

## **COVID19 Key Business Relief Initiatives**

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## 1. COVID19 Key Business Relief Initiatives – Commonwealth Government of Australia

Business Relief Name	Availability	Eligibility	How to apply
<b>Direct payments/rebates</b>			
<b>JobKeeper Payment</b>  (Ongoing \$1,500 per eligible employee per fortnight for duration of scheme)	<p>The JobKeeper Payment is available to all eligible businesses and not-for-profits – including:</p> <ul style="list-style-type: none"> <li>• sole traders</li> <li>• partnerships</li> <li>• companies</li> <li>• trusts.</li> </ul> <p>It is intended to allow businesses to continue paying their employees and allow them to return to their jobs when possible.</p> <p>Accessing this payment will provide your business with a payment of \$1,500 per fortnight for each eligible employee <b>from 30 March 2020</b>, for a maximum period of <b>six months</b>.</p> <p><b>If you are intending on applying for the JobKeeper Payment, then you must ensure that:</b></p> <ul style="list-style-type: none"> <li>• every employee who receives \$1,500 per fortnight or higher will continue to receive their regular income in accordance with their work contracts; and</li> <li>• Employees who have been receiving less than this amount must be paid at least \$1,500 per fortnight (before tax).</li> </ul> <p>You must also notify all eligible employees that they are receiving the JobKeeper Payment within seven days of applying to the ATO. You have the discretion to decide whether to continue paying superannuation on any additional wage paid because of the JobKeeper Payment.</p> <p>You then must continue to provide information to the ATO including the current and projected monthly turnover amounts within seven days of the end of each month.</p>	<p><b>Eligible Businesses:</b> Your business will be eligible to access this payment if:</p> <ul style="list-style-type: none"> <li>• <b>For businesses with an annual aggregated turnover of less than \$1 billion:</b> you estimate your turnover (as calculated for income tax purposes) <u>has or will likely fall</u> by 30% or more; or</li> <li>• <b>For businesses (or parts of a consolidated group for tax purposes) with an annual aggregated turnover of more than \$1 billion:</b> you estimate your turnover (as calculated for income tax purposes) <u>has or will likely fall</u> by 50%.</li> </ul> <p>If your business is subject to the Major Bank Levy, is an Australian government agency or local governing body, a sovereign entity, or in liquidation (or you are an individual in bankruptcy) then your business does not qualify.</p> <p>Self-employed individuals will be eligible to receive the JobKeeper Payment where they meet the above criteria as well.</p> <p><u>How is the fall in turnover calculated?</u></p> <p>This turnover fall is determined by comparing GST turnover to the corresponding period a year earlier – such as:</p> <ul style="list-style-type: none"> <li>• GST turnover for March 2020 with GST turnover for March 2019</li> <li>• projected GST turnover for April 2020 with GST turnover for April 2019</li> <li>• projected GST turnover for the quarter starting April 2020 with GST turnover for the quarter starting April 2019.</li> </ul> <p>The Tax Commissioner retains discretion to consider any additional information that can be provided to establish a significant effect by COVID-19 that may entitle it to payment.</p> <p>For consolidated businesses the turnover fall test is applied to each business in the consolidated group, meaning some may be eligible and others not. Testing the decline in turnover is done on an individual employer entity basis. It only takes into</p>	<p>You will be able to enrol for the JobKeeper payment using the Business Portal and by authenticating with myGovID from <b>20 April 2020</b>.</p> <p>For now, you can <a href="#">register your interest</a> with the ATO.</p> <p>You will receive updates on the payment as they become available, including instructions on how to access the online application. A summary of the process is available <a href="#">here</a>.</p> <p>When the application becomes available you will be required to assess that your business has or will likely experience the turnover decline.</p> <p>This will include preparing a statement of your business' projected GST turnover for the month of April 2020. You also may need to re-hire employees who have been stood down since 1 March 2020.</p> <p>The first payment is due to be received by employers from the ATO by 14 May 2020. This will be for an amount equal to the first two fortnightly periods. In order to qualify for this payment your business needs to apply to the ATO on or before 24 April 2020.</p> <p><b>Businesses with employees:</b> You must provide information on all eligible employees engaged as at 1 March 2020. For most businesses the ATO will use Single Touch Payroll data to pre-populate this employee details. If you elect to participate in this scheme you are required to include all eligible employees in the scheme.</p> <p><b>Businesses without employees:</b> If you are self-employed you will be required to register your interest through the link above. You will need to provide the business' ABN and nominate an employee (yourself) and their tax file number to receive the pay directly into their bank account. You will be required to provide a declaration as to recent business activity. More information specific to sole traders is available <a href="#">here</a>.</p> <p>For more information and examples the Government Fact Sheet is available <a href="#">here</a>.</p>

Business Relief Name	Availability	Eligibility	How to apply
		<p>account the turnover of the entity which is the employer, and not other members of a group</p> <p><b>Eligible Employees:</b> Your employees will be eligible employees if they:</p> <ul style="list-style-type: none"> <li>Are currently employed by an eligible employer (including if they were stood down or re-hired);</li> <li>at 1 March 2020;</li> <li>Are full-time, part-time or long term casuals (being employed on a regular and systematic basis for longer than 12 months as at 1 March 2020);</li> <li>Are at least 16 years of age as at 1 March 2020;</li> <li>Are either an Australian Citizen, the holder of a permanent visa or a Special Category (Subclass 444) Visa holder at 1 March 2020;</li> <li>Were a resident for Australian tax purposes on 1 March 2020; and</li> <li>Are not receiving the JobKeeper payment from another employer.</li> </ul> <p>Businesses must confirm that all eligible employees were employed as at 1 March 2020 and are currently still engaged in order to receive the JobKeeper Payments.</p> <p>Employees will not be eligible if they are receiving Parental Leave Pay from Service Australia, however employees on parental leave from their employer will be eligible.</p> <p>Employees receiving workers compensation will be eligible if they are working, but generally will not be if they are not working.</p> <p>You should notify your employees that receiving the JobKeeper Payment may affect their eligibility for income support payments.</p>	
<p><b>Boosting Cash Flow for Employers</b></p> <p>(One-off non-repayable payment of between \$20,000 to \$100,000 for eligible businesses)</p>	<p>The Government will provide tax-free cash flow boosts of between \$20,000 and \$100,000 in total when businesses eligible to receive the payments lodge their quarterly or monthly activity statements.</p> <p><b>They will be paid through credits in the activity statement system. These credits are tax free and are not required to be repaid when the business' cash flow improves.</b></p> <p><b>The credits will also have no impact on the amount of tax paid by employees in respect of the salaries and wages.</b></p> <p>These credits will be in the form of an 'initial cash flow boost' and 'additional payments' – applied, at first, to reduce liabilities arising from the relevant activity statement.</p> <p>This will result in reduced liabilities payable to the ATO. Where the credit amount exceeds your business' tax liabilities you will be refunded the excess amount within 14 days.</p> <p>You will also receive a refund if you overpay the business' activity system because you were unable to take the cash flow</p>	<p><b>Eligible Businesses:</b> Your business will be eligible to receive the cash flow boost if it is a small or medium business (including not-for-profit organisations, sole traders, partnerships, companies or trusts) that:</p> <ul style="list-style-type: none"> <li>Small/medium business; and</li> <li>Held an ABN at 12 March 2020; and</li> <li>Has an aggregated annual turnover less than \$50 million (generally based on the previous year's turnover); and</li> <li>Made eligible payments that the business is required to withhold from (even if the amount to be withheld is zero), including: <ul style="list-style-type: none"> <li>Salary and wages</li> <li>Director fees</li> <li>Eligible retirement or termination payments</li> <li>Compensation payments</li> <li>Voluntary withholding from payments to contractors;</li> </ul> </li> </ul> <p>Your business must also have either:</p> <ul style="list-style-type: none"> <li>Derived business income in the 2018-19 income year and lodged its tax return on or before 12 March 2020; or</li> </ul>	<p>Eligible businesses do not need to apply to receive this cash flow boost.</p> <p>When you lodge your activity statement the first amount will be automatically credited to the business' account. This will not occur earlier than 28 April 2020. If your business lodges early it will not receive the cash flow boost before this date.</p> <p>If your business has a lodgement deferral in place, the cash flow boost will be made at the time of the deferred lodgement. However, your business may elect to lodge before the due date (provided it is on or after 28 April 2020) in order to access the cash flow boost earlier.</p> <p><b>If there is no need to lodge an activity statement:</b> If your business does not need to lodge an activity statement in respect of PAYG withholding, you currently cannot access the credits. The ATO is working on a solution and will update their website when more information when it becomes available.</p> <p>For more information and examples, the Government Fact Sheet is available <a href="#">here</a>.</p>

Business Relief Name	Availability	Eligibility	How to apply
	<p>boost into consideration when working out the amount payable.</p> <p><b>Initial cash flow boost:</b> will be delivered as credits in the activity statement system <b>from 28 April 2020</b>. Businesses will be eligible for the credits if they lodge:</p> <ul style="list-style-type: none"> <li>Quarterly, your business will be eligible to receive the credit for: <ul style="list-style-type: none"> <li>Quarter 3, March 2020 (lodgement due 28 April 2020); and</li> <li>Quarter 4, June 2020 (lodgement due 28 July 2020); or</li> </ul> </li> <li>Monthly, your business will be eligible to receive the credit for the lodgement periods of: <ul style="list-style-type: none"> <li>March 2020 (lodgement due 21 April 2020)</li> <li>April 2020 (lodgement due 21 May 2020)</li> <li>May 2020 (lodgement due 21 June 2020)</li> <li>June 2020 (lodgement due 21 July 2020)</li> </ul> </li> </ul> <p>The initial cash flow boost will be based on the amount of your business' PAYG withholding. Eligible businesses that withhold tax on their employees' salaries and wages will receive a credit equal to 100% of this amount, up to a maximum of \$50,000.</p> <p>Even if the amount required to be withheld is not met, the business will still receive the minimum credit amount of \$10,000, however the business will not be eligible to receive any more initial cash flow boosts until their PAYG withholding exceeds \$10,000 over the relevant periods.</p> <p>If your business lodges monthly, you will receive a credit that is calculated at three times the rate in the March 2020 activity statement to align with the quarterly lodgers.</p> <p><b>Additional Payments:</b> Eligible businesses who received the initial payments will also receive the additional payments for the periods June to September 2020. This additional payment will be equal to the total amount of initial cash flow boost received, and will be delivered in two instalments if you lodge quarterly, or four instalments if you lodge monthly.</p> <p>This means if your business received the minimum \$10,000 initial boost, it will also receive the \$10,000 additional payment (over two or four instalment). If your business received the maximum initial payment of \$50,000, after the additional payments your business will have received \$100,000 in credits.</p>	<ul style="list-style-type: none"> <li>Made GST taxable, GST-free or input taxed sales in a previous tax period (since 1 July 2018) and lodged the relevant activity statement on or before 12 March 2020.</li> </ul> <p>The ATO may give your business additional time to provide notice of business income or supplies being made, particularly if your business has a lodgement deferral in place. To be eligible for the boost the relevant activity statements must be lodged within two years of when they were due to be lodged.</p> <p><b>Ineligible Businesses:</b> Your business will not be eligible for cash flow boosts if it (or a representative of the business) has entered into or carried out a scheme for the purpose of:</p> <ul style="list-style-type: none"> <li>Becoming entitled to the cash flow boosts when it otherwise would not be entitled; or</li> <li>Increasing the amount of the cash flow boosts.</li> </ul> <p>This includes where the business is restructured, changes are made to how employees are paid or employees are paid increased wages to maximise the cash flow boost amount.</p> <p>The ATO will investigate any sudden changes they suspect have been made to maximise the cash flow boost available to the business.</p>	
<p><b>Supporting Apprentices and Trainees</b></p> <p>(Non-repayable capped payment of up to 50% wage subsidy paid to employer for each apprentice or trainee)</p>	<p>Eligible employees can apply for a wage subsidy of 50% of the apprentice or trainee's wages paid during the nine months from 1 January 2020 to 30 September 2020. Where a small business is not able to retain an apprentice, the subsidy will be available to a new employer.</p>	<p>This subsidy is available for small businesses (employing less than 20 employees) who retain an apprentice or trainee. The apprentice or trainee must have been in training with the small business as at 1 March 2020.</p>	<p>Employers can register for the subsidy from early April 2020. Final claims for payment must be lodged by 31 December 2020.</p> <p>Applications are specific to each AASN provider, so for more information on how to apply contact them directly.</p>

Business Relief Name	Availability	Eligibility	How to apply
employed by eligible businesses for duration of scheme)	Employers will be reimbursed up to a maximum of \$21,000 per eligible apprentice or trainee.  The National Apprentice Employment Network will also provide support to co-ordinate the re-employment of displaced apprentices and trainees.	Employers will be required to complete an eligibility assessment undertaken by an Australian Apprenticeship Support Network (AASN) provider.  Employers of any size will be eligible for the subsidy if they re-engage an eligible out-of-trade apprentice or trainee.	For more information and examples, the Government Fact Sheet is available <a href="#">here</a> .

