

## Covid-19 Stimulus Relief and Support for Small Business

### KEY CONTACTS

Program	What?	Phone	Link
Small Business Rural Financial Counselling Service	Free on one counselling support for your business. Assistance includes help with access to grants, loans and other support, negotiating with creditors and developing strategies for cash flow	1300 732 777	<a href="http://www.rfcssq.org.au">www.rfcssq.org.au</a>
Beyond Blue COVID-19 Wellbeing Service	Information, advice and strategies to help you manage your wellbeing and mental health during this time.	1800 512 348	<a href="https://coronavirus.beyondblue.org.au/">https://coronavirus.beyondblue.org.au/</a>
Small Business Hotline	Queensland small business assistance including resources, services, tools and support to help you start, run and grow your business in Queensland.	1300 654 687	<a href="https://www.business.qld.gov.au">https://www.business.qld.gov.au</a>
National Coronavirus Hotline	Call this line if you are seeking information on coronavirus. The line operates 24 hours a day, seven days a week.	1800 020 080	<a href="https://www.health.gov.au">https://www.health.gov.au</a>
Community Recovery Hotline	The Community Recovery Hotline is available to support vulnerable Queenslanders in home quarantine who have no other means of support. The hotline assists people who have been advised to quarantine at home by a medical professional, Queensland Health or through government direction and have no other mechanisms for support.	1800 173 349	<a href="https://www.qld.gov.au/community/disasters-emergencies/queensland-disasters/novel-coronavirus-covid-19">https://www.qld.gov.au/community/disasters-emergencies/queensland-disasters/novel-coronavirus-covid-19</a>
Australian Tax Office	Find out what support is available, including boosting cash flow, instant asset write-off, the backing business incentive and JobKeeper payments for your employees	1800 806 218	<a href="https://www.ato.gov.au/General/COVID-19/">https://www.ato.gov.au/General/COVID-19/</a>

Fair Work Ombudsman	Help with understanding your rights and responsibilities at work during the coronavirus outbreak.	13 13 94	<a href="https://coronavirus.fairwork.gov.au/">https://coronavirus.fairwork.gov.au/</a>
Safe Work Australia	For clear advice and updates on COVID-19 and work health and safety in your workplace		<a href="https://www.safeworkaustralia.gov.au/covid-19-information-workplaces">https://www.safeworkaustralia.gov.au/covid-19-information-workplaces</a>
Goondiwindi Chamber of Commerce	Support for businesses in Goondiwindi area	(07) 4671 7486	<a href="https://www.goondiwindichamber.com.au/">https://www.goondiwindichamber.com.au/</a>
Texas TQI Inc (TQI)	Support for businesses in Texas area	0497 945 800	<a href="https://www.facebook.com/texasqldinc">https://www.facebook.com/texasqldinc</a>
MacIntyre Ag Alliance	Support for primary producers within the region	0428 738 125	<a href="https://www.waggambalandcare.org/">https://www.waggambalandcare.org/</a>

