

FACING FINANCIAL HARDSHIP DUE TO THE DROUGHT OR COVID-19?

• FINANCIAL INFORMATION

• DECISION SUPPORT

• OPTIONS

• REFERRALS TO OTHER SOURCES OF ASSISTANCE



SMALL BUSINESS FINANCIAL COUNSELLORS

The Small Business Financial Counsellors provide assistance to 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.

AREAS SERVICED:

- Barcaldine
 - Longreach
 - Barcoo
 - Boulia
 - Diamantina
 - Winton
 - Richmond
 - Flinders
 - McKinlay
- Or other western areas where required.*

CONTACT PAULA MISIPEKA.

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The Rural Financial Counselling Service is supported by the Australian and Queensland Governments

THE INTENDED OUTCOMES OF THE PROGRAM ARE TO:

- assist eligible small businesses impacted by drought and downturns to understand their financial position and identify options and implement plans to improve the viability of their enterprise,
- Within a case management framework, the role of the counsellor includes helping clients:
- understand their financial position,
- understand the benefits and drawbacks of different options to manage financial issues,
- develop budgets and cash flows,
- negotiate with creditors,
- access dispute resolution services,
- understand their rights and access broader professional advice and support,
- access government and community grants, programs or schemes.

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The Drought Communities Small Business Support Program is funded by the Australian Government. The Rural Financial Counselling Service is supported by the Australian and Queensland Governments.

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SMALL BUSINESS FINANCIAL COUSSELLOR PROGRAM

Meet our *Small Business Financial Counsellors*



PAULA MISIPEKA.

Paula is a motivated and experienced business consultant, trainer, mentor and public speaker who has helped establish and support over 100 micro business start-ups on the Sunshine Coast, Queensland. Her ability to connect with a broad cross-section of society has made her not only popular but well respected with the ability to grow an organisation's reach with her natural and authentic networking style. She holds a Diploma of Counselling, a Certificate IV Small business management, a certificate in Training and Assessment.

Paula is also experienced at writing user-specific support programs including 'The Australian Job Loss Support Guide' a rapid response support pack to the unwanted news of redundancy, alongside co-developing the 'RestartSMART' program, offering pathways of recovery for business owners who have experienced a failed venture and are living with the associated financial, emotional and social costs of that failure. Her practical solution-based perspective brings a rational and calculated approach to recovery.

Having lived through a business failure in 2009, she knows first-hand the potential challenges that are faced, and steps needed to establish a recovery pathway. She is currently writing a book that will assist those who are going through a business associated financial loss - helping them to identify key components of their descent and offering signposts to recovery.



PAUL MISIPEKA.

Paul is an experienced business consultant, mentor and trainer with vast experience in small business support and counselling and has worked regionally around Queensland for the last 5 years, specialising in mature aged restarts. His training and teaching experience have helped many clients establish and grow successful businesses. He holds a Diploma in counselling, a Certificate IV in Small business management and a Certificate in Training and Assessment.

Paul was the founder and director of a telecommunications company that grew over 18 years from one employee to 50 full time staff operating in 10 regional Queensland and NSW towns, he won multiple Telstra state and national awards for his intelligent and innovative ways of growing his business.

After suffering significant financial losses in 2009 following the Global Financial crisis he began researching the recovery pathways for businesspeople who were suffering the financial, emotional and social impact of business loss, and established with his wife the first Entrepreneurs recovery program in 2012 in Australia. As an expert in recovery he has the depth and capacity to assist those who are experiencing a decline in their personal financial situation.