## Regulatory changes and administrative amendments

### Temporary Relief for Financially Distressed Businesses

(Relaxed insolvency laws to allows businesses to trade longer through difficult times)

The Government is implementing temporary changes to regulatory and enforcement provisions of corporations laws in Australia to support businesses trading through these difficult economic circumstances (where reasonably possible). This includes three main forms of temporary relief available to all businesses.

#### 1. Temporary Higher Thresholds and More Time to Respond to Demands from Creditors:

Creditors issuing a statutory demand on a company could lead to a company entering liquidation. Under the *Corporations Act* the current minimum amount to issue a statutory demand on a company is \$2,000. **The Government is temporarily increasing this minimum to \$20,000 for the next six months.**

Currently a company is presumed to be insolvent if they do not respond to these demands within 21 days. This has now been extended to six months and will be in place for the next six months.

Creditors (including your business) will still have the right to enforce debts against other companies or individuals through the courts.

#### 2. Temporary Relief from Director's Personal Liability for Trading While Insolvent:

Directors will be temporarily relieved of their duty to prevent insolvent trading with respect to any debts incurred in the ordinary course of business. **This will apply for six months.**

It is important to note that businesses **will still be liable for the debts incurred during this time** and any **dishonesty or fraud by a director will still be subject to potential criminal penalties.**

#### 3. Treasurer's Instrument-Making Power under the *Corporations Act*:

ASIC has the power to offer relief from provisions or take no action for a business' failure to comply with the *Corporations Act* provisions, however this requires individual application by companies for each instance.

To ensure quick decisions can be made for all businesses, the Treasurer will be given a temporary decision-making power in the Act to temporarily amend the provisions to provide relief from specific obligations. This will be in force for six months.

These temporary changes apply to all companies.

No action needs to be taken to benefit from this regulatory relaxation.

For more information and examples, the Government's fact Sheet is available [here](#).

Business Relief Name	Availability	Eligibility	How to apply
	Any instrument made by the Treasurer under this power will be in force for up to six months from the date it was made.		
<b>Commercial Leases - National Mandatory Code of Conduct for SME Commercial Leasing Principles During COVID-19</b>  (Mandatory reduction and waiver of commercial rents and prohibitions on evictions of tenants affected by COVID-19)	<p>On 7 April 2020, the Federal Government announced a national mandatory code of conduct for dealing with financial hardship of commercial property tenants during the COVID-19 pandemic and reasonable recovery period.</p> <p>Each State and Territory will now legislate and implement the Code. As we note below, there has been significant developments in each State throughout early April.</p> <p>The Code sets out 'good faith leasing principles' that are to apply to all commercial tenancies (being retail, office and industrial), where the tenant is an eligible business for the purpose of the Commonwealth Government's JobKeeper programme, and therefore under financial stress or hardship due to the coronavirus pandemic, with an annual turnover of up to \$50 million.</p> <p>The Code is wide-reaching and requires that the Landlord and affected Tenants must negotiate in good faith to share in a proportionate and measured manner the financial risk and cashflow impact during the COVID-19 period. It sets out a series of general and specific principles to guide those negotiations:</p> <p>Landlords must not terminate leases due to non-payment of rent during the COVID-19 pandemic period or a reasonable subsequent recovery period.</p> <p>Tenants must remain committed to the lease terms and otherwise honour them with a material failure to do so forfeiting the tenant's protections under the Code.</p> <p>Landlords must offer tenants a proportionate reduction in rent, in the form of waivers and deferral or rent based on the reduction in the tenant's trade during the COVID-19 pandemic period and subsequent reasonable recovery period. Proportionate means <i>'proportionate to the reduction in trade as a result of the COVID-19 pandemic plus a subsequent reasonable recovery period, consistent with assessments undertaken for eligibility for the Commonwealth JobKeeper's programme.'</i></p> <p>Rental waivers must be no less than 50% of the total reduction in rent and should constitute a greater proportion of the total reduction in rent payable if a failure to do so would compromise the tenant's capacity to fulfil their ongoing obligations under the lease. Tenants can waive this 50% minimum waiver requirement by agreement.</p> <p>Payment of rental deferrals must be amortised over the balance of the lease term or for a period of no less than 24 months (which may extend beyond the lease's expiry as necessary), whichever is greater, unless otherwise agreed.</p> <p>Any reduction in statutory charges (e.g. land tax, council rates) secured by the landlord must be passed on to the tenant in the appropriate proportion under the lease.</p>	<p>This Code applies to tenants that are:</p> <ul style="list-style-type: none"> <li>• Small/medium sized businesses with an annual turnover of up to \$50 million; and</li> <li>• Business is eligible for the Commonwealth JobKeeper Payment.</li> </ul>	<p>Eligible tenants and landlords should commence negotiations in the spirit of the Code now, given implementation of it by States and Territories is imminent.</p> <p>While each State or Territory's specific implementation legislation is yet to occur, significant public announcements have been made.</p> <p>State specific measures, such as dispute resolution mechanisms in the event of a failure to agree an outcome under the Code will be known once legislated. The final outcomes and key State specific implementation will ultimately depend on each State and Territory's implementation legislation.</p>

Business Relief Name	Availability	Eligibility	How to apply
	<p>Landlords will be required to share any benefits received due to deferral of loan repayments from its bankers, with the tenant in a proportionate manner.</p> <p>Landlord should, where appropriate, waive recovery of any other expense or outgoing by a tenant during a period the tenant is unable to trade.</p> <p>Any repayment of deferred rent by a tenant is to occur over an extended period commencing until the expiry of the lease or COVID-19 period ending, taking into account a reasonable recovery period.</p> <p>No fees interest or other charges may be charged on deferred rent and Landlords must not call on tenant's security under the lease (bank guarantees, bonds or personal guarantees) during the COVID-19 pandemic or reasonable recovery period.</p> <p>The tenant should be provided with the opportunity to extend its lease for an equivalent period of the rent waiver and/or deferral period to allow it to trade on existing lease terms during the recovery period after the COVID-19 pandemic concludes.</p> <p>No rent increases (except for retail leases based on turnover rent) are permitted during the COVID-19 pandemic and reasonable recovery period and no penalties or levies may be imposed if tenant's reduce opening hours or cease to trade due to the pandemic.</p> <p>Further details and principles mandated by the Code can be found <a href="#">here</a>. They should be read in detail as they are lengthy. Legal assistance may be useful to negotiate arrangements in accordance with the Code.</p>		
<p><b>ATO Administrative Relief</b></p> <p>(Defer tax payments, and vary PAYG instalments to nil and receive refunds on a case by case basis)</p>	<p>The ATO will provide administrative relief for certain tax obligations for taxpayers (including businesses) affected by the Coronavirus outbreak.</p> <p>This includes: <b>deferring tax payments</b> (apart from Superannuation contributions) by up to six months, <b>not applying interest and penalties that might otherwise accrue</b> after 23 January 2020, entry into a <b>low interest payment plan</b> for existing and ongoing tax liabilities, <b>varying PAYG instalments</b> (potentially to zero, where appropriate) (meaning a potential refund for instalments made for the September 2019 and December 2019 quarters), with the ATO not applying penalties or interest to varied instalments for the 2019-20 financial year.</p> <p>The ATO also encourages consideration of temporary changes to GST reporting cycles from quarterly to monthly for businesses (whose GST turnover is less than \$20million and therefore have the option to report quarterly) in order to obtain quicker access to GST refunds it may be entitled to (if any), where they do not already report monthly.</p> <p>Before doing so, the ATO has noted that consideration should be given to the following:</p>	<p>The ATO will consider relief on a case-by-case basis.</p> <p>Depending on your business' circumstances you may or may not be eligible to access certain relief.</p> <p>A business (that is currently reporting GST on a quarterly basis) can change its GST reporting cycle from quarterly to monthly through its tax or BAS Agent, in the ATO Business Portal or calling the ATO.</p>	<p>The ATO does <u>not</u> apply this relief automatically.</p> <p>To apply for this administrative relief you must contact the ATO directly, either on 1800 806 218 or visiting the <a href="#">ATO website</a>.</p> <p>You should also speak to your accountant or CFO about pursuing these options, including which are most suitable for your situation and the evidence and explanation you will provide the ATO for the relief sought.</p> <p>For more information, the Government Fact Sheet is available <a href="#">here</a>.</p>

Business Relief Name	Availability	Eligibility	How to apply
	<ul style="list-style-type: none"> <li>you can only change from the start of a quarter, so a change now will take effect from 1 April 2020</li> <li>changing your GST reporting cycle doesn't mean you have to change your PAYG withholding reporting cycle – you can manage this by specifying the roles you are changing</li> <li>once you choose to report and pay GST monthly, you must keep reporting monthly for 12 months before you can elect to revert to quarterly reporting</li> <li>if you're registered for fuel tax credits, and change your GST reporting from quarterly to monthly, you will also need to claim your fuel tax credits monthly.</li> </ul> <p>Businesses with GST turnover of more than \$20million must pay and report monthly.</p>		
<b>Investment incentives and loans</b>			
<b>Increasing the Instant Asset Write-off (IAWO)</b>  (Increase in instant asset write off from \$30,000 to \$150,000)	<p>The current instant asset write-off threshold is \$30,000. <b>This is being increased to \$150,000 for new or second-hand assets first used or installed between 12 March 2020 and 30 June 2020</b>, in an incentive for businesses to purchase a business asset now and receive a tax deduction for having done so.</p> <p><b>The IAWO will be expanded to include all businesses with an aggregated annual turnover of less than \$500 million (increased from \$50 million) until 30 June 2020.</b></p> <p>This higher IAWO threshold will provide cash flow benefits for businesses by allowing them to immediately deduct the purchases of multiple eligible assets (where they cost less than \$150,000 each).</p> <p>The IAWO is due to revert to \$1,000 for small businesses (where the turnover is less than \$10 million) from 1 July 2020.</p>	<p>To access the IAWO before 30 June 2020, your business' aggregated annual turnover must be less than \$500 million.</p> <p>Purchases of business assets less than \$150,000 each will be eligible for the IAWO, provide they were first used or installed between 12 March 2020 and 30 June 2020.</p>	<p>No specific action needs to be taken by businesses to benefit from this, the deduction for the asset acquisition can be claimed when submitting your tax return this financial year by your accountant. You should set aside details of such acquisition(s) now to ensure they are claimed when submitting your business' tax return.</p> <p>For more information and examples, the Government Fact Sheet is available <a href="#">here</a>.</p>
<b>Backing Business Investment</b>  (Accelerated depreciation for new assets for newly acquired eligible assets purchased by eligible businesses)	<p>The Government is introducing a 15-month investment incentive by accelerating depreciation deductions.</p> <p>This includes a deduction of 50% of the cost of an eligible asset on installation, with existing depreciation rules applying for the balance of the asset's cost. This means in the first year the asset will be immediately depreciated by 50%, and will also be depreciated as it normally would for that year.</p> <p>This applies to eligible assets acquired after 12 March 2020 and first used or installed by 30 June 2021.</p>	<p>Your business will be eligible if it has an aggregated annual turnover of less than \$500 million.</p> <p>Your assets will be eligible if they are new assets that can be depreciated under Division 40 of the <i>Income Tax Assessment Act 1997</i> (i.e. plant, equipment, specified intangibles) acquired after 12 March 2020 and first used or installed before 30 June 2021.</p> <p>Second-hand Division 40 assets and building or other capital works depreciable under Division 43 are not eligible.</p>	<p>In the relevant income year the business can claim both the 50% depreciation deduction, as well as the depreciation deduction for that first year that would normally be applied.</p> <p>You should speak with your accountant or CFO to pursue this incentive.</p> <p>For more information and examples, the Government Fact Sheet is available <a href="#">here</a>.</p>
<b>Coronavirus SME Guarantee Scheme</b>  (Government guarantee of 50% of SME loans by private lenders to encourage)	<p>Under the Coronavirus SME Guarantee Scheme the Government will provide a guarantee of 50% to SME (small and medium enterprise) lenders for new unsecured loans to be used for working capital.</p> <p>This is intended to enhance lenders' willingness and ability to provide credit to small and medium businesses.</p>	<p>Small and Medium businesses with an annual turnover of up to \$50 million will be eligible.</p>	<p>This scheme is due to commence early April and will be available for new loans made by participating lenders until 30 September 2020.</p> <p>The Government is working with banks and other lenders to ensure these loans are available as soon as possible. For more</p>



