



SUMMARY OF KEY COVID -19 STIMULUS PACKAGE MEASURES FOR SMALL BUSINESS – CURRENT AT 17 11 2020

MEASURE	KEY POINTS	WHO IS ELIGIBLE	WHEN WILL IT BE RECEIVED	MORE INFORMATION/CONTACT	FACT SHEETS
Extension of income support (including eligible sole traders and self-employed) (announced 17 November 2020) 	<p>Eligible sole traders will be granted access to the job seeker allowance.</p> <p>The Government has temporarily expanded eligibility for income support payments – including JobSeeker Payment.</p> <p>From 25 September 2020 until 31 December 2020, the Coronavirus Supplement is available at \$250 per fortnight.</p> <p>From 1 January 2021, the Coronavirus Supplement will be \$150 per fortnight until 31 March 2021.</p>	<p>Sole traders that meet the job seeker allowance income test.</p>	<p>After application has been approved via the Services Australia website.</p>	<p>SERVICES AUSTRALIA WEBSITE.</p>	<p>FACT SHEET - INCOME SUPPORT FOR INDIVIDUALS</p>
Early access to superannuation (updated 22 March 2020)	<p>The Government is also allowing sole traders who have seen their hours of work or income fall by 20 per cent or more as a result of the pandemic to access their superannuation.</p> <p>Capped at \$10,000 this financial year and a further \$10,000 next financial year. The withdrawals will be tax free.</p>	<p>Individuals whose income has fallen by 20 per cent or more.</p>	<p>On successful application via the myGov website when applications open in April 2020.</p>	<p>MYGOV WEBSITE</p>	<p>FACT SHEET-EARLY ACCESS TO SUPERANNUATION</p>
Greater leniency for insolvency and bankruptcy (announced 22 March 2020) 	<p>The threshold at which a creditor can take action against a small business has increased from \$2,000 to \$20,000.</p> <p>The mandatory response time has also increased from 21 days to 6 months. Temporary relief for directors from any personal liability for trading while insolvent has also been announced.</p> <p>The Government announced on 7 September 2020 that this temporary measure will be extended until 31 December 2020.</p> <p>On 24 September 2020, the Government announced long term changes to our insolvency framework to better serve Australian small businesses,</p>	<p>All small businesses facing insolvency or bankruptcy as a result of the coronavirus.</p>	<p>N/A</p>	<p>https://treasury.gov.au/coronavirus/businesses/your-safety-net</p>	<p>FACT SHEET- PROVIDING TEMPORARY RELIEF FOR FINANCIALLY DISTRESSED BUSINESSES</p>

	<p>their creditors and their employees. The changes will introduce new processes suitable for small businesses from 1 January 2021, reducing complexity, time and cost, and helping more small businesses to survive.</p>				
<p>Boosting cash flow for employers</p> <p>(announced 12 March, increased 22 March 2020)</p>	<p>Not-for-profits and small businesses with a turnover under \$50 million will receive a tax-free cash payment of from \$20,000 up to \$100,000 to help them retain staff and continue operating.</p> <p>Eligible small businesses that withhold income tax from employee salaries and wages and remit to the ATO can receive a payment equal to 100 per cent of amount withheld, up to a maximum payment of \$50,000.</p> <p>A minimum payment of \$10,000 may be available to businesses that pay wages but are not required to pay tax.</p>	<p>Small and medium business entities with aggregated annual turnover of less than \$50 million and that employ workers are eligible.</p>	<p>Automatically receive payments via business activity statements (BAS) or instalment activity statement (for PAYG) from 28 April 2020</p>	<p>https://treasury.gov.au/coronavirus/businesses/cash-flow-pay-bills</p>	<p>FACT SHEET - CASH FLOW ASSISTANCE FOR BUSINESSES</p>
<p>SME Guarantee Scheme (UNTIL 30 SEPTEMBER 2020)</p> <p>FROM 01 OCTOBER 2020</p> <p></p>	<p>The Government will provide a guarantee of 50 per cent to small and medium enterprise (SME) lenders for new unsecured loans to be used for working capital for small to medium businesses, to enable them to access additional funding to help support them through the upcoming months. The loans are intended to provide for businesses current and upcoming cash flow needs, including rent and staff expenses.</p> <p>Businesses with a turnover of up to \$50 million will be eligible to receive these loans, up to \$250,000 per borrower. The loans will be up to three years, with an initial six month repayment holiday and will be in the form of unsecured finance. As the economy continues to open up, the Government will extend the Scheme to help businesses come out of hibernation and recover.</p> <p>From 1 October 2020, eligible lenders will be able to offer loans on the same terms as the current Scheme with the following enhancements:</p> <ul style="list-style-type: none"> Loans can be used for a broader range of business purposes, including to support investment. Maximum size of the loans increased to \$1 million per borrower. Loans can be up to 5 years rather than 3 years. Six month repayment holiday will be at the discretion of the lender. Loans can be either unsecured or secured (excluding commercial or residential property). These loans will be available for loans made until 30 June 2021. 	<p>Businesses with a turnover of up to \$50 million that pass the lenders' credit assessment processes.</p>	<p>Will commence by early April 2020.</p> <p>Available for new loans made by participating lenders until 30 September 2020.</p> <p>Available for new loans made by participating lenders from 01 October 2020 to 30 June 2021.</p>	<p>SME Guarantee Scheme</p> <p>SME Guarantee Scheme</p>	<p>FREQUENTLY ASKED QUESTIONS</p> <p>FACT SHEET - SUPPORTING THE FLOW OF CREDIT</p>

