



We are a free, confidential, independent Service operating in Western Victoria

ASSISTING SMALL BUSINESS IN REGIONAL AREAS

If you are a small business experiencing hardship as a result of lower income or increasing costs, then we are a free service that can help

OUR FINANCIAL COUNSELLORS CAN:

- “ Assist in identifying options and developing a plan of action
- “ Assist families to access government income assistance packages.
- “ Provide a free, confidential and independent service for as long as necessary.

WE CAN PROVIDE SUPPORT AND INFORMATION IN THE FOLLOWING AREAS:

BUSINESS FINANCIAL HEALTH CHECK

- “ Help prepare budgets and cash flows. Assist with loan or refinance applications.
- “ Provide support and negotiate with suppliers and financial institutions.
- “ Assist with benchmarking your business' financial performance.
- “ One on one ongoing mentor support

CENTRELINK INCOME ASSISTANCE

- “ Help you access potential entitlements
- “ Assist you to meet application and ongoing DHS requirements

FAMILY DECISION MAKING

- “ We can assist you to form a strategy around the future of your business

Making Contact is just a phone call away: 1300 735 578

- A small business financial counsellor can meet you on your property, in the office or another convenient location
- The service is free, independent of financial institutions, welfare organisations or government
- It need not stop with one meeting, small business financial counsellors are trained to help the family identify and assess the available options. The counsellor will be able to help with information, guidance and support.
- We are community operated confidential support service for small business

**Phone: 1300 735 578 or
Visit www.wswrcs.com.au
to make your appointment**

