

## COVID-19 Assistance Programs

## At a glance

01 May 2020

Grant Provider	Grant Name	Amount Available	Key Eligibility Criteria	Additional Information
Australian Federal Government	Boosting Cash Flow for Employers	\$10,000 - \$50,000	Businesses with an annual turnover of up to \$50m will receive a payment equal to 100% of your salary and wages taxes withheld with a minimum payment of \$10,000 even if you are not required to withhold tax on salary and wages. A maximum payment of \$50,000 will be available.	Further information can be found here: https://treasury.gov.au/coronavirus /businesses
			A second payment will be made in the July to October 2020 period. This payment will be another taxfree, cash payment which is equal to the first payment.	
Australian Federal Government	Supporting apprentices and trainees	Maximum of \$21,000 p.a.	Small businesses who retain an apprentice or trainee. Employers of any size and group training organisations that re-engage an eligible out-of-trade apprentice or trainee will be eligible for the subsidy.	Eligibility assessment is undertaken by an Australian apprenticeship support network (AASN) provider. Register for subsidy from early April 2020.
Australian Federal Government	Assistance for affected regions, communities and industries	\$1b is set aside for distribution to a range of programs.	Includes:  • \$110m initiative to help agricultural and fisheries sector to export produce into key overseas markets, with return flights bringing back medical supplies.	Further details on how to access this funding will be announced in due course.  https://minister.awe.gov.au/littleproud/media-releases/freight-access
Australian Federal Government	Instant Asset Write-Off (IAOW)	\$150,000 asset write-off	The instant asset write-off threshold has been increased from \$30,000 to \$150,000 and expanded access to include businesses with aggregated annual turnover of less than \$500 million (up from \$50 million). This applies from 12 March 2020 until 30 June 2020, for new or second-hand assets first used or installed ready for use in this timeframe.	More information here: https://www.business.gov.au/Risk-management/Emergency-management/Coronavirus-information-and-support-for-business/Increasing-the-Instant-Asset-Write-Off

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Australian Federal Government	Stimulus payments to households to support growth	\$750 once off payment.	Resident of Australia receiving government assistance or a concession card holder from 12 March 2020.	Further information can be found here: https://treasury.gov.au/sites/default/files/2020-03/fact_sheet_3_individuals_revised_for_clearance.pdf
Australian Federal Government	2nd Stimulus package – SME Guarantee Scheme	Loans up to \$250,000 for 3 years	Federal Government will guarantee half the value of new bank loans to SMEs to unlock up to \$40b in finance.  Loans will be repayment free for 6 months.	
Australian Federal Government	2nd Stimulus package – relaxation of insolvency measures		There will be more flexibility in respect of creditor initiated insolvency and voluntary administration actions. Moving the outstanding amounts limits from \$2,000 to \$20,000 and timing to respond to 6 months instead of 21 days.	Relief for directors while trading insolvent will also be provided over the next 6 months.
Australian Federal Government	Black Summer Innovation Program (FIAL)	Up to \$25,000	Small to medium food and agrifood businesses, or suppliers to the food and agribusiness supply chain, affected by natural catastrophe or global disease outbreaks.	Further information available here: https://fial.com.au/creating-connections/BSIP
Australian Federal Government	COVID Coordination Commission	Commission initiative	Repurposing manufacturing lines, repurposing workforces, also ensuring supply chains and logistics capability.	
Australian Federal Government	Business Wage Subsidies	\$130b	Businesses to receive a fortnightly wage subsidy up to \$1,500 per employee. Companies with <\$1b turnover need to demonstrate a 30% fall in revenue to be eligible. Companies with >\$1b in revenue will need to demonstrate a 50% fall in revenue. Sole traders, partnerships and trusts eligible. Charities can access if they have suffered a 15% decline in turnover. Local governments are not eligible for jobkeeper. Government may extend the scheme to casuals who have been employed for 12 months. Passed in Parliament on 8/04/2020.	News release here: https://www.abc.net.au/news/202 0-03-30/coronavirus-wage- subsidies-government-businesses- workers/12103108 https://ministers.treasury.gov.au/ ministers/josh-frydenberg- 2018/media-releases/making-it- easier-charities-access-jobkeeper Update – Rules governing JobKeeper eligibility criteria can be found at the link below: https://www.legislation.gov.au/Details/F2020L00419
Australian Federal	\$1.6b Early Childhood Education and Care Relief Package	Subsidies	From 6 April the Government will pay 50 per cent of the sector's fee revenue up to the existing hourly rate cap and the number of children that were enrolled the week of March 2. This means that anyone who had a child enrolled on 2 March will have access to free childcare. If a parent chooses to keep their child at home, they will pay no fees but hold their place. Priority for free childcare will be given to working parents, vulnerable and disadvantaged children that need early education more than ever and parents with pre-existing enrolments.	More information can be found in the link below: https://ministers.dese.gov.au/morrison/early-childhood-education-and-care-relief-package Government

