



Supporting
Central West
Queensland

*through all
seasons*

SMALL BUSINESS AND INDIVIDUALS FINANCIAL COUNSELLOR PROGRAMME

The Small Business and Individuals Financial Counsellor Programme provides assistance to Central West Queensland small business owners who are suffering from financial hardship to manage the challenges of industry change, adjustment and sustainability as the result of drought and ongoing adverse economic conditions.

FACING FINANCIAL HARDSHIP? HELP IS AVAILABLE.

- FINANCIAL INFORMATION
- DECISION SUPPORT
- OPTIONS
- REFERRALS TO OTHER SOURCES OF ASSISTANCE

The objectives of the SBIFC Programme are to:

- provide clients with access to financial information, options, decision support and referrals to other sources of industry, professional and government assistance
- empower clients to make their own decisions on how to most effectively manage change and adjustment issues
- deliver effective, flexible, and responsive financial counselling services to those in need of assistance.



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The Small Business and Individuals Financial Counsellor Programme is an initiative of the Central West Wellness Network, and is supported by the Queensland Government, the Remote Area Planning and Development Board and Outback Futures.

Find out more
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Queensland
Government



SMALL BUSINESS AND INDIVIDUALS FINANCIAL COUNSELLOR PROGRAMME CHARTER

THE PURPOSE OF THE SMALL BUSINESS AND INDIVIDUALS FINANCIAL COUNSELLOR (SBIFC) PROGRAMME IS TO PROVIDE FREE FINANCIAL COUNSELLING TO NON-RURAL BUSINESS OPERATORS WHO ARE SUFFERING FINANCIAL HARDSHIP AND TO MANAGE THE CHALLENGES PRESENTED BY THE CURRENT DROUGHT AND ONGOING ECONOMIC CONDITIONS.

THE SBIFC IS AN INITIATIVE OF THE CENTRAL WEST RURAL WELLNESS NETWORK, AND IS SUPPORTED BY THE QUEENSLAND GOVERNMENT, RAPAD AND OUTBACK FUTURES.

SMALL BUSINESS AND INDIVIDUALS FINANCIAL COUNSELLOR

A SBIFC is qualified and experienced in working with non-rural clients to achieve positive outcomes.

SBIF Counsellor aims to:

- help clients understand their financial and business position
- help clients understand their financial and business options
- improve clients' abilities to plan operations, achieve realistic goals and identify risks
- help clients complete action plans to address industry pressures
- connect clients to information about government and industry assistance
- refer clients to accountants and other relevant professionals as required
- refer clients to professionals for succession planning, family support and personal (social and emotional) counselling as required
- assist clients to identify their advice and training needs
- apply a case management approach to provide clients with a holistic outcome.

A SBIF Counsellor cannot provide financial advice, succession planning, or family, emotional or social counselling, but they can provide referrals to appropriate professionals and information on how to prepare for discussions with succession planning experts.

SBIFC PROGRAMME OUTCOMES

Short and medium term outcomes

IMPROVING AWARENESS AND UNDERSTANDING

The target client group, individuals, institutions and relevant stakeholder organisations operating within the Central West Region, are aware of:

- the SBIFC programme and available services and resources that can be delivered
- the benefits of early access to the service
- the need for a proactive approach to manage industry pressures.

SATISFYING NEED

Service delivery arrangements are:

- meeting the needs of clients
- meeting the needs of all funding partners
- providing information via one on one, small groups, information sessions, forums and or workshops
- providing information, analyses, options and referrals to SBIFC clients in a way that helps them understand and improve their financial position and prepares them to meet the potential challenges they may face

FLEXIBLE AND TIMELY ACCESS

The target client group can access the SBIFC programme to receive financial information, options, decision support and referrals in a flexible and timely manner.

Longer term outcomes

BUILDING CAPACITY AND EMPOWERMENT

- clients accept the need to make changes to their businesses and achieve goals to improve financial self-reliance and long-term sustainability (for some this may include considering exiting from business ownership)
- clients develop the skills and confidence to act on the financial information, options, decision support and referrals provided by a counsellor

- clients improve their management practices
- SBIF counselling service continue to demonstrate high standards of governance and accountability
- clients increase their adoption of sound and proactive approaches to business management and regularly review their situation
- developing and maintaining collaborative partnerships with business and industry groups, relevant government departments and other stakeholders.

SELF RELIANCE

The SBIFC programme is helping clients to:

- effectively manage change and adjustment
- be more profitable, competitive and sustainable.