thinking that drives business success.

9 March at 1:00 pm to 2:00 pm - [FREE Webinar](#)

How to Plan and Prepare to Sell Hospitality Businesses.

23 March at 1:00 pm to 2:00 pm - [FREE Webinar](#)

Contact us today to organise a free confidential discussion with our Counsellors, there is no better time to plan for your future. Supporting Rural Australians Planning and Preparing for Change.

P. 1800 344 090 | E. [info@rfcsnr.org.au](mailto:info@rfcsnr.org.au) Visit our website for more information [www.rfcsnr.org.au](http://www.rfcsnr.org.au)

# WHAT'S GAMBLING REALLY COSTING YOU?

Most people gamble at one time or another. It may be on poker machines, at the TAB, online betting or on the lotteries. For many people, gambling is fun, entertaining and causes no harm.

However, for some people, gambling can become a problem. Gambling can be harmful for the person who gambles, their family and their friends.



## How do I know if gambling is a problem?

If gambling is causing stress or anxiety, it might be a sign that it's a problem. Other signs that gambling is causing harm are:

- feeling guilty, anxious or depressed about gambling
- losing control of how much time or money is spent on gambling
- withdrawing from family and friends
- trying to win back losses by continuing to gamble
- borrowing money or selling valuables to gamble
- falling behind with bills or signing up for new credit cards
- thinking about gambling every day
- lying about gambling

If you or someone you know is experiencing any of these signs, you can contact GambleAware Hunter New England for free confidential support and information.

## Help is close at hand

You can get free information and support by contacting GambleAware Hunter New England on 1800 497 065.

GambleAware offers face to face or telehealth counselling and can provide specialised support services for those who identify as Aboriginal and Torres Strait Islanders and for people who speak languages other than English.

Financial counselling is available if you're facing financial challenges due to gambling.

If you are not ready to talk to a counsellor, you can speak to our care coordinator to help with self-exclusion, self-help resources and provide support for family and friends on what actions they can take if they are worried about a loved one.

**Date:**

**Time:**

**Location:**

## About GambleAware Hunter New England

GambleAware Hunter New England is a free service to support people to be gamble aware with information on how to gamble safely, plus free confidential support for people who gamble and their families and friends.

**For more information or to make an appointment, contact us on: Phone 1800 497 065 or email [gambleaware@catholiccare.org.au](mailto:gambleaware@catholiccare.org.au)**

**Locations: Cardiff | Forster | Gloucester | Maitland | Mayfield | Muswellbrook | Singleton | Taree**



How do I know if I have a problem?

How to help yourself

Where to go for support

If you are concerned about your gambling or someone else's, below are some places to go for information and support:

- Gambling helpline – free 24/7 chat, email and phone counselling and support services if gambling is affecting you or someone you care about. 1800 858 858 or [gamblinghelponline.org.au](http://gamblinghelponline.org.au)
- National Debt Hotline - a free and confidential service offering resources, advice and referrals. 1800 007 007 (9:30am to 4:30pm, Monday to Friday). [\*\*National Debt Helpline – Free financial counselling \(ndh.org.au\)\*\*](http://National Debt Helpline – Free financial counselling (ndh.org.au))
- Gamblers anonymous website: [gaaustralia.org.au](http://gaaustralia.org.au)
- Gambler's Help Youthline (under 25's): [1800 262 376](http://1800 262 376)
- Help for family and friends - [\*\*Help for Family and Friends | Department of Social Services, Australian Government \(dss.gov.au\)\*\*](http://Help for Family and Friends | Department of Social Services, Australian Government (dss.gov.au))

Gambling - Fact Sheet

For Crisis Support contact Lifeline on [13 11 14](tel:13 11 14) or via text on [0477 13 11 14](tel:0477 13 11 14) (available 24/7).





## G'day from Rural Aid,

My name is Heidi Gray and I'm a Rural Aid Counsellor and Community Representative.

It's great to be able to contribute to this month's issue of the Companion Guide.

My role within Rural Aid is a two-hat role. I provide wellbeing counselling to farmers and their families on the farm, over the phone or, if it's more suitable, a comfortable place such as a park or café. I also work as a community representative within the North West and New England, collaborating with community members and other service providers to deliver support to our rural towns. Whether this be a workshop, community BBQ, resilience workshops within schools; it's a varied role. If you have any enquiries, please feel free to reach out to me on 0476 685 834.