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Australian Federal Government	\$500m Loans for exporters	\$250k - \$50m	The new COVID-19 Export Capital Facility will target loans to established and previously profitable exporters who, due to COVID-19, are unable to gain finance from commercial sources.	Further information available here: https://www.trademinister.gov.au/minister/simon-birmingham/media-release/financial-support-help-australian-exporters-bounce-back
Australian Federal Government	\$50M NBN Relief	\$50M pool of funds	Relief measures will include waiving wholesale monthly costs paid by internet providers for small and medium businesses facing COVID-19 related financial hardship, and providing internet providers with discounted access to new business-grade services until 31 January next year.	Further information on how to access this government support is outlined at:  https://www.paulfletcher.com.au/media-releases/joint-media-release-150-million-nbn-assistance-for-families-and-businesses
Australian Energy Regulator	Statement of Expectation	Protections for customers and the energy market	Not binding, however expectation that small business owners who indicate they are experiencing financial stress to be offered a payment plan or hardship exemptions. Includes expectation that no small business owners will be disconnected without their agreement, or any large business customer who is on-selling energy to residential/small-business customers, as well as debt collection deferrals	Further information available here: https://www.aer.gov.au/publications/corporate-documents/aer-statement-of-expectations-of-energy-businesses-protecting-consumers-and-the-energy-market-during-covid-19
Federal Government	Rental relief package	Mandatory legislation to protect commercial tenants	Businesses with turnover under \$50 million that are eligible for Jobkeeper payments will be protected by new laws to be passed in each State:  Landlords must not cease the lease, tenants must honour lease, landlords must look to reduce rent in proportion to reduction in business turnover i.e. 50% reduction turnover then 50% rent reduction supported by land tax reduction.	Binding mediation process will govern the code which will be administered by states and territories. States and territories will introduce relevant legislation in the coming days. The binding code to be implemented can be accessed here:  https://www.pm.gov.au/sites/default/files/files/national-cabinet-mandatory-code-ofconduct-smecommercial-leasing-principles.pdf Residential tenancies are a matter for states and territories and will be addressed by them in coming days.
NSW Government	\$750M Small Business Grant	\$10,000	<ul> <li>Eligible businesses are those that:</li> <li>don't pay payroll tax</li> <li>1-19 employees</li> <li>Turnover greater than \$75,000</li> <li>Prove there is a downturn in business</li> </ul>	This will provide help with fixed costs such as utilities and rent.  Service NSW will begin taking applications 17 April until 1 June 2020.  Visit https://www.service.nsw.gov.au/for updates.  Further information can be found at \$10,000 grants to provide fast relief for NSW small businesses battling COVID-19

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NSW Government	\$2.3 billion coronavirus stimulus package	\$530m	\$450m has been allocated to waive payroll tax for businesses with payrolls of up to \$10m for up to 6 months. Businesses with payrolls of \$10 million or less received a three-month waiver on payroll tax in the first package. These businesses will now get an additional three-month deferral as well.  \$80m for fees and charges to be waived for small businesses such as cafes, restaurants and those in trades.	Further details on how to access this funding will be announced in due course.
NSW Government	\$1 billion fund for jobs, and help for the vulnerable		Deferral of payroll tax for business with payrolls over \$10 million for six months (up to \$4 billion deferred).  Deferral of deferral of gaming tax, parking levies and rent for commercial tenants in government properties for six months	Further details on how to access this funding can be found at: https://www.nsw.gov.au/your-government/the-premier/media-releases-from-the-premier/billions-in-tax-relief-for-business-1-billion-fund-for-jobs-and-help-for-the-yulnerable/.
NSW Government	Free kinder and childcare for council childcares for 6 months	Subsidies	The NSW Government has committed up to \$82 million to support 260 council childcare centres who are not eligible for the JobKeeper payments.  The funding will also include \$51 million for 700 state-funded community preschools and 38 mobile services that provide care to 45,000 three to five year olds. The recently announced Working for NSW Fund would contribute towards the state's community preschools.	Further details can be found in the following link:  https://preview.nsw.gov.au/news/free-preschool-nsw-for-up-to-six-months-%C2%A0
NSW Government	Land Tax Break for Commercial Landlords and Tenants	\$440m	Savings offered if commercial landlords pass the savings onto tenants through rent reduction.  Landlords may apply for a 25% land tax concession for their CY20 land tax liability. A further land tax deferral on outstanding amounts for a three-month period will be offered to landlords to claim the land tax concession.  Policy available to business tenants with a turnover less than \$50m who experience a 30% or more revenue reduction.  Can overlap with Commonwealth's JobKeeper program.	Further details here: https://www.treasury.nsw.gov.au/sites/default/files/2020-04/Dominic%20Perrottet%20and%20Damien%20Tudehope%20med%20rel%20-%20NSW%20Government%20offers%20%24440%20million%20land%20tax%20break%20to%20support%20tenants%20and%20landlords.pdf
NSW Government	<u>License and fee</u> <u>waivers</u>	\$50m	\$50m worth of licence fees will be waived across the trades and construction sectors. In addition, businesses that use school sites will also have licence and lease fees waived until the end of term 2.	More information to come.  https://www.southernhighlandne ws.com.au/story/6723480/licence- fees-waived-across-the-trades- and-construction-sectors/?cs=262

