



# Small Business Financial Counselling

**Always free, confidential, independent advice from qualified professionals.**

## **What does a Small Business Financial Counsellor do?**

- We negotiate payment plans with the tax office, banks, suppliers, and other creditors
- We help you to find and apply for grants
- We explain loans and leases
- We help to negotiate affordable payment plans
- We talk about business viability

## **What doesn't a Small Business Financial Counsellor do?**

- We don't work for the Government or the Tax Office – we work to help you find a way to recover from your debts and move forward
- We don't give legal advice but we do explain how legal processes work
- We don't complete your tax return, but we can refer to a free service that does
- We don't give financial planning advice, but we do explain business and personal debts, and personal guarantees
- We don't advise you to close your business, but we can give you information on how to close your business