

WITH 36 YEARS OF EXPERIENCE
AND 1,000+ CASES



**ADVISOR,
ACCOUNTANT, OR
LAWYER?**

**THE QUICK GUIDE —
CHOOSING THE
RIGHT HELP IN A
BUSINESS CRISIS**

BY DOUG CONSTABLE

Introduction: Who's Really On Your Side?

When financial stress strikes, the first question is always: Who should I call?

Should it be the accountant who knows the numbers, the lawyer who knows the law, or a consultant who may not have all the formal certificates but has lived the fight?

Each has their role. Accountants bring compliance. Lawyers bring protection. Consultants bring strategy, scars, and passion.

But the order matters. Call the wrong one first, and you may lock yourself into an expensive, narrow pathway. Call a consultant first—or at least second—and you keep options open.

This short eGuide is designed to give you the essentials in about 20 pages.

It highlights the strengths and limits of each advisor, busts the common myths, and shows you how to build the right team to fight for your survival.

For a deeper dive, with more case studies and detailed tools, see the full eGuide: *Advisor, Accountant, or Lawyer? Degrees vs. Experience – Choosing the Right Help in a Business Crisis*.

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Chapter 1: Who's Really On Your Side?

When financial stress hits, the first instinct is to grab the phone. But who do you call first?

- The **accountant** who knows your numbers?
- The **lawyer** who knows the law?
- Or the **consultant** who may not have all the formal certificates, but who brings scars, strategy, and the passion to fight in your corner?

The truth is, each plays a role. The accountant helps with compliance. The lawyer protects your rights. The consultant sees the big picture and coordinates the team. But timing matters. Call the wrong person first, and you risk narrowing your options, wasting money, and locking yourself into a path that might not be the best one.

The Common Mistake

Most business owners call the accountant or the lawyer first. That's understandable – they're familiar and trusted. But both tend to look at problems through their own lens:

- Accountants focus on compliance, not strategy.
- Lawyers focus on disputes, not survival.

Neither is wrong. But without strategy first, their advice may come at the wrong time or in the wrong sequence.

Why the Consultant Belongs Early

A consultant looks across the whole landscape: debts, creditors, cash flow, contracts, and options. They aren't tied to just one lens. They ask: *What's the best survival path for you?*

That's why the consultant should be your **first call – or at least your second, before you make any big decisions**. They orchestrate accountants and lawyers, bringing them in at the right time, for the right role.

Takeaway.

The question isn't "Who do I call?" It's "Who do I call first?" The answer is the person who fights for you, who sees the big picture, and who knows when to bring in the others.

For a deeper dive: See Chapter 1 of the full eGuide *Advisor, Accountant, or Lawyer? Degrees vs. Experience – Choosing the Right Help in a Business Crisis*.



Chapter 2: Consultants – Passion Over Paper

When most people think of a consultant, they picture someone with degrees, certificates, and a shiny office. But in a business crisis, the best consultants are often cut from different cloth. They may not have all the letters after their name – what they do have is **lived experience, scars, and the passion to fight for you.**

What Consultants Bring

- **Perspective:** They see the whole board, not just one piece of it.
- **Options:** Instead of one pathway, they map out multiple strategies.
- **Negotiation:** They pick up the phone and deal with creditors head-on.
- **Coordination:** They know when to bring in accountants and lawyers, and how to get them working together.

Unlike many professionals, consultants aren't afraid to roll up their sleeves and get in the trenches.

Passion Over Paper

Degrees prove knowledge. Passion proves loyalty. A consultant with scars understands how it feels when creditors circle and cash flow dries up. They don't just quote rules – they fight for survival.

Key Point: A good consultant doesn't replace accountants or lawyers. They **orchestrate** them.

Case Study

A transport operator was advised by his accountant to liquidate and by his lawyer to prepare for court. A consultant stepped in, negotiated with creditors, worked with the accountant to rebuild cash flow, and asked the lawyer to formalise agreements. The business survived.

Lesson: Consultants see possibility where others see dead ends.

Takeaway.

Consultants may not always have the paper qualifications, but they bring something the others can't: **passion, scars, and strategy.**

They're the ones who make sure the team plays in harmony instead of pulling you apart.

For a deeper dive: See Chapter 2 of the full eGuide.



Chapter 3: Accountants – The Numbers and the Rules

Accountants are often the first trusted professionals a business owner calls – and for good reason. They know your ledgers, your tax obligations, and the regulatory traps that can trip up a director. When numbers matter, accountants matter.