Business Relief Name	Availability	Eligibility	How to apply
favourable SME lending terms)	<p>The guarantee will be provided where the loan is made on these terms:</p> <ul style="list-style-type: none"> <li>• Maximum total size of loans \$250,000 per borrower</li> <li>• Loan term of up to three years, with an initial six-month repayment holiday</li> <li>• Loan to be in the form of unsecured finance, meaning borrowers will not need to provide an asset as security.</li> </ul> <p>The Government will encourage lenders to provide facilities where funds will only be drawn down if needed by the SME. This would mean the SME would only pay interest on the amount drawn down.</p>		<p>information on how to apply you will need to contact your participating financial institution.</p> <p>For more information, click <a href="#">here</a>.</p>

## 2. COVID19 Key Business Relief Initiatives – Queensland Government

Type of relief	Availability	Eligibility	How to apply
<b>Tax relief</b>			
<b>Payroll Tax Relief</b> (Payroll tax refunds, holiday period and deferrals)	<p>This package includes Queensland Government payroll tax refunds and holidays (that do not need to be repaid) as well as deferrals of payment of payroll tax for other periods.</p> <p><b>Small and medium business:</b> If your business is a small or medium business, you will be eligible to receive:</p> <ul style="list-style-type: none"> <li>a payroll tax refund for the months of November and December 2019;</li> <li>a payroll tax holiday for January to March 2020; and</li> <li>a deferral of payroll tax for the remainder of 2020, with the deferred payment due date being 14 January 2021.</li> </ul> <p><b>Large businesses:</b> If your business is a large business, you can apply for:</p> <ul style="list-style-type: none"> <li>a payroll tax refund for the months of January and February 2020; and</li> <li>a deferral of payroll tax for the remainder of 2020, with the deferred payment due date being 14 January 2021.</li> </ul> <p>If you apply for a deferral of payments for the remainder of 2020 all lodgements will be due on their usual lodgement date but payments will not be due until 14 January 2021.</p>	<p><b>Small and medium businesses:</b> All small and medium businesses (with annual payrolls of \$6.5 million or less) will be eligible for all three of the available benefits.</p> <p><b>Large businesses:</b> All large businesses (with annual payrolls of \$6.5 million or more) must have been negatively affected (directly or indirectly) by coronavirus to be eligible.</p>	<p>Some businesses may have received an email detailing the application process. If not, you may apply for the payroll tax refund/holiday using the link <a href="#">here</a>. You will need your seven-digit client number to apply. This application must be completed by <b>31 May 2020</b>.</p> <p>If you want to apply for the deferral you can do so <a href="#">here</a>. If you already have a deferral this will be automatically extended.</p> <p>Once your applications have been processed you will be sent an email with further instructions on what you need to do.</p> <p>You won't need to pay payroll tax returns for the 2020 calendar year. You will need to continue lodging returns in OSRconnect (without paying them). You can resume paying the returns at any time during the deferral period.</p> <p>For more information, click <a href="#">here</a>.</p>
<b>Land Tax Relief</b> (Land tax rebate and deferrals)	<p>The Queensland Government has recently announced a \$400 million land tax relief package – consisting of:</p> <ul style="list-style-type: none"> <li>a three-month rebate of land tax for 2019-20; and</li> <li>a three month deferral of land tax 2020-21,</li> </ul> <p>on the proviso that the property owners seeking this relief agree to provide rent relief for tenants affected by COVID-19-related downturn and comply with the leasing principles provided by the Queensland Government.</p> <p>The <a href="#">Leasing Principles</a> include the following:</p>	<p><b>A landowner can apply for land tax relief if they meet criteria including:</b></p> <ul style="list-style-type: none"> <li>the landowner rents all or part of a property to a tenant/s OR all or part of a property is currently available for lease; AND</li> <li>at least one tenant's ability to pay their normal rent OR the landowner's ability to secure a tenant is affected by the COVID-19 pandemic; AND</li> <li>the landowner provides rent relief to an affected tenant/s commensurate with the amount of the land tax rebate OR if the property is unable to be leased, the landowner requires land tax relief to</li> </ul>	<p>Instructions on how to apply for the rebate are available at <a href="#">this website</a>.</p>

Type of relief	Availability	Eligibility	How to apply
	<p>For <b>residential landowners</b>:</p> <ul style="list-style-type: none"> <li>You will negotiate in good faith with your tenant to seek a mutually agreeable resolution if their ability to pay is impacted by COVID-19;</li> <li>You will not evict your tenant if they are in financial distress and unable to meet their commitments due to the impact of COVID-19;</li> <li>You will not end a tenancy for any reason other than on an approved ground; this does not include the tenant's inability to pay rent or the end of a fixed term lease;</li> <li>You will not charge break lease fees for tenants who need to end a fixed term tenancy early due to the financial, health or personal safety impacts of COVID-19; and</li> <li>You will allow a tenant to refuse entry for non-essential reasons, including routine repairs and inspections, particularly if a member of the household has a higher risk profile if exposed to COVID-19.</li> </ul> <p>For <b>commercial landowners</b>:</p> <ul style="list-style-type: none"> <li>You will negotiate in good faith with your tenant to seek a mutually agreeable resolution if their ability to pay is impacted by COVID-19;</li> <li>You will not evict your tenant if they are in financial distress and unable to meet their commitments due to the impact of COVID-19;</li> <li>You will not increase rent, except where rent is linked to turnover;</li> <li>You will not penalise a tenant who stops trading or reduces opening hours;</li> <li>You will not charge any interest on unpaid or deferred rent; and</li> <li>You will not make a claim on a bank guarantee or security deposit for non-payment of rent.</li> </ul>	<ul style="list-style-type: none"> <li>meet their financial obligations (such as debt repayments); AND</li> <li>the landowner complies with new leasing requirements, even if the relevant lease is not regulated.</li> </ul>	
<b>Direct payments/rebates</b>			
<b>Electricity Rebate</b> (\$500 power bill rebate for businesses)	A \$500 power bill rebate will be available for Queensland Businesses.	Sole traders, small and medium businesses will be eligible if they consume less than 100,000 kilowatt hours	The rebate will automatically be applied on business electricity bills. You do not need to do anything to claim this rebate.  For more information, click <a href="#">here</a> .

Type of relief	Availability	Eligibility	How to apply
<b>Investment incentives and loans</b>			
<b>Jobs Support Loans</b>  (Loans of up to \$100,000 on favourable terms to meet working capital expenses of businesses)	<p>\$500 million has been allocated to fund low interest loans (with no repayments or interest charged for the first year) to meet working capital expenses of business in Queensland. These loans are intended to assist with employee wages, rent, rates and other related expenditure. They cannot be used to refinance business loans or for the purchase of new equipment or other assets.</p> <p>These loans are available until 25 September 2020 or until the funding is fully committed. The loans are available at an amount up to 50% of the business' average annual wage expense (but not exceeding \$250,000).</p> <p>No repayments or interest payable in the first year, and interest only due in the second year. The loans have a ten year term and have a fixed interest rate of 2.5%. Loan payments will be on a monthly basis.</p> <p>Loans up to \$100,000 will require no security but anything over will need to be secured by a General Security Agreement.</p>	<p>Eligible businesses include sole traders, partnerships, private and public companies and trusts.</p> <p>To be eligible the applicant must:</p> <ul style="list-style-type: none"> <li>be an eligible business which holds an ABN and is registered for GST, or an incorporated not-for-profit organisation;</li> <li>have one or more equivalent full-time employees in Queensland;</li> <li>have operated the business/not-for-profit since 1 July 2017; and</li> <li>suffered a loss of income as a result of COVID-19.</li> </ul> <p>Businesses must also:</p> <ul style="list-style-type: none"> <li>be considered viable under normal business conditions;</li> <li>be able to service the loan under normal business conditions;</li> <li>intend to continue operations after receiving the loan; and</li> <li>intend to use any surplus liquid reserves or normal credit sources up to normal credit limits, in conjunction with the loan to continue operations.</li> </ul>	<p>To apply you will need your:</p> <ul style="list-style-type: none"> <li>Business financial statements for 2017-18 and 2018-19</li> <li>Personal tax returns for 2017-18 and 2018-19</li> <li>Bank account information</li> <li>ATO Integrate Client Account statement</li> <li>Aged list of debtors and creditors at the time of application</li> <li>Two forms of applicant identification (i.e. driver's license and passport)</li> <li>Where relevant the organisation constitution, rules of association, certificate of incorporation or trust deed</li> </ul> <p>There is a <a href="#">checklist</a> available to ensure your application is complete before you submit it.</p> <p>You can complete your <a href="#">application here</a>. You should apply quickly if you are pursuing this relief, before the allocation is exhausted.</p> <p>For more information, click <a href="#">here</a>.</p>
<b>Commercial leasing regulation</b>			
<b>Commercial Tenancies – National Mandatory Code of Conduct for SME Commercial Leasing Principles During COVID-19</b>	<p>The Australian Government and all States and Territories have agreed upon a mandatory Code of conduct to support commercial landlords and tenants.</p> <p>See specific details about the Code under the Commonwealth Government COVID19 – Business Relief table <b>above</b>, under “Commercial SME tenancies – National Mandatory Code of Conduct for SME Commercial Leasing Principles During COVID-19” – these same principles are likely to apply in Queensland.</p> <p>Queensland's implementation of this (including legislative and regulatory changes) is yet to be legislated – but it can be expected to undertaken soon.</p>	<p>This Code will apply to tenants that are:</p> <ul style="list-style-type: none"> <li>Small/medium sized businesses with an annual turnover of up to \$50 million; and</li> <li>Business is eligible for the Commonwealth JobKeeper Payment.</li> </ul>	<p>Tenants who are eligible should be commencing negotiations with their landlords now. Likewise, landlords should be approaching negotiations with tenants who are eligible for application of the Code now.</p> <p>Landlords and tenants should approach negotiations fairly, transparently and openly.</p> <p>Landlords will realistically wish to see business trading records, and tenants should be forthcoming with such records to reasonably allow landlord to assess the genuine impact the COVID-19 pandemic has had on the tenant's revenue, expenses and profitability – and therefore its capacity to pay rent.</p> <p>A failure to approach the negotiations fairly and to afford each other level of transparency both parties need in order to reach an agreement will likely see</p>

Type of relief	Availability	Eligibility	How to apply
	We detail the Queensland Government's land tax relief package (and the various requirements for compliance) above.		<p>the dispute end up before a dispute resolution body for resolution.</p> <p>The Queensland Government is yet to legislate the Code but it is expected will do so after consultation with industry. A good guide as to what to expect can be drawn from the Leasing Principles for land tax relief, which are available <a href="#">here</a>.</p> <p>The Queensland Government's announcement is located <a href="#">here</a>.</p> <p>For more information, click <a href="#">here</a>.</p>

