



COVID-19 Assistance Programs

At a glance

28 August 2020

Grant Provider	Grant Name	Amount Available	Key Eligibility Criteria	Additional Information
Australian Federal Government	Federal Childcare Support Package	Individuals: total of 72 days allowable absences Providers: guaranteed income from the childcare subsidy plus 25% of their total revenue, plus fees from permitted workers parents.	Victorian parents: up to 72 days of allowable absences to cover non-attendance in the next six weeks, and won't pay fees for those days. Melbourne providers: current top up payment of 25% will be boosted by 5%. If the average childcare subsidy rate received by the provider is <50% and if attendance is <30%, then a further top up payment of between 10-25% will be applied.	This is effective from Thursday, August 6 2020 for at least the length of stage 4 restrictions (~6 weeks). A permit is required for children of permitted workers to attend childcare in Melbourne under stage 4 restrictions. These measures are designed to keep provider revenues at 80-85% of pre-COVID levels.
Australian Federal Government	Boosting Cash Flow for Employers	\$10,000 - \$50,000	Businesses with an annual turnover of up to \$50m will receive a payment equal to 100% of your salary and wages taxes withheld with a minimum payment of \$10,000 even if you are not required to withhold tax on salary and wages. A maximum payment of \$50,000 will be available. A second payment will be made in the July to October 2020 period. This payment will be another tax-free, cash payment which is equal to the first payment.	Further information can be found here: https://treasury.gov.au/coronavirus/businesses
Australian Federal Government	Supporting apprentices and trainees	Maximum of \$21,000 p.a.	Eligible employers can apply for a wage subsidy of 50 per cent of the apprentice or trainee's wages paid until 31 March 2021. Small businesses (less than 20 employees) who retain an apprentice or trainee. Medium-sized businesses (199 employees or less) are now be eligible for the subsidy, for wages paid from 1 July 2020 – 31 March 2021. Employers of any size and group training organisations that re-engage an eligible out-of-trade apprentice or trainee will be eligible for the subsidy.	Eligibility assessment is undertaken by an Australian apprenticeship support network (AASN) provider. Claims from small businesses are now open, while claims from medium-sized businesses will open on 1 October 2020. Final claims for payment must be lodged by 30 June 2021.

Grant Provider	Grant Name	Amount Available	Key Eligibility Criteria	Additional Information
Australian Federal Government	Assistance for affected regions, communities and industries	\$1b is set aside for distribution to a range of programs.	Includes: <ul style="list-style-type: none"> \$110m initiative to help agricultural and fisheries sector to export produce into key overseas markets, with return flights bringing back medical supplies. On 3 July, the Australian Government committed \$241.9 million to continue the support until the end 2020. <p>\$12.7m for small regional businesses (19 employees or less) to access free and confidential financial counselling</p>	For air freight support you can register an expression of interest here . To talk to a small business financial counsellor find your local RFCS office here .
Australian Federal Government	EMDG additional funding	\$50m boost	Increased funding so that eligible applicants will receive their full entitlement.	More information here: https://www.austrade.gov.au/Australian/Export/Export-Grants
Australian Federal Government	Instant Asset Write-Off (IAOW)	\$150,000 asset write-off	The instant asset write-off threshold has been increased from \$30,000 to \$150,000 and expanded access to include businesses with aggregated annual turnover of less than \$500 million (up from \$50 million). This applies from 12 March 2020 until 31 December 2020, for new or second-hand assets first used or installed ready for use in this timeframe.	More information here: https://www.business.gov.au/Risk-management/Emergency-management/Coronavirus-information-and-support-for-business/Increasing-the-Instant-Asset-Write-Off
Australian Federal Government	SME Guarantee Scheme Phase 2	Loans up to \$250,000 for 3 years or \$1,000,000 for 5 years	Federal Government will guarantee half the value of new bank loans to SMEs (Businesses with a turnover of up to \$50 million) to unlock up to \$40B in finance. Eligible lenders are currently offering guaranteed loans up to 30 September 2020 on the following terms: <ul style="list-style-type: none"> a turnover of up to \$50 million. Maximum total size of loans of \$250,000 per borrower. Loans will be for up to three years, with an initial six month repayment holiday. Unsecured finance, meaning that borrowers will not have to provide an asset as security for the loan. 	The initial phase of the Scheme remains available for new loans made by participating lenders until 30 September 2020. The second phase of the scheme will start on 1 October 2020 and run until 20 June 2021. The Government will work to finalise the details of the second phase in coming weeks.
Australian Federal Government	2nd Stimulus package – relaxation of insolvency measures		There will be more flexibility in respect of creditor initiated insolvency and voluntary administration actions. Moving the outstanding amounts limits from \$2,000 to \$20,000 and timing to respond to 6 months instead of 21 days.	Relief for directors while trading insolvent will also be provided over the next 6 months.

