

FINANCIAL ASSISTANCE	ELIGIBILITY AND DETAILS	PROVIDED BY	NEED TO APPLY	HOW TO CLAIM	MORE INFORMATION VIA	LINKS
<b>JOBKEEPER PAYMENT (FOR EMPLOYERS, AND ALSO BUSINESSES WITHOUT EMPLOYEES)</b>	<b>EMPLOYERS.</b> 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	FED GOVT	YES	<a href="https://www.ato.gov.au/General/COVID-19/Support-for-businesses-and-employers/#JobKeeperPayments">https://www.ato.gov.au/General/COVID-19/Support-for-businesses-and-employers/#JobKeeperPayments</a>	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	<a href="https://treasury.gov.au/coronavirus/jobkeeper">https://treasury.gov.au/coronavirus/jobkeeper</a>
	<b>BUSINESSES WITHOUT EMPLOYEES.</b> Also available to Self Employed Businesses <u>without</u> employees, including SoleTraders, Partnerships, Trusts, Companies (Only 1 person from the Entity is eligible)					<a href="https://www.victorianchamber.com.au/business-support/crisis-information/covid-19-coronavirus-resources/covid-19-government-rescue-measures#jobkeeper-payment">https://www.victorianchamber.com.au/business-support/crisis-information/covid-19-coronavirus-resources/covid-19-government-rescue-measures#jobkeeper-payment</a>
	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					
<b>JOBKEEPER EXTENSION</b> (Updated 7/8/20)	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	FED GOVT	YES, IF DID NOT RECEIVE PREVIOUSLY	AS ABOVE	<a href="https://treasury.gov.au/sites/default/files/2020-08/Fact_sheet-JobKeeper_Payment_extension.pdf">Fact Sheet: Extension of the Jobkeeper payment: https://treasury.gov.au/sites/default/files/2020-08/Fact_sheet-JobKeeper_Payment_extension.pdf</a>	<a href="https://treasury.gov.au/coronavirus/jobkeeper/extension">https://treasury.gov.au/coronavirus/jobkeeper/extension</a>
<b>INCREASING THE INSTANT ASSET WRITE-OFF</b>	Increase the Instant asset write off threshold from \$30,000 to \$150,000. NEW AND SECOND HAND	FED GOVT	NO	TAX RETURN	Treasury.gov.au > Support for business > Increasing the instant asset write off	<a href="https://treasury.gov.au/sites/default/files/2020-07/Fact_Sheet-Delivering_support_for_business_investment_0.pdf">https://treasury.gov.au/sites/default/files/2020-07/Fact_Sheet-Delivering_support_for_business_investment_0.pdf</a>
	2/4/19-12/3/20 \$30,000					
	12/3/20-30/6/20 \$150,000					
<b>BACKING BUSINESS INVESTMENT</b>	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 <b>NOT</b> SECOND HAND	FED GOVT	NO	TAX RETURN	Treasury.gov.au > Support for business > Backing business investment	<a href="https://treasury.gov.au/sites/default/files/2020-07/Fact_Sheet-Delivering_support_for_business_investment_0.pdf">https://treasury.gov.au/sites/default/files/2020-07/Fact_Sheet-Delivering_support_for_business_investment_0.pdf</a>

<b>TAX OFFICE</b>	<b>OPTIONS INCLUDE</b>	ATO	YES	CONTACT ATO	ato.gov.au > COVID-19 Ph 1800 806 218	<a href="https://www.ato.gov.au/Individuals/Dealing-with-disasters/In-detail/Specific-disasters/COVID-19/">https://www.ato.gov.au/Individuals/Dealing-with-disasters/In-detail/Specific-disasters/COVID-19/</a>
	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					
<b>LOANS AND FINANCES</b>	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	
<b>PAYROLL TAX</b>	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	<a href="https://www.sro.vic.gov.au/coronavirus">https://www.sro.vic.gov.au/coronavirus</a>
	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	<a href="https://www.sro.vic.gov.au/payroll-tax/covid-19-payroll-tax-relief-claim-reimbursement">https://www.sro.vic.gov.au/payroll-tax/covid-19-payroll-tax-relief-claim-reimbursement</a>	
	<b>UPDATED 13/09/20:</b> (\$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.					