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NSW Government	NSW Government's small business advisory program	\$14m	Business Connect has been allocated \$4.6 million to engage an additional 30 advisors to support businesses, on top of \$9.8 million to ensure the program continues for another 12 months.	Further information can be found at:  https://www.nsw.gov.au/news/14-million-boost-to-continue-to-assist-small-businesses-across-nsw
NSW Government	Economic package to Safeguard local council jobs, service and Infrastructure	\$395m	The NSW Government's local government economic stimulus package includes a \$250 million increase in low-cost loans to eligible councils through the state's borrowing facility provided by TCorp to kick-start community infrastructure projects. TCorp will also be offering principal and interest payments deferrals on existing council loans upon request for the next six months.	Further information can be found at: https://www.nsw.gov.au/news/39 5m-economic-stimulus-package- to-safeguard-council-jobs-services- and-infrastructure
			Other measures will include:  • up to \$112.5 million to support a Council Job Retention Allowance of \$1,500 per fortnight per employee to limit job losses in the NSW local government sector.  • \$32.8 million to assist councils meet the cost of the FY2020/21 increase in the Emergency Services Levy.	
WA Government	WA Government \$607M stimulus	\$114m	\$114m in measures to support Western Australian small and medium businesses. Including a one-off grant of \$17,500 for businesses with payroll between \$1-4m and payroll tax waived for a four-month period for businesses with wages below \$7.5m. All JobKeeper payments will be exempt from Payroll tax.	These payments will be issued by cheque to eligible taxpayers in July 2020. Further details here: https://www.wa.gov.au/government/announcements/covid-19-payroll-tax-relief
			\$402m will go towards paying for a freeze to household fees and charges including; electricity, water and motor vehicle charges.	
WA Government	Small Business Development Corporation Hotline	Free business advice.	Hotline number and website for business owners with queries regarding the wide range of recently announced federal and state government measures to alleviate the impacts of COVID-19.	To access the service, contact 133 140 (8.30am-4.30pm weekdays) or visit http://www.smallbusiness.wa.gov.au
WA Government	WA Rent Relief <u>Plan</u>	\$25m in rent waived for 6 months	Rent waived for six months for eligible tenants of buildings owned by government agencies and trading enterprises, effective immediately. Plan benefits businesses such as convenience stores in train stations, cafes in government buildings, and restaurants in tourism precincts, such as Elizabeth Quay and Yagan Square. Will also benefit eligible small businesses leasing land from the State, such as caravan parks and eco-tourism operators.	Further details here: https://www.mediastatements.wa .gov.au/Pages/McGowan/2020/03/ Rent-relief-for-small-businesses- and-not-for-profits.aspx
			Legislation will be introduced to mandate a moratorium on residential and commercial evictions for 6 months.	

