



What is it?

Farmers are more than twice as likely to commit suicide than other workers. In response to this, the Farm Crisis Network (FCN) was set up in 1995, and it now has a team of 250 volunteers including 20 regional coordinators that provide support to the farming community. The volunteers are not professional counsellors, but linked into a network of support organisations that they can refer individual farmers to and the organisation also operates a national confidential helpline.

Whilst FCN works across a range of areas, financial issues represent a large and increasing number of FCN's cases. In 2006, financial problems were the second most important category for farmers that contacted FCN, after problems related to DEFRA and the Rural Payments Agency.

How does it work?

In a farm situation, financial issues will almost always be complex with personal and commercial financial situations inextricably linked. This situation is usually beyond the remit of mainstream support organisations such as the CAB. They can also require more specialist advice than that which normal business advisers provide. FCN has developed a scheme of holistic support for farmers in distress with access to tailored financial advice working with a professional debt advisor.

The organisation provides training to its volunteers to increase their understanding and awareness of insolvency and debt issues in farming situations. A professional financial advisor operates a helpline for the regional coordinators, and works on a number of complex cases across the UK. From experience, the FCN knows that farmers are reluctant to talk to 'city slickers' and their work on financial inclusion is based upon an in-depth understanding of the farming community.

What are the key features?

FCN seeks to make best use of the limited professional support they have available and this is done through a system of joint-working – the local volunteer has done a lot of the groundwork before the professional advisor is brought in to the situation.

- The local volunteer will build up trust by supporting the farmer over time.
- The professional debt advisor is only called upon if the issues are too severe for volunteer to assist with and there is no access to professional help.
- Provides long term and affordable support.
- Provides 'survival advice' or instant support to farmers faced with an acute crisis (e.g. in situations when the bailiff knocks on the door or the last animal feed company refuse to supply because of outstanding credit).
- Referral system to other support organisations.
- Provides telephone helpline and full confidentiality.