<p>Wage subsidy for apprentices and trainees (announced 12 March 2020)</p> 	<p>The Australian Government is extending and expanding the Supporting Apprentices and Trainees wage subsidy, to include medium-sized businesses who had an apprentice in place on 1 July 2020.</p> <p>Eligible employers can apply for a wage subsidy of 50 per cent of an eligible apprentice or trainee’s wages paid until 31 March 2021. In addition to the existing support for small businesses, medium-sized businesses will now be eligible for the subsidy, for wages paid from 1 July 2020 to 31 March 2021.</p> <p>Medium-sized business may be eligible if:</p> <ul style="list-style-type: none"> • you employ fewer than 200 people; or • you are a medium business with fewer than 200 people, using a Group Training Organisation; and • The apprentice or trainee was undertaking an Australian Apprenticeship with you on 1 July 2020. <p>Any employer (including all small, medium or large businesses and Group Training Organisations) who re-engages an apprentice or trainee displaced from an eligible small or medium business may also be eligible for the subsidy.</p>	<p>Small business may be eligible if:</p> <ul style="list-style-type: none"> • you employ fewer than 20 people; or • you are a small business with fewer than 20 people, using a Group Training Organisation; and • The apprentice or trainee was undertaking an Australian Apprenticeship with you on 1 July 2020 for claims after this date. <p>Claims prior to 1 July 2020, continue to be based on the 1 March 2020 eligibility date.</p>	<p>Claims from small businesses are now open.</p> <p>Claim from medium-sized businesses will open on 1 October 2020.</p> <p>Final claims for payment must be lodged by 30 June 2021.</p> <p>To register, contact a Australian Apprenticeship Support Network (AASN) provider</p>	<p>https://www.employment.gov.au/supporting-apprentices-and-trainees</p> <p>Australian Apprenticeship Support Network (AASN)</p>	<p>DEPT OF EDUCATION SKILLS AND EMPLOYMENT NEWSROOM (CAN REGISTER FOR UPDATES)</p>
<p>Increase in the instant asset write-off threshold (announced 12 March 2020)</p> <p>Expanded measures - Announced 6 October 2020 as part of the 2020–21 Budget</p> 	<p>The instant asset write-off threshold will be increased from \$30,000 to \$150,000. The higher threshold is in place from 12 March until 31 December 2020 (originally 30 June 2020) and applies to new or second-hand assets installed in businesses during these dates.</p> <p>Expanded measures - Announced 6 October 2020</p> <ul style="list-style-type: none"> • Businesses with aggregated turnover of less than \$5 billion will be able to deduct the full cost of eligible capital assets acquired from 7:30pm AEDT on 6 October 2020 and first used or installed by 30 June 2022. Will be available for new depreciable assets and the cost of improvements to existing eligible assets. • Businesses with aggregated turnover between \$50 million and \$500 million can still deduct the full cost of eligible second-hand assets costing less than \$150,000 that are purchased by 31 December 2020. However, eligible businesses will now have an extra six months, until 30 June 2021, to first use or install those assets to qualify for the tax deduction. • For smaller businesses with aggregated turnover of less than \$50 million, the instant asset write-off will also be available on all second-hand assets. 	<ul style="list-style-type: none"> • Businesses with aggregated annual turnover of less than \$500 million (up from \$50 million). • Businesses with aggregated turnover of less than \$5 billion • Businesses with aggregated turnover between \$50 million and \$500 million 	<p>Generally claimed back via business tax return.</p>	<p>ATO website - Instant asset write off guidelines</p> <p>https://treasury.gov.au/coronavirus/businesses/your-investment-decisions</p>	<p>FACT SHEET- DELIVERING SUPPORT FOR BUSINESS INVESTMENT</p>

