

**Senator WILLIAMS:** Are you aware of more requests coming in now because of the pretty ordinary seasons, if I can call them that, in many areas of Australia? Are you getting more applications for drought loan assistance?

**Mr Hutchison:** I'd have to take that on notice to examine the data as to whether there's been a recent spike from across different regions. We can seek some advice from our delivery agencies as to what might be driving that in certain areas of certain states.

**Answer:**

Drought Assistance Concessional Loans opened on 1 November 2016 under the Farm Business Concessional Loans Scheme. Since that time (as at 31 August 2017), 237 applications have been received and 126 loans approved, worth \$79.051 million. Over this time there has not been a discernible spike in applications received to date (as at 31 August 2017).

**CHAIR:** Do they [Rural Financial Counsellors] have any specific financial qualifications that are needed?

**Mr Hutchison:** I will take on notice precisely what financial qualifications they have. I would emphasise to the committee that financial counsellors are precluded from giving financial advice to farm businesses. They are an independent source of information and are often best placed to direct a farm business either to forms of government assistance or where to seek financial advice. But they will sit down with a farm business and people there to work out what their situation looks like and help navigate the environment they're in.

**Answer:**

Rural Financial Counsellors are required, at a minimum, to either hold, or achieve within two years of their employment under the Rural Financial Counselling Service, a Diploma of Community Services (Financial Counselling).

**CHAIR:** How do you assess the effectiveness of government programs?

**Mr Hutchison:** We have monitoring and evaluation strategies in place for our programs. There's also, I suppose, as a matter of routine, the Australian National Audit Office, which will periodically come through and do assessments of those programs. We have key performance indicators for things like the Rural Financial Counselling Service, which go to the level of service they are providing. The counselling services provide information—I would have to take on notice how frequently, but they do provide regular updates on those key performance indicators.

**Answer:**

Service providers funded under the Rural Financial Counselling Service provide annual reports to the department in which they assess their performance against the program's Key Performance Indicators. The department also performs a regular monitoring and evaluation function using data from the program.