## Industry support framework

<p><b>COVID-19 Manufacturing Supply Chain Support</b> (Connecting supply with demand and new business opportunities)</p>	<p>The Department of State Development, Manufacturing, Infrastructure and Planning has established an online portal to help identify, match and manage supply chain shortages due to COVID-19.</p> <p>Queensland manufacturers or businesses who are having difficulties accessing supplies can complete a Manufacturer's Supply Matching Request form.</p> <p>If you are a business who is able to supply another business who is experiencing supply chain issues you can register your interest to be matched with an opportunity that matches your business' capabilities.</p> <p>Expressions of Interest to supply work or items will be routinely published on the online ICN Gateway for industry to submit proposals to.</p>	<p>Manufacturer's and businesses can apply through the <a href="#">Manufacturer's Supply Matching Request form</a>.</p> <p>Businesses can register to supply through the <a href="#">ICN Gateway</a>. When an opportunity becomes available your business will receive an expression of interest email.</p> <p>For more information, click <a href="#">here</a>.</p>
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### 3. COVID19 Key Business Relief Initiatives – New South Wales Government

Type of relief	Availability	Eligibility	How to apply
<b>Tax relief</b>			
<b>Payroll Tax Relief</b>	<p>The NSW Government has announced multiple payroll tax deferral, waiver and reduction initiatives for business in NSW in response to COVID-19.</p> <p><b>Payroll tax liability reduction for businesses with less than \$10 million in grouped Australian wages:</b> these businesses will receive a 25% reduction in their annual payroll tax liability for 2019-20 financial year.</p> <p><b>Payroll tax liability waiver for businesses whose total grouped wages for 2019/20 are no more than \$10 million:</b> no payroll tax payment for the months of March, April or May 2020 will be required.</p> <p><b>Payroll tax payment deferral:</b> the NSW Government also announced on 27 March 2020 the deferral for all business of payroll tax payments for 6 months.</p> <p><b>Payroll tax free threshold raised:</b> From 1 July 2020 the payroll tax-free threshold limit will be raised from \$900,000 to \$1 million.</p>	Some of the initiatives are dependent on payroll size, as indicated.	For more information, click <a href="#">here</a> .
<b>Direct payments/rebates</b>			
<b>Small Business Grants</b> (Grant of up to \$10,000 for eligible COVID-19 impacted small/medium businesses)	<p>\$750 million is being placed into the Small Business Support Fund. These grants will be available for small businesses in amounts up to \$10,000.</p>	<p>To be eligible, your business will need to:</p> <ul style="list-style-type: none"> <li>• Have between 1-19 employees</li> <li>• Have an annual turnover of more than \$75,000</li> <li>• Have a payroll below the 2019-20 payroll tax threshold of \$900,000</li> <li>• As at 1 March 2020, be based in NSW and employ staff</li> <li>• Be highly impacted by the Public Health Order (COVID-19 Restrictions on Gathering and Movement) Order 2020 issued on 30 March 2020</li> <li>• Use the funding for unavoidable business costs (i.e. utilities, overheads, legal costs and financial advice)</li> <li>• Provide appropriate documentation upon application.</li> </ul> <p>Eligible industries for this scheme may include:</p>	<p>Applications are open and will remain open until 1 June 2020. Applications can be made through the <a href="#">Service NSW</a> website.</p> <p>For more information, click <a href="#">here</a>.</p>

Type of relief	Availability	Eligibility	How to apply
		<ul style="list-style-type: none"> <li>• Retail trade</li> <li>• Accommodation and food service</li> <li>• Rental, hiring and real estate services</li> <li>• Administrative and support services</li> <li>• Arts and recreation services</li> </ul>	
<b>Electricity and Gas Network Relief Package</b>	<p>Energy Networks Australia have announced a relief package to businesses across New South Wales, Victoria and South Australia. Network charges will be rebated for small business customers experiencing financial stress and are mothballing (shutting down to prevent expenses) as a result of COVID-19.</p> <p>Rebating of payments will be processed by networks in arrears of monthly invoicing.</p> <p>Energy Networks will support retailers in not disconnecting any small business customers who may be suffering financial distress before 31 July 2020 and potentially beyond.</p> <p>Disconnection and/or reconnection fees will not be applied to small businesses that have temporarily ceased operation, and during this period small businesses will not pay the daily supply charges.</p>	<p>Relief will apply to small businesses who:</p> <ul style="list-style-type: none"> <li>• are mothballing over the period of 1 April 2020 to 30 June 2020 as a result of COVID-19</li> <li>• consume less than 40MWh or 400GJ per annum (based on 2019 consumption)</li> <li>• use less than 25% of historical average consumption for the period of 1 April – 30 June.</li> </ul>	<p>This package came into effect on 1 April 2020. The rebate will be provided by the end of September 2020 following the receipt of supporting evidence by 1 September 2020. Contact your provider for more information.</p> <p>For more information, click <a href="#">here</a>.</p>
<b>Commercial leasing regulation</b>			
<b>Commercial Tenancies – National Mandatory Code of Conduct for SME Commercial Leasing Principles During COVID-19</b>	<p>The NSW Government has recently announced a \$440 million rental relief package for commercial and residential tenancies.</p> <p><b>Commercial Tenancies:</b> Eligible commercial landlords will be entitled to land tax concession of up to 25 percent for the remainder of 2020, and deferrals of land tax payable for three months - provided that they pass these cost savings on to their commercial tenants through a rent reduction.</p> <p>The NSW Government will also legislate the mandatory Code of Conduct for commercial tenancies, which has been agreed between all States and Territories. See specific details about the Code under the Commonwealth Government COVID19 – Business Relief table above, under “Commercial SME tenancies – National Mandatory Code of Conduct for SME Commercial Leasing Principles During COVID-19” – these same principles are likely to apply in NSW.</p>	<p><b>Commercial Tenancies:</b> This policy will be available to business tenants with turnover of less than \$50 million <b>and</b> experiencing a revenue reduction of at least 30 percent due to COVID-19</p>	<p>This is a developing announcement, with the enabling legislation to follow. Until then, the NSW Government’s media release can be read <a href="#">here</a>.</p>

## 4. COVID19 Key Business Relief Initiatives – Victorian Government

Type of relief	Availability	Eligibility	How to apply
<b>Tax relief</b>			
<b>Payroll Tax Waiver and Refund</b>	<p>Businesses may be able to have their payroll tax for the 2019-20 financial year waived.</p> <p>The eligible businesses will also be able to defer payroll tax payments for the 2020-12 financial year for the first quarter.</p>	<p>Businesses with annual taxable wages up to \$3 million will have their payroll tax for the 2019-20 financial year reimbursed.</p> <p>Eligible businesses must continue to lodge returns but do not need to make any further payments for the remainder of the financial year.</p>	<p>The State Revenue Office will directly contact eligible businesses to reimburse them for payroll tax already paid for the financial year.</p> <p>You can also apply for a refund by logging into <a href="#">PTX Express</a> and clicking 'apply for a refund' in the menu on the left hand side of the screen. You will be required to enter the amount of payroll tax you have already paid in the 2019-20 financial year. If you do not know this amount, just enter '\$1' and it will be automatically calculated for you.</p> <p>You will also be required to select a 'refund reason' and should select 'Amendment to Liability'. For the liability start and end dates enter 1 July 2019 and 30 June 2020. You will then need to type 'COVID-19 reimbursement' into the text field for 'Reason for request of refund'.</p> <p>For more information, click <a href="#">here</a>.</p>
<b>Land Tax Relief and Deferral (Residential)</b>	<p>The Victorian Government has announced that landlords will receive a 25% discount on their land tax if they provide their tenants impacted by COVID-19 with rent relief. Any remaining land tax payable can be deferred until March 2021.</p> <p>The Victorian Government will also provide landowners that:</p> <ul style="list-style-type: none"> <li>• have at least one non-residential property; and</li> <li>• total taxable landholdings below \$1 million</li> </ul> <p>the option of deferring their 2020 land tax payment until after 31 December 2020.</p>	As stated.	<p>The State Revenue Office will directly contact eligible persons, and a new Coronavirus Relief Deputy Commissioner will be established to help manage claims.</p>
<b>Direct payments/rebates</b>			
<b>Business Support Fund</b>	<p>The Victorian Government has established a \$500 million Business Support Fund. This will be used to provide businesses with a one-off \$10,000 grant.</p> <p>Funding can be used for:</p> <ul style="list-style-type: none"> <li>• business costs (i.e. utilities, rent, salaries)</li> </ul>	<p>Small businesses are eligible if they:</p> <ul style="list-style-type: none"> <li>• employ staff</li> <li>• have been subject to closure or are highly impacted by Victoria's <a href="#">Non-Essential Activity Directions</a> issues to date</li> <li>• have a turnover of more than \$75,000</li> <li>• have a payroll of less than \$650,000</li> <li>• Hold an ABN and held one at 16 March 2020</li> </ul>	<p>Applicants must submit an application online <a href="#">here</a>. Applications close 1 June 2020.</p> <p>You will be required to provide a copy of your most recent Business Activity Statement. Your business will be subject to audit by the Victorian Government for four years after the grant has been approved. This will include the business being required to produce evidence (such as payroll reports) to ensure the grant</p>



Type of relief	Availability	Eligibility	How to apply
	<ul style="list-style-type: none"> <li>seeking financial, legal or other advice to support business continuity planning</li> <li>developing the business through marketing and communications activities</li> <li>other supported activities related to the operation of the business</li> </ul>	<ul style="list-style-type: none"> <li>Have been engaged in carrying out the operations of the business in Victoria on 16 March 2020.</li> </ul> <p>Businesses that do not employ people are not eligible for funding through this program.</p> <p>You will be required to certify in writing that your business meets the eligibility criteria.</p>	<p>is being used for its intended purposes. If it is not, the grant will be repayable on demand.</p> <p>For more information, click <a href="#">here</a>.</p>
<b>Electricity and Gas Network Relief Package</b>	<p>Energy Networks Australia have announced a <a href="#">relief package</a> to businesses across New South Wales, Victoria and South Australia. Network charges will be rebated for small business customers experiencing financial stress and are mothballing (shutting down to prevent expenses) as a result of COVID-19.</p> <p>Rebating of payments will be processed by networks in arrears of monthly invoicing.</p> <p>Energy Networks will support retailers in not disconnecting any small business customers who may be suffering financial distress before 31 July 2020 and potentially beyond.</p> <p>Disconnection and/or reconnection fees will not be applied to small businesses that have temporarily ceased operation, and during this period small businesses will not pay the daily supply charges.</p>	<p>Relief will apply to small businesses who:</p> <ul style="list-style-type: none"> <li>are mothballing over the period of 1 April 2020 to 30 June 2020 as a result of COVID-19</li> <li>consume less than 40MWh or 400GJ per annum (based on 2019 consumption)</li> </ul> <p>use less than 25% of historical average consumption for the period of 1 April – 30 June</p>	<p>This package came into effect on 1 April 2020. The rebate will be provided by the end of September 2020 following the receipt of supporting evidence by 1 September 2020. Contact your provider for more information.</p> <p>For more information, click <a href="#">here</a></p>
<b>Commercial leasing regulation</b>			
<b>Commercial Tenancies – National Mandatory Code of Conduct for SME Commercial Leasing Principles During COVID-19</b>	<p>The Australian Government and all States and Territories have agreed upon a mandatory Code of conduct to support commercial landlords and tenants.</p> <p>See specific details about the Code under the Commonwealth Government COVID19 – Business Relief table above, under "Commercial SME tenancies – National Mandatory Code of Conduct for SME Commercial Leasing Principles During COVID-19" – these same principles are likely to apply in Victoria.</p> <p>The Victoria Government has recently announced a commercial rental relief package – consisting of:</p> <ul style="list-style-type: none"> <li>a six-month moratorium on commercial tenancy evictions for the non-payment of rent for small to medium enterprises with an annual turnover under \$50 million that have experienced a minimum 30 per cent reduction in turnover due to coronavirus (COVID-19), commencing from 29 March 2020</li> <li>a freeze on rent increases during the moratorium for commercial tenants</li> </ul>	<p>This will apply to tenants that are:</p> <ul style="list-style-type: none"> <li>Small/medium sized businesses with an annual turnover of up to \$50 million; and</li> <li>A business is eligible for the Commonwealth JobKeeper Payment.</li> </ul>	<p>Further information about the commercial tenancy relief package is available <a href="#">here</a>.</p> <p>Tenants who are eligible should be commencing negotiations with their landlords now. Likewise, landlords should be approaching negotiations with tenants who are eligible for application of the code now.</p> <p>Landlords and tenants should approach negotiations fairly, transparently and openly.</p> <p>Landlords will realistically wish to see business trading records, and tenants should be forthcoming with such records to reasonably allow landlord to assess the genuine impact the COVID-19 pandemic has had on the tenant's revenue, expenses and profitability – and therefore its capacity to pay rent.</p> <p>A failure to approach the negotiations fairly and to afford each other level of transparency both parties need in order to reach an agreement will likely see the dispute end up before a dispute resolution body for resolution.</p>