What Accountants Do Best

- **Compliance:** BAS, GST, PAYG, superannuation, lodgements – they keep you legal.
- **Accuracy:** They produce the statements creditors and courts expect to see.
- **Tax planning:** They help you structure things so taxes are minimised (legally).
- **Early warning:** A good accountant spots red flags in cash flow and reporting.

Where Accountants Can Fall Short

- **Past-focused:** Accountants report what has already happened; they don't always forecast creative survival options.
- **Conservative bias:** Their training pushes them to protect the business from regulatory risk – sometimes at the cost of commercial flexibility.
- **Not always the conductor:** They are vital instruments, but not necessarily the person who pulls the team together.

The Best Way to Use an Accountant

Use them for what they are brilliant at: numbers, credibility, and compliance. But make sure their work is done **in service of a strategy** – not the other way around. That's where a consultant helps: the consultant asks "what do we want to achieve?" and the accountant answers "here's how the numbers support that."

Case Study

A small retailer avoided disaster because their accountant flagged unpaid superannuation. That early warning allowed a consultant to negotiate a payment plan with the ATO and avoid director penalties. The accountant's attention to detail created the credibility the consultant needed to bargain successfully.

Takeaway.

Accountants are indispensable – they give you the credibility and compliance you must have. But numbers alone won't save you. Make sure your accountant is part of a coordinated team, with strategy led by someone who looks at the whole picture.

For a deeper dive: See Chapter 3 of the full eGuide.



Chapter 4: Lawyers – When the Law Calls the Shots

There comes a point when only a lawyer will do. If you've been served with documents, dragged into a dispute, or threatened by regulators, you need legal protection. Lawyers know the rules of the courtroom, and their authority can stop a creditor in their tracks.

What Lawyers Do Best

- **Defend your rights:** When creditors, landlords, or regulators push too far.
- **Contracts:** Drafting, reviewing, and enforcing agreements.
- **Authority:** A single letter on a law firm's letterhead can carry more weight than weeks of negotiation.

Where Lawyers Can Fall Short

- **Reactive:** They act once legal action has started.
- **Expensive:** Billing can be open-ended and intimidating.
- **Not strategists:** They focus on legal wins, not business survival.

Key Point: Lawyers are vital, but they're not business coaches or strategists. They should be used at the right time, not as the default first call.

Case Study

A retail chain faced eviction by its landlord. Negotiation attempts failed. A lawyer stepped in, filed urgent applications, and forced the landlord to back down. Once stability was achieved, the consultant and accountant restructured the business.

Lesson: When legal muscle is needed, nothing else will do.

The Conductor's Baton

Think of the lawyer as the brass section of the orchestra – powerful and commanding. But played too often or too loud, it drowns everything else out. A good conductor (the consultant) knows exactly when to point the baton so the lawyer comes in at the right moment.

Takeaway.

Trust is hard to earn, easy to lose, and nearly impossible to fake. Protect it like treasure.

For a deeper dive: See Chapter 4 of the full eGuide.

Chapter 5: Paper vs Passion – Degrees Don't Guarantee Loyalty

When choosing an advisor, most people focus on paper: degrees, certificates, or big-name firms. Those things have value – but they don't guarantee loyalty, wisdom, or fight.

In a crisis, you need more than technical qualifications. You need someone who will stand in your corner, fight for your survival, and know when to bring in others at the right time.

Paper Has Limits

- **Degrees prove knowledge.** They don't prove commitment.
- **Titles impress.** They don't guarantee passion.
- **Big brands carry weight.** They don't always deliver the best outcomes.

Passion and Scars Matter More

A consultant who has lived through financial stress understands what you're going through. They know the fear, the sleepless nights, and the bad decisions made under pressure. That experience creates empathy, perspective, and courage – qualities no degree can teach.

Key Point: Paper is useful, but passion and scars are priceless.

The Orchestra Analogy

Think of your advisors as an orchestra.

- The **accountant** is the strings – steady and precise.
- The **lawyer** is the brass – powerful when needed.
- The **consultant** keeps the rhythm and flow.

But without a conductor, it's chaos. The consultant, acting as conductor, knows when to point the baton – bringing in each professional at the right time so they work in harmony.

Cheap Advice Costs More

One of the biggest mistakes directors make is chasing the cheapest advice. You don't hire a heart surgeon because they're cheap – you hire them because they're the best for the job. The same applies here.