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WA Government	<u>Lotterywest</u> <u>Grants</u>	\$159m COVID-19 relief fund	Includes:  • \$59m available for crisis relief organisations, and community groups impacted by event cancellations  • Eligible not-for-profits and community groups can apply immediately for grant support	Application information: http://www.lotterywest.wa.gov.au /grants or by calling 133 777 https://www.mediastatements.wa .gov.au/Pages/McGowan/2020/03/ 159-million-dollar-COVID-19-Relief- Fund-to-provide-crisis- support.aspx https://www.mediastatements.wa .gov.au/Pages/McGowan/2020/04/ New-Lotteries-laws-to-further- support-WA-community-in-COVID- 19.aspx
WA Government	Third economic package	\$1b economic and health relief fund	Includes:  • \$502m for small businesses including reduction in electricity bills and licences fees waived  • \$500m for health and other frontline service delivery, towards increasing supply of PPE and medical equiment	https://www.mediastatements.wa .gov.au/Pages/McGowan/2020/03/ \$1-billion-COVID-19-economic-and- health-relief-package-unveiled- .aspx
Queensland Government	<u>Immediate</u> <u>Industry Recovery</u> <u>Package</u>	Pool of \$27.25m	A suite of initiatives will be available to support small businesses, industry and student support and counselling.	Further information can be found at the following link: https://www.qld.gov.au/about/industry-recovery/about-this-package
Queensland Government	Market Diversification and Resilience Grants	Equipment: up to \$7,500. Projects: up to \$50,000	Applicants must contribute 25% of the total cost of the new equipment. The MDRG program will provide the remaining 75% of total costs.  This program is only available to business' based and operating in Queensland.	Further information can found at the following links: https://www.publications.qld.gov.au/dataset/market-diversification-and-resilience-grants-equipment https://www.publications.qld.gov.au/dataset/market-diversification-and-resilience-grants-projects
Queensland Government	Interest free loan	up to \$250,000 for carry on finance and 12 month interest free	Further details on how to access this funding will be announced in due course. Expressions of interest are now open.	Further information can found at the following link: www.grida.qld.gov.au and http://www.grida.qld.gov.au/curre nt-programs/covid-19-business- support/queensland-covid19-jobs- support-scheme
Queensland Government	Payroll tax support	Defer lodging and paying payroll tax returns until 31 July 2020 and refund two months' worth of payroll tax	Employers who pay \$6.5m or less in Australian taxable wages and whose BAU has been disrupted by COVID-19.	Further information can be found at the following link: https://www.business.qld.gov.au/running-business/employing/payroll-tax/lodging/coronavirus-tax-relief
Queensland Government	Commercial and Residential Rent Relief	Mediation scheme, ban on evictions, land-tax rebate	Freeze on evictions. 3-month rebate on land tax for 2019-2020, and a 3-month deferral of land tax for 2020-2021.	Eligibility criteria can be found here:  http://statements.qld.gov.au/Statement/2020/4/9/palaszczuk-government-moves-to-protect-retail-and-commercial-tenants  Updated information can be found here:  http://statements.qld.gov.au/Statement/2020/4/19/fair-middleground-reached-on-covid19-guidelines-for-property-owners-and-tenants

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Queensland Government	<u>Free Kindy</u>	\$17m for community kindergardens	Free term 2 kindy for 22,000 young children.	Information can be found at the link:  http://statements.qld.gov.au/Statement/2020/4/12/17-million-relief-package-enables-free-community-kindergarten-forterm-2
South Australian Government	Rent Relief for Government Tenants	\$4.5m	The rent relief will provide relief to COVID-19 impacted tenants from the date they were forced to close their business or were significantly impacted to 30 June 2020.	The Government's rent relief policy will be reviewed prior to 30 June 2020 to assess the ongoing impacts of COVID-19.
South Australian Government	Land Tax Relief	\$50m	Emergency land tax relief of 25% for 2019-20 for eligible landlords to assist thousands of SME businesses and residential tenants across South Australia.	Applications for the land tax relief are able to be submitted to the end of June 2020 via www.revenuesa.sa.gov.au/ltcov id19relief
South Australian Government	<u>Jobs Rescue</u> <u>Package</u>	\$650 million (\$300 million for business and jobs support; \$250 million for community and jobs support; \$100 million for the Economic and Business Growth Fund)	Payroll tax relief with a 6-month waiver for all businesses with an annual payroll (grouped) up to \$4 million.  Supporting community organisations, businesses and industry sectors severely affected by COVID-19.  Details on how the stimulus money will be spent will be discussed with a 14 member council of business leaders from industries including property, retail, construction, hospitality, wine and tourism.	More information can be found at the links below: https://business.sa.gov.au/COVI D-19-business-information-and-support/Economic-response-package https://www.abc.net.au/news/2 020-03-26/south-australian-government-releases-second-stimulus-package/12091678https://www.abc.net.au/news/2020-03-26/south-australian-government-releases-second-stimulus-package/12091678
South Australian Government	Economic and Business Growth Fund	An additional \$70m	For initiatives and projects that have broad economic benefits, supporting industry or sector productivity and competitiveness. No minimum or maximum grant amount.	Further information can be found at https://www.treasury.sa.gov.au/Growing-South-Australia/economic-and-business-growth-fund
South Australian Government	Regional Growth Fund	\$50,000 to \$2m	For projects that unlock new economic activity in regional areas and strengthen regional communities.	Further eligibility and grant information can be found at https://pir.sa.gov.au/regions/regional_growth_fund
South Australian Government	Jobkeeper payments exempt from payroll tax	Payroll tax assistance	SA Government will exempt all jobkeeper payments from payroll tax.	The SA Government will be introducing urgent legislation into State Parliament on Tuesday to amend the Payroll Tax Act 2009 to ensure jobkeeper payments are exempt from payroll tax.
South Australian Government	\$10,000 Emergency Cash Grants	One-off \$10,000 grant	As part of the \$650m Jobs Rescue Package (see above), \$10,000 cash is offered to businesses who are deemed to be 'highly impacted by COVID-19 restrictions or subject to closure'. Criteria include:  • Employ people in SA • Turnover more than \$75,000 • Payroll less than \$1.5m, and not entitled to the Payroll Tax Waiver  • Use the funds to support activities related to business operations Applications close June 1, 2020.	Further information at:  https://www.premier.sa.gov.au/ news/media- releases/news/\$10,000- emergency-cash-grants-for- small-businesses-impacted-by- covid-19