### What have we been up to so far this year?

On Tuesday the 8th of February, I was able to attend my first event of the year in the small town of Bonshaw for a community BBQ hosted by the National Recovery and Resilience Agency. It was a wonderful afternoon with a fantastic turn out of local families coming together for a catch-up, some for the first time since before the drought!

I was also lucky enough to spend the day with the Rural Aid team delivering a water tank to a deserving Gravesend farmer, earlier this month. The delivery marked the 100th tank dropped off to a drought affected farmer, thanks to a Rural Aid and Finish Australia partnership.

Bronwyn showed us around her property, fed us generously and gave us an in-depth history lesson on the area.

### Upcoming events:

23rd February, Deepwater National Resilience and Recovery Day Deepwater

24rd February, Deepwater National Resilience and Recovery Day Bundarra

26th February, Nowendoc Community Hall Movie Night



We're also organising something really exciting for April! Rural Aid, in collaboration with Headspace, Lifeline and the Inverell Community Collaborative, will be hosting the first Inverell and Surrounding Towns Connection Day from 3pm on Saturday the 2nd of April. We have some great entertainment booked in for the day. If you would like to find out more, you can contact Heidi via phone or email, or head to this link: <https://www.ruralaid.org.au/inverell-connection-day/>

Lastly, don't forget to take a minute for yourself each day. The past five years have thrown everything from fires, droughts, floods and a pandemic at our regional communities, and it's easy to become overwhelmed and frustrated at what we now consider to be a reality. Rural Aid have a playlist of all-time tunes which you can access at any time and enjoy a couple of minutes of rocking out on a hard day. There is science behind this method, I promise!

<https://open.spotify.com/playlist/2ceSYoOTiYE6SI5tvMVyur?si=6c1018bb4aaf4666>

All the best for 2022, and I look forward to crossing paths sometime in the near future.

Heidi Gray | Counsellor & Community Representative - Northern New South Wales (based in Inverell, NSW)  
Rural Aid Ltd

M: 0476 685 834 | [ruralaid.org.au](http://ruralaid.org.au) | [heidi.gray@ruralaid.org.au](mailto:heidi.gray@ruralaid.org.au)

Rural Aid provides critical support to farmers affected by natural disaster through financial, wellbeing and fodder assistance. Rural Aid's community programs help create more sustainable communities by building stronger futures for all Australian farmers. Find out more at [www.ruralaid.org.au](http://www.ruralaid.org.au) or by contacting 1300 327 624.

# Events

## UP ARMIDALE ROAD SCREENING AND LIVE MUSIC TOUR 2022

Grace and Hugh are packing the projector and rolling out the old piano for a screening tour to recovering bushfire-affected communities.

The film follows the Nymboida residents, as they embark with Grace and Hugh on an ambitious musical collaboration to bring the song to life (orchestra in tow!) on a shoestring budget, in the midst of rebuilding the village and piecing together livelihoods.

The song and film are a tribute to the Nymboida community, RFS, Blaze Aid and the talented musicians from the region.

Thanks to the generosity of the Yulgilbar Foundation and the FRRR these events will be FREE for all to attend!