<p>Accelerated depreciation for investments (announced 12 March 2020)</p>	<p>Businesses will be able to deduct an additional 50 per cent of an asset cost in the year of purchase from 12 March 2020 until 30 June 2021. Designed to support business investment and economic growth over the short term.</p> <p>Eligible assets covered are new assets that can be depreciated under Division 40 of the <i>Income Tax Assessment Act 1997</i>.</p> <p>Note: Second hand assets are not eligible for this initiative.</p>	<p>Businesses with a turnover of less than \$500 million that are purchasing new depreciable assets.</p>	<p>Generally claimed back via business tax return.</p> <p>No specific details announced yet.</p>	<p>https://www.ato.gov.au/Business/Depreciation-and-capital-expenses-and-allowances/Backing-business-investment---accelerated-depreciation/</p>	<p>FACT SHEET - DELIVERING SUPPORT FOR BUSINESS INVESTMENT</p>
<p>Banking relief announcement</p>	<p>The Australian Banking Association has announced new loan deferral arrangements for small businesses affected by coronavirus. For assistance from your bank for other financial obligations, contact their hardship numbers</p>	<p>Any small business that has a bank loan and has not been contacted by their bank, should contact them directly to apply.</p>	<p>N/A</p>	<p>new loan deferral arrangements for small businesses</p> <p>Hardship numbers.</p>	
<p>JobKeeper 1 (added 30/03/2020)</p>	<p>JobKeeper payment to help keep more Australians in jobs and support businesses affected by the significant Coronavirus economic impact.</p> <p>Around 6 million workers to receive a <u>fortnightly payment of \$1,500 (before tax) through their employer.</u></p> <p>Information for employers Significantly affected businesses will be able to access a wages subsidy to continue paying employees.</p> <p>Will be able to claim fortnightly payment of \$1,500 per eligible employee from 30 March 2020, for a maximum of six months to help keep staff and will help to restart when the crisis is over.</p> <p>Will need to confirm that each eligible employee is currently engaged. Integrity measures are in place to ensure effective action against fraud and other abuse of the JobKeeper Payment program</p> <p><u>Payments are taxable, but no super is required to be paid on the JobKeeper payments.</u></p> <p>Information for employees Significantly impacted businesses are assisted to cover the costs of their employees' wages.</p> <p>Eligible employees:</p> <ul style="list-style-type: none"> currently employed by the eligible employer (including stood down or re-hired); 	<p>ELIGIBLE employers (includes Not for Profits and Sole Traders)</p> <p>Turnover less than \$1 billion, down by more than 30% compared to a year ago (for at least 1 month)</p> <p>In an employment relationship with eligible employees at 1 March 2020.</p> <p>Your employer will notify you if they intend to claim the fortnightly payment of \$1,500 on your behalf.</p>	<p>Payable to employers – payment to be made by the ATO from 01 May 2020 – backdated to 30 March 2020.</p> <p>Employer required to pay minimum \$1500 per fortnight to eligible employees (before tax) from 30 May 2020 – backdated to 30 March 2020.</p>	<p>https://treasury.gov.au/coronavirus/jobkeeper</p> <p>https://treasury.gov.au/coronavirus/jobkeeper</p>	<p>FACT SHEET - SUPPORTING BUSINESSES TO RETAIN JOBS</p> <p>FACT SHEET - JOBKEEPER PAYMENT – INFORMATION FOR EMPLOYERS</p> <p>FACT SHEET - JOBKEEPER PAYMENT - PROTECTING INTEGRITY</p> <p>FACT SHEET - JOBKEEPER PAYMENTS – INFORMATION FOR EMPLOYEES</p>