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South Australian Government	<u>VET Package</u>	\$16m	This will support non-government training providers in their critical role of meeting the skills needs of the state, to adapt and remain viable as the impacts of COVID-19 continue to evolve.	Further information at: https://www.premier.sa.gov.au/ news/media- releases/news/\$16-million-vet- continuity-package-to-maintain- skills-pipeline
Northern Territory Government	Small business survival fund	\$50m	Northern Territory small businesses, with a focus on hospitality and tourism businesses.	More information at: https://businessrecovery.nt.gov. au/businesses/small-business- survival-fund http://newsroom.nt.gov.au/medi aRelease/33177
Northern Territory Government	\$65 million Jobs Rescue and Recovery	Payroll tax assistance	Eligible businesses who employ a Territorian before 30 June 2021 won't be liable for payroll tax on those wages for a 2yr period.	For more information on eligibility for employers, go to the Department of Treasury and Finance website.
Northern Territory Government	Jobs, Rescue and Recovery Plan	Various	Provide a new \$40 million Small Business Grants Program with \$20 million set aside for an emergency grants program of \$2500 cash payments.	
Northern Territory Government	\$800,000 Battery Scheme	Grants up to \$6,000	Grants up to \$6,000 will be available to households and businesses for the purchase and installation of solar PV systems with eligible batteries and inverters, or for those who already have solar, for batteries and inverters.	Application will open Tuesday 14 April, the program has initial funding for around 130 batteries. http://newsroom.nt.gov.au/mediaRelease/32155
Northern Territory Government	\$20m Business Improvement Grant	\$10,000 unmatched funding, grants above this will be matched 1:1 up to a maximum grant of \$20,000	Northern Territory businesses that operate locally can obtain grants to support business improvements.  Eligible works include:  Buying new equipment  New shop fit outs  Physical changes to attract customers.	More information can be found at: https://businessrecovery.nt.gov.au/businesses/business-improvement-grant
Northern Territory Government	Immediate Works Program	Grants up to \$100,000 (first \$50,000 does not need co-contribution, grants above \$50,000 will be matched 1:1)	Not-for-profit and community organisations in the NT. Schools and local government bodies are not eligible to apply.	More information can be found at the following link: https://businessrecovery.nt.gov.au/not-for-profit-and-community-organisation#section1
Northern Territory Government	Taxation Relief	Taxation Relief depending on taxes paid	Community clubs, pubs, hotels and casinos	Further information can be found at: http://newsroom.nt.gov.au/mediaRelease/33181