Grant Provider	Grant Name	Amount Available	Key Eligibility Criteria	Additional Information
Australian Federal Government	Business Wage Subsidies	\$130b	<p>The payment rate of \$1,500 per fortnight for eligible employees and business participants will be reduced to \$1,200 per fortnight from 28 September 2020 and to \$1,000 per fortnight from 4 January 2021.</p> <p>To be eligible for JobKeeper Payments under the extension, businesses and not-for-profits will still need to demonstrate that they have experienced a decline in turnover of:</p> <ul style="list-style-type: none"> • 50 per cent for those with an aggregated turnover of more than \$1 billion; • 30 per cent for those with an aggregated turnover of \$1 billion or less; or <p>15 per cent for Australian Charities and Not for profits Commission-registered charities (excluding schools and universities).</p>	<p>Key changes to JobKeeper include:</p> <ul style="list-style-type: none"> • From 3 August 2020 the relevant date of employment will move from 1 March to 1 July 2020, increasing employee eligibility for the existing scheme and the extension • Extension of payment until 28 March 2021 • From 20 July 2020 child care providers are no longer eligible and are instead covered by the Federal Childcare Support Package • From 28 September 2020, eligibility for the JobKeeper Payment will be based on actual turnover in the relevant periods, the payment will be stepped down and paid at two rates. Check here for more information. <p>You can enrol for the JobKeeper Payment at any time until the program closes if your circumstances have changed. Check if you are eligible at Enrol for JobKeeper.</p>
Australian Federal Government	\$1.6b Early Childhood Education and Care Relief Package	The Transition Payment is 25 per cent of fee revenue or the existing hourly rate cap, whichever is lower, in the relevant reference period that has been used during the Relief Package.	<p>From 13 July 2020, Child Care Subsidy and Additional Child Care Subsidy return, along with new transition measures to support the sector and parents as they move back to the subsidy. JobKeeper will cease from 20 July 2020 for employees of a Child Care Subsidy approved service and for sole traders operating a child care service.</p> <p>All approved early childhood education and care services will receive a Transition Payment, instead of JobKeeper Payment, for the period 13 July 2020 to 27 September 2020.</p>	<p>More information can be found in the link below:</p> <p>https://www.education.gov.au/news/transition-arrangements-end-early-childhood-and-care-relief-package</p>
Australian Federal Government	\$500m Loans for exporters	\$250k – \$50m	The new COVID-19 Export Capital Facility will target loans to established and previously profitable exporters who, due to COVID-19, are unable to gain finance from commercial sources.	<p>Further information available here:</p> <p>https://www.trademinister.gov.au/minister/simon-birmingham/media-release/financial-support-help-australian-exporters-bounce-back</p>
Australian Federal Government	\$50M NBN Relief	\$50m pool of funds	Relief measures will include waiving wholesale monthly costs paid by internet providers for small and medium businesses facing COVID-19 related financial hardship, and providing internet providers with discounted access to new business-grade services until 31 January next year.	<p>Further information on how to access this government support is outlined at:</p> <p>https://www.paulfletcher.com.au/media-releases/joint-media-release-150-million-nbn-assistance-for-families-and-businesses</p>