<b>SUPPORTING THE FLOW OF CREDIT</b>	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	<a href="https://treasury.gov.au/sites/default/files/2020-03/Fact_sheet-Supporting_the_flow_of_credit_1.pdf">https://treasury.gov.au/sites/default/files/2020-03/Fact_sheet-Supporting_the_flow_of_credit_1.pdf</a>
<b>INCOME SUPPORT FOR INDIVIDUALS</b>	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.	<a href="https://treasury.gov.au/coronavirus/households">https://treasury.gov.au/coronavirus/households</a>
	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	
	<b>Update on 1/1/21, payments reduced to \$150 per fortnight.</b>	FED GOVT	YES		Fact Sheet: <a href="https://treasury.gov.au/sites/default/files/2020-07/Fact_sheet-Income_Support_for_Individuals_2.pdf">https://treasury.gov.au/sites/default/files/2020-07/Fact_sheet-Income_Support_for_Individuals_2.pdf</a>	<a href="https://treasury.gov.au/coronavirus/households/increased-income-support">https://treasury.gov.au/coronavirus/households/increased-income-support</a>
<b>LIQUOR LICENCES</b>	<b>UPDATED 13/09/20:</b> (\$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	<a href="https://www.business.vic.gov.au/_data/assets/pdf_file/0005/18889/97/Economic-Survival-Program-Fact-Sheet.pdf">https://www.business.vic.gov.au/_data/assets/pdf_file/0005/18889/97/Economic-Survival-Program-Fact-Sheet.pdf</a>
						<a href="https://www.sro.vic.gov.au/coronavirus">https://www.sro.vic.gov.au/coronavirus</a>
						<a href="https://www.vcglr.vic.gov.au/">https://www.vcglr.vic.gov.au/</a>

<p align="center"><b>RENTAL, LANDLORDS/TENANTS, LAND TAX</b></p>	<p><b>FED GOVT. Landlords/Tenants:</b> Code of conduct for Landlords and Tenants.</p> <p><b>STATE GOVT</b> 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.</p> <p><b>Land Tax:</b> 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 &amp; 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 &gt; Coronavirus business support &gt; Economic Survival package Fact sheet</p> <p><a href="https://www.pm.gov.au/sites/default/files/files/national-cabinet-mandatory-code-of-conduct-sme-commercial-leasing-principles.pdf">https://www.pm.gov.au/sites/default/files/files/national-cabinet-mandatory-code-of-conduct-sme-commercial-leasing-principles.pdf</a></p>	<p><a href="https://www.business.vic.gov.au/_data/assets/pdf_file/0005/18889/97/Economic-Survival-Program-Fact-Sheet.pdf">https://www.business.vic.gov.au/_data/assets/pdf_file/0005/18889/97/Economic-Survival-Program-Fact-Sheet.pdf</a></p> <p><a href="https://www.sro.vic.gov.au/coronavirus">https://www.sro.vic.gov.au/coronavirus</a></p> <p><a href="https://www.vsbcb.vic.gov.au/">https://www.vsbcb.vic.gov.au/</a></p> <p><a href="https://www.housing.vic.gov.au/">https://www.housing.vic.gov.au/</a></p> <p><a href="https://www.business.vic.gov.au/disputes-disasters-and-succession-planning/illness-and-business-management-plan/coronavirus-business-support">https://www.business.vic.gov.au/disputes-disasters-and-succession-planning/illness-and-business-management-plan/coronavirus-business-support</a></p>
<p><b>BUSINESS ADAPTION CLICK FOR VIC</b></p>	<p>Announced 13/9/20 (\$8.5 Million ) Campaign to encourage more Vicorians to support local businesses</p>	<p>STATE GOVT</p>	<p>YES</p>	<p><a href="https://www.visitvictoria.com/clickforvic">https://www.visitvictoria.com/clickforvic</a></p>		
