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RFCS NSW (Central Region) “There to Help You and Your Business Survive Covid-19”

With so many hurdles thrown at regional small business over the past few years (drought, natural disasters, bushfires) it would seem inconceivable to think that there could possibly be any more left to jump over.

Then Covid-19. The economic impact of this global pandemic has been felt on a catastrophic level by so many, but none more so than small businesses across Australia.

With many simply having to put their businesses into a ‘coma’ during the course of the Public Health directives from Federal and State Governments, and the subsequent stress and fear that arises as a result, it’s critical that owners know where to find assistance and support.

The Rural Financial Counselling Service (RFCS) NSW Central Region (based in Dubbo) has three areas of critical support on offer, rural counsellors, bushfire counsellors and small business counsellors.

Their Small Business Financial Counsellors (SBFC) are expertly qualified to assist you in navigating your way through the current assistance packages being offered by both Federal and State Governments. There are grants and loans applicable to a variety of situations that may have affected your business – bushfire, drought and Covid-19.

The Service is Free (it is fully subsidized by the Australian Government), but that doesn’t lessen the level of skill and professionalism offered by their Counsellors. You can engage your Counsellor to discuss strategies to negotiate with your lenders, suppliers, landlord, utility providers, ATO – whichever is applicable to your operation and its current needs.

Looking to the future, your Counsellor can assist you in managing your cashflow and budgeting requirements and identify options for you to recover from the financial impact of Covid-19 or drought or bushfire, whichever applies to you in your particular situation.

“If you are in financial difficulty, it’s important to address your situation as soon as possible to give yourself and your business the best chance of a better outcome,” Philip Small, SBFC with the RFCS NSW Central Region said.

“Remember, that while your financial problems may be unique to you, most small businesses impacted by Covid-19 are facing them too, so please don’t hesitate to reach out for support from us.”

The application processes for the various Government grants and loans has been streamlined in many instances to ensure timely access for small businesses impacted by the current health crisis.

When you deal with a SBFC from the Rural Financial Counselling Service, you’re dealing with a local regionally based professional who understands what you’re up against.

If you’re struggling to understand the processes of applying for help, or if you would like to discuss your situation with a SBFC please call 1800 940 404. Alternatively, send an email to sbfc@rfcscr.com.au and make that first step to ensure that you’re aware of your next move in getting through this challenging time.

They’ll support you confidentially and without judgement.

For more information visit www.rfcscr.com.au