Lesson: If you go cheap, don't complain when the outcome reflects it.

Takeaway.

Paper is fine, but passion, scars, and coordination are what save businesses. Don't buy advice by the cheapest rate or the biggest title – buy it by outcomes and loyalty.

For a deeper dive: See Chapter 5 of the full eGuide.

Chapter 6: The Real Cost of Advice – Value, Not Just Fees

When money is tight, it's natural to ask: *"How much will this cost me?"* But focusing only on the hourly rate or the cheapest fee can be a costly mistake. The true cost of advice isn't the invoice you pay today – it's the outcome you live with tomorrow.

Expensive Doesn't Always Mean Better

- Some large firms charge eye-watering fees but fail to deliver practical solutions.
- Smaller boutique firms can often be sharper, faster, and more aligned with real-world needs.
- And sometimes it's the other way around – a boutique firm may be out of its depth, while a big firm brings in the right specialist.

Lesson: Price and size don't guarantee value. Alignment and outcomes matter most.

Cheap Advice Costs the Most

- The cheapest accountant may lodge your BAS but miss warning signs of personal liability.
- The cheapest lawyer may send a letter but fail to consider commercial consequences.
- The cheapest consultant may talk tough but lack the scars or network to deliver.

Case Study (Condensed): A builder chose a cut-price accountant who missed unpaid super obligations. The director later became personally liable for \$300,000 – a disaster that could have been avoided with the right advice.

Value Is About Outcomes

The best question isn't "*What's your fee?*" It's "*What will you achieve for me, and how will you work with my team?*"

- A \$5,000 consultant who keeps you out of court is better value than a \$150,000 legal battle.
- An accountant who provides credibility with creditors is worth far more than their invoice.
- A lawyer who ends harassment with a single letter is better value than endless disputes.

Takeaway.

Don't buy advice by the hour. Buy it by the outcome. The cheapest advice often becomes the most expensive. The most valuable advisor is the one who fights for your survival, works with your team, and delivers results you can live with.

For a deeper dive: See Chapter 6 of the full eGuide.



Chapter 7: Timing – First Call, Second Call

In a crisis, timing is everything. Most business owners instinctively call their **accountant** or **lawyer** first. It's a natural choice – they're familiar, trusted, and already on the payroll. But here's the danger: if you act too quickly on their advice, you may lock yourself into a narrow, costly path before you've seen the bigger picture.

The Natural First Call

- **Accountants** look at compliance and tax obligations. Their focus is “what the rules say.”
- **Lawyers** look at legal rights and risks. Their focus is “what the law says.”

Both perspectives are important, but neither looks across the whole board.

The Critical Second Call

If your first call is to an accountant or lawyer, your **second call must be to a consultant – before you make any big decisions.**

A consultant:

- Assesses the situation in full, not just through numbers or law.
- Finds commercial solutions early, when goodwill still exists.
- Coordinates your accountant and lawyer so they're used at the right time, in the right way.

Case Study (Condensed): A retailer went straight to a lawyer after a supplier dispute. Within weeks, \$40,000 in legal fees had been spent. Had the second call been to a consultant, negotiations could have been handled commercially, with the lawyer stepping in only to formalise agreements – at a fraction of the cost.

The Right Sequence

1. **Consultant first (ideal)** – to set strategy and options.
2. **Accountant second** – to ensure compliance supports the plan.
3. **Lawyer last** – to formalise agreements or defend when absolutely necessary.

If you've already called the accountant or lawyer, that's fine. Just make sure the **next call is to a consultant** before you act.

Takeaway.

The order matters as much as the advice. Strategy before compliance. Compliance before litigation. And consultants should always be in the mix early, even if they aren't the very first call.

For a deeper dive: See Chapter 7 of the full eGuide.

Chapter 8: The Team Approach – Getting Them to Work Together

No single advisor can save a business on their own. Consultants, accountants, and lawyers each bring essential skills, but if they pull in different directions, you get chaos instead of clarity.

The best results come when they work as a team – guided by a common goal: protecting you and keeping your business alive.

The Orchestra Analogy

Think of your advisors as an orchestra:

- The **accountant** is the strings – steady, precise, and disciplined.
- The **lawyer** is the brass – powerful, commanding, and cutting through when needed.
- The **consultant** sets the rhythm, linking the pieces together.