Watch the film trailer

<https://www.graceandhugh.com/copy-of-the-nymboida-project>

### Event Locations and dates

Tabulam Public Hall  
Feb 25

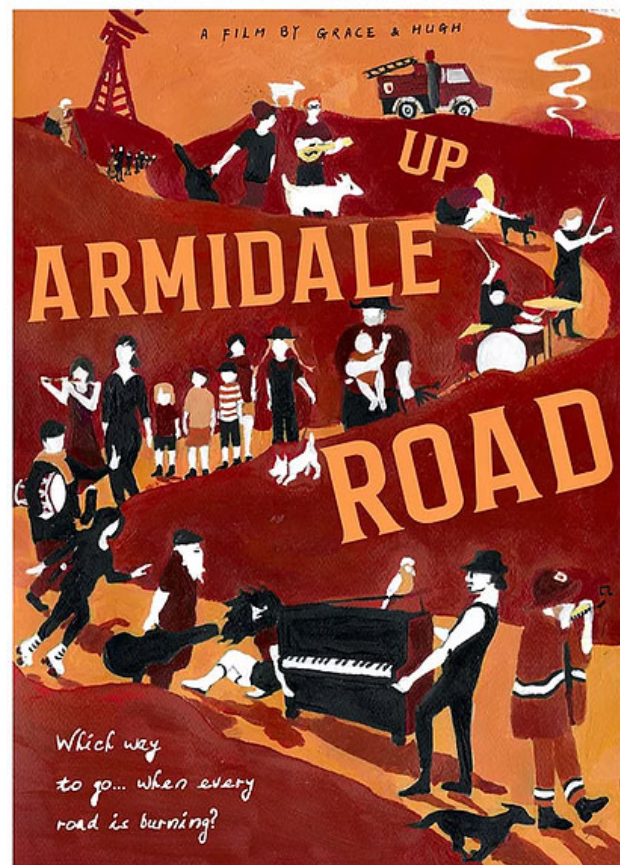
Bonalbo Memorial Hall  
March 10

Drake Community Hall  
March 11

Wallangarra School of Arts Hall  
March 12

Torrington Hall  
March 13

The Chapel Theatre Glen Innes  
April 23



For more information head to the following link and scroll down to - More events from this organiser

[HTTPS://WWW.EVENTBRITE.COM.AU/E/UP-ARMIDALE-ROAD-THE-CLARENCE-VALLEY-PREMIERE-THE-SARATON-THEATRE-TICKETS-242068041027](https://www.eventbrite.com.au/e/up-armidale-road-the-clarence-valley-premiere-the-saraton-theatre-tickets-242068041027)

# Events

## REGROWTH WORKSHOPS

HealthWISE will be bringing six bushfire events in 2022. These events are to bring people together socially but equally to help equip us all emotionally for any disasters ahead. Just as we prepare in a practical sense for bushfires we need to also prepare and be equipped emotionally.

### Event Locations and dates

- Tenterfield Wed 23rd February 2022
- Wollomombi Tuesday 1st March 2022
- Inverell Wednesday 23rd March 2022
- Tamworth Wednesday 6th April 2022
- Walcha Wednesday 18th May 2022
- Bingara Wednesday 8th June 2022

For more information head to -

[HTTPS://HEALTHWISENEW.COM.AU/](https://healthwisenenw.com.au/)

HealthWISE presents

# Regrowth

**Have you been affected by the bushfires?**

Welcoming those who have been affected by the bushfires of 2019/20 to join us as we meet over morning tea and lunch together.

*Our day will include*

- How to cope with anxiety and stress
- Rural Fire Service experienced front line service presentation
- A collective project of 'putting the pieces together'
- A talk on how we can prepare emotionally when there is the threat of disaster
- The availability of financial assistance counsellors
- Free health checks by HealthWISE nurses
- Other service providers to provide support

**Where:** Wollomombi Store, 110 Wollomombi Village Rd  
**Date:** Tuesday 1st March 2022  
**Time:** 9.30am - 3.30pm  
**Cost:** Free

This event will have a Covid Safe Plan.

**RSVP** Register online:  
[www.eventbrite.com](http://www.eventbrite.com)  
 For further information contact  
 Donna Boughton 0437 961 137

phn **HealthWISE**

HealthWISE presents

# Regrowth

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- The availability of financial assistance counsellors
- Free health checks by HealthWISE nurses
- Other service providers to provide support

**Where:** Tenterfield Golf Club, 169 Pelham Street  
**Date:** Wednesday 23rd February 2022  
**Time:** 9.30am - 3.30pm  
**Cost:** Free

This event will have a Covid Safe Plan.

**RSVP** Register online:  
[www.eventbrite.com](http://www.eventbrite.com)  
 For further information contact  
 Donna Boughton 0437 961 137

phn **HealthWISE**





# Events

The National Recovery and Resilience Agency and Rotary Australia Community Outreach Events are coming to local communities in February 2022 to provide support and advice on the drought, bushfire, flood and other challenges.

These events will bring together all levels of government, charities, not-for-profit and agricultural organisations to support farmers and rural and regional communities living through the immediate and longer-term effects of drought.

It is an excellent opportunity for farmers, families and rural communities to grab a sausage sandwich, catch up with friends and neighbours and find out what support is available during drought and tough times.

Come along and say g'day!

**Join us for our community outreach event!**

Drop in any time and have a chat to find out what support is available for farmers, farm workers and your community.

**Free Rotary BBQ & \$500 Rotary vouchers available**

**Deepwater Hall**  
72 Tenterfield St  
Wednesday 23 February 2022  
10:00am-2:00pm

For more information contact Karen on: 0437 903 429 or Karen.Symons@recovery.gov.au

Logos: Australian Government, National Recovery and Resilience Agency, Rotary, NSW, Local Land Services, SafeWork NSW, TAFE, RURAL aid, Australian Red Cross, HealthWISE, ramhp, Drought Angels.

