

FINANCIAL ASSISTANCE	ELIGIBILITY AND DETAILS	PROVIDED BY	NEED TO APPLY	HOW TO CLAIM	MORE INFORMATION VIA	LINKS
JOBKEEPER PAYMENT (FOR EMPLOYERS, AND ALSO BUSINESSES WITHOUT EMPLOYEES)	<p>EMPLOYERS. Turnover reduced by 30% compared to a relevant period a year ago of at least 1 month, OR if your Business has ceased trading. \$1,500 per Employee per fortnight for up to 6 Mths. Employers must elect to participate in the scheme. For eligible Employees on their books on 1/3/20, including full time & part time and stood down Employees. Also casuals who have been with the Employer for at least the last 12mths as at 1/3/20. Employees that are re-engaged by a business that was their Employer on 1/3/20 also eligible</p>	FED GOVT	YES	https://www.ato.gov.au/General/COVID-19/Support-for-businesses-and-employers/#JobKeeperPayments	Treasury.gov.au > jobkeeper payment > Fact sheets for 1/ General overview and details 2/ Info for Employers 3/ Info for Employees 4/ Frequently asked questions 5/ Protecting integrity 6/Changes to the fair work act	https://treasury.gov.au/coronavirus/jobkeeper
	<p>BUSINESSES WITHOUT EMPLOYEES. Also available to Self Employed Businesses <u>without</u> employees, including SoleTraders, Partnerships, Trusts, Companies (Only 1 person from the Entity is eligible)</p>					https://www.victorianchamber.com.au/business-support/crisis-information/covid-19-coronavirus-resources/covid-19-government-rescue-measures#jobkeeper-payment
	<p>Started 30/3/20. First payments received by Employers first week of May. Registrations on the ATO website. Payments backdated to 30/3/20. Can make 1 payment of \$3000 (ie 2 x \$1500) for the first 2 fortnights (paid by end April 2020). Cut off date: Extended from 30/4/20 to 31/5/20 • Jobkeeper payment is exempt from payroll tax and workcover premiums, for the gap between an employees normal wage and the \$1500 a fortnight Jobkeeper payment</p>					
JOBKEEPER EXTENSION (Updated 7/8/20)	<p>Extended to 28th March 2021. \$1,200 per fortnight from 28/9/20. \$1,000 per fortnight from 4/1/21. From 28/9/20 Lower rates if worked less than 20 hrs per week. Turnover reduced by 30% compared to a relevant period a year ago. If previously not eligible can still apply. Relevant date of Employment will move from 1/3/20 to 1/7/20</p>	FED GOVT	YES, IF DID NOT RECEIVE PREVIOUSLY	AS ABOVE	Fact Sheet: Extension of the Jobkeeper payment: https://treasury.gov.au/sites/default/files/2020-08/Fact_sheet-JobKeeper_Payment_extension.pdf	https://treasury.gov.au/coronavirus/jobkeeper/extension
BOOSTING CASH FLOW FOR EMPLOYERS (BUSINESSES WITH EMPLOYEES)	<p>Up to 100% (PREVIOUSLY 50%) of the amount withheld from employees salary and wages. Minimum payment \$10,000 (previously \$2,000) Maximum payment \$50,000 (previously \$25,000) Higher rate for Monthly lodgers in first qtr. For staff employed between 1/1/20-30/6/20. Claimed in BAS as a credit. \$10000 for 31/3/20, \$5000 for 30/6/20 and \$5000 for 30/9/20</p>	FED GOVT	NO	BAS	Treasury.gov.au > Support for business > Boosting cashflow for employers	https://treasury.gov.au/sites/default/files/2020-03/Fact_sheet-Cash_flow_assistance_for_businesses_0.pdf
INCREASING THE INSTANT ASSET WRITE-OFF	<p>Increase the Instant asset write off threshold from \$30,000 to \$150,000. NEW AND SECOND HAND 2/4/19-12/3/20 \$30,000 12/3/20-30/6/20 \$150,000</p>	FED GOVT	NO	TAX RETURN	Treasury.gov.au > Support for business > Increasing the instant asset write off	https://treasury.gov.au/sites/default/files/2020-07/Fact_Sheet-Delivering_support_for_business_investment_0.pdf
BACKING BUSINESS INVESTMENT	<p>Up front tax deduction of 50% of an eligible asset above \$150,000, before 30/6/21, PLUS the balance eligible for normal STS rules (i.e. 15% year 1, 30% year 2) NEW BUT NOT SECOND HAND</p>	FED GOVT	NO	TAX RETURN	Treasury.gov.au > Support for business > Backing business investment	https://treasury.gov.au/sites/default/files/2020-07/Fact_Sheet-Delivering_support_for_business_investment_0.pdf