Grant Provider	Grant Name	Amount Available	Key Eligibility Criteria	Additional Information
Australian Energy Regulator	Statement of Expectation	Protections for customers and the energy market	Not binding, however expectation that small business owners who indicate they are experiencing financial stress to be offered a payment plan or hardship exemptions. Includes expectation that no small business owners will be disconnected without their agreement, or any large business customer who is on-selling energy to residential/small-business customers, as well as debt collection deferrals	This expectation is set until 31 October 2020 and potentially beyond. Further information available here: https://www.aer.gov.au/publications/corporate-documents/aer-statement-of-expectations-of-energy-businesses-protecting-consumers-and-the-energy-market-during-covid-19
Australian Federal Government	Rental relief package	Mandatory legislation to protect commercial tenants	Businesses with turnover under \$50 million that are eligible for JobKeeper payments will be protected by new laws to be passed in each State Landlords must not cease the lease, tenants must honour lease, landlords must look to reduce rent in proportion to reduction in business turnover i.e. 50% reduction turnover then 50% rent reduction supported by land tax reduction.	The binding code to be implemented can be accessed here . State specific rental relief can be found below: <ul style="list-style-type: none"> • Victoria • Tasmania • NSW • ACT • Queensland • Western Australia • Northern Territory • South Australia
NSW Government	Southern Border Small Business Support Grant	\$5,000 and \$10,000	First tier of \$5,000 is for: <ul style="list-style-type: none"> • employing and non-employing small businesses that have suffered at least a 30 percent decline in turnover as a result of the border closure. Second tier of \$10,000 is for: <ul style="list-style-type: none"> • employing small businesses that have suffered at least a 75 percent decline as a result of the closure. 	The Grants can be used to pay for unavoidable expenses such as utilities, as well as to develop marketing and communication materials or to diversify their offerings to help businesses adapt to the new environment. This program will open from Tuesday, 8 September until Sunday, 18 October 2020. Small business owners can apply via the Service NSW website .
NSW Government	Export Assistance Grant Program	\$10,000	Grants of up to \$10,000 per eligible business will support up to 1,000 NSW eligible businesses Matched on a dollar-for-dollar basis, funding will centre on export marketing and development activities, such as market research, participation in international tradeshows and trade missions, inbound business support, e-commerce development and marketing materials.	For more information, please register your interest with the NSW government at export.enquiries@treasury.nsw.gov.au
NSW Government	Emergency cleaning stimulus package	Work contracts	The NSW Government is hiring small and medium-sized cleaning businesses to help existing contractors minimise the spread of COVID-19. Supplementary government cleaning contracts are available for: <ul style="list-style-type: none"> • general cleaning low-risk areas • enhanced cleaning for COVID-19 risk reduction • environment cleaning of facilities after a suspected COVID-19 diagnosis • cleaning auditing services. 	If you'd like to register your business, go to eTendering . This is open until 31 December 2020.

Grant Provider	Grant Name	Amount Available	Key Eligibility Criteria	Additional Information
NSW Government	Support4work grant	\$4000	<p>A small business is eligible for the grant if they:</p> <ul style="list-style-type: none"> • employ up to 19 full-time (or equivalent) workers • pay a workers compensation base tariff premium of \$30 000 or less • hold a current workers compensation policy with an insurer in NSW covering the injured person who is recovering from injury • were unable to offer suitable work due to the business impacts of COVID-19 • there was an existing working or employment relationship between the small business and the injured person prior to the injury <p>are now able to offer suitable work to the worker for 10 hours per week or more.</p>	<p>For more information and to apply for the grant, visit Support4work grant for small business guidance</p> <p>Applications close 30 September 2020.</p>
NSW Government	\$2.3 billion coronavirus stimulus package	\$530m	<p>\$450m has been allocated to waive payroll tax for businesses with payrolls of up to \$10m for up to 6 months. Businesses with payrolls of \$10 million or less received a three-month waiver on payroll tax in the first package. These businesses will now get an additional three-month deferral as well.</p> <p>\$80m for fees and charges to be waived for small businesses such as cafes, restaurants and those in trades.</p>	<p>Payroll tax customers whose total grouped Australian wages for the 2019/20 financial year are \$10 million or less, will have their annual tax liability reduced by 25 per cent when they lodge their annual reconciliation.</p> <p>More details can be found here.</p>
NSW Government	\$1 billion fund for jobs, and help for the vulnerable		<p>Deferral of payroll tax for business with payrolls over \$10 million for 6 months (up to \$4 billion deferred).</p> <p>Deferral of deferral of gaming tax, parking levies and rent for commercial tenants in government properties for six months</p>	<p>Further details on how to access this funding can be found at:</p> <p>https://www.nsw.gov.au/your-government/the-premier/media-releases-from-the-premier/billions-in-tax-relief-for-business-1-billion-fund-for-jobs-and-help-for-the-vulnerable/</p>
NSW Government	Free kinder and childcare for council childcares for 6 months	Subsidies	<p>The NSW Government has committed up to \$82 million to support 260 council childcare centres who are not eligible for the JobKeeper payments.</p> <p>The funding will also include \$51 million for 700 state-funded community preschools and 38 mobile services that provide care to 45,000 three to five year olds. The recently announced Working for NSW Fund would contribute towards the state's community preschools.</p>	<p>Further details can be found in the following link:</p> <p>https://preview.nsw.gov.au/news/free-preschool-nsw-for-up-to-six-months-%C2%A0</p>