**Join us for our community outreach event!**

Drop in any time and have a chat to find out what support is available for farmers, farm workers and your community.

**Free Rotary BBQ & \$500 Rotary vouchers available**

**Guyra Memorial Hall**  
163 Bradley St  
Friday 25 February 2022  
10:00am-2:00pm

For more information contact Christina on: 0437 963 325 or Christina.jeffries@recovery.gov.au

Logos: Australian Government, National Recovery and Resilience Agency, Rotary, NSW, Local Land Services, SafeWork NSW, HealthWISE, ramhp, Drought Angels, RURAL aid.

## upcoming sessions

Parents, Carers, and Community Members in Hunter New England are invited to attend a free mental health education session in Term 1.



HEAD TO - HEADSPACE NSW PARENT AND CARER SESSIONS EVENTS | EVENTBRITE



### Helping my young person during COVID

Date: 17/2/2022  
Time: 6:30pm – 7:45pm AEDT  
Location: Online webinar  
Registration: <https://bit.ly/3rhGv8P>



### Communicating with my young person

Date: 9/3/2022  
Time: 12pm – 1:15pm AEDT  
Location: Online webinar  
Registration: <https://bit.ly/3noWGjC>



### Helping my young person during COVID

Date: 31/3/2022  
Time: 6:30pm – 7:45pm AEDT  
Location: Online webinar  
Registration: <https://bit.ly/3K7YBTf>



# Events



Bringing women from our rural communities together, to have a cuppa and a chat and get creative with printmaker Lizzie Horne, and time spent with RAMHP team member Kate Arndell.

**FIRST ROUND OF 2022 WORKSHOPS**

- 28 FEBRUARY** TINGHA BEST ACCESS CENTRE **10AM - 3.30PM**
- 1 MARCH** TORRINGTON MEMORIAL HALL **10AM - 3.30PM**
- 2 MARCH** DRAKE COMMUNITY HALL **10AM - 3.30PM**
- 3 MARCH** YETMAN HALL **10AM - 3.30PM**

These workshops are **FREE**, with morning tea and lunch provided.  
Book online: [www.artsnw.com.au/creativitea-2022](http://www.artsnw.com.au/creativitea-2022)  
or contact Arts North West at [office@artsnw.com.au](mailto:office@artsnw.com.au) or 6732 4988

**\*\*COVID guidelines will be followed, and booking is essential. To protect all women in attendance to the best of our ability, for THIS round, participants must present evidence of a minimum double vaccination.**

*These workshops were made possible through funding from the Foundation for Rural & Regional Renewal*



## TOUCHPOINTS

We all have a role to play in suicide prevention.

### Join us for this FREE community TouchPoints workshop

Learn how to confidently recognise and respond to suicide. On completion of this workshop, you can expect to have:

- attained a deeper understanding and appreciation of the complexity of suicide
- increased awareness of warning signs and invitations for help
- increased confidence & capacity to engage with people in crises
- improved confidence to connect a person at risk of suicide with support
- an appreciation of the importance of self-care and practical tools to implement
- 'debunked' commonly held suicide myths with facts and lived experience
- practical ways in which to support someone bereaved through suicide
- knowledge on how best to support someone's return to the workplace

These interactive workshops are delivered by Roses in the Ocean trained lived experience facilitators. For more information contact Donna Boughton on 0437 961 137.

### Workshop details:

Date	Thursday, 24 February 2022
Time	9:30am - 1:30pm
Location	Tenterfield, NSW
Venue	St Vincent de Paul Society 73 Miles Street Tenterfield, NSW 2372



### How do I register?

Register to attend this workshop at this Registration Page or by scanning the above QR code with your smart device camera.

### What do I need to bring?

You will be provided with a workbook and light refreshments on the day, so just bring a pen and an open mind.

This training is being offered as part of the key suicide prevention initiatives being implemented by HealthWISE and the NSW Ministry of Health as part of the NSW Strategic Framework for Suicide Prevention 2018-2023.