## FEDERAL GOVERNMENT INITIATIVES

Program	What?	Who?	How Much?	When?	How?	Link
Boosting Cash Flow for Employers	Cash flow support for small and medium-sized businesses	Businesses with a turnover of less than \$50 million and not-for-profit entities that employ staff	Up to \$100,000 – minimum payment of \$20,000	From 28 April 2020	The payment will be delivered by the Australian Tax Office as a credit in the activity statement system. The ATO will deliver the payment as credit to your business upon lodgement of your BAS.	<a href="https://www.business.gov.au/risk-management/emergency-management/coronavirus-information-and-support-for-business/boosting-cash-flow-for-employers">https://www.business.gov.au/risk-management/emergency-management/coronavirus-information-and-support-for-business/boosting-cash-flow-for-employers</a>
Increasing the Instant Asset Write-Off Threshold	Immediately deduct purchases of eligible assets (new or second hand)	Businesses with an annual turnover of up to \$50 million	Up to \$150,000 for each asset	12 March – 30 June 2020	As per usual IAWO arrangements – speak with your accountant or financial advisor	<a href="https://www.business.gov.au/risk-management/emergency-management/coronavirus-information-and-support-for-business/instant-asset-write-off">https://www.business.gov.au/risk-management/emergency-management/coronavirus-information-and-support-for-business/instant-asset-write-off</a>
Coronavirus SME Guarantee Scheme	The Government will provide a guarantee of 50% to small and medium business for new unsecured loans to be used as working capital	Small and medium business with a turnover of up to \$50 million	Loans of up to \$250,000, for up to three years with an initial 6 month payment holiday	Early April – 30 September 2020	Loans will be subject to lender's credit assessment processes with the expectation that lenders will look through the cycle to sensibly take into account the uncertainty of the current economic conditions	<a href="https://www.business.gov.au/risk-management/emergency-management/coronavirus-information-and-support-for-business/coronavirus-sme-guarantee-scheme">https://www.business.gov.au/risk-management/emergency-management/coronavirus-information-and-support-for-business/coronavirus-sme-guarantee-scheme</a>
Supporting Apprentices and Trainees	Eligible employers can apply for a wage subsidy of 50% of the	Small businesses employing fewer than 20 full-time employees who retain an apprentice or employee	Up to \$21,000 per eligible apprentice or trainee	Registration for the subsidy will be open from early	An eligibility statement will be undertaken by the business' Australian Apprenticeship Support Network (AASN) provider.	<a href="https://www.business.gov.au/risk-management/emergency-management/coronavirus-information-and-support-">https://www.business.gov.au/risk-management/emergency-management/coronavirus-information-and-support-</a>

	apprentice's or trainee's wage paid during 9 months from 1 January 2020 to 30 September 2020	Employers of any size or Group Training Organisations that re-engage and eligible out-of-trade apprentice or trainee will be eligible for the subsidy.	(\$7,000 per quarter)	April and final claims must be lodged by 31 December 2020		<a href="#">for-business/supporting-apprentices-and-trainees</a>
Temporary relief for financially distressed businesses	<p>A temporary increase in the threshold at which creditors can issue a statutory demand on a company</p> <p>A temporary increase in the threshold for a creditor to initiate bankruptcy proceedings, an increase in the time period for debtors to respond to bankruptcy notice, and extending the period of protection a debtor receives after making a declaration on intention to present a debtor petition</p> <p>Temporary relief for directors from any personal liability for trading while insolvent</p> <p>Providing temporary flexibility in the Corporations Act 2001 to provide targeted relief for companies from provisions of the Act to deal with unforeseen events that arise as a result of the coronavirus health crisis</p>					<a href="https://www.business.gov.au/risk-management/emergency-management/coronavirus-information-and-support-for-business/temporary-relief-for-financially-distressed-businesses">https://www.business.gov.au/risk-management/emergency-management/coronavirus-information-and-support-for-business/temporary-relief-for-financially-distressed-businesses</a>
JobKeeper Payment	Wage subsidy for businesses to continue paying their employees	Eligible employers are businesses with an annual turnover of less than \$1billion and turnover has fallen by more than 30% (of at least a month)	\$1500 per eligible employee per fortnight	From 30 March for a maximum of 6 months. The first payment will be received by employers from the ATO in the first week of May	Businesses to register their interest via the Australian Tax Office from 30 March 2020	<a href="https://www.ato.gov.au/general/gen/JobKeeper-payment/">https://www.ato.gov.au/general/gen/JobKeeper-payment/</a>