	<ul style="list-style-type: none"> • Were employed by the employer at 1 March 2020; • Are full-time, part-time, or long-term casuals (a casual employed on a regular basis for longer than 12 months as at 1 March 2020. • Are at least 16 years of age; • Are an Australian citizen, hold a permanent visa, a Protected Special Category Visa Holder, a non-protected Special Category Visa Holder who has been residing continually in Australia for 10 years or more, or a Special Category (Subclass 444) Visa Holder; • Not in receipt of a JobKeeper Payment from another employer. <p>Businesses without employees (such as self-employed):</p> <ul style="list-style-type: none"> • Can register their interest in applying for JobKeeper Payment via https://www.ato.gov.au/ from 30 March 2020. • Will need to provide an ABN for their business; • nominate an individual to receive the payment; • Provide that individual's Tax File Number; • and provide a declaration as to recent business activity; • Self-employed people will need to provide a monthly update to the ATO to declare their continued eligibility for the payments. • Payment will be made monthly to the individual's bank account. 		https://www.ato.gov.au/General/JobKeeper-Payment/In-detail/JobKeeper--timeline-of-content-updates/		FACT SHEET - JOBKEEPER PAYMENT - FREQUENTLY ASKED QUESTIONS
JobKeeper update (added 31/03/2020)	<p>Businesses operating as sole traders, partnerships, companies, and trusts</p> <p>The intent of the JobKeeper Payment is to enable any eligible self-employed person get a wage subsidy regardless of what business structure they use, where:</p> <ul style="list-style-type: none"> • The partners in a partnership only receive a share of profits – one partner can be nominated to receive it. • Directors of a company only receive dividends – one director can be nominated to receive it. • Beneficiaries of a trust only receive distributions – one individual beneficiary (i.e. not a corporate beneficiary) can be nominated to receive it. 	All business structures	Payable to employers – payment to be made by the ATO from 01 May 2020 – backdated to 30 March 2020.	https://www.business.gov.au/Risk-management/Emergency-management/Coronavirus-information-and-support-for-business/JobKeeper-Payment-for-sole-traders	
JobKeeper extension 	<p>The JobKeeper Payment, which was originally due to run until 27 September 2020, will continue to be available to eligible businesses (including the self-employed) and not-for-profits until 28 March 2021.</p> <p>From 3 August 2020 the relevant date of employment will move from 1 March to 1 July 2020, increasing employee eligibility for the existing scheme and the extension.</p> <p>MAIN CHANGES</p> <p>Additional turnover tests</p>	All business structures To be eligible under the extension, businesses and not-for-profits	Payable to employers – payment to be made by the ATO from 28 September 2020	https://treasury.gov.au/coronavirus/jobkeeper/extension	Fact sheet-JobKeeper Payment extension

	<p>From 28 September 2020, eligibility for the JobKeeper Payment from 28 September 2020 to 3 January 2021 will be assessed with reference to actual GST turnover in the 2020 September quarter.</p> <p>From 4 January 2021, eligibility for the JobKeeper Payment from 4 January 2021 to 28 March 2021 will be assessed with reference to actual GST turnover in the 2020 December quarter.</p> <p>JobKeeper Payment rate from 28 September 2020 to 3 January 2021</p> <ul style="list-style-type: none"> • \$1,200 per fortnight for all eligible employees who; • worked for 20 hours or more a week on average in the four weeks of pay periods before either 1 March 2020 or 1 July 2020 • \$1,200 eligible business participants actively engaged in the business for 20 hours or more per week on average • \$750 per fortnight for other eligible employees and business participants. <p>JobKeeper Payment rate from 4 January 2021 to 28 March 2021</p> <ul style="list-style-type: none"> • \$1,000 per fortnight for all eligible employees who; • worked for 20 hours or more a week on average in the four weeks of pay periods before either 1 March 2020 or 1 July 2020 • \$1,000 eligible business participants actively engaged in the business for 20 hours or more per week on average • \$650 per fortnight for other eligible employees and business participants. <p>REPORTING</p> <ul style="list-style-type: none"> • Re-enrolment will not be necessary to continue on with payments • Monthly declarations will continue to be part of the process of receiving payments • Employers must notify employees in writing of which tier they are nominated under. This will also be reported to the ATO. <p>Further Information – go to fact sheets, and link in next section.</p>	<p>need to demonstrate that they have experienced a decline in turnover of:</p> <ul style="list-style-type: none"> • 50 per cent for turnover of more than \$1 billion; • 30 per cent for turnover of \$1 billion or less; • 15 per cent for Charities and Not for profits , (excluding schools and universities). <p>If a business or not-for-profit does not meet the turnover test for the extension period, this does not affect their eligibility prior to 28 September 2020</p>			
<p>JobKeeper updates</p> 	<p>The JobKeeper payment has been subject to periodic updates.</p> <p>The ATO has a timeline of JobKeeper updates on their website.</p> <p>TO KEEP UP TO DATE WITH JOBKEEPER UPDATES, go to ATO link - JobKeeper – timeline of content updates</p>	<p>ELIGIBLE employers (includes Not for Profits and Sole Traders)</p>		<p>ATO link - JobKeeper – timeline of content updates</p>	