<p><b>CORONAVIRUS SUPPLEMENT EXTENSION</b></p>	<p>Up to 24/9/20 \$550 per fortnight . From 25/9/20 to 31/12/20 \$250 pf Means testing to be reinstated. <b>From 1/1/21 payment reduces to \$150 per fortnight</b></p>	<p>FED GOVT</p>	<p>YES</p>	<p>Included with Income support eg Jobseeker, Austudy etc</p>	<p><a href="http://www.Servicesaustralia.gov.au">www.Servicesaustralia.gov.au</a></p>	<p><a href="https://www.servicesaustralia.gov.au/individuals/subjects/payments-and-services-during-coronavirus-covid-19">https://www.servicesaustralia.gov.au/individuals/subjects/payments-and-services-during-coronavirus-covid-19</a></p>
<p><b>WORKING FOR VICTORIA FUND</b></p>	<p>\$500 Million. Matches Employers to Employees who have lost their job as a result of COVID19</p>	<p>STATE GOVT</p>	<p>YES</p>	<p><a href="https://www.vic.gov.au/workingforvictoria">https://www.vic.gov.au/workingforvictoria</a></p>	<p><a href="https://www.business.vic.gov.au/support-for-your-business/grants-and-assistance/night-time-economy-business-support-initiative">https://www.business.vic.gov.au/support-for-your-business/grants-and-assistance/night-time-economy-business-support-initiative</a></p>	<p><a href="https://www.vic.gov.au/workingforvictoria">https://www.vic.gov.au/workingforvictoria</a></p>
<p><b>CONCESSIONAL LOANS (Second phase to commence 1/10/20. Details TBA)</b></p>	<p>Unsecured loans of up to \$250,000 with the Govt guaranteeing 50% of the loan</p>	<p>FED GOVT</p>	<p>YES</p>	<p>APPLY WITH YOUR BANK</p>	<p><a href="https://treasury.gov.au/sites/default/files/2020-03/Fact%20sheet-Supporting%20the%20flow%20of%20credit%201.pdf">https://treasury.gov.au/sites/default/files/2020-03/Fact sheet- Supporting the flow of credit 1.pdf</a></p>	<p><a href="https://www.ausbanking.org.au/covid-19/">https://www.ausbanking.org.au/covid-19/</a></p>
<p><b>JOBMAKER HIRING CREDIT</b></p>	<p>Eligible employers will receive payments up to \$200 p/week for employees 16-29, and \$100 p/week for Employees aged 30-35</p>	<p>FED GOVT (ATO)</p>	<p>YES</p>	<p><a href="https://www.ato.gov.au/JobMaker-Hiring-Credit-Australian-Taxation-Office">JobMaker Hiring Credit   Australian Taxation Office (ato.gov.au)</a></p>	<p><a href="https://www.ato.gov.au/JobMaker-Hiring-Credit-Australian-Taxation-Office">JobMaker Hiring Credit   Australian Taxation Office (ato.gov.au)</a></p>	
<p><b>REGIONAL TRAVEL VOUCHER SCHEME (Circuit Breaker)</b></p>	<p>Spend at least \$400 on accommodation, attractions,tours. Travel voucher \$200. Refer to the link for dates on Registration, Eligible travel periods, Claim periods and cut off dates. UPDATE: Expansion of the existing Travel voucher scheme to include 40,000 Melbourne travel vouchers and an extra 10,000 vouchers for regional travel. Total 200,000</p>	<p>STATE GOV.</p>	<p>YES</p>	<p>Application site not yet launched</p>	<p><a href="https://www.vic.gov.au/Regional-Travel-Voucher-Scheme-Victorian-Government">Regional Travel Voucher Scheme   Victorian Government (www.vic.gov.au)</a></p>	

<b>BUSINESS ADAPTION DIGITAL CAPACITY</b>	Announced 13/9/20 (\$20 Million ) Voucher program to assist sole traders and small businesses in building their digital capacity. For example MYOB, Xero, Shopify, Square, Squarespace etc. rebate \$1200 Closes 28/2/2021	STATE GOVT	YES	<a href="https://www.business.vic.gov.au/support-for-your-business/grants-and-assistance/business-resilience-package/Small-Business-Digital-Adaptation-Program#Registration-form">https://www.business.vic.gov.au/support-for-your-business/grants-and-assistance/business-resilience-package/Small-Business-Digital-Adaptation-Program#Registration-form</a>	<a href="#">Small Business Digital Adaptation Program   Business Victoria</a>	