Type of relief	Availability	Eligibility	How to apply
	<ul style="list-style-type: none"> <li>a rental payment waiver or deferral proportionate to commercial tenants' income reduction due to coronavirus (COVID-19), to be negotiated between the tenant and landlord</li> <li>a mediation service for commercial tenants and landlords, accessed through the VSBBC, to support fair tenancy negotiations.</li> </ul> <p>The Victorian Government will also provide land tax relief to commercial or industrial landlords that provide rent relief to their tenants, provided:</p> <ul style="list-style-type: none"> <li>the tenant's annual turnover doesn't exceed \$50 million</li> <li>the business is an eligible business in the Commonwealth's JobKeeper program, and</li> <li>the business is suffering financial stress or hardship as a result of the pandemic.</li> </ul> <p>It has also been announced that the Victorian Government is setting up a fast-tracked dispute resolution process for tenants and landlords, to be mediated by Consumer Affairs Victoria or the Victorian Small Business Commission.</p> <p>Small and Medium businesses will also be able to apply for rental waivers and deferrals if they have an annual turnover of less than \$50 million and have experienced more than a 30% reduction in turnover due to COVID-19.</p> <p>Victoria's implementation of this (including legislative and regulatory changes) is yet to be legislated, but should occur soon.</p>		The Victorian Government is yet to legislate the Code but it is expected to do so soon.

## 5. COVID19 Key Business Relief Initiatives – South Australia

Type of relief	Availability	Eligibility	How to apply
<b>Tax relief</b>			
<b>Payroll Tax Relief</b>	<p>Businesses with annual Australian <b>wages of up to \$4 million</b> may be eligible for a six-month payroll tax waiver. <b>This will mean businesses will not be required to pay any payroll tax in the months of April to September 2020 (return periods March 2020 – August 2020).</b></p> <p>Payroll tax returns will still need to be lodged for the month, but no payments will need to be paid.</p> <p>Businesses with annual Australian <b>wages over \$4 million</b> that can demonstrate they have been significantly impacted by COVID-19 can apply for a six-month deferral of payroll tax payments. Any payments that were due to be paid from April to September will be due from October 2020.</p> <p>The South Australian Government is attempting to pass legislation that will exempt businesses whose employees qualify for the JobKeeper payment from paying any payroll tax on the wage subsidy.</p> <p>Payroll tax returns will still need to be lodged for the month, but no payments will need to be paid until October 2020.</p>	<p>Businesses will be eligible for the six-month waiver if they had an annual Australian grouped wages of up to \$4 million for the 2018-19 financial year. No application will be required for the waiver to apply. RevenueSA will directly contact businesses that meet this criteria.</p> <p>Businesses will be eligible for the deferral of payroll tax payments if they had annual Australian grouped wages over \$4 million and have been adversely impacted by COVID-19.</p> <p>If your business was not registered for payroll tax in the 2018-19 financial year or did not complete a 2018-19 Annual Reconciliation but you believe the business will meet the relevant annual Australian grouped wages threshold, you will need to apply to RevenueSA to determine the business' eligibility.</p>	<p>Applications for the six-month waiver can be made to <a href="#">RevenueSA</a>.</p> <p>Applications for the deferred payments can be made when lodging your businesses next monthly return. Applications can also be made <a href="#">here</a>. You will need to provide evidence of the adverse impact of COVID-19 on your business. This may include providing Statements of Cash Flow, BAS Statements, Quarterly Profit &amp; Loss or Balance Sheets.</p> <p>For more information, click <a href="#">here</a>.</p>
<b>Land Tax Deferral</b>	<p>Businesses and individuals paying land tax quarterly in 2019-20 will be able to defer payment of their third and fourth quarter instalments for up to six months.</p> <p>Land tax notices of assessment will be sent as usual, with information provided on how the deferral will be administered.</p>	As stated.	<p>No application process will be required and there will be no requirement to contact Revenue SA.</p> <p>For more information, click <a href="#">here</a>.</p>
<b>Direct payments/rebates</b>			
<b>Emergency Cash Grants</b> (Jobs Rescue Package)	<p>The South Australian government is offering one off emergency cash grants of up to \$10,000 for small businesses that have suffered a significant loss of income or been forced to close as a result of necessary coronavirus-related restrictions.</p> <p>The funds are to be used to support activities related to the operation of the business. This grant is intended to ensure the ongoing survival of businesses, and it is unlikely these funds will be</p>	<p>This is available for businesses and not-for-profits who:</p> <ul style="list-style-type: none"> <li>• Employ people in South Australia</li> <li>• Have an annual turnover of less than \$75,000 (GST exclusive)</li> <li>• Have an annual payroll of less than \$1.5m, and <b>not</b> be entitled to a payroll tax waiver under COVID-19 support measures introduced by the SA Government</li> </ul>	<p>Applications for the cash grant will start soon and will be open until 1 June 2020. You can register your interest for the grant through the <a href="#">SA Treasury website</a>.</p> <p>For more information, click <a href="#">here</a>.</p>

Type of relief	Availability	Eligibility	How to apply
	available to assist expansion opportunities or new activities.	<ul style="list-style-type: none"> <li>Have an ABN and were carrying out operations on 1 March 2020</li> <li>Have been subject to closure of highly impacted by COVID-19 related restrictions</li> </ul> <p>A business will be ineligible for this grant if it is part of a group of companies that is registered for payroll tax and it will receive the payroll tax waiver.</p> <p>If the business has received any other SA Government grants provided to address COVID-19 related business impacts, <b>the value of these payments will be deducted from the \$10,000 grant.</b></p>	
<b>Support Funds</b> (Business and Jobs Support Fund and Community and Jobs Support Fund)	<p>\$300m will be provided to the <b>Business and Jobs Support Fund</b> to directly assist businesses and industry sectors facing potential collapse due to the ongoing impacts of coronavirus.</p> <p>\$250m will be provided to the <b>Community and Jobs Support Fund</b> to assist sporting, arts and recreational bodies. It will also help train South Australians seeking new skills and employment to assist organisations to meet the increased demand for services, including emergency relief.</p>		<p>Submissions for the Business and Jobs Support fund can be made through this <a href="#">email</a>. Your submission should highlight the impacts of COVID-19 on your business, particularly through loss of income.</p> <p>Submissions for the Community and Jobs Support Fund can be made through this <a href="#">email</a>.</p>
<b>Electricity and Gas Network Relief Package</b>	<p>Energy Networks Australia have announced a <a href="#">relief package</a> to businesses across New South Wales, Victoria and South Australia. Network charges will be rebated for small business customers experiencing financial stress and are mothballing (shutting down to prevent expenses) as a result of COVID-19.</p> <p>Rebating of payments will be processed by networks in arrears of monthly invoicing.</p> <p>Energy Networks will support retailers in not disconnecting any small business customers who may be suffering financial distress before 31 July 2020 and potentially beyond.</p> <p>Disconnection and/or reconnection fees will not be applied to small businesses that have temporarily ceased operation, and during this period small businesses will not pay the daily supply charges.</p>	<p>Relief will apply to small businesses who:</p> <ul style="list-style-type: none"> <li>are mothballing over the period of 1 April 2020 to 30 June 2020 as a result of COVID-19</li> <li>consume less than 40MWh or 400GJ per annum (based on 2019 consumption)</li> </ul> <p>use less than 25% of historical average consumption for the period of 1 April – 30 June</p>	<p>This package came into effect on 1 April 2020. The rebate will be provided by the end of September 2020 following the receipt of supporting evidence by 1 September 2020. Contact your provider for more information.</p> <p>For more information, click <a href="#">here</a></p>
<b>Job Accelerator Grant</b>	<p>The existing Job Accelerator Grant criteria has been amended to reflect the impact of COVID-19 on employment levels. This previously required employees to be engaged for a full year before the employer was eligible for the second anniversary JAG payment. Claims for this payment from 1 February 2020 – 30 June 2020 will be assessed based on the number of full time equivalent staff as 31 January 2020.</p>	As stated.	<p>No application needs to be made, the criteria will be applied automatically when you make a claim for the second anniversary payment.</p> <p>For more information, click <a href="#">here</a>.</p>

Type of relief	Availability	Eligibility	How to apply
<b>Commercial leasing regulation</b>			
<b>Commercial Tenancies – National Mandatory Code of Conduct for SME Commercial Leasing Principles During COVID-19</b>	<p>The Australian Government and all States and Territories have agreed upon a mandatory Code of conduct to support commercial landlords and tenants.</p> <p>See specific details about the Code under the Commonwealth Government COVID19 – Business Relief table above, under “Commercial SME tenancies – National Mandatory Code of Conduct for SME Commercial Leasing Principles During COVID-19” – these same principles are likely to apply in South Australia</p> <p>South Australia’s implementation of this (including legislative and regulatory changes) is yet to be legislated, but should occur soon.</p>	<p>This Code will apply to tenants that are:</p> <ul style="list-style-type: none"> <li>• Small/medium sized businesses with an annual turnover of up to \$50 million; and</li> <li>• A business is eligible for the Commonwealth JobKeeper Payment.</li> </ul>	<p>Tenants who are eligible should be commencing negotiations with their landlords now. Likewise, landlords should be approaching negotiations with tenants who are eligible for application of the code now.</p> <p>Landlords and tenants should approach negotiations fairly, transparently and openly.</p> <p>Landlords will realistically wish to see business trading records, and tenants should be forthcoming with such records to reasonably allow landlord to assess the genuine impact the COVID-19 pandemic has had on the tenant’s revenue, expenses and profitability – and therefore its capacity to pay rent.</p> <p>A failure to approach the negotiations fairly and to afford each other level of transparency both parties need in order to reach an agreement will likely see the dispute end up before a dispute resolution body for resolution.</p> <p>The South Australian Government is yet to legislate the Code but it is expected to do so soon.</p>

