

Business disruption

Managing supplier and payment issues



Business disruption – paying bills

Disasters and disruptions can bring business to an unexpected and immediate stop, putting pressure on the individuals and families that depend upon it.

Whilst these events can stop or reduce the income coming into the business, they don't stop the bills coming in.

The NSW Small Business Commission can help you resolve payment difficulties and disputes that may arise and prioritise what is most important to help you get through the situation.



Considering supplier relationships

Businesses under pressure and needing to prioritise should be assessing each supplier or service provider by considering:

- When will they need to be paid
- How much will be due
- How important is the continued supply
- What is your current relationship with the supplier

Businesses who themselves are suppliers, and expecting payment, should also be thinking about whether the disruption has had a similar impact on their own customers.



Act early

When you have identified your most important creditors, you should consider engaging with them at an early stage, rather than waiting until due dates pass.

Large organisations and financial institutions have established programs that can defer or vary payment times and relieve some short-term pressure during hardship.

Other businesses may have the flexibility to negotiate based on your existing and future relationships.

Discussing options early and being open about the pressures due to the disruption is important in maintaining trust and preventing disputes.



Get help

You can talk to the NSW Small Business Commission about negotiation, mediation, and dispute resolution for any business matters.

Mediation is a fast and flexible approach and is available for all matters involving small businesses based in NSW.



Our [Mediation Guide](#) has more information about how this service can assist.



Contact the NSW Small Business Commission

- Lodge an online enquiry: www.smallbusiness.nsw.gov.au/contact-us#enquiry-form
- Phone: 1300 795 534 8:30am – 5:00pm Monday to Friday
- Web: www.smallbusiness.nsw.gov.au