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Australian Capital Territory	E <u>conomic</u> survival package	\$137m Stimulus Package	<ul> <li>A range of support packages for households and business' including:</li> <li>A rebate on the fixed charge for 2019-20 on commercial rates for properties with an AUV below \$2 million</li> <li>A six month waiver on payroll tax for hospitality, creative arts and entertainment industries</li> <li>Waiving of fees for food business registration and liquor licencing fees (including off-license) and outdoor dining fees</li> <li>A \$750 rebate for small business owners to help with power bills.</li> <li>Interest free deferrals of payroll tax commencing 1 July 2020 for all businesses up to a payroll threshold of \$10 million</li> <li>One-off payment of up to \$5,000 to taxi drivers who lease their taxi plates from private owners.</li> <li>Businesses in the construction sector can access interest free payroll tax deferrals for six months.</li> </ul>	A business liaison team will assist local businesses with these measures.  Further information can be found at:  https://www.cmtedd.act.gov.au/open_government/inform/act_government_media_releases/barr/2020/act-economicsurvival-\$214-million-insupport-for-our-hospitals_local-businesses-and-households  https://www.covid19.act.gov.au/_data/assets/pdf_file/0008/1536623/FINAL-Fact-sheet-residential-tenants.pdf  https://www.cmtedd.act.gov.au/open_government/inform/act_government_media_releases/barr/2020/more-information-to-support-tenants-and-landlords
Australian Capital Territory	Rent and Tenancy assistance - Residential	Changes to tenancy laws to protect tenants from eviction during the Coronavirus crisis.	For ACT renters, the ACT Government will encourage landlords to reduce rents by at least 25 per cent for tenants under rental stress by sharing the cost reduction of the rental on a 50/50 basis, capped at \$1,300 per quarter (around \$100 a week).  A rebate of \$150 will also be provided on residential rates and a freeze on a number of fees and charges, including the fire and emergency services levy, public transport, vehicle registration and parking fees.	More information can be found in the following links:  https://www.canberratimes.co m.au/story/6707843/23- million-coronavirus-ed-part-of-second-economic-survival-package/ https://www.cmtedd.act.gov.a u/open_government/inform/ac t_government_media_releases /barr/2020/act-economic-survival-\$214-million-in-support-for-our-hospitals,-local-businesses-and-households
Australian Capital Territory	Rent and Tenancy assistance – Commercial	Changes to tenancy laws to protect tenants from eviction during the Coronavirus crisis.	Commercial landlords will be eligible to apply for a waiver or rebate on their commercial rates, tied to the rental relief passed onto their tenants;  Rental relief to commercial and community tenants of ACT Government owned properties that have been significantly impact by the virus;  Deferring the issuing of notices for 2019-20 quarter four commercial rates instalments by four weeks to provide immediate cash flow assistance to commercial property owners.	https://www.cmtedd.act.gov.a u/open government/inform/ac t_government_media_releases /barr/2020/act-economic- survival-\$214-million-in- support-for-our-hospitals,-local- businesses-and-households

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Australian Capital Territory	Jobs for Canberrans	Employment Opportunities	The ACT Government will establish a 'Jobs for Canberrans' fund to allow ACT Government Directorates to continue employing people for cleaning, repairs and maintenance projects. This fund will focus on providing secure work opportunities for Canberrans who have relied on casual work and are not eligible for the Commonwealth's wage subsidy scheme.	
Tasmanian Government	Targeted industry assistance: Tourism, hospitality & Fisheries	Discounts and fee waivers.	A number of lease, licence and parks entry fees will be waived over three months for tourism operators.  A 50% discount on liquor licensing fees and all application fees will apply for the calendar year, back dated to 1 Jan 2020.  Annual fees and levies for the rock lobster, giant crab and fin fishers and abalone divers will be waived for 12 months.	The Tasmanian Government has also created a tourism and hospitality training fund, to help train workers in the sector over the winter months to boost skills.
Tasmanian Government	Tasmanian Support & Stimulus Package	\$420m stimulus package.	A range of support packages for households, health sector, small business and local government. Including;  • payroll tax waivers for the next four months for hospitality, tourism and seafood industry businesses with payrolls up to \$5m.  • \$5,000 grants for businesses that hire and apprentice in the tourism, hospitality, building and construction, and manufacturing industries.	Further details at the following link: http://premier-dev.dpac.tas.gov.au/documents /FACT_SHEETSSTIMULUS_PACKAGES_Final-V2.0.pdf Further information on another stimulus package will be announced in the coming days.
Tasmanian Government	<u>Payroll tax</u>	Payroll tax waivers for entire 2019-2020 year	Other small and medium businesses of an annual payroll of up to \$5m in Australian wages can apply based on the immediate impact of COVID-19 on their business.	Further information at the following link: <u>Tasmanian fact sheet link.</u>
Tasmanian Government	Interest Free Business Loans for Small Business	\$50m in interest free loans for three years.	Small businesses in the hospitality, tourism, seafood production, and exports sectors with a turnover of less than \$10m.	Loan must be used to purchase equipment or restructuring business operations.  Information on how to apply will be forthcoming.  For updated information go to http://www.premier.tas.gov.au/releases/unprecedented new social and economic support package released.
Tasmanian Government	Small business emergency support grant	\$2,500	To assistant affected small businesses in identified industries, grant payments of \$2,500 are now immediately available for companies in the seafood, tourism and accommodation, retail, hospitality, art and entertainment or fitness industries.	An additional \$10M has been added to this fund and the deadline has been extended to 4 May 2020.  More information is available at: https://www.stategrowth.tas.gov.au/_data/assets/pdf_file/0006/227913/TasGov_COVID19_Fact_sheet_Small_business_support_package.pdf or apply online at: www.business.tas.gov.au

