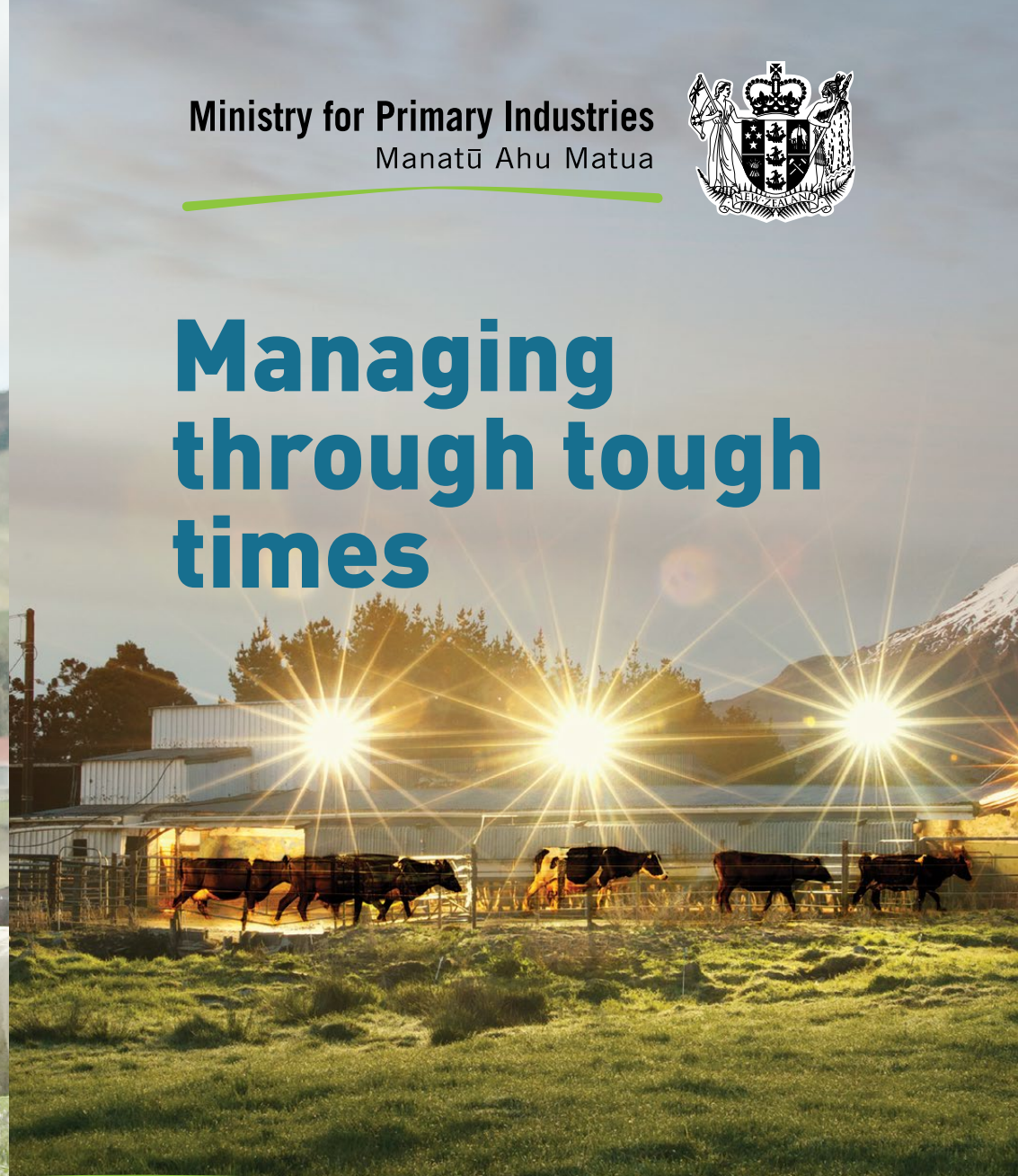




## Key Contacts

Rural Support Trusts	<a href="http://www.rural-support.org.nz">www.rural-support.org.nz</a>
Depression.org.nz	<a href="http://www.depression.org.nz/rural">www.depression.org.nz/rural</a>
DairyNZ	<a href="http://www.dairynz.co.nz/farm/tactics-for-tight-times/">www.dairynz.co.nz/farm/tactics-for-tight-times/</a>
Beef + Lamb New Zealand	<a href="http://www.beeflambnz.com/">www.beeflambnz.com/</a>
Federated Farmers NZ	<a href="http://www.fedfarm.org.nz/advocacy/National-Policy/Rural-Mental-Health.asp">www.fedfarm.org.nz/advocacy/National-Policy/Rural-Mental-Health.asp</a>
Dairy Women's Network	<a href="http://www.dwn.co.nz/resources/health-and-wellbeing/">www.dwn.co.nz/resources/health-and-wellbeing/</a>
Rural Women New Zealand	<a href="http://www.ruralwomen.org.nz">www.ruralwomen.org.nz</a>
New Zealand Bankers Association	<a href="http://www.nzba.org.nz/assets/Uploads/Documents/Supporting-New-Zealands-farmers.pdf">www.nzba.org.nz/assets/Uploads/Documents/Supporting-New-Zealands-farmers.pdf</a>
Farmstrong	<a href="http://www.farmstrong.co.nz">www.farmstrong.co.nz</a>

# Managing through tough times





## Outlook: Short-term challenging, but future strong

The past few years have been good for New Zealand dairy farmers, with strong demand driving high prices. But right now, the dairy sector is dealing with a range of impacts, including lower demand from China and strong global supply of dairy products.

### But

We expect dairy export revenue to start to recover in the year to June 2016, rising to \$18.4 billion by June 2019. This recovery is based on the assumption that international prices will rise, as demand from the largest global importers rises and supply decreases in response to the current low prices.

## Uncertainty is a constant....but our farming sector is resilient

As an exporting country, New Zealand always has to deal with changing circumstances – weather, market dynamics, consumer preferences and disposable income, and changing regulatory requirements....

### But

- » New Zealand farming is built on strong fundamentals and our farmers are highly experienced and very resilient in dealing with change.
- » Our reputation for producing high quality dairy, meat and fibre products puts us in a good position to take advantage of the forecast improving conditions.

## Managing through tough times: you don't have to do it alone

- » Dairy farmers are facing some immediate uncertainty, and that can bring a range of financial and personal pressures. We should not understate the toll that this can take on farmers, their families, employees, and farming businesses.
- » There is a lot of support to help farmers manage through tough times.
- » Having early discussions with your bank is the best way to understand where you stand financially and what options are available to you. The New Zealand Bankers Association has produced an information sheet which details the range of options available to farmers to manage financial pressure in the short-term.
- » Many sector organisations have also invested in resources and support services to manage through tough times and improve rural health and well-being (see back page for contact details).
- » Feeling down in response to difficult situations is pretty normal. But when the feelings are intense and persistent – and they don't go away even when things improve – this could be depression. For advice on how to deal with depression, visit [depression.org.nz/rural](http://depression.org.nz/rural).