SUPPORTING APPRENTICES AND TRAINEES	Wage subsidy for apprentices and trainees from 1/1/20-30/9/20. Up to \$21,000 (\$7,000 per qtr). Must have been in training as at 1/3/20. Can register from 2/4/20.	FED GOVT	YES	CONTACT AN AASN PROVIDER	Treasury.gov.au > Support for business > Backing business investment.	https://treasury.gov.au/sites/default/files/2020-03/Fact_sheet-Cash_flow_assistance_for_businesses_0.pdf
	Can claim the wage subsidy <u>AND</u> the Jobkeeper payment but only up to 30/3/20				See Also: australianapprenticeships.gov.au	https://www.australianapprenticeships.gov.au/
TAX OFFICE	OPTIONS INCLUDE	ATO	YES	CONTACT ATO	ato.gov.au > COVID-19 Ph 1800 806 218	https://www.ato.gov.au/Individuals/Dealing-with-disasters/In-detail/Specific-disasters/COVID-19/
	Defer up to 4 months the payment date on amounts due through BAS, PAYG Installment, Tax assessments					
	Allow businesses on a quarterly reporting cycle to opt for Monthly to get quicker access to GST refunds					
	Vary PAYG Installments to NIL for 1/4 ended 31/3/20. Can also claim refunds for Installments made in Sept 2019 and December 2019 quarters					
	Remitting Interest and penalties on or after 23/1/20					
Low interest payment plans						
LOANS AND FINANCES	Banks offering assistance including: Reduction of interest rates, Repayment relief, Merchant terminal rental fee waivers, etc	BANKS	YES	CONTACTING YOUR BANK DIRECT	Respective Bank websites	
PAYROLL TAX	Normally payable when annual wages in excess of \$650,000 pa	STATE GOVT	NO	STILL REPORT AS NORMAL BUT NO PAYMENT REQUIRED	sro.vic.gov.au > coronavirus	https://www.sro.vic.gov.au/coronavirus
	Businesses with annual taxable wages up to \$3 million will have payroll tax waived for 2019-2020 financial year			The SRO will contact eligible Businesses direct	https://www.sro.vic.gov.au/payroll-tax/covid-19-payroll-tax-relief-claim-reimbursement	
	UPDATED 13/09/20: (\$1.7 Billion) Eligible Businesses with Payrolls up to \$10m can defer liabilities for the FULL 2020/2021 Financial year. Payroll less than \$3 m for the 2019-20 financial year waived , and can get refunded payroll tax already paid in 2019-20.					
SUPPORTING THE FLOW OF CREDIT	Exemptions from responsible lending obligations for lenders providing credit to small businesses	FED GOVT	YES	CONTACT YOUR BANK DIRECT	Treasury.gov.au > Support for business > Supporting the flow of credit	https://treasury.gov.au/sites/default/files/2020-03/Fact_sheet-Supporting_the_flow_of_credit_1.pdf
INCOME SUPPORT FOR INDIVIDUALS	Coronavirus supplement \$550 per fortnight is in addition to all other centrelink entitlements. Rules re means testing, waiting times etc will be removed for individuals who lose their job. Also includes self-employed, casual workers and contract workers	FED GOVT	YES	PHONE CENTRELINK OR ONLINE VIA MYGOV ACCOUNT	Treasury.gov.au > Support for business > Supporting individuals and households > increased and accelerated income support.	https://treasury.gov.au/coronavirus/households
	Other support packages are also available for 1/ Payments to support households 2/ Temporary early release of superannuation 3/ Reducing superannuation minimum drawdown rate 4/ Reducing deeming rates				Treasury.gov.au > Support for business > Supporting individuals and households	
	Update on 3/8/2020: Extended from 25/9/20 to 31/12/20. From 25/9/20 reduced from \$550 pf to \$250 pf.	FED GOVT	YES		Fact Sheet: https://treasury.gov.au/sites/default/files/2020-07/Fact_sheet-Income_Support_for_Individuals_2.pdf	https://treasury.gov.au/coronavirus/households/increased-income-support
LIQUOR LICENCES	UPDATED 13/09/20: (\$27 Billion) Waived, and refunds for payments already paid. Licensing fees for 2020 waived and 2021 waived.	STATE GOVT	REFER TO FACT SHEET	REFER TO FACT SHEET	business.vic.gov.au > Coronavirus business support > Economic Survival package Fact sheet	https://www.business.vic.gov.au/_data/assets/pdf_file/0005/18889/97/Economic-Survival-Program-Fact-Sheet.pdf https://www.sro.vic.gov.au/coronavirus https://www.vcglr.vic.gov.au/