Grant Provider	Grant Name	Amount Available	Key Eligibility Criteria	Additional Information
NSW Government	Land Tax Break for Commercial Landlords and Tenants	\$440m	<p>Savings offered if commercial landlords pass the savings onto tenants through rent reduction.</p> <p>Landlords may apply for a 25% land tax concession for their CY20 land tax liability. A further land tax deferral on outstanding amounts for a 3-month period will be offered to landlords to claim the land tax concession.</p> <p>Policy available to business tenants with a turnover less than \$50m who experience a 30% or more revenue reduction.</p> <p>Can overlap with Commonwealth's JobKeeper program.</p>	<p>Further details here:</p> <p>https://www.treasury.nsw.gov.au/sites/default/files/2020-04/Dominic%20Perrottet%20and%20Damien%20Tudehope%20med%20rel%20-%20NSW%20Government%20offers%20%24440%20million%20land%20tax%20break%20to%20support%20tenants%20and%20landlords.pdf</p>
NSW Government	Licence and fee waivers	\$50m	\$50m worth of licence fees will be waived across the trades and construction sectors for until April 2021.	More information is available here .
NSW Government	NSW Government's small business advisory program	\$14m	Business Connect has been allocated \$4.6 million to engage an additional 30 advisors to support businesses, on top of \$9.8 million to ensure the program continues for another 12 months.	Further information can be found at: https://www.nsw.gov.au/news/14-million-boost-to-continue-to-assist-small-businesses-across-nsw
NSW Government	Economic package to Safeguard local council jobs, service and Infrastructure	\$395m	<p>The NSW Government's local government economic stimulus package includes a \$250 million increase in low-cost loans to eligible councils through the state's borrowing facility provided by TCorp to kick-start community infrastructure projects. TCorp will also be offering principal and interest payments deferrals on existing council loans upon request for the next 6 months.</p> <p>Other measures will include:</p> <ul style="list-style-type: none"> • up to \$112.5 million to support a Council Job Retention Allowance of \$1,500 per fortnight per employee to limit job losses in the NSW local government sector. • \$32.8 million to assist councils meet the cost of the FY2020/21 increase in the Emergency Services Levy. 	Further information can be found at: https://www.nsw.gov.au/news/395m-economic-stimulus-package-to-safeguard-council-jobs-services-and-infrastructure
WA Government	Small Business Development Corporation Hotline	Free business advice	Hotline number and website for business owners with queries regarding the wide range of recently announced federal and state government measures to alleviate the impacts of COVID-19.	To access the service, contact 133 140 (8.30am-4.30pm weekdays) or visit http://www.smallbusiness.wa.gov.au

Grant Provider	Grant Name	Amount Available	Key Eligibility Criteria	Additional Information
WA Government	WA Rent Relief Plan	\$25m in rent waived for 6 months	<p>Rent waived for six months for eligible tenants of buildings owned by government agencies and trading enterprises, effective immediately. Plan benefits businesses such as convenience stores in train stations, cafes in government buildings, and restaurants in tourism precincts, such as Elizabeth Quay and Yagan Square. Will also benefit eligible small businesses leasing land from the State, such as caravan parks and eco-tourism operators.</p> <p>Legislation will be introduced to mandate a moratorium on residential and commercial evictions for 6 months.</p>	<p>Further details here: https://www.mediastatements.wa.gov.au/Pages/McGowan/2020/03/Rent-relief-for-small-businesses-and-not-for-profits.aspx</p>
WA Government	Lotterywest Grants	\$159m COVID-19 relief fund	<p>This is now in its second phase and includes a mixture of open applications, an Expression of Interest process, and applications by invitation.</p> <p>Includes a range of programs including:</p> <ul style="list-style-type: none"> • Supporting the Most Vulnerable designed to help your organisation assist people currently in crisis related to COVID-19 and avoid entrenched disadvantage • Building Community: designed to assist community programs • Strengthening and Adapting Organisations: helping to implement organisational change 	<p>Key dates for the specific programs are:</p> <ul style="list-style-type: none"> • Supporting the Most Vulnerable: Applications for both streams are now open and are expected to remain open for 2020-21. • Building Community: Expressions of Interest (EOIs) are now open on an ongoing basis • Strengthening and Adapting Organisations: The first round of applications opens at midday Monday 24 August and closes at 5:00pm Monday 21 September. A second round of applications is planned for February 2021. <p>More information on these programs available here.</p>
WA Government	Third economic package	\$1b economic and health relief fund	<p>Includes:</p> <ul style="list-style-type: none"> • \$502m for small businesses including reduction in electricity bills and licences fees waived • \$500m for health and other frontline service delivery, towards increasing supply of PPE and medical equipment 	<p>https://www.mediastatements.wa.gov.au/Pages/McGowan/2020/03/\$1-billion-COVID-19-economic-and-health-relief-package-unveiled.aspx</p>