<b>BUSINESS EVENTS GRANTS PROGRAM (Opened 4/1/21)</b>	Grants between \$10000 and \$250000 cover up to 50% of costs to business events as buyers or sellers during 2021 calendar year. Applications Opened 4/1/21 Closes 30/3/21	AUSTRADE	YES	<a href="#">Expression of interest for Schedule of Approved Events - Business Events Grants (smartygrants.com.au)</a>	<a href="#">Business events - Grants Program - Austrade</a>	
<b>MULTICULTURAL FESTIVALS AND EVENTS PROGRAM (Closes 3/2/21)</b>	To organise cultural festivals and events between March and June 2021. Small stream up to \$2000 Large stream \$6000-\$50000	STATE GOVT	YES	<a href="#">Multicultural Festivals and Events Program   Victorian Government (www.vic.gov.au)</a>	<a href="#">Multicultural Festivals and Events Program   Victorian Government (www.vic.gov.au)</a>	
<b>BUILDING BETTER REGIONS FUND (\$1.04 billion)</b>	Grants \$20000 to \$10 Million. Not for profit organisations OR Local Govt agency	STATE GOVT	YES	<a href="portal.business.gov.au">portal.business.gov.au</a>	<a href="#">Building Better Regions Fund – Infrastructure Projects Stream – Round Five   business.gov.au</a>	
<b>SOLAR FOR SMALL BUSINESS PROGRAM</b>	Up to 50% rebate of the cost of a solar PV system. Also an optional loan.	STATE GOVT	YES	<a href="#">Don't let your business miss out on these government grants   Victorian Chamber of</a>	<a href="#">Don't let your business miss out on these government grants   Victorian Chamber of Commerce and Industry</a>	
<b>LICENSED HOSPITALITY VENUE FUND (Circuit breaker)</b>	\$3000. Businesses that receive this payment will NOT be eligible to receive a grant from the Business Costs Assistance program.	STATE GOVT	NO	No need to apply, you will be contacted for further information.	<a href="https://www.business.vic.gov.au/support-for-your-business/grants-and-assistance/circuit-breaker-action-business-support-package/licensed-hospitality-venue-fund">https://www.business.vic.gov.au/support-for-your-business/grants-and-assistance/circuit-breaker-action-business-support-package/licensed-hospitality-venue-fund</a>	
<b>BUSINESS COSTS ASSISTANCE PROGRAM (Circuit breaker)</b>	Assistance for small businesses, including sole traders affected by the circuit breaker action. \$2000 whether the business has employees or not. Only sectors including, Hospitality, Food wholesaling, Tourism, Events etc, Selected retail	STATE GOVT	YES	<a href="#">Business Costs Assistance Program   Business Victoria</a>	<a href="#">Business-Costs-Assistance-Program-guidelines.pdf</a>	
<b>VICTORIAN ACCOMODATION SUPPORT PROGRAM (Circuit breaker)</b>	Expansion of the Regional Tourism Accommodation Support fund. 2 Tiered Grants of either \$2250 OR \$4500 depending on the No of cancellations	STATE GOVT	YES	<a href="#">Victorian Accommodation Support Program   Business Victoria</a>	<a href="#">Circuit Breaker Action Business Support Package   Business Victoria</a>	

<b>VICTORIAN CHAMBER OF COMMERCE &amp; INDUSTRY (VECCI)</b>	Free membership (Worth over \$700) to help with various employer/employee issues.			<a href="mailto:customerservice@victorianchamber.com.au">customerservice@victorianchamber.com.au</a>	<a href="https://victorianchamber.com.au/membership/join">https://victorianchamber.com.au/membership/join</a>
				Phone 0386625333	