<p align="center">RENTAL, LANDLORDS/TENANTS, LAND TAX</p>	<p>FED GOVT. Landlords/Tenants: Code of conduct for Landlords and Tenants. STATE GOVT 1/ Temporary ban on evictions 2/ Pausing rental increases for 6 Mths 3/ Rent relief for Tenants with financial hardship if (A) 30% reduction in turnover (B) Less than \$5000 savings (C) Paying at least 30% of income in rent. Land Tax: Landholdings below \$1 million, Option to defer land tax payment until after 31/12/20 . Also Land tax relief of 25% if reduced rent to Tenant</p>	<p>FED GOVT & STATE GOVT</p>	<p>REFER TO FACT SHEET</p>	<p>REFER TO FACT SHEET. (ALSO REFER TO VIC SMALL BUSINESS COMMISSION ASSISTANCE BELOW)</p>	<p>business.vic.gov.au > Coronavirus business support > Economic Survival package Fact sheet https://www.pm.gov.au/sites/default/files/files/national-cabinet-mandatory-code-ofconduct-sme-commercial-leasing-principles.pdf</p>	<p>https://www.business.vic.gov.au/_data/assets/pdf_file/0005/18889/97/Economic-Survival-Program-Fact-Sheet.pdf https://www.sro.vic.gov.au/coronavirus https://www.vsbv.vic.gov.au/ https://www.housing.vic.gov.au/ https://www.business.vic.gov.au/disputes-disasters-and-succession-planning/illness-and-business-management-plan/coronavirus-business-support</p>
<p>BUSINESS SUPPORT FUND <i>(part of the Business Resilience Package)</i></p>	<p>Grants of \$10,000. Eligibility includes, 1/ Employ staff 2/ Have been subject to closure OR highly impacted by non essential directions from Govt 3/ Turnover more than \$75,000 4/ Payroll less than \$650,000. Cut off date 01/06. Update: Originally for sectors such as retail, tourism, hospitality, accommodation and the arts. Now expanded to include businesses eligible for the Jobkeeper program.</p>	<p>STATE GOVT</p>	<p>YES</p>	<p>CLOSED</p>	<p>Read the fact sheet and Frequently asked questions (FAQ's) Link to more information re Business support fund Link to the Premiers announcement 1/5/20</p>	<p>https://www.business.vic.gov.au/support-for-your-business/grants-and-assistance/business-support-fund https://www.premier.vic.gov.au/supporting-more-victorian-businesses-doing-it-tough/ https://www.premier.vic.gov.au/supporting-more-victorian-businesses-doing-it-tough/</p>
<p>BUSINESS SUPPORT FUND Expansion program <i>(part of the Business Resilience Package)</i></p>	<p>EXTENSION ANNOUNCED on 3 Aug 20: \$5,000 for Regional Businesses. Same eligibility as above PLUS Must be registered for Worksafe, and GST. Business are required to Apply, applications close on: 14/9/20</p>	<p>STATE GOVT</p>	<p>YES</p>	<p>CLOSED</p>	<p>Fact Sheet: Expansion program https://www.business.vic.gov.au/support-for-your-business/grants-and-assistance/business-support-package/business-support-fund/business-support-fund-faqs</p>	
<p>BUSINESS SUPPORT FUND THIRD ROUND <i>(part of the Business Resilience Package)</i></p>	<p>THIRD ROUND ANNOUNCED ON 13 Sep 20: Grants to support Victorian businesses that must stay closed or operate under restrictions until COVID Normal. \$10,000 for Regional Businesses. Same eligibility as the Business support expansion program above. Business are required to Apply, applications open on 18/9/20</p>	<p>STATE GOVT</p>	<p>YES</p>	<p>https://businessvic.secure.force.com/PublicForm?id=bsf32020#no-back-button</p>		<p>https://www.business.vic.gov.au/support-for-your-business/grants-and-assistance/business-resilience-package/business-support-fund-3</p>