## 6. COVID19 Key Business Relief Initiatives – Western Australia

Type of relief	Availability	Eligibility	How to apply
<b>Tax relief</b>			
<b>Payroll Tax Waiver</b>	<p>The payroll tax threshold will be increased to \$1 million from 1 July 2020 (six months earlier than planned).</p> <p>Payroll tax payments will be waived for a four-month period between 1 March 2020 and 30 June 2020 for eligible businesses. The Treasurer encourages businesses who have not been negatively impacted by COVID-19 to continue paying tax as normal so funds allocated to this initiative can be used to assist other businesses in need.</p>	<p>Businesses will be eligible for the payroll tax waiver if they:</p> <ul style="list-style-type: none"> <li>Have Australia-wide wages of less than \$7.5 million in 2019-20</li> </ul> <p>For members of a group of employers for payroll tax purposes, the designated group employer must determine the group's eligible wages and submit the application if necessary.</p>	<p>Employers (or groups of employers) with Australian taxable <b>wages less than \$5 million</b> as at 29 February 2020 do not need to apply – information provided <a href="#">here</a>.</p> <p>The waiver can be automatically claimed by:</p> <ul style="list-style-type: none"> <li>Declaring WA taxable wages as normal in Revenue Online; and</li> <li>Recording the value of WA taxable wages as exempt wages using the 'Other Exempt Wages' field.</li> </ul> <p>Employers (or groups of employers) <b>with wages of \$5 million to \$7.5 million</b> at 29 February, or new employers registered for payroll tax since 1 March 2020 can apply to defer lodgement and payment of returns. This must be done using this <a href="#">application form</a> and submitted via a <a href="#">web inquiry</a>.</p>
<b>Direct payments/rebates</b>			
<b>Small and Medium Business Grants</b>	<p>The Western Australian Government is providing one-off grants of \$17,500 to eligible businesses to help them manage the impacts of COVID-19.</p>	<p>This payment is available for small and medium businesses whose annual taxable wages are between \$1 million and \$4 million.</p>	<p>No application is required. The grant will be paid automatically from July 2020. These will be paid by cheque, so it is recommended you log in to <a href="#">Revenue Online</a> to ensure the postal address is up to date. There may be delays for businesses whose tax status changed during the 2018-19 assessment period or who commenced as new employers in 2018-19 or 2019-20.</p> <p>For more information, click <a href="#">here</a>.</p>
<b>Energy Assistance</b>	<p>A one-off \$2,500 credit on electricity bills is available for eligible small businesses.</p> <p>Power and water will not be disconnected and interest will not be charged on deferred payments until 30 September 2020 for small businesses facing financial difficulty due to COVID-19.</p>	<p>To be eligible, the business must consume less than 50MWh per annum.</p> <p>The power and water disconnection relief is <b>only available to Synergy and Horizon Power customers</b>.</p>	<p>For more information, please visit either the <a href="#">Synergy</a> or <a href="#">Horizon Power</a> websites.</p>
<b>Local Government Initiatives</b>	<p>Western Australian local governments have created a range of plans in place to support their local economies.</p>	<p>The initiatives cover the areas of:</p> <ul style="list-style-type: none"> <li><a href="#">Augusta Margaret River</a></li> <li><a href="#">Bayswater</a></li> <li><a href="#">Bunbury</a></li> </ul>	<p>Please visit your local government's website for more information on how to apply.</p>

Type of relief	Availability	Eligibility	How to apply
	<p>These initiatives include small business loans, grants, waivers of inspection fees and withdrawal of alfresco dining fees.</p> <p>A summary list of initiatives for each area is accessible through the <a href="#">Small Business Development Corporation</a>.</p>	<ul style="list-style-type: none"> <li>• <a href="#">Busseton</a></li> <li>• <a href="#">Canning</a></li> <li>• <a href="#">Carnarvon</a></li> <li>• <a href="#">Fremantle</a></li> <li>• <a href="#">Geraldton</a></li> <li>• <a href="#">Karratha</a></li> <li>• <a href="#">Kwinana</a></li> <li>• <a href="#">Melville</a></li> <li>• <a href="#">Northam</a></li> <li>• <a href="#">Perth</a></li> <li>• <a href="#">Serpentine Jarrahdale</a></li> <li>• <a href="#">Stirling</a></li> <li>• <a href="#">Subiaco</a></li> <li>• <a href="#">Victoria Park</a></li> <li>• <a href="#">Vincent</a></li> </ul>	

Commercial leasing regulation			
<p><b>Commercial Tenancies – National Mandatory Code of Conduct for SME Commercial Leasing Principles During COVID-19</b></p>	<p>The Australian Government and all States and Territories have agreed upon a mandatory Code of conduct to support commercial landlords and tenants.</p> <p>See specific details about the Code under the Commonwealth Government COVID19 – Business Relief table above, under “Commercial SME tenancies – National Mandatory Code of Conduct for SME Commercial Leasing Principles During COVID-19” – these same principles are likely to apply in Western Australia</p> <p>Western Australia’s implementation of this (including legislative and regulatory changes) is yet to be legislated, but should occur soon.</p>	<p>This Code will apply to tenants that are:</p> <ul style="list-style-type: none"> <li>• Small/medium sized businesses with an annual turnover of up to \$50 million; and</li> <li>• Business is eligible for the Commonwealth JobKeeper Payment.</li> </ul>	<p>Tenants who are eligible should be commencing negotiations with their landlords now. Likewise, landlords should be approaching negotiations with tenants who are eligible for application of the code now.</p> <p>Landlords and tenants should approach negotiations fairly, transparently and openly.</p> <p>Landlords will realistically wish to see business trading records, and tenants should be forthcoming with such records to reasonably allow landlord to assess the genuine impact the COVID-19 pandemic has had on the tenant’s revenue, expenses and profitability – and therefore its capacity to pay rent.</p> <p>A failure to approach the negotiations fairly and to afford each other level of transparency both parties need in order to reach an agreement will likely see the dispute end up before a dispute resolution body for resolution.</p> <p>The Western Australian Government is yet to legislate the Code but it is expected to do so soon.</p>

## 7. COVID19 Key Business Relief Initiatives – Northern Territory

Type of relief	Availability	Eligibility	How to apply
<b>Tax relief</b>			
<b>Payroll Tax Waiver and Deferral</b>	<p>Payroll tax will be abolished for small and medium sized businesses for six months.</p> <p>Payroll tax will be deferred for large businesses for six months.</p>		<p>Businesses will be able to apply from 1 May 2020.</p> <p>More information is to come.</p>
<b>Direct payments/rebates</b>			
<b>Small Business Survival Fund</b>	<p>The Small Business Survival fund intends to help local businesses:</p> <ul style="list-style-type: none"> <li>Survive through the partial or full shutdown period</li> <li>Adjust and adapt to take advantage of the new consumer environment</li> <li>Prepare to take advantage of the rebounding economy when the COVID-19 crisis is over.</li> </ul> <p>The fund is targeted at businesses that have a significant reduction in trade due to the shutdown and physical distancing provisions.</p> <p>Payments will include an initial lump sum (either the 'immediate survival payment' or the 'rapid adaptation payment') to help offset immediate cost pressures and provide time to plan.</p> <p>The immediate survival amounts are:</p> <ul style="list-style-type: none"> <li>\$2,000 for sole traders</li> <li>\$5,000 for businesses with 2 to 4 employees</li> <li>\$20,000 for businesses with 5 to 19 employees</li> <li>\$50,000 for businesses with more than 20 employees</li> </ul> <p>The rapid adaptation amounts to offset costs incurred in adapting their current business model to suit regulations are:</p> <ul style="list-style-type: none"> <li>Up to \$1,000 for businesses with one employee</li> <li>Up to \$5,000 for other eligible businesses</li> </ul>	<p>This is available to Northern territory businesses that:</p> <ul style="list-style-type: none"> <li>Are a legal entity and holder of an ABN as at 23 March 2020, and</li> <li>Are a Territory enterprise, and</li> <li>Usually operate in one of the industry sectors affected by the social gathering restrictions announced on 22 March 2020 and 24 March 2020, and/or</li> <li>Have been significantly impacted by the physical distancing requirements in response to the COVID-19 pandemic</li> </ul> <p>Affected industry sectors include:</p> <ul style="list-style-type: none"> <li>Food, drink and retail</li> <li>Beauty and personal care services</li> <li>Entertainment venues</li> <li>Leisure and recreation</li> </ul> <p>If your business is not listed you may <a href="#">email</a> to have someone contact you to discuss your specific case within two business days.</p>	<p>To apply you must have a NT Government vendor ID. You can find this on your remittance advice in the top right hand side. It is the first eight characters of the Vendor No. If you do not have a recent remittance advice or you need to register as a new vendor, you can apply for one through this <a href="#">email</a>.</p> <p>Applications can be made <a href="#">here</a>. Applications close 1 May 2020.</p> <p>Applications will be assessed using these principles and criteria:</p> <ul style="list-style-type: none"> <li>The affected business must be operating in a defined industry sector</li> <li>The affected business must demonstrate significant impact, particularly in relation to turnover, staffing levels and fixed and operational costs</li> <li>Applicants must be able to provide appropriate evidence to support their application</li> <li>Eligible recipients must comply with the NT Government's buy local policy requirements</li> <li>Businesses that meet the fund's objective, intent and principles will be assessed on a case-by-case basis</li> </ul>



Type of relief	Availability	Eligibility	How to apply
<b>Business Improvement Grants</b>	<p>\$20 million has been committed to the Business Improvement Grants program to help stimulate the economy. This will enable Territory businesses to access a \$10,000 grant.</p> <p>This grant can be used to purchase goods and services to make permanent physical improvements to a business that help its operations and customer experience. This includes buying new equipment, new shop fit outs and physical changes to attract customers. To be eligible, the works must include a labour component and be carried out by an eligible business that is not related to the grant recipient.</p> <p>These purchases or upgrades are to be from another Territory business.</p> <p>Eligible works can start after an application has been approved.</p>	<p>A business will be eligible if it:</p> <ul style="list-style-type: none"> <li>• Has a valid legal entity and holds a valid ABN from 18 March 2020</li> <li>• Is not an <a href="#">excluded recipient</a></li> <li>• Has its principal place of doing business physically located in the Northern Territory</li> <li>• Services its customers or clientele from a shopfront premises</li> <li>• Offers goods and/or services to the public</li> <li>• Was offering services wholly or substantially in the NT for at least one month at the time of applying for the grant</li> </ul>	<p>To apply, you must decide on the work to be done and check the list of <a href="#">registered service providers</a> taking part in the program. You will need to obtain a quote from them. No minimum amount is required.</p> <p>You will then need to apply online <a href="#">here</a>. If approved, you will receive a unique voucher. This is to be given to the service provider once the works are complete. They will then retain this voucher to be paid by the Department of Trade, Business and Innovation.</p> <p>All works must be completed within six months of the date of issuance of the voucher, or before 30 April 2021, whichever is sooner.</p> <p>For more information, click <a href="#">here</a>.</p>
<b>Power, Water and Sewerage Relief</b>	<p>All Northern Territory businesses that can demonstrate substantial hardship due to COVID-19 will be eligible for a 50% reduction in all power, water and sewerage bills for six months.</p>	<p>This is available to all Northern territory businesses.</p>	<p>Businesses will be able to apply from 1 May 2020.</p>
<b>Commercial leasing regulation</b>			
<b>Commercial Tenancies – National Mandatory Code of Conduct for SME Commercial Leasing Principles During COVID-19</b>	<p>The Australian Government and all States and Territories have agreed upon a mandatory Code of conduct to support commercial landlords and tenants.</p> <p>See specific details about the Code under the Commonwealth Government COVID19 – Business Relief table above, under “Commercial SME tenancies – National Mandatory Code of Conduct for SME Commercial Leasing Principles During COVID-19” – these same principles are likely to apply in the Northern Territory</p> <p>Northern Territory’s implementation of this (including legislative and regulatory changes) is yet to be legislated, but should occur soon.</p>	<p>This Code will apply to tenants that are:</p> <ul style="list-style-type: none"> <li>• Small/medium sized businesses with an annual turnover of up to \$50 million; and</li> <li>• Business is eligible for the Commonwealth JobKeeper Payment.</li> </ul>	<p>Tenants who are eligible should be commencing negotiations with their landlords now. Likewise, landlords should be approaching negotiations with tenants who are eligible for application of the code now.</p> <p>Landlords and tenants should approach negotiations fairly, transparently and openly.</p> <p>Landlords will realistically wish to see business trading records, and tenants should be forthcoming with such records to reasonably allow landlord to assess the genuine impact the COVID-19 pandemic has had on the tenant’s revenue, expenses and profitability – and therefore its capacity to pay rent.</p> <p>A failure to approach the negotiations fairly and to afford each other level of transparency both parties need in order to reach an agreement will likely see the dispute end up before a dispute resolution body for resolution.</p> <p>The Northern Territory Government is yet to legislate the Code but it is expected to do so soon.</p>