1300 411 461  
[enquiries@rosesintheocean.com.au](mailto:enquiries@rosesintheocean.com.au)  
[www.rosesintheocean.com.au](http://www.rosesintheocean.com.au)



HEALTH AND WELLBEING



## CARER SELF-CARE & WELLBEING EVENTS

### Join us for a range of free online events focusing on carer health and wellbeing.

Following the success of the health and wellbeing workshops held earlier this year and during Carers Week 2021, Carers NSW is inviting carers to join a range of self-care and wellbeing events.

These events include creative art and writing, strength and balance, laughter yoga, mindfulness meditation and dance movement workshops.

Classes are free and will be delivered online through ZOOM by qualified instructors.

ENQUIRES:  
P: 02 9280 4744  
E: [education@carersnsw.org.au](mailto:education@carersnsw.org.au)

### WORKSHOPS

For further information click on the links below.

**STRENGTH & BALANCE**  
To register [click here](#)

**MINDFULNESS MEDITATION**  
To register [click here](#)

**LAUGHTER YOGA**  
To register [click here](#)

**DANCE MOVES**  
To register [click here](#)

**ART FOR WELLBEING**  
To register [click here](#)

**WRITE FOR WELLBEING**  
To register [click here](#)

# Events



*Celebrates*



## Morning Tea

*When - Saturday 19<sup>th</sup> February 2022*  
*Time - From 10am*  
*Where - Bruxner Park, Rouse St. Tenterfield*

*Everyone Welcome*

*With Thanks to*

Funded by  **FRRR**  
 Foundation for Rural  
 Regional Renewal

Catering by  
 Tenterfield CWA 

## Walk 'n' Talk For Life

Connect with your community to raise awareness for mental health and to prevent suicide

*We practice safe social distancing at our events*  
**Walk and Talk Your Worries Away**  
 Everybody is welcome to this free event including dogs!  
 Come down, grab a free yellow T-shirt and join  
 Walk 'n' Talk For Life's growing community





**FREE**  
 Sausage Sizzle  
 or Morning Tea

**4th Sunday of each month**  
**Jan 23rd, Feb 27th,**  
**Mar 27th, Apr 24th,**  
**May 22nd & June 26th**

Meet at 9.30am for the walk to begin at  
 10am from Jubilee Park, Manners St, Tenterfield

Each month different Tenterfield Community  
 groups will sponsor the morning tea/sausage sizzle.

 LIKE OUR FACEBOOK PAGE  
[www.facebook.com/walktalkforlifeTenterfield](https://www.facebook.com/walktalkforlifeTenterfield)

[www.walktalkforlife.com.au](http://www.walktalkforlife.com.au)



**TENTERFIELD**



# Life Lines

**Lifeline** - Phone: 13 11 14 (24 hrs / 7 days)  
 Provides 24-hour crisis counselling, support groups  
 and suicide prevention services.  
 Text: 0477 13 11 14 (12pm - 2am AEST)  
 Chat online: <https://www.lifeline.org.au/crisis-chat>

**Beyond Blue** - Phone 1300 22 4636 (24 hrs / 7 days)  
 Provides info and support to help everyone achieve  
 their best mental health. For COVID mental health  
 support Phone 1800 512 348 (24 hours / 7 days)  
 Online forums 24 hours a day/ 7 days a week  
 Chat Online (11am - 12am AEST / 7 days)

**Headspace** -1800 650 890  
 A Free online and telephone service that supports  
 young people aged 12 - 25 years, and their families.

**Kids Helpline** - 1800 55 1800  
 A free, private and confidential, telephone and  
 online counselling service specifically for young  
 people aged between 5 and 25 years.

**MensLine Australia** - 1300 78 99 78  
 Telephone and online support, helping men to deal  
 with relationship problems in a practical and  
 effective way.

**1800RESPECT** 1800 737 732 (24hrs / 7 days)  
 Confidential information, counselling and support  
 service for people impacted by sexual assault,  
 domestic or family violence and abuse.

**QLife** - 1800 184 527 3pm-12am  
 Counselling and referral service for LGBTI+ people.

**Relationships Australia** - 1300 364 277  
 Relationship support services for individuals,  
 families and communities.

**SANE Australia** - 1800 18 7263  
 Information about mental illness, treatments, and  
 where to go for support

**National Alcohol and Other Drug Hotline**  
 Phone - 1800 250 015  
 A 24/7 free and confidential hotline for anyone  
 affected by alcohol or other drugs.

**Suicide Call Back Service** - Call 1300 659 467.  
 Provides 24/7 support if you or someone you know  
 is feeling suicidal.