



## An open letter to AMAQ members from Credabl Finance Specialist Simon Moore

Dear AMAQ members,

We are currently navigating uncharted territory. It is a very worrying time for many healthcare professionals and small business owners.

We are so grateful for all the work that the health industry is doing to protect the people of Australia. You've been loyal to us and we will do all that we can to support you through these uncertain times.

Our priority is making sure doctors, and the medical community in general, have easy and immediate access to the financial support they need to get through the uncertain times ahead.

With all the new information appearing on an almost daily basis, we have done our best to collate all the resources we can to help you navigate your way through it. Visit our new [COVID-19 Support Centre here](#).

We have had the opportunity to speak with many of you. We are hearing how stretched you feel, the concerns you have about being able to pay your staff, and overall a state of panic. It's important to understand that when it comes to managing your finances in such unprecedented times, what is right for one may not necessarily be right for another.

There are however three key steps you can all be taking to try and reduce your stress and understand your options:

1. **Call your accountant.** The Government is announcing ways to support the economy, businesses and individuals on a daily basis. From the fivefold increase to the instant asset write-off to the job keeper payment, your accountant can assist you in understanding what your business can take advantage of.
2. **Call your lender.** Managing your short term cash flow is key at this time. For some that may mean deferring repayments. For others it may involve accessing an overdraft facility to fund business or personal expenses. Let us help you explore your options.
3. **Call your financial planner.** The early release of super is a measure that many are considering thanks to the COVID-19 stimulus measures. It's imperative that you carefully consider the impact of today's decisions on your future. A discussion with your financial planner will help.

### What we're doing at Credabl

We have invested heavily into full service digital capability at Credabl so that we can always meet the needs of our clients and now have all of our team working from home with everything they need to support you.

From a video chat with a familiar face, to providing financial support to fund business or personal expenses our specialist lending team is here to support you.

### How to get in touch

- **Directly contact me** - 0472 525 962 or [simon.moore@credabl.com.au](mailto:simon.moore@credabl.com.au)
- **Live Chat** on our website – a member of the team is there to chat to you any time of day

Our QLD team looks forward to hearing from you soon and stay safe, everyone.

### Simon, Lewis and Katie

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