## 8. COVID19 Key Business Relief Initiatives – Tasmania

Type of relief	Availability	Eligibility	How to apply
<b>Tax relief</b>			
<b>Payroll Tax Waiver – Wages under \$5 million</b>	<p>A payroll tax waiver for 2019-20 is available for business' with Australian wages of up to \$5 million annually.</p>	<p>Tasmanian employers must meet the below criteria in 2019-20 to qualify for the waiver:</p> <ul style="list-style-type: none"> <li>Australian wages (or Australian group wages) of \$5 million or less; and</li> <li>Your business must have been adversely affected by COVID-19 during 2019-20</li> <li>One of the either: <ul style="list-style-type: none"> <li>You are not grouped and only pay wages in Tasmania;</li> <li>You are not grouped and the Tasmanian portion of your wages will be 50% or more of your total Australian wages; or</li> <li>You are grouped and the Tasmanian portion of wages will be 50% or more of the group's Australian grouped wages</li> </ul> </li> </ul>	<p>To apply for the payroll tax waiver, the <a href="#">application form</a> must be completed and returned to the State Revenue Office (SRO). If the application is approved:</p> <ul style="list-style-type: none"> <li>you will not be required to lodge monthly payroll tax returns for March, April and May 2020</li> <li>any of the above monthly returns you have lodged will be cancelled</li> <li>a refund will be issued to the bank account nominated by your business in Tasmanian Revenue Online for any payroll tax paid for the 2019-20 financial year.</li> </ul> <p>Your Annual Adjustment Return for 2019-20 must still be lodged by 21 July 2020.</p> <p>For more information, click <a href="#">here</a>.</p>
<b>Payroll Tax Waiver – Hospitality, Tourism and Seafood</b>	<p>A payroll tax waiver for 2019-20 is also available for businesses in the hospitality, tourism and seafood industries. This only applies to eligible employees, and payroll tax will not be waived for non-eligible employees.</p> <p>Eligible employees are only those employees who solely or predominantly work in one or more of the hospitality, tourism or seafood industries.</p> <p>Hospitality industry means the provision of the following goods and services where those goods and services are primarily provided directly to the public:</p> <ul style="list-style-type: none"> <li>short-stay accommodation; or</li> <li>preparation and service of meals, cooked food or beverages</li> </ul> <p>This is intended to cover motels, restaurants, cafes, pubs and other similar providers. This doesn't extend to wholesale or service suppliers to the industry.</p> <p>Tourism industry means the provision of goods and services primarily to people who are visiting, or travelling in, Tasmania on holiday principally for the purposes of sightseeing, entertainment, or both.</p>	<p>Tasmanian employers will be eligible for the waiver if:</p> <ul style="list-style-type: none"> <li>the business employs at least one employee who solely or predominantly works in one or more of the hospitality, tourism or seafood industries; and</li> <li>One of either: <ul style="list-style-type: none"> <li>You are not grouped and only pay wages in Tasmania;</li> <li>You are not grouped and the Tasmanian portion of your wages will be 50% or more of your total Australian wages; or</li> <li>You are grouped and the Tasmanian portion of wages will be 50% or more of the group's Australian grouped wages</li> </ul> </li> </ul>	<p>To apply for the payroll tax waiver, the <a href="#">application form</a> must be completed and returned to the State Revenue Office (SRO). If the application is approved you will not be required to lodge monthly payroll tax returns for March, April and May 2020. The SRO will contact you regarding the process for calculating your refund entitlement in respect to your monthly returns for July 2019 to February 2020.</p> <p>Your Annual Adjustment Return for 2019-20 must still be lodged by 21 July 2020.</p> <p>For more information, click <a href="#">here</a>.</p>

Type of relief	Availability	Eligibility	How to apply
	Seafood industry means the provision of good and services that primarily relate to the taking, handling, farming or sale of seafood.		
<b>Payroll Tax Rebate</b>	A payroll tax 12-month rebate is soon to be available for new youth employees (aged 24 years and under).	The new youth employees must be employed at a point between 1 April 2020 and 31 December 2020.	More information is to come, but you can sign up to the <a href="#">State Revenue Office email subscription</a> service to receive updates once they are published.
<b>Land Tax Waiver</b>	<p>Land tax will be waived for commercial property for the 2020-21 financial year where the business owner is liable for land tax and can demonstrate that their business operations have been affected by COVID-19.</p> <p>'Commercial property' refers to property classified as such for government valuation purposes.</p>		More information is to come, but you can sign up to the <a href="#">State Revenue Office email subscription</a> service to receive updates once they are published.
<b>Direct payments/rebates</b>			
<b>Small Business Emergency Grant</b>	<p>The second round of the Small Business Emergency Grant has been released. This will provide grants of \$2,500 to eligible businesses under severe hardship who have not yet received funding under the first round.</p> <p>For this round, the definition of small business has been lifted to those having less than 25 full time equivalent (FTE) employees. Eligibility is no longer limited to targeted areas but is available to any business experiencing severe hardship that meets the other eligibility criteria.</p> <p>All applicants are recommended to register for the JobKeeper payment.</p>	<p>Businesses will be eligible for the grant if they:</p> <ul style="list-style-type: none"> <li>Have been employing fewer than 25 FTE employees (casual, part-time or full-time) on or before 31 January 2019, or be a: <ul style="list-style-type: none"> <li>Sole trader</li> <li>Non-employing business</li> <li>Owner operator</li> </ul> </li> <li>Meet the hardship test of a loss in revenue of greater than 30% (evidence may be required)</li> <li>Derive greater than 50% of their income from the business (evidence may be requested)</li> <li>Have been operating their business on or before 31 January 2019</li> <li>Be registered for tax purposes in Australia with an ABN</li> <li>Be a majority owned and operated Tasmanian business</li> </ul> <p>Business will be ineligible if they:</p> <ul style="list-style-type: none"> <li>Have already received funding under round one of this grant</li> <li>Are wholly owned subsidiaries of large businesses (25 or more employees)</li> <li>Are a non-employing business from which the owner derives less than 50% of their income</li> <li>Are a not-for-profit organisation, unless trading or funding activities are a substantial part of the organisation's activities</li> <li>Are a business eligible for the Primary Healthcare Grants</li> <li>Have submitted multiple applications under one ABN</li> <li>Are an unincorporated association</li> </ul>	<p>Applications can be made <a href="#">here</a>. You will be advised of the outcome via email. Successful applicants will have the grant payment transferred into the business' bank account.</p> <p>For more information, click <a href="#">here</a>. For frequently asked questions, click <a href="#">here</a>.</p>

Type of relief	Availability	Eligibility	How to apply
<b>Small Business Hardship Grant</b>	<p>Grants of \$15,000 will be available to businesses that employ fewer than 50 full time equivalents.</p> <p>The grants will be available to eligible businesses who also meet the assessment criteria.</p> <p>Applicants are encouraged to apply for the Small Business Emergency Support Grant first.</p>	<p>To be an eligible business, the business must:</p> <ul style="list-style-type: none"> <li>• have been employing 49 full time equivalent (FTE) employees or less (casual, full-time or part-time) as at 31 January 2020</li> <li>• Meet the hardship test and provide documented evidence to support a loss in revenue of greater than 30%</li> <li>• Have been operating their business on or before 31 January 2019</li> <li>• Be registered for tax purposes in Australia with an ABN and be registered for GST</li> <li>• Be a majority Tasmanian-owned and operated business in Tasmania.</li> </ul> <p>The grants will be available to eligible businesses who meet the following assessment criteria:</p> <ul style="list-style-type: none"> <li>• Meeting the hardship test (demonstrate that the business' revenue has reduced by more than 30%) and</li> <li>• Either: <ul style="list-style-type: none"> <li>○ can demonstrate an ability to continue to operate in the current environment and provide products necessary for the Tasmanian or Australian community, or</li> <li>○ may need to temporarily cease operation but can demonstrate strong future prospects for future jobs sustenance or growth</li> </ul> </li> </ul>	<p>Applications are open <a href="#">here</a>.</p> <p>Applications will be competitively assessed on an as needed basis and at the discretion of the Department of State Growth.</p> <p>You will be required to provide evidence of hardship from 31 January 2020 by providing:</p> <ul style="list-style-type: none"> <li>• Business Activity Statements for 2018-19 and 2019-20 up to 31 March 2020, or</li> <li>• A profit and loss statement prepared by the applicant's accountant for 2018-19 and 2019-20 up to 31 March 2020, or</li> <li>• Official management accounts from financial software products such as MYOB, XERO or Quickbooks for 2018-19 and 2019-20 up to 31 March 2020, or</li> <li>• Where you are unable to provide details for the current financial year, copies of the businesses bank statements from 1 July 2019 to 31 March 2020.</li> </ul> <p>You will be required to declare that your business has satisfactory credit history and that all statutory obligations were up to date prior to 31 January 2020.</p> <p>For more information, click <a href="#">here</a>.</p>
<b>Business Support Loan Scheme</b>	<p>Loans from \$20,000 to \$250,000 are available to assist eligible businesses with continuity, viability and sustainability during the COVID-19 period.</p> <p>Preference will be given to businesses operating in the hospitality, tourism, seafood export and related supply chain businesses, however businesses in other sectors that can demonstrate material impact of COVID-19 will also be considered.</p> <p>This may be used for:</p> <ul style="list-style-type: none"> <li>• Purchasing business plant and equipment</li> <li>• Improving distribution channels and online shopping accessibility</li> <li>• Implementing initiatives to improve the sustainability and viability of the business</li> <li>• Ensuring that essential business continuity is maintained</li> </ul> <p>The loan cannot not be used for:</p> <ul style="list-style-type: none"> <li>• Overdue creditor payments</li> <li>• Overdue statutory payments</li> <li>• Staff displacement or redundancy costs</li> <li>• Debt refinancing</li> </ul>	<p>Loans are available to businesses that:</p> <ul style="list-style-type: none"> <li>• Have a turnover of \$10 million or less per the businesses most recent financial statements</li> <li>• Are majority Tasmanian-owned or operate in Tasmania as a sole trader, trust, partnership or private company</li> <li>• Can demonstrate their business has been impacted by the coronavirus outbreak, and a clear need for the loan, to the satisfaction of the Department of State Growth</li> <li>• Can demonstrate business financial viability prior to the COVID-19 outbreak</li> <li>• Are registered for tax purposes in Australia with an ABN</li> <li>• Provide business financial reporting to a satisfactory level with 2019 financial accounts and tax returns being highly preferred</li> <li>• Require a satisfactory credit history including the payment of statutory obligations and staff entitlements</li> </ul> <p>Businesses with a turnover in excess of \$10 million per year that operate in multiple locations will be considered by exception.</p>	<p>Applications can be made <a href="#">here</a>, and are open now until further advised by the Department of State Growth. No loan application fees apply.</p> <p>Once a loan approval is provided a Letter of Offer will be available within three working days for signing. The funds will be released immediately upon the receipt of the counter signed loan letter by the department.</p> <p>For more information, click <a href="#">here</a>.</p>