But without a conductor, it's just noise. The consultant plays the role of **conductor** – pointing the baton to the accountant when numbers matter, cueing the lawyer when legal action is needed, and keeping everyone in harmony.

Key Point: Consultants don't replace accountants or lawyers. They make sure each plays their part at the right time.

Case Study

A manufacturer faced collapse. The accountant was saying “liquidation,” the lawyer was preparing for court, and the director was overwhelmed. A consultant stepped in, coordinated the team, reframed the problem as a restructuring, and gave both the accountant and lawyer clear roles.

Result: The business survived. The orchestra made music instead of noise.

Practical Guidance: How to Build Your Team

- Start with a consultant to set strategy.
- Use your accountant to bring compliance and credibility.
- Engage your lawyer when contracts or disputes arise.
- Demand that your advisors talk to each other, not just to you.

Takeaway.

The strongest businesses aren't saved by one advisor — they're saved by a team working in harmony. The consultant ensures that harmony by conducting the orchestra.

For a deeper dive: See Chapter 8 of the full eGuide.

Chapter 9: Case Studies – Wins with Consultants Leading the Team

Theory is one thing. Real-life examples are another. When consultants lead the advisory team, businesses often find breathing space, cut costs, and rebuild with confidence. Here are a few highlights.

Case Study 1: The Café That Bought Time

A café owner was overwhelmed with supplier debts.

- The **accountant** told her to pay the ATO first and cut staff.
- The **lawyer** warned liquidation was inevitable.
- A **consultant** stepped in, negotiated with suppliers, secured a rent reduction, and created a repayment plan.

Result: The accountant rebuilt cash flow, the lawyer formalised agreements, and the café survived.

Lesson: Consultants create the space for others to succeed.

Case Study 2: The Manufacturer That Avoided Court

A Melbourne manufacturer was facing a supplier dispute.

- The **lawyer** prepared for litigation.
- The **accountant** panicked over unpaid BAS.
- The **consultant** reframed it as a negotiation, worked with the accountant for repayment figures, and had the lawyer draft a settlement.

Result: \$80,000 in legal fees were avoided, and the supplier relationship was preserved.

Lesson: Consultants save money by preventing escalation.



Case Study 3: The Transport Operator Who Found Balance

A transport operator was being told to liquidate.

- The **accountant** advised shutting down.
- The **lawyer** prepared defences.
- The **consultant** negotiated with creditors, coordinated cash flow with the accountant, and asked the lawyer to review contracts.

Result: The business entered a restructuring plan instead of liquidation.

Lesson: Consultants balance legal and accounting input into one strategy.

Takeaway.

Consultants don't work in isolation – they lead the team. By coordinating accountants and lawyers, they prevent chaos, reduce costs, and give businesses a fighting chance.

For a deeper dive: See Chapter 9 of the full eGuide.



Chapter 10: Case Studies – Where Accountants or Lawyers Saved the Day

Consultants often lead the team, but there are moments when the accountant or the lawyer must take the spotlight. Their specialist skills can be the difference between collapse and survival.

Case Study 1: The Accountant Who Spotted the Danger

An IT business believed everything was fine because cash flow looked steady.

- The **accountant** noticed unpaid superannuation quietly building up.
- He warned the director about looming Director Penalty Notices.
- The **consultant** then negotiated with the ATO to set up a payment plan.

Result: The director avoided personal liability of over \$200,000.

Lesson: Compliance saves lives – and accountants protect you when numbers matter.

Case Study 2: The Lawyer Who Protected Assets

A retail chain was threatened with eviction by its landlord.

- Negotiations stalled.
- The **lawyer** filed urgent applications and invoked tenancy protections.
- The **consultant** and **accountant** used the breathing space to restructure.

Result: The business stayed open and stabilised.

Lesson: When the law comes knocking, only a lawyer can stop the blow.



Case Study 3: The Lawyer Who Shut Down Harassment

A transport operator was being illegally harassed by a creditor.

- The lawyer issued a single, strongly worded letter citing fair trading laws.
- The harassment stopped instantly.

Result: Control was regained, and the consultant resumed negotiations.

Lesson: Sometimes one legal letter is worth more than weeks of talk.

Takeaway.

Accountants and lawyers aren't optional extras. They are vital specialists who must be called in at the right time. Their greatest value comes when they play their part in harmony with the consultant's strategy.

For a deeper dive: See Chapter 10 of the full eGuide.