<p>LICENSED HOSPITALITY VENUE FUND <i>(part of the Business Resilience Package)</i></p>	<p>Announced on 13 Sep 20 (\$251 Million) Grants up to \$25,000 for licensed pubs, clubs, hotels, bars, restaurants and reception centres based on their venue capacity and location. Must be registered for GST. REGIONAL AREAS 1-20 Patrons \$10,000 / 21-100 Patrons \$15,000 / 101 Patrons + \$25,000</p>	<p>STATE GOVT</p>	<p>YES</p>	<p>Invitations to submit applications will be sent directly to a licensee or licensee's authorised officer by Business Victoria using the same email address used to set up the licensee's Liquor Portal Account with the Victorian Commission for Gambling and Liquor Regulation.</p>	<p>https://www.business.vic.gov.au/support-for-your-business/grants-and-assistance/business-resilience-package/licensed-hospitality-venue-fund#FAQ</p>	<p>https://www.business.vic.gov.au/support-for-your-business/grants-and-assistance/business-resilience-package/licensed-hospitality-venue-fund</p>

SOLE TRADER SUPPORT FUND <i>(part of the Business Resilience Package)</i>	Announced on 13/9/20 (\$100 Million) Grants up to \$3,000 for Sole Traders who operate from a commercial premises OR location to which the sole operator is the tenant or licensee. Must be registered for Jobkeeper. NO Employees. Must be registered for GST	STATE GOVT	YES	https://businessvic.secure.force.com/PublicForm?id=stsf2020#no-back-button	Relates to certain Industries/Sectors, check if you are eligible by referring to the fact sheet of eligible Industries/Sectors	https://www.business.vic.gov.au/support-for-your-business/grants-and-assistance/business-resilience-package/sole-trader-support-fund
BUSINESS ADAPTION DIGITAL CAPACITY	Announced 13/9/20 (\$20 Million) Voucher program to assist sole traders and small businesses in building their digital capacity	STATE GOVT	YES		NOT YET OPEN	
BUSINESS ADAPTION CLICK FOR VIC	Announced 13/9/20 (\$8.5 Million) Campaign to encourage more Vicorians to support local businesses	STATE GOVT	YES	https://www.visitvictoria.com/clickforvic		
BUSINESS ADAPTION OUTDOOR EATING AND ENTERTAINMENT PACKAGE	Announced 13/9/20 (\$87.5 Million) Support for hospitality businesses to prepare for COVID Normal reopening across Victoria. Regional businesses access to Grants of up to \$5,000 for hospitality businesses with an annual payroll of less than \$3 million to help them adapt to outdoor dining eg: equipment for outdoor dining, Training, Marketing etc. (Ref to Link for more Eligible funding items). Must have Employees and be registered for GST and Worksafe. Restaurants, Cafes, Pub/Tavern, Bar, Club, Takeaway venue	STATE GOVT	YES	https://businessvic.secure.force.com/PublicForm?id=oa2020#no-back-button	https://www.business.vic.gov.au/support-for-your-business/grants-and-assistance/business-resilience-package/outdoor-eating-and-entertainment-package	https://www.business.vic.gov.au/_data/assets/pdf_file/0008/19395/35/Outdoor-Eating-and-Entertainment-Package-Guidelines.pdf
CORONAVIRUS SUPPLEMENT EXTENSION	Up to 24/9/20 \$550 per fortnight . From 25/9/20 to 31/12/20 \$250 pf Means testing to be reinstated	STATE GOVT	YES	Included with Income support eg Jobseeker, Austudy etc	www.Servicesaustralia.gov.au	https://www.servicesaustralia.gov.au/individuals/subjects/payments-and-services-during-coronavirus-covid-19
REGIONAL TOURISM SUPPORT FUND	Updated: Regional Business are able to apply for up to \$225 per night and up to a maximum \$1125 fro accomodation bookings cancelled during Stage 4 & 3 restritions 1/7/20-13/9/20. Applications close 14th Sep (or when funds are exhausted)	STATE GOVT	YES	CLOSED	www.Business.vic.gov.au/Regional_tourism_accomodation_support_fund	https://www.business.vic.gov.au/support-for-your-business/grants-and-assistance/business-support-package/regional-tourism-accommodation-support-program
NIGHT TIME ECONOMY SUPPORT PROGRAM	The hardest hit Businesses in Hospitality . Will provide commercial rental relief for licensed businesses impacted by COVID-19 pandemic who aren't covered by the Commercial Tenancies Relief Scheme. Eligibility - must have turnover more than \$50 million	STATE GOVT	YES	https://www.business.vic.gov.au/support-for-your-business/grants-and-assistance/night-time-economy-business	Business.vic.gov.au	https://www.business.vic.gov.au/support-for-your-business/grants-and-assistance/business-support-package/night-time-economy-support-program
