



Media Release

13 January, 2021

City funded to provide free, confidential counselling for small businesses in financial trouble

Life in a COVID world is a challenging one for people in small business and the City of Cockburn has received State Government funding for a Small Business Financial Counsellor to provide free, confidential support.

The City is the only WA local government to receive the funding. Community support organisations in Mandurah and Joondalup have received similar funding from the Department of Communities as part of the State Government's WA Recovery Plan to help households and small businesses impacted by COVID-19.

The service is available to businesses with an ABN and less than 100 employees, experiencing financial difficulty.

City of Cockburn Small Business Financial Counsellor Colleen Crowley said the message to local small businesses in financial difficulty was that help is available.

"Please do not to struggle in isolation. This service is designed to help businesses develop strategies to manage short and long term financial difficulties," Ms Crowley said.

"At the end of the last financial year 216,372 business loans were deferred. In the next financial year we expect to see knock on effects such as difficulties with ATO debts due to inability to keep up with PAYG and BAS requirements.

"There could also be additional debts due to entitlements received when eligibility requirements have not been met. The ATO has already taken back \$120 million in JobKeeper payments where businesses were not eligible for the wage subsidies."

How the service can help:

- Negotiate on your behalf with creditors, such as banks or finance companies



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- Accessing dispute resolution services, such as Australian Financial Complaints Authority (if available to the small business)
- Provide information about the insolvency process for companies
- Help understanding and organising business and financial records
- Developing budgets and money plans for an individual or a high-level cash flow for a business
- Providing information about understanding rights and accessing legal help
- Providing information about grants and concession frameworks
- Understanding the points where business and personal assets and liabilities can become intertwined and explaining the implications of this in relation to debts.

The service does not offer legal advice, corporate insolvency advice, investment advice, complex business advice or interpersonal disputes between business parties.

To make an appointment with the Cockburn service call 08 9411 3444 or visit the City's [website](#) for more information.

Make an appointment or find out more about the Joondalup and Mandurah service:

- Visit [Finucare Mandurah](#) or call 08 9581 1281
- Visit [Anglicare Joondalup](#) or call 1300 114 446

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