Chapter 11: Red Flags – Spotting Bad Advisors in Any Profession

Not every advisor is worth your trust. Consultants, accountants, and lawyers all have their weak links. The trick is learning to spot them early, before they cost you money, time, or options.

Red Flags to Watch For

1. **One-track thinking** – They only push one option (liquidation, court, or “trust me”).
2. **Conflicts of interest** – They work for creditors or regulators more than they work for you.
3. **Hidden costs** – Open-ended billing, vague packages, or surprise fees.
4. **Ego over teamwork** – They refuse to coordinate with other professionals.
5. **Selling fear instead of strategy** – “Sign this now or you’ll lose everything.”

Case Study

A café owner in Victoria went to their accountant, who immediately referred them to a liquidator – without mentioning alternatives. Why? The accountant was receiving referral fees. By the time a consultant was called in, it was too late.

Lesson: If an advisor benefits more from your failure than your survival, they aren't on your side.

Practical Guidance

- Ask: Who do you work for – me, or someone else?
- Look for multiple options, not just one.
- Test their willingness to talk with your other advisors.
- Trust your gut – if something feels off, it usually is.

Takeaway.

Degrees and titles don't protect you from bad advice. Transparency, teamwork, and loyalty do. Watch for the red flags, and don't be afraid to walk away if you see them.

For a deeper dive: See Chapter 11 of the full eGuide.



Chapter 12: Practical Tools – Questions to Ask Before You Engage Anyone

Choosing the right advisor is critical. The wrong choice can lock you into expensive mistakes. The right one can open doors, create options, and give you the clarity you need.

Here's a simple checklist to test whether a consultant, accountant, or lawyer is the right fit.

Core Questions

1. **Who do you work for?** – Are they really working for you, or do they have obligations elsewhere (like creditors or regulators)?
2. **What are my options?** – Do they give you more than one pathway, or just one solution?
3. **What happens if I do nothing?** – Sometimes delay is deadly, sometimes it buys breathing space.
4. **What's the best and worst case?** – Honest advisors talk about both.
5. **Have you helped someone in my situation before?** – Real-world scars matter more than theory.

Why Lived Experience Matters

A consultant who has owned a business – and even survived failure – brings insight no textbook can offer. They know the fear, the sleepless nights, and the poor decisions that come from panic. That perspective helps them guide you calmly when it matters most.

Key Point: The worst decisions are made in fear and ignorance. The best advisors know how to calm the storm.

Case Study (Condensed)

A director once panicked after hearing gossip that bankruptcy meant he could never own a home again. A consultant with real experience explained the truth, calmed his fears, and guided him toward a safe, legal solution.

Lesson: Experience beats gossip every time.

Practical Tool: The Engagement Checklist

Before you sign with anyone, make sure you can answer “yes” to these:

- Do they listen more than they talk?
- Do they explain things in plain English?
- Will they work as part of a team, not a solo act?
- Do they have scars or real client stories that match your situation?

Takeaway.

Credentials prove knowledge. Scars prove wisdom. Choose advisors who've been through the fight and can guide you calmly, not just those with the most letters after their name.

For a deeper dive: See Chapter 12 of the full eGuide.

Chapter 13: The Emotional Side – Why Experience Beats Theory

When a business is under pressure, emotions run high. Fear, exhaustion, and stress cloud judgment. In that state, too many directors make decisions based not on facts – but on gossip.

Asking the Hairdresser

There's a saying in this field: "Asking the hairdresser." It means turning to people who aren't qualified, but who love to give advice.

- "If you liquidate, you'll never run a company again."
- "If you go bankrupt, you'll never own a home."
- "If you go bankrupt, you can't go overseas."

These are myths – half-truths, taken out of context, or simply wrong. Yet they spread quickly and paralyse directors.

Reality Check: Bankruptcy and liquidation have consequences, but they don't mean life is over. You can still rebuild, still travel, still own property, and often return stronger than before.

Why Gossip Is Dangerous

I've met directors who avoided opportunities, spent sleepless nights, or wasted money because they acted on gossip. Fear-driven decisions are always the worst decisions.

Case Study

A director once refused overseas work trips because he thought bankruptcy meant automatic travel bans. In reality, he could have applied for permission and travelled freely. That fear cost him growth and peace of mind.

