

Working with a *Financial Counsellor*

• Free • Independent • Confidential



YOUR FIRST APPOINTMENT

- Help us understand your situation
- Clarify roles, responsibilities and expectations
- Agree to work together

1



Connect with us on:
1800 836 211

2

ADDRESS IMMEDIATE CONCERNS

- Communicate with creditors
- Health and wellbeing supports
- Consider other income sources and/or support

3

CLARIFY YOUR POSITION

- Understand your business' financial position and future viability
- Consider future needs and aspirations of family members
- Consider cash flow and finance requirements

4

PLAN AND DECIDE

- Consider options and identify your priorities
- You make informed decisions for your business
- Develop strategies and action plans

5

SUPPORT TO ACHIEVE YOUR GOALS

- Regular financial counsellor check-ins to review your situation
- Referrals for other professional assistance
- Negotiations with creditors and lenders
- Getting to where you want to go can take some time

6

FINAL APPOINTMENT

- Continue independently with confidence
- Opportunities from here
- Other support available



Rural Business Support

ruralbusinesssupport.org.au

email: referrals@ruralbusinesssupport.org.au

SUPPORTED BY THE AUSTRALIAN GOVERNMENT AND THE GOVERNMENTS OF SOUTH AUSTRALIA AND NORTHERN TERRITORY