<p>Jobmaker</p> 	<p>OVERVIEW</p> <p>The JobMaker Hiring Credit will be available to employers for each new job they create over the next 12 months for which they hire an eligible young person, aged 16 to 35 years old.</p> <ul style="list-style-type: none"> From 7 October 2020, eligible employers will be able to claim \$200 a week for each additional eligible employee they hire aged 16 to 29 years old; and \$100 a week for each additional eligible employee aged 30 to 35 years old. New jobs created until 6 October 2021 will attract the JobMaker Hiring Credit for up to 12 months from the date the new position is created. To be eligible, the employee must have received the JobSeeker Payment, Youth Allowance (Other), or Parenting Payment for at least one of the previous three months at the time of hiring. 	<p>Employers are eligible to receive the JobMaker Hiring Credit if they:</p> <ul style="list-style-type: none"> Have an ABN; Are up to date with tax lodgement obligations; Registered for Pay As You Go (PAYG) withholding; Reporting through Single Touch Payroll (STP); Meet the additionality criteria; Claiming in respect of an eligible employee; Have kept adequate records of the paid hours worked. 	<p>Claimed quarterly in arrears by the employer from the Australian Taxation Office (ATO) from 1 February 2021.</p> <p>Employers will need to report quarterly that they meet the eligibility criteria.</p> <p>The credit is capped at \$10,400 for each additional new position created.</p>	<p>https://www.ato.gov.au/General/New-legislation/The-Australian-Government-s-economic-response-to-coronavirus/JobMaker-Hiring-Credit/</p> <p>Phone: 13 28 66</p>	<p>JobMaker FACT SHEET</p>
<p>ATO SPECIFIC MEASURES</p>	<p>In addition to these measures, the ATO also offers tailored support for taxpayer needs and circumstances on a case-by-case basis. Support includes: Payment deferrals, Changing GST reporting cycles, Vary PAYG instalments, Remitting interest and penalties, Low interest payment plans.</p> <p>The ATO will set up a temporary shop front in Cairns with dedicated staff specialising in assisting small business. In addition, the ATO will consider ways to enhance its presence in other significantly affected regions and is considering further temporary shop fronts and face-to-face options.</p>	<p>All businesses</p>	<p>The ATO don't apply these additional relief options automatically, so you need to contact the ATO to discuss them.</p>	<p>https://www.ato.gov.au/Individuals/Dealing-with-disasters/In-detail/Specific-disasters/COVID-19/</p> <p>Emergency Support Infoline 1800 806 218</p> <p>Your tax or BAS agent.</p>	
<p>VICTORIAN GOVERNMENT Business Support Fund – Expansion – ROUND 3</p> <p>Grants to support businesses through the</p>	<p>This program (ROUND 3) is in addition to the first round of the Business Support Fund, which closed on 1 June 2020, and Round 2, which closed on 14 September 2020.</p> <p>OVERVIEW</p> <p>Funding to be allocated through a grant process. Through this third round of the Business Support Fund, eligible businesses with payroll up to \$10 million will receive grants of :</p> <ul style="list-style-type: none"> \$10,000 if its annual payroll is less than \$650,000 \$15,000 if annual payroll is between \$650,000 and \$3 million \$20,000 if its annual 2019-20 payroll is between \$3 million and up to \$10 million. 	<p>Eligible businesses:</p> <p>You may be eligible for a grant if your business operates in an industry sector that is Restricted, Heavily Restricted or Closed</p> <p>Businesses in Tourism, culture, entertainment, events, sport and</p>	<p>Applications will remain open until funds are exhausted or until 11.59pm on 23 November 2020, whichever is earlier.</p>	<p>EMAIL BUSINESS VICTORIA</p> <p>Phone: 13 22 15</p> <p>Subscribe to Business Victoria newsletters here</p>	<p>BUSINESS SUPPORT FUND ROUND 3</p> <p>BUSINESS SUPPORT ROUND 3 GUIDELINES</p> <p>FREQUENTLY ASKED QUESTIONS</p>

renewed restrictions



Businesses in the eligible sectors must also:

- operate a business located within Victoria; and
- participate in the Commonwealth Government’s JobKeeper Payment scheme; and
- employ people and be registered for Workcover with WorkSafe Victoria; and
- had an annual payroll of less than \$10 million in 2019-20; and
- be registered for Goods and Services Tax (GST); and
- hold an Australian Business Number (ABN); and
- Be registered with the responsible Federal or State regulator.

