



Trouble paying your debts

Are you having trouble paying your bills?

Do you have overdue debts?

Are you feeling stressed because people are chasing you for money?

Have you been sent a legal letter, threatening to sell your property, or saying you must go to court?

Are your suppliers not dealing with you because you owe them money?

You can ask for help.

A free Small Business Financial Counsellor can:

- Negotiate payment plans or ask for more time to pay
- Help to resolve disputes
- Explain the debt recovery and legal process
- Help to find grants
- Give tips on getting paid on time, managing debts, and increasing your cash flow
- Explain your options, prioritise your debts and stop debts from growing
- Help you get back on track

Talking to a small business financial counsellor is free and confidential.

No one will know what you talk about.

An interpreter can be used.

We can refer you to other help if that is needed.