

We understand that good businesses and families who rely on businesses for their income sometimes need a bit of a helping hand

We know that good businesses can experience financial difficulties despite their best efforts and through issues outside their control

How to contact us:

PO Box 1619, Wodonga, Victoria, 3689

P: 1300 834 775

F: (02) 6100 6123

W: www.agbizassist.org.au

E: info@agbizassist.org.au

Call us now to find out what help we may be able to provide with you or to make an appointment with one of our experienced small business financial counsellors

Small Business Financial Counselling Services – North East Victoria

Assisting small regional businesses
AgBiz Assist Ltd



Small Business Financial Counselling Service – North East Victoria is supported by the Victorian Government



**Small
Business**
Financial Counselling

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We can help businesses with:

- Understanding your financial position and the viability of your enterprise
- Identifying options to improve your financial position
- Developing a plan to implement your chosen options and implement that plan
- Providing information to assist you to make decisions relating to your enterprise
- Assisting family businesses to deal with lending institutions in relation to:
 - Applications and contracts with those institutions
 - Processes relating to debt/contract mediation
 - By providing information, referrals, and assisting business owners to access programmes provided by government or industry
 - Accessing professional advice and service providers

We offer assistance for small business affected by:

- Reduced business turnover
- Low profit margins
- Natural disasters
- Regional structural adjustment
- Economic downturns
- Low equity / tight cash flow
- Difficulties with lenders or access to finance
- Unpaid creditors / debtors
- Market disruptions
- Changes in personal circumstances
- Family accidents or illness
- Business Partnerships / succession agreements / contracts

Small Business Financial Counselling services are:

- Free, independent and confidential
- For Small Businesses in rural and regional North East Victoria and the Goulburn Valley
- To help small businesses that are experiencing or at imminent risk of financial stress
- Able to provide mobile services, (at your place of business or at a suitable location), or you can come and see us
- Staffed by qualified people who understand small business

