

## Who can we help?

Our small business financial counsellors can speak to anyone who runs a small business who finds themselves in financial difficulty.

A small business is any business with less than 100 employees.

## When to seek help

Sometimes it can be hard to know when to reach out. You may think your business is surviving or that it's going to get better.

Recognising that things aren't going well is important—you can get help. But the longer you leave it, the more difficult things can become.



## Act now if:

- you're worried about your financial situation and don't want things to get worse
- you have overdue bills that you're struggling to pay
- your business suppliers are chasing you for money
- you're locked into a contract, such as a commercial lease you can't afford
- you've been threatened with legal action, repossession or you've received a court order.

## Contact Us

**1800 413 828**

9.00am to 5.30pm (AET) Mon – Fri

Email: [info@sbdh.org.au](mailto:info@sbdh.org.au)



**SMALL  
BUSINESS  
DEBT HELPLINE**

**1800 413 828**  
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# Are you struggling with business debts?

We're here to help



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## We're here to help

Business debts can have a big impact on your life, family and friends.

The Small Business Debt Helpline is a free service for small business owners in financial difficulty.

Our team of qualified financial counsellors will listen and give you practical advice to help you get back on track.



## How we can help

We'll listen to you to understand your situation. Together, we can talk through your options to find the right solution for your business.

### We can help you with:

- understanding business and personal debts, and personal guarantees and their implications
- grants that you may be able to access and training for small business owners
- accessing disaster relief for events such as bushfires and COVID-19
- options for payment arrangements with the Australian Tax Office (ATO), creditors, suppliers and service providers
- information about closing your business, including bankruptcy and insolvency
- where you can access dispute resolution services
- emotional support.

If we can't help you with something— such as legal or health issues—we'll connect you with someone who can.

## We've helped hundreds of small business owners

Here's what they had to say:

*"Thank you so much. I am astounded at the care and support from your email. Anyone I have sought help or advice from in the past were simply not helpful at all and you have given me so much useful information here. Especially taking into consideration the different states/living possibilities. I can't thank you enough."*

*"I really appreciate that ... it's a shame I tortured myself for the last 6 months, scared to reach out. But being alone in Australia, I realise I really needed to talk through this issue and get help"*

*"I must say it has boosted my confidence and spirit to have you sending me options. I have spent the last months literally paralysed in fear, looking at the wall. Today I felt stronger ... hopefully with this new energy, I can get out of my situation."*

*Thank you."*