## QUEENSLAND GOVERNMENT INITIATIVES

Program	What?	Who?	How Much?	When?	How?	Link
Payroll tax deferral	<p>Refunds of payroll tax for 2 months</p> <p>A payroll tax holiday for 3 months</p> <p>A deferral of paying payroll tax for 2020 calendar year</p>	<p>Employers who pay \$6.5 million or less in Australian taxable wages (for refund of payroll tax for 2 months and payroll tax holiday)</p> <p>Employers who pay more than \$6.5 million in Australian taxable wages and have been negatively affected (directly or indirectly) (for deferral of payroll tax for the 2020 calendar year)</p>		For the March return period, lodgement due date is 7 April 2020	You may have received an email about the payroll tax refunds and referrals. If you did not receive an email, complete the refund/holiday application form	<a href="https://www.business.qld.gov.au/running-business/employing/payroll-tax/lodging/coronavirus-tax-relief">https://www.business.qld.gov.au/running-business/employing/payroll-tax/lodging/coronavirus-tax-relief</a>
Queensland Covid-19 jobs support loans	Low interest loans to retain employees and maintain operations		Up to \$250,000	EOIs open now	The Queensland Rural and Industry Development Authority (QRIDA) is responsible for the administration of these concessional loans and is currently taking expressions of interest in the lead up to rolling these	<a href="http://www.qrida.qld.gov.au/current-programs/covid-19-business-support/queensland-covid19-jobs-support-scheme">http://www.qrida.qld.gov.au/current-programs/covid-19-business-support/queensland-covid19-jobs-support-scheme</a>

					loans out as soon as possible.	
Small and medium business power bill relief	Rebate off energy bills	Small and medium businesses who consume less than 100,000 kilowatt hours (kWh)	\$500	Next power bill	Rebate will be automatically applied to business electricity bills	<a href="https://www.business.qld.gov.au/starting-business/advice-support/support/novel-coronavirus">https://www.business.qld.gov.au/starting-business/advice-support/support/novel-coronavirus</a>
<p>Other support from the Queensland Government includes:</p> <ul style="list-style-type: none"> <li>• A worker support package – workers who lose their job or income will be assisted with retraining, job-matching and other help to transitions into jobs in key industries</li> <li>• Pandemic Risk Management Guide for business – an online resource with guidelines around business continuity, managing staff and communications for pandemic risk planning</li> <li>• Business rent relief – for businesses who rent state government premises</li> <li>• Industry support – market diversification and resilience grants are available for agriculture, food and fishing exporter and their critical supply chain partners, as well as industry organisations working with exporters</li> <li>• Mentoring sessions – mentors available to provide tailored support for impacted small businesses</li> <li>• Financial workshops – series of workshops are available via Queensland TAFE to learn about financial management and business planning</li> <li>• Fee waivers for tourism businesses – waiver of a range of fees, charges and levies to support tourism operators to continue to operate. Includes application and liquor licensing fees for businesses impacted by enforced shutdowns.</li> <li>• Supply Chain support – for manufacturers and businesses having difficulties accessing supplies to continue to operate, employ and meet customer needs</li> <li>• Trading hours – businesses that mainly sell food or groceries can open longer to enable people to obtain essential groceries</li> </ul>						<a href="https://www.business.qld.gov.au/_data/assets/pdf_file/0024/290715/coronavirus-covid-19-business-support.pdf">https://www.business.qld.gov.au/_data/assets/pdf_file/0024/290715/coronavirus-covid-19-business-support.pdf</a>

## LOCAL GOVERNMENT

- The Goondiwindi Regional Council has extended the general rates discount period until 29 April 2020. More information can be found at <https://www.facebook.com/notes/goondiwindi-regional-council/council-further-extends-general-rates-discount/2828783523824727/>
- The Goondiwindi Regional Skills Investment Strategy project is a joint program between the Queensland Government and the Goondiwindi Regional Council. It is facilitated by a local project coordinator within Council and can help your business with the following at no cost:
  - Finding and accessing funding and incentives for training
  - Developing specialised training programs specific to your industry or business needs
  - Sourcing and negotiating with Registered Training Organisations (RTOs) to get the best return on your training investment
  - Facilitating a collaboration across local businesses and industries to achieve like training objectives
  - The project is fully funded for two years and therefore there is no cost to access this assistance.

Link for more information: <https://www.grc.qld.gov.au/regional-skills-investment-strategy-project>