WORKING FOR VICTORIA FUND	\$500 Million. Matches Employers to Employees who have lost their job as a result of COVID19	STATE GOVT	YES	https://www.vic.gov.au/workingforvictoria	https://www.business.vic.gov.au/support-for-your-business/grants-and-assistance/night-time-economy-business-support-initiative	https://www.vic.gov.au/workingforvictoria

CONCESSIONAL LOANS (Second phase to commence 1/10/20. Details TBA)	Unsecured loans of up to \$250,000 with the Govt guaranteeing 50% of the loan	FED GOVT	YES	APPLY WITH YOUR BANK	https://treasury.gov.au/sites/default/files/2020-03/Fact sheet-Supporting the flow of credit 1.pdf	https://www.ausbanking.org.au/covid-19/
VICTORIAN MUSIC INDUSTRY RECOVERY PROGRAM	Grants between \$4,000 & \$50,000 to Victorian-based contemporary music industry artists, workers, businesses and organisations who have been impacted by coronavirus (COVID-19). Opens 21/09 & closes 5/10	STATE GOVT	YES	https://grants.creative.vic.gov.au/Account/LogOn?ReturnUrl=%2Fga=2.55594347.1185411339.160661204-691461636.1600661204	https://creative.vic.gov.au/grants-and-support/programs/victorian-music-industry-recovery-program	
OTHER ASSISTANCE AND SUPPORT						
VICTORIAN CHAMBER OF COMMERCE & INDUSTRY (VECCI)	Free membership (Worth over \$700) to help with various employer/employee issues.				customerservice@victorianchamber.com.au Phone 0386625333	https://victorianchamber.com.au/membership/join
VICTORIAN SMALL BUSINESS COMMISSION	Can assist with dispute resolution etc including Mediator between Landlord and Tennant re rent where business closes. Also acts as mediator for other disputes				vsbc.vic.gov.au/dispute resolution enquiries@vsbc.gov.au Phone 138722	https://www.vsbic.vic.gov.au/dispute%20resolution/
FAIR WORK OMBUDSMAN	Employer/employee issues, and legal obligations. Frequently asked questions addresses many issues				fairwork.gov.au > coronavirus workplace laws Phone 131394	https://coronavirus.fairwork.gov.au/
SMALL BUSINESS SUPPORT	Small Business Victoria - Coronavirus Business Support				business.vic.gov.au > Coronavirus business support	https://www.business.vic.gov.au/disputes-disasters-and-succession-planning/illness-and-business-management-plan/coronavirus-business-support
DEPARTMENT OF HEALTH & HUMAN SERVICES	Up -to-date health information and resources				dhhs.vic.gov.au Phone 1800675398	https://www.dhhs.vic.gov.au/coronavirus
MY GOV	A simple and secure way to access government online services: Australian Job Search - Australian Taxation Office - Centrelink - Child Support - Department of Health Applications Portal - Department of Veterans' Affairs - HousingVic Online Services- Medicare - My Aged Care - My Health Record - National Disability Insurance Scheme - National Redress Scheme - State Revenue Office Victoria				my.gov.au	https://my.gov.au/LoginServices/main/login?execution=e1s1
MENTAL HEALTH SUPPORT	\$26 Million .To help ease the stress with running a small Business. No details released yet	STATE GOVT	UNKNOWN	UNKNOWN		https://www.victorianchamber.com.au/business-support/crisis-information/covid-19-coronavirus-resources/covid-19-government-rescue-measures#business-support-package
BUSINESS MENTORING	\$10 Million. Pair Small Businesses with experienced Professionals	STATE GOVT	UNKNOWN	UNKNOWN		https://www.victorianchamber.com.au/business-support/crisis-information/covid-19-coronavirus-resources/covid-19-government-rescue-measures#business-support-package
WELLBEING AND MENTAL HEALTH SUPPORT FOR VICTORIAN SMALL BUSINESSES Announced 13/9/20 (\$26 Million)		STATE GOVT	YES	PHONE 1300375330 (9AM to 10PM Weekdays)	https://www.business.vic.gov.au/disputes-disasters-and-succession-planning/mental-health-in-business	

OTHER ASSISTANCE Announced 13/9/20	\$33 Million deferred planned increase in Landfill levy for 6 Mths. \$41 Million. Bring forward the 50% disc for commercial and industrial property for all regional areas	STATE GOVT				
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