• **Owners of businesses that do not employ people (non-employing businesses) are not eligible.**

• **Previous grant recipients can apply if they satisfy new eligibility criteria.**

• **Businesses that have received a grant from the [Licensed Hospitality Venue Fund grant program](#) are not eligible, and vice versa.**

• **Businesses not in one of the listed sectors may be able to access other support programs from the Victorian Government’s [Business Resilience Package](#).**

Can be used for costs such as utilities, rent and salaries, and activities to support business continuity planning.

recreation that are registered with specific ANZIC codes (below)

[Download the full list of eligible sectors HERE](#)

Other criteria (see left)

Applicants must provide:

- Their ABN, (linked to correct ANZSIC code).
- Current registered business name.
- Their WorkCover Employer Number (WEN) or, WorkSafe Application Reference Number (WRN)
- Their most recent JobKeeper Business Monthly Declaration Receipt ID or Enrolment ID from the ATO’s business portal.

Applicants are required to apply online via the [Business Victoria website](#).

[ONLINE APPLICATION FORM](#)

VICTORIAN GOVERNMENT— LICENSED HOSPITALITY VENUE FUND



OVERVIEW
The Victorian Government is providing support for licensed pubs, clubs, hotels, bars, restaurants and reception centres to help them survive through ongoing coronavirus (COVID-19) restrictions.

Eligible hospitality businesses will receive grants of up to \$30,000 based on the location of their premises and maximum patron capacity as per table below:

Patron capacity	Metropolitan Melbourne	Regional Victoria
1-20	\$15,000	\$10,000
21-100	\$20,000	\$15,000
101 or more	\$30,000	\$25,000

A valid ABN or equivalent will need to be provided for the premises, as well as liquor licence and food Certificate of Registration.

To be eligible applicants must:

- Operate a licensed pub, club, hotel, bar, restaurant or reception centre under a general, full club or on-premises liquor licence issued by the Victorian Commission for Gambling and Liquor Regulation, and
- Have premises that serve patrons and holds a Class 2 or 3 Service Sector – Certificate of

Grant applications open. To be informed when applications open, [subscribe to the Business Victoria Update](#).

<https://www.business.vic.gov.au/support-for-your-business/grants-and-assistance/business-resilience-package/licensed-hospitality-venue-fund>

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Phone: 13 22 15

	<p>Note: businesses that are eligible for Licensed Hospitality Business Grant will not be eligible for third round of the Business Support Fund.</p>	<p>Registration under the Food Act 1984 (Vic) issued by a local council.</p>			
<p>VICTORIAN GOVERNMENT– SOLE TRADER SUPPORT FUND</p> 	<p>OVERVIEW</p> <p>The Victorian Government’s Sole Trader Support Fund helps eligible non-employing businesses in sectors that continue to be affected by coronavirus (COVID-19) restrictions.</p> <p>Eligible sole traders who operate from a commercial premises (or location) as a tenant in heavily affected industry sectors such as retail, accommodation and food services, creative and media, hairdressing, gyms, events, education and training will receive a grant of \$3,000.</p> <p>To be eligible for a grant from this program, applicants must:</p> <ul style="list-style-type: none"> • be a non-employing business operating in Victoria • operate from a commercial premises or location • hold a valid ABN • be a current participant in the Commonwealth Government’s JobKeeper payment scheme • operate in an industry sector that has been heavily restricted or closed as a result of continued restrictions • Have not received a BSFe grant. 	<p>Eligible sole traders who operate from a commercial premises (or location) as a tenant in heavily affected industry sectors.</p> <p>A full list of the eligibility criteria for a grant will be published when applications open.</p>	<p>Grant applications open. To be informed when applications open, subscribe to the Business Victoria Update</p>	<p>https://www.business.vic.gov.au/support-for-your-business/grants-and-assistance/business-resilience-package/sole-trader-support-fund</p> <p>Subscribe to Business Victoria newsletters here</p> <p>Phone: 13 22 15</p>	
<p>VICTORIAN GOVERNMENT– OUTDOOR EATING AND ENTERTAINMENT PACKAGE BUSINESS GRANTS</p>	<p>OVERVIEW</p> <p>Outdoor Eating and Entertainment Package business grants help businesses adapt their operations to outdoor dining.</p> <p>Grants are available to licensed and unlicensed hospitality businesses, including restaurants, cafes, pubs/taverns, bars, clubs and takeaway food venues.</p> <p>Eligible businesses can apply for a grant of \$5,000. Funds can be used for things such as umbrellas, outdoor furniture, screens and other equipment.</p> <p>Recipients can also use grants for training, marketing and other costs of adapting new, expanded or enhanced outdoor dining.</p> <p>To be eligible, criteria include (summarised):</p>	<ul style="list-style-type: none"> • Businesses with premises located in Victoria, but not the City of Melbourne (businesses within the City of Melbourne should apply to the Melbourne City Recovery Fund and other business support programs) 	<p>Applications will remain open until funds are exhausted or until 11.59pm on 11 December 2020, whichever is earlier.</p>	<p>https://www.business.vic.gov.au/support-for-your-business/grants-and-assistance/business-resilience-package/outdoor-eating-and-entertainment-package</p> <p>Subscribe to Business Victoria newsletters here</p> <p>Phone: 13 22 15</p>	