Why Experience Beats Theory

A consultant with scars knows what's real and what's not. They've lived through fear themselves. They can:

- Calm panic with facts.
- Bust myths before they spread.
- Translate legal jargon into plain English.
- Guide decisions with wisdom, not guesswork.

Tip Box: Common Myths vs Reality

- **Myth:** Bankruptcy means you can never run a business again.
Reality: Restrictions are temporary; many directors start again successfully.
- **Myth:** Liquidation always means the end.
Reality: Businesses can often buy back assets and restart.
- **Myth:** Bankruptcy means you can't travel overseas.
Reality: Travel is possible with permission, and most requests are granted.

Takeaway.

Don't let fear or gossip dictate your decisions. In a crisis, experience and calm guidance are worth more than certificates or hearsay.

For a deeper dive: See Chapter 13 of the full eGuide.

Chapter 14: Pulling It Together – Strategy, Numbers, and Law

By now, it's clear: no single advisor can save a business alone. Each has a part to play:

- **Consultant** → strategy, scars, and coordination.
- **Accountant** → numbers, compliance, and credibility.
- **Lawyer** → legal protection and authority.

But if they act in isolation, they create confusion. The accountant talks numbers. The lawyer talks law. The consultant talks survival. Without coordination, the director is stuck in the middle, trying to juggle advice that doesn't line up.

The Orchestra in Action

Think of it like an orchestra:

- The accountant keeps time on compliance.
- The lawyer blasts the brass when contracts or disputes demand it.
- The consultant ties the performance together, pointing the baton at each one at the right moment.
-

Without a conductor, it's noise. With one, it's harmony.

The Right Sequence

- Consultant first – to set the strategy.
- Accountant next – to back the plan with numbers.
- Lawyer last – to formalise agreements or defend if necessary.

Key Point: Strategy before compliance. Compliance before litigation.

Case Study

A construction firm in Melbourne was locked in legal letters that cost thousands. A consultant reframed the problem as a restructuring plan. The accountant recalculated obligations, and the lawyer redrafted contracts.

Result: The firm survived, instead of drowning in court costs.

Takeaway.

The question isn't "Who's best?" It's "How do they work together?" Strategy, numbers, and law must play in sequence, guided by someone who sees the whole board.

For a deeper dive: See Chapter 14 of the full eGuide.

Chapter 15: Conclusion – Build the Right Team, Not Just the Right Resume

When financial stress hits, it's tempting to search for the cheapest option or the advisor with the biggest title. But survival doesn't come from a single individual. It comes from building the right team, led by someone who knows how to pull it all together.

What Doesn't Work

- **Cheap advice** – You get what you pay for, and cutting corners usually costs more in the long run.
- **Big titles alone** – Degrees and firm names prove knowledge, not loyalty.
- **One-track thinking** – Advisors who only see problems through their own lens miss the bigger picture.

What Does Work

- **Passion and scars** – Advisors who've lived through crisis bring empathy and wisdom.
- **Teamwork** – Consultants, accountants, and lawyers working in harmony, not in silos.
- **The conductor role** – A consultant who knows when to cue each professional, ensuring strategy, compliance, and law line up for your survival.

Final Thought

Your future won't be saved by the cheapest invoice or the fanciest resume. It will be saved by the right team, working together, with someone in your corner who fights for you.

Key Thought: Don't just hire an advisor. Build a team – and make sure you've got a conductor to keep them in tune.

About Resolvency

At **Resolvency**, we know what it's like to face financial stress. We've helped business owners across Australia reset, restructure, and rebuild when things felt impossible.

We are not liquidators or trustees – we work for you. Our role is to be the conductor of your orchestra, bringing together accountants, lawyers, and other professionals at the right time, in the right way, to give you the best chance of survival.

What We Do

- **Small Business Restructuring (SBR)** – helping eligible businesses reset without losing control.
- **Debt Negotiation** – working with the ATO, banks, and creditors to buy time and create breathing space.
- **Strategy and Advisory** – turning stress into structured options and clear next steps.
- **Team Coordination** – ensuring accountants and lawyers are used effectively, not excessively.

Why Choose Us

- Over 35 years of experience guiding businesses in distress.
- Advisors who've lived the fight themselves, not just studied it.
- A focus on you first – not creditors, not referral fees, not court politics.
- Straightforward, practical advice – no jargon, no scare tactics.

☎ Call us today on 0455 455 099

To learn more, visit:

www.dougconstable.com.au

www.resolvency.com.au

www.resolvebusinesssolutions.com.au

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