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Tasmanian Government	Small business hardship grant	\$15,000	To assist the longer-term impact on Tasmanian small businesses, \$15,000 grants will be made available for companies in the seafood, tourism and accommodation, retail, hospitality, art and entertainment or fitness industries.	An additional \$10M has been added to this fund and the deadline has been extended to 4 May 2020.  More information is available at:  https://www.stategrowth.tas.gov.au/_data/assets/pdf_file/0006/227 913/TasGov_COVID19_Factsheet_Small_business_support_package.pdf or apply online at:  www.business.tas.gov.au
Tasmanian Government	Second Economic	Approx. \$5m	Includes:	More information at:
	<u>Package</u>		<ul> <li>\$1.8m for fishery fees and licence relief for 12 months</li> <li>\$1.5m to support the Creative and Cultural Industries</li> <li>\$2.6m towards air freight services for time-sensitive freight, including seafood</li> <li>Digital Ready for Business Program boosted to \$400,000, designed to assist business take their business online</li> </ul>	https://coronavirus.tas.gov.au/stim ulus-and-support/businesses-and- industries
Tasmanian Government	\$150 million local government loan scheme	Loans for infrastructure projects	The Tasmanian government has expanded their local government loans program from \$50 million to \$150 million and has broadened the criteria so that more local government projects will be eligible for funding.	http://www.premier.tas.gov.au/rel eases/expansion_of_the_scope_of_ the_local_government_loans_pro gram
Tasmanian Government	Technology grants for mental health and drug and alcohol service providers	\$450,000	Organisations from the Community Managed Mental Health (CMMH) and Alcohol and Other Drugs (AOD) sector.	Further information can be found at:  http://www.premier.tas.gov.au/releases/covid- 19_technology_grants_open
Australian Banking Association	Small business assistance packages	Deferment of loan repayments for 6 months	Small businesses affected by COVID-19 with loans from Australian banks	Further information forthcoming pending ACCC authorisation.
Victorian Government	Economic Survival Package To	\$1.7b	Payroll tax relief: Victorian businesses with less than	Further information can be found: https://www.premier.vic.gov.au/ec
	Support Businesses And		\$3m payroll.	onomic-survival-package-to- support-businesses-and-jobs/
	Jobs		Tenancy relief: Commercial tenants in government buildings.	sapport basillossos alla-jobsj
			Business Support Fund: All businesses in all sectors with a focus on hospitality, tourism, accommodation, arts and entertainment, and retail.	
			2020 land tax payments will be deferred for eligible small businesses	
			Liquor licensing fees for 2020 will be waived for affected venues and small businesses	