<b>VICTORIAN SMALL BUSINESS COMMISSION</b>	Can assist with dispute resolution etc including Mediator between Landlord and Tennant re rent where business closes. Also acts as mediator for other disputes			<a href="http://vsbc.vic.gov.au/dispute%20resolution">vsbc.vic.gov.au/dispute resolution</a>	<a href="https://www.vsbv.vic.gov.au/dispute%20resolution/">https://www.vsbv.vic.gov.au/dispute%20resolution/</a>
				<a href="mailto:enquiries@vsbc.vic.gov.au">enquiries@vsbc.vic.gov.au</a>	
<b>FAIR WORK OMBUDSMAN</b>	Employer/employee issues, and legal obligations. Frequently asked questions addresses many issues			<a href="http://fairwork.gov.au">fairwork.gov.au</a> > coronavirus workplace laws	<a href="https://coronavirus.fairwork.gov.au/">https://coronavirus.fairwork.gov.au/</a>
				Phone 131394	
<b>SMALL BUSINESS SUPPORT</b>	Small Business Victoria - Coronavirus Business Support			<a href="http://business.vic.gov.au">business.vic.gov.au</a> > Coronavirus business support	<a href="https://www.business.vic.gov.au/disputes-disasters-and-succession-planning/illness-and-business-management-plan/coronavirus-business-support">https://www.business.vic.gov.au/disputes-disasters-and-succession-planning/illness-and-business-management-plan/coronavirus-business-support</a>
<b>DEPARTMENT OF HEALTH &amp; HUMAN SERVICES</b>	Up -to-date health information and resources			<a href="http://dhhs.vic.gov.au">dhhs.vic.gov.au</a>	<a href="https://www.dhhs.vic.gov.au/coronavirus">https://www.dhhs.vic.gov.au/coronavirus</a>
				Phone 1800675398	
<b>MY GOV</b>	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			<a href="http://my.gov.au">my.gov.au</a>	<a href="https://my.gov.au/LoginServices/main/login?execution=e1s1">https://my.gov.au/LoginServices/main/login?execution=e1s1</a>
<b>MENTAL HEALTH SUPPORT</b>	\$26 Million .To help ease the stress with running a small Business. No details released yet	STATE GOVT	UNKNOWN	UNKNOWN	<a href="https://www.victorianchamber.com.au/business-support/crisis-information/covid-19-coronavirus-resources/covid-19-government-rescue-measures#business-support-package">https://www.victorianchamber.com.au/business-support/crisis-information/covid-19-coronavirus-resources/covid-19-government-rescue-measures#business-support-package</a>
<b>BUSINESS MENTORING</b>	\$10 Million. Pair Small Businesses with experienced Professionals	STATE GOVT	UNKNOWN	UNKNOWN	<a href="https://www.victorianchamber.com.au/business-support/crisis-information/covid-19-coronavirus-resources/covid-19-government-rescue-measures#business-support-package">https://www.victorianchamber.com.au/business-support/crisis-information/covid-19-coronavirus-resources/covid-19-government-rescue-measures#business-support-package</a>
<b>WELLBEING AND MENTAL HEALTH SUPPORT FOR VICTORIAN SMALL BUSINESSES</b>	Mental health support for small Businesses dealing with the challenges of running a small Business	STATE GOVT	YES	<b>PHONE 1300 375 330 (9AM to 10PM Weekdays)</b>	<a href="https://www.business.vic.gov.au/support-for-your-business/grants-and-assistance/business-support-package/wellbeing-and-mental-health-support-for-victorian-small-businesses#:~:text=Partners%20in%20Wellbeing%20telephone%20helpline.free%20access%20to%20financial%20counselors.">https://www.business.vic.gov.au/support-for-your-business/grants-and-assistance/business-support-package/wellbeing-and-mental-health-support-for-victorian-small-businesses#:~:text=Partners%20in%20Wellbeing%20telephone%20helpline.free%20access%20to%20financial%20counselors.</a>
<b>OTHER ASSISTANCE Announced 13/9/20</b>	\$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			