	<ul style="list-style-type: none"> • operate from commercial premises • be an employing business registered with WorkSafe Victoria • operate a licensed or unlicensed restaurant, cafe, pub/tavern, bar, club or takeaway food venue • provide details of relevant permits and licences • operate a designated space on premises for customers to receive food or alcohol service as at 13 September 2020 • have access to outdoor areas that the business proposes to use for new, expanded or enhanced outdoor dining and food service • hold or have applied for the relevant permits • have an annual payroll of up to \$3 million in 2019-20 • be registered for Goods and Services Tax (GST) on 13 September 2020 • hold an Australian Business Number (ABN) and have held that ABN as at 13 September 2020 be registered with the responsible federal or state regulator • Commit to spending at least \$5,000 (exclusive of GST) to activate outdoor dining at their premises. 				
<p>VICTORIAN GOVERNMENT—</p> <p>SMALL BUSINESS DIGITAL ADAPTATION PROGRAM</p> 	<p>OVERVIEW</p> <p>The Small Business Digital Adaptation Program will allow eligible businesses to trial and then receive access to digital products, tools and training they can use to build digital capability in daily operations.</p> <p>Businesses can:</p> <ul style="list-style-type: none"> • start using a new product, like point-of-sale payment • restore access to a lapsed product • upgrade to existing digital tools, like adding a shop to a current website <p>Products available to businesses through this program include:</p> <ul style="list-style-type: none"> • Website, e-commerce, finance and digital business management tools. <p>Businesses can register, and trial selected digital products from suppliers who have partnered with the Victorian Government, then choose one of these products to purchase.</p> <p>Once businesses have purchased a product, they can apply for a rebate of \$1,200 to access the product for 12 months.</p> <p>The program also offers free digital adaptation training and workshops to help registered businesses adopt and implement online tools in their business.</p>	<p>Victorian businesses or Not for Profits that:</p> <ul style="list-style-type: none"> • Held an Australian Business Number (ABN) since 13 September 2019. • Registered for GST on 13 September 2020. • Businesses that are not required by relevant taxation legislation to be registered for GST are eligible to apply. 	<p>Spaces for the Small Business Digital Adaptation Program are limited.</p> <p>Must register to be eligible for the program and access digital product suppliers.</p> <p>Registrations will remain open until funds are exhausted or until 11.59pm on 28 February 2021, whichever is earlier.</p>	<p>https://www.business.vic.gov.au/support-for-your-business/grants-and-assistance/business-resilience-package/Small-Business-Digital-Adaptation-Program</p> <p>Subscribe to Business Victoria newsletters here</p> <p>Phone: 13 22 15</p>	