Grant Provider	Grant Name	Amount Available	Key Eligibility Criteria	Additional Information
Victorian Government	\$500m working for Victoria Fund	Grants up to \$10,000	Eligible businesses can apply for a one-off grant which can be used towards costs such as utilities, rent and salaries, and activities to support business continuity planning.	Further information can be found:  https://www.business.vic.gov.au/d isputes-disasters-and-succession- planning/illness-and-business- management-plan/coronavirus- business-support
Victorian Government	Land tax relief program	\$420m	To encourage landlords to do the right thing by their tenants, the Victorian Government will provide \$420 million in land tax relief. If a landlord provides tenants impacted by coronavirus with rent relief, they will be eligible for a 25 per cent discount on their land tax, while any remaining land tax can be deferred until March 2021.	Further information can be found:  https://www.premier.vic.gov.au/su pporting-tenants-and-landlords- through-coronavirus/
Victorian Government	Income support for individuals	\$600	Foster and kinship carers will receive a one-off \$600 payment for every child they care for.  The additional \$77.5 million over the next two years will support some of Victoria's most at-risk children by bolstering the staff, resources and services available to them.	Further information can be found: https://www.premier.vic.gov.au/m ore-support-to-keep-families-and- children-safe/
Victorian Government	Survival Package to help save arts jobs	\$16.8m	To provide immediate support to Victorian creative organisations and individuals to sustain employment, develop new works and provide opportunities for creative community participation.	Further information can be found here:  https://www.premier.vic.gov.au/survival-package-to-help-save-arts-jobs/
			Separately, a new \$2.2 million— Sustaining Creative Workers – will offer quick response grants for Victorian-based independent creatives and micro-organisations with at least five years of professional experience.	
			<ul> <li>Grants of \$5,000 will be available for individuals</li> <li>\$10,000 for micro-organisations and businesses</li> </ul>	
Victorian Government	Income support for individuals	Grant Extension	The Victorian Government is extending the \$20,000 First Home Owner Grant for people buying or building a new home in regional Victoria for an extra 12 months.	Further information and full eligibility requirements can be found:  https://www.premier.vic.gov.au/supporting-first-home-buyers-in-regional-victoria/
City of Melbourne	\$10m economic stimulus package	Subsidies and training opportunity.	The city of Melbourne is suspending fees for registration under the food act and street trading permits for three months.  Tenants of council-owned buildings will have their rent halved for three months.	The council will soon be announcing a direct investment package that will include training support to retrain and deploy casual staff to enhance city cleanliness.
All States	Electricity and Gas Network Relief Package	Tariff relief, rebates and payment plans	Energy networks across New South Wales, Victoria and South Australia have announced a suite of measures to provide support to customers enduring hardship as a result of the COVID-19 pandemic.	More information can be found in the link below:  https://www.energynetworks.com .au/miscellaneous/covid-19- electricity-and-gas-network-relief- package/

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Westpac	Tailored help for small businesses	Up to \$250,000 per small business entity as well as various other measures.	Businesses with less than \$50m turnover.	More information can be found at the link below:
			Assistance will include:	https://www.westpac.com.au/help /disaster- relief/coronavirus/customer- support-package/
			<ul> <li>Unsecured three-year term loan up to \$250,000</li> </ul>	
			<ul> <li>Interest rate reduction on existing loans, overdrafts and cash loans</li> </ul>	
			<ul> <li>Deferment of repayments for up to six months.</li> </ul>	
			No establishment fees for equipment finance loans until the end of June 2020.	
ANZ	COVID-19 support package	Reduction in interest rates and loan deferrals.	Small and Medium business customers with ANZ.	More information can be found at the link below:
			Assistance will include:	https://media.anz.com/posts/2020/ 03/anz-launches-major-covid-19- support-package?pid=bln-link-td- bln-03-20-tsk-com- package&adobe_mc=MCMID%3 D80866723631725263512545643 579165690722%7CMCAID%3D2 F3C1CE28515C38E- 40000846014808BF%7CMCORGI D%3D67A216D751E567B20A490 D4C%2540AdobeOrg%7CTS%3D 1584942471
			<ul> <li>Decrease variable interest small business loan rates</li> </ul>	
			<ul> <li>six-month payment deferral with interest capitalised</li> </ul>	
			• temporary 12 month increase in overdraft	
			• rate reduction for new small business loans for 2-3 years	
Commonwealth Bank of Australia	COVID19 Support	Up to \$250,000 per small business entity as well as various other measures.	Small and Medium business customers with CBA.	More information can be found at the link below:
			Assistance includes:	https://www.commbank.com.au/la test/coronavirus.html?ei=btn_view -support#Business
			<ul> <li>Unsecured loans with no establishment or account fees, and no repayments required for six months</li> </ul>	
			Automatic deferring of loan repayments	
			Reduced rates on business loans and overdrafts	
NAB	COVID19 Assistance	Reduction in interest rates and loan deferrals.	Small and Medium business customers with ANZ.	More information can be found at the link below:
			Assistance includes the following:	https://www.nab.com.au/personal/customer-support/covid19-
			<ul> <li>Defer principal and interest for up to six months on a range of business loans</li> </ul>	help/business-support
			<ul> <li>Interest rate reduction on existing and new loans and overdrafts</li> </ul>	
			Deferred business credit card payments	
			<ul> <li>Request merchant terminal (including HICAPS) fees are waived for up to 6 months.</li> </ul>	



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