Type of relief	Availability	Eligibility	How to apply
	<p>The Loans will have a maximum term of five years. The loans will be interest free for the first three years, and then payable at State Growth's commercial loan interest rate from year four onwards.</p>	<p>Tasmanian Incorporated Associations that operate business undertakings for the purpose of generating income streams will also be eligible to apply at the department's discretion.</p> <p>Where a number of businesses are conducted under common ownership, they will collectively be eligible for loans up to the maximum of \$250,000.</p>	
<b>Business Continuity Grant</b>	<p>\$700,000 has been committed to providing one-off business grants of up to \$750 towards the total cost of engaging a suitably qualified person to advice on business continuity planning.</p> <p>This continuity planning includes:</p> <ul style="list-style-type: none"> <li>Financial advice (e.g. financial planning, credit advice)</li> <li>Specialist accounting, legal and business planning advice about cash flow projections, managing risk, diversifying/pivoting the business enterprise or adding value to products and services produced by the business</li> </ul> <p>The grant cannot be used for:</p> <ul style="list-style-type: none"> <li>Servicing creditors or personal debts</li> <li>Annual business tax or accounting services</li> <li>The purchase, hire or lease of physical goods and equipment</li> <li>The cost of marketing activities, advertising placements and marketing and communication production costs</li> </ul>	<p>The business will be eligible if it:</p> <ul style="list-style-type: none"> <li>Has an ABN and is registered for GST;</li> <li>Is not subject to any legal impediment, including bankruptcy or liquidation</li> </ul> <p>The business continuity planning advice must be provided by a suitably qualified consultant.</p> <p>This grant is not available to:</p> <ul style="list-style-type: none"> <li>Local, state or Australian government entities</li> <li>Not-for-profit organisations (unless trading or financial activities are a substantial part of the organisation activities)</li> <li>Unincorporated associations</li> </ul>	<p>Submissions are open now until 31 December 2020. You can apply through <a href="#">SmartyGrants</a>.</p> <p>For more information, click <a href="#">here</a>. If you have any questions, please contact the program manager directly via <a href="#">email</a>.</p>
<b>Business Vehicle Registration Relief Package</b> (Registration freeze and heavy vehicle and motor tax waivers)	<p><b>Registration freeze:</b> Small businesses can apply to the Registrar of Motor Vehicles to freeze their business vehicle registrations for both light and heavy vehicles.</p> <p>Registrations can be frozen for up to 12 months and reactivated at no cost.</p> <p><b>Heavy vehicle registration and motor tax waivers:</b> Registration fees and the road component of motor tax will be waived for 12 months for heavy vehicles of 4.5 tonnes and over. The regulatory component of motor tax (which funds the National Heavy Vehicle Regulator) will not be waived.</p>	<p>To be eligible, the business must have an ABN and have either ceased or suspended business activities.</p> <p>Approvals will be made at the discretion of the Registrar of Motor Vehicles.</p>	<p>Applications can be made through <a href="#">Transport Tasmania</a>. You will need to provide the business' ABN and make a declaration that your business activities have been ceased or suspended.</p> <p>For more information, click <a href="#">here</a>. For advice on eligibility or for assistance with your application, contact the <a href="#">Registration and Licensing Services</a>.</p>
<b>Support from Other Organisations</b> (Electricity, water, sewerage)	<p><b>Aurora Energy</b> has established a Customer Support Fund to help residential and small business customers who have been impacted by COVID-19. A 12-month cap on price increases has been implemented. Eligible small businesses will have their next bill waived on the below products:</p> <ul style="list-style-type: none"> <li>Business Time of Use (Tariff 94)</li> <li>General Business (Tariff 22)</li> </ul>	<p>Aurora Energy's bill waiver will be available for small business' bill on the stated products if their yearly energy consumption is less than 150MWh. Their next bill (after 1 April 2020) will be 100% waived.</p> <p>TasWater's bill rebate is available on small business' bill on the stated products. The rebate will</p>	<p>The Aurora Energy bill waiver will be automatically applied.</p> <p>Application for other forms of relief through Aurora Energy can be made <a href="#">here</a>. For more information, visit <a href="#">Aurora Energy</a>.</p>

Type of relief	Availability	Eligibility	How to apply
	<ul style="list-style-type: none"> <li>Irrigation Time of Use (Tariff 75)</li> <li>Low Voltage Demand (Tariff 82)</li> </ul> <p>Businesses that don't use these products may also be eligible on application for bill relief, waiving of fees and charges, freezing debt, payment plans and more.</p> <p><b>TasWater</b> has implemented a freeze on price increases for 12 months for water and sewerage bills for residential and business customers.</p> <p>A 100% rebate on the quarterly bill is also available for small businesses on electricity tariff 22, 94, 82 or 75.</p>	apply for their regular quarterly bill due between 1 April 2020 and 30 June 2020.	TasWater's rebate will be applied automatically on the bill. For more information or to apply for business support, click <a href="#">here</a> .

Commercial leasing regulation			
<b>Commercial Tenancies – National Mandatory Code of Conduct for SME Commercial Leasing Principles During COVID-19</b>	<p>The Australian Government and all States and Territories have agreed upon a mandatory Code of conduct to support commercial landlords and tenants.</p> <p>See specific details about the Code under the Commonwealth Government COVID19 – Business Relief table above, under "Commercial SME tenancies – National Mandatory Code of Conduct for SME Commercial Leasing Principles During COVID-19" – these same principles are likely to apply in Tasmania</p> <p>Tasmania's implementation of this (including legislative and regulatory changes) is yet to be legislated but should occur soon.</p>	<p>This Code will apply to tenants that are:</p> <ul style="list-style-type: none"> <li>Small/medium sized businesses with an annual turnover of up to \$50 million; and</li> <li>Business is eligible for the Commonwealth JobKeeper Payment.</li> </ul>	<p>Tenants who are eligible should be commencing negotiations with their landlords now. Likewise, landlords should be approaching negotiations with tenants who are eligible for application of the code now.</p> <p>Landlords and tenants should approach negotiations fairly, transparently and openly.</p> <p>Landlords will realistically wish to see business trading records, and tenants should be forthcoming with such records to reasonably allow landlord to assess the genuine impact the COVID-19 pandemic has had on the tenant's revenue, expenses and profitability – and therefore its capacity to pay rent.</p> <p>A failure to approach the negotiations fairly and to afford each other level of transparency both parties need in order to reach an agreement will likely see the dispute end up before a dispute resolution body for resolution.</p> <p>The Tasmanian Government is yet to legislate the Code but it is expected to do so soon.</p>

## 9. COVID19 Key Business Relief Initiatives – Australian Capital Territory

Type of relief	Availability	Eligibility	How to apply
<b>Tax relief</b>			
<b>Payroll Tax Waiver</b>	All businesses whose operations have been affected by the prohibited activities list will be eligible to receive a six-month waiver of payroll tax from April to September 2020.	Businesses may only access the waiver if their operations have been affected by the <a href="#">prohibited activities list</a> .	<p>Applications can be made by filling out this <a href="#">application form</a>.</p> <p>You will still need to lodge your returns by their respective due dates.</p> <p>If you lodge your returns monthly, the first waiver will be applied to the March payroll tax return, which is usually payable by 7 April.</p> <p>If you lodge your returns annually, the first waiver will be automatically applied to their account when their return is received at the end of the 2019-20 financial year.</p>
<b>Payroll Tax Deferral</b>	All ACT businesses with Australia-wide wages of up to \$10 million can defer their 2020-21 payroll tax until 1 July 2022.	Businesses are eligible for the deferral if they have Australian-wide wages of up to \$10 million – see this <a href="#">link</a> .	<p>Eligible businesses will need to lodge their returns as normal but will not be required to make the payments at the usual time. If you lodge your returns monthly, the deferral can commence from your July 2020 payroll tax liability, which is usually payable by 7 August.</p> <p>If you lodge your returns annually, you can defer payment of your full 2020-21 payroll tax liability, which is usually payable in July 2021.</p> <p>For more information, click <a href="#">here</a>.</p>
<b>Construction Industry Payroll Deferral</b>	<p>Businesses in the construction industry can defer their payroll tax liability for the six months from April to September 2020. No interest will be charged on the deferred amounts until 1 September 2020, at which point the ACT Government will determine if a further deferral period will be provided.</p> <p>The government is also continuing to fast track development application approvals.</p>	As stated.	<p>Applications can be made by filling out this <a href="#">application form</a>.</p> <p>You will still be required to continue to lodge your returns by their respective due dates, however payments will not be required until September 2020.</p> <p>For more information, click <a href="#">here</a>.</p>
<b>Direct payments/rebates</b>			
<b>Commercial Rates Rebate</b>	Commercial property owners with an Average Unimproved Value below \$2 million on their property are eligible for a rebate on their commercial rates fixed charge.	As stated.	This rebate will be automatically applied. Where rate payers have paid in full of have a quarter bill less than the credit, this will be rolled over on to the next bill.

Type of relief	Availability	Eligibility	How to apply
	<p>Commercial rate payers will receive a credit of \$2,622 (equivalent to the annual fixed charge) to their 2019-20 general rates, in quarter four of this year.</p> <p>The issuance of the commercial general rates notices for the 2019-20 quarter four will be deferred by four weeks. Notices will be payable a month after the date of issue.</p> <p>Rates charges may also be deferred (interest free) up to October 2020 for commercial property owners who have been affected by COVID-19.</p>		For more information, click <a href="#">here</a> and <a href="#">here</a>
<b>Power Rebate</b>	Small businesses will receive a rebate of \$750 on their next electricity bill in or around June or July 2020.	<p>This applies to small business owners with electricity usage below 100 megawatts per year.</p> <p>This rebate will apply regardless of whether customers are on standing or market offers.</p>	<p>This will be automatically applied by your electricity supplier.</p> <p>For more information, contact your energy provider.</p>
<b>Registration and Licensing Fee Waivers</b>	<p>Off licenced venues with gross liquor purchase value less than \$3 million per annum and licensed venues will receive a 12-month waiver of their food business and liquor licensing fees from 1 April 2020.</p> <p>Outdoor dining fees for 2020-21 will be waived.</p> <p>Where food business registration has been prepaid for more than one year in advance, an additional 12 months will be added to the license.</p> <p>The government will waive fees for 12 months from 1 April 2020 for businesses that require an infection control license (e.g. beauty therapists, nail salons, tattoo parlours and dentists).</p>	As stated.	<p>This will be automatically applied as part of the normal annual fee licencing process.</p> <p>For more information, click <a href="#">here</a>.</p>
<b>Commercial leasing regulation</b>			
<b>Commercial Tenancies – National Mandatory Code of Conduct for SME Commercial Leasing Principles During COVID-19</b>	<p>The Australian Government and all States and Territories have agreed upon a mandatory Code of conduct to support commercial landlords and tenants.</p> <p>See specific details about the Code under the Commonwealth Government COVID19 – Business Relief table above, under “Commercial SME tenancies – National Mandatory Code of Conduct for SME Commercial Leasing Principles During COVID-19”.</p> <p>In ACT, the ACT Government has centred its <a href="#">“commercial economic survival measures based on need”</a> and depending on the level of hardship commercial tenants are facing, landlords will be eligible to apply for a waiver or rebate on their commercial rates, tied to the rental relief passed</p>	<p>This Code will apply to tenants that are:</p> <ul style="list-style-type: none"> <li>Small/medium sized businesses with an annual turnover of up to \$50 million; and</li> <li>Business is eligible for the Commonwealth JobKeeper Payment</li> </ul> <p>The ACT Government's stimulus packages are determined by the following categories:</p> <ul style="list-style-type: none"> <li>Category 1 - Those who have been partially or not affected;</li> <li>Category 2 - Those who have been significantly affected (at least 30 per cent reduction in business income); and</li> <li>Category 3 - Those who have to shut-down operations due to COVID-19 health restrictions</li> </ul>	<p>Tenants who are eligible should be commencing negotiations with their landlords now. Likewise, landlords should be approaching negotiations with tenants who are eligible for application of the code now.</p> <p>Landlords and tenants should approach negotiations fairly, transparently and openly.</p> <p>Landlords will realistically wish to see business trading records, and tenants should be forthcoming with such records to reasonably allow landlord to assess the genuine impact the COVID-19 pandemic has had on the tenant's revenue, expenses and profitability – and therefore its capacity to pay rent.</p> <p>A failure to approach the negotiations fairly and to afford each other level of transparency both parties need in order to reach an agreement will likely see</p>



Type of relief	Availability	Eligibility	How to apply
	<p>onto their tenants – subject to the categories of edibility noted in this section.</p> <p>The ACT Government has also passed its Covid-19 Emergency Response Act 2020 Act, and legislated changes to the Leases (Commercial and Retail) Act 2001 however more changes can be expected.</p> <p>The ACT Government has provided this summary of its current actions <a href="#">here</a>:</p> <p><i>Support is being provided through ensuring that the deferral or waiver of rates is targeted based on need which is assessed as per the above and will be targeted at properties with small AUVs.</i></p> <p><i>Commercial landlords will need to play their part, cost-sharing or the deferrals of losses will be shared between Government, landlords, tenants and financial institutions.</i></p> <p><i>Landlords and tenants should work together to reach an agreement that allows the business to bounce-back when the time is right. The ACT Government will appoint a Commercial Tenancy Mediator (Business Commissioner) to support and encourage commercial landlords and tenants to engage and negotiate mutually agreeable outcomes. Further details on this role are to be announced shortly.</i></p>		<p>the dispute end up before a dispute resolution body for resolution.</p>