<p>VICTORIAN GOVERNMENT– BUSINESS RESILIENCE PACKAGE – other measures</p> 	<p>OTHER BUSINESS SUPPORT MEASURES:</p> <ul style="list-style-type: none"> • Grants of up to \$20,000 to help alpine businesses pay a service charge to Alpine Resort Management Boards. • Business Chambers and Trader Groups): A competitive grants program to support local business groups and chambers of commerce in helping their members adapt to COVID Normal. • Business Adaptation package <ul style="list-style-type: none"> • Melbourne City Recovery Fund. • Outdoor Eating and Entertainment Package to support hospitality businesses prepare for COVID Normal reopening across Victoria. Includes a \$3,000 grant for small businesses. • Voucher program to assist sole traders and small businesses in building their digital capability. • Export Recovery Package • ‘Click for Vic’ campaign encouraging Victorians to support their local businesses. <p>Waivers and deferrals</p> <ul style="list-style-type: none"> • Deferral of payroll tax for businesses with payrolls up to \$10 million for the full 2020-21 financial year. • 50% stamp duty discount for commercial and industrial property to be brought forward to 1 January 2021 for all of Regional Victoria. • Deferral the planned increase in the landfill levy for six months. • Waiver of 25% of the Congestion Levy this year, with the outstanding balance deferred. • Liquor license fee waivers for 2021 • Waiver of Vacant Residential Land Tax for vacancies in 2020. 	<p>See Business Resilience Package for updates</p>	<p>See Business Resilience Package for each program.</p>	<p>https://www.business.vic.gov.au/support-for-your-business/grants-and-assistance/business-resilience-package</p> <p>Phone: 13 22 15</p>	
<p>REGIONAL TOURISM ACCOMMODATION SUPPORT PROGRAM</p>  <p>Support covered most of refunds caused by the</p>	<p>At 11:59pm on Wednesday 8 July 2020, residents in metropolitan Melbourne and Mitchell Shire returned to Stage 3 Stay at Home restrictions. As a result, residents in Melbourne and Mitchell Shire, and some interstate visitors prevented from travelling to Victoria, will have to cancel bookings with accommodation providers in regional Victoria.</p> <ul style="list-style-type: none"> • Accommodation businesses in regional Victoria impacted by these cancellations will be able to apply for direct financial support. • The grant payment amount is up to 100% of the cancelled booking amount to a maximum of \$225 (ex GST) per booking per night to a maximum of \$1125 (ex GST) if they: 	<p>Accommodation businesses in regional Victoria impacted by these cancellations will be able to apply for direct financial support through the Regional Tourism Accommodation Support Program.</p>	<p>Applications are open from 13 July 2020 until the end of the current Stay at Home restrictions or when funds are exhausted.</p> <p>APPLY HERE</p>	<p>https://www.business.vic.gov.au/support-for-your-business/grants-and-assistance/business-support-package/regional-tourism-accommodation-support-program</p> <p>Phone 132215</p>	<p>REGIONAL TOURIST ACCOMMODATION SUPPORT PROGRAM FAQs</p>

current restrictions	<ul style="list-style-type: none"> • Receive booking cancellations from residents who are subject to Stay at Home restrictions and border closures after these restrictions were announced. • The bookings were made prior to the announcement of Stay at Home restrictions. • The Accommodation Provider has been unable to refill the cancelled booking during the period of Stage 3 Stay at Home restrictions (i.e. 1 July to 19 August 2020). 			Subscribe to Business Victoria newsletters here	
COMMERCIAL TENANCY RELIEF SCHEME	<p>OVERVIEW A scheme to alleviate financial hardship faced by tenants and landlords as a result of coronavirus (COVID-19).</p> <ul style="list-style-type: none"> • The Victorian Government introduced a Commercial Tenancy Relief Scheme to alleviate financial hardship faced by tenants and landlords as a result of coronavirus (COVID-19). . • On 20 August 2020 the Victorian Government announced plans for an extension and changes to the Scheme until 31 December 2020. This means negotiations for rent relief between a commercial tenant and their landlord must consider this timeframe. • The Victorian Small Business Commission expects that tenants and landlords will continue to negotiate rent relief and, if requested, attend mediation with the VSBC in anticipation that the announced changes will come into effect in the coming weeks. 	<p>Applies to commercial landlords and tenants</p> <p>To understand the process involved for landlords and tenants under the commercial tenancy relief scheme, please see the process for commercial tenancy page.</p> <p>You can apply for free mediation with the VSBC to resolve your rent dispute, making sure you include a copy of your or your tenant's lease.</p>		<p>Commercial Tenancy Relief Scheme</p> <p>If you would like to discuss your commercial tenancy situation email enquiries@vsbc.vic.gov.au or</p> <p>Telephone 13 87 22.</p>	
More information	<p>A more detailed overview of all Commonwealth Government measures and fact sheets are available from the Australian Treasury.</p>			<p>Australian Treasury.</p>	<p>https://treasury.gov.au/coronavirus/businesses</p>
BUDGET MEASURES	<p>Announced - 6 October 2020 as part of the 2020–21 Budget</p> <p>For a full summary of measures in the 2020-21 budget go to the Budget 2020-21 website</p>			<p>https://budget.gov.au/2020-21/content/overview.htm#two</p>	
	<p>Disclaimer: The information contained in this document has been sourced and summarised from Australian Government information as provided. Information is current as at 17 November 2020. This information is provided for general guidance only. Sunraysia Rural Counselling Service Inc. (SunRCS) does not make any warranties or representations (expressed or implied) as to the accuracy or currency of the information within and accept no responsibility in relation to the use of this information. If you have any specific questions about any other assistance available, or personal, financial, taxation or accountancy matters in regard to these measures, you should make your own enquiries with the relevant Government department, or consult an appropriately qualified professional.</p>				