Grant Provider	Grant Name	Amount Available	Key Eligibility Criteria	Additional Information
WA Government	Free training for impacted trainees	Unknown	<p>Training costs will be covered for apprentices and trainees who have had their contracts cancelled or suspended to continue their training 'off the job' for up to 6 months. Fees will be paid by the Department of Training and Workforce Development directly to training providers. Providers will be able to access these payments from July 1, 2020.</p> <p>Eligible apprentices and trainees displaced between 1 March 2020 and 31 December 2020 will be entitled to fee relief. There will be no course and resource fees for any units commenced by these apprentices and trainees for up to six months.</p>	<p>Further information can be found at the following link:</p> <p>https://www.mediastatements.wa.gov.au/Pages/McGowan/2020/06/Fees-scrapped-to-support-more-than-3000-displaced-apprentices-and-trainees.aspx</p>
WA Government	New Industries Fund	\$800k	Up to \$800k from the \$16.7m New Industries Fund allocated to support start-ups and SMEs affected by COVID-19.	<p>Further information here: https://www.mediastatements.wa.gov.au/Pages/McGowan/2020/06/800000-dollars-from-New-Industries-Fund-to-support-COVID-19-affected-innovation-sector.aspx</p>
WA Government	Grants for commercial landlords	Grants equal to 25 percent of 2019-20 land tax bill	<p>Eligibility:</p> <ul style="list-style-type: none"> commercial landlords must provide rent relief that equates to a minimum of 3 months' rent and freeze outgoings to small businesses that have suffered at least a 30 percent reduction in turnover due to COVID-19. 	<p>Grants will be administered through the Small Business Development Corporation (SBDC). Further information is available at https://www.smallbusiness.wa.gov.au/blog/land-tax-assistance-landlords.</p>
Queensland Government	Immediate Industry Recovery Package	Pool of \$27.25m	A suite of initiatives will be available to support small businesses, industry and student support and counselling.	<p>Further information can be found at the following link: https://www.qld.gov.au/about/industry-recovery/about-this-package</p>
Queensland Government	Market Diversification and Resilience Grants	Equipment: up to \$7,500. Projects: up to \$50,000	<p>Applicants must contribute 25% of the total cost of the new equipment. The MDRG program will provide the remaining 75% of total costs.</p> <p>This program is only available to businesses based and operating in Queensland.</p>	<p>Further information can found at the following links: https://www.publications.qld.gov.au/dataset/market-diversification-and-resilience-grants-equipment https://www.publications.qld.gov.au/dataset/market-diversification-and-resilience-grants-projects</p>
Queensland Government	Interest free loan	up to \$250,000 for carry on finance and 12 month interest free	Further details on how to access this funding will be announced in due course. Expressions of interest are now open.	<p>Further information can found at the following link: www.qrida.qld.gov.au and http://www.qrida.qld.gov.au/current-programs/covid-19-business-support/queensland-covid19-jobs-support-scheme</p>
Queensland Government	Payroll tax support	Defer lodging and paying payroll tax returns until 31 July 2020 and refund two months' worth of payroll tax	Employers who pay \$6.5m or less in Australian taxable wages and whose BAU has been disrupted by COVID-19.	<p>Further information can be found at the following link: https://www.business.qld.gov.au/running-business/employing/payroll-tax/lodging/coronavirus-tax-relief</p>

Grant Provider	Grant Name	Amount Available	Key Eligibility Criteria	Additional Information
Queensland Government	Commercial and Residential Rent Relief	Mediation scheme, ban on evictions, land-tax rebate	Freeze on evictions. 3-month rebate on land tax for 2019-2020, and a 3-month deferral of land tax for 2020-2021.	Eligibility criteria can be found here: http://statements.qld.gov.au/Statement/2020/4/9/palaszczuk-government-moves-to-protect-retail-and-commercial-tenants Updated information can be found here: http://statements.qld.gov.au/Statement/2020/4/19/fair-middle-ground-reached-on-covid19-guidelines-for-property-owners-and-tenants
Queensland Government	Exploration sector package	\$2.8m	Collaborative Exploration Initiative grants funds brought forward. Explorers can apply for grants of up to \$200,000 for new and innovative exploration activities	Information can be found at the link: http://statements.qld.gov.au/Statement/2020/5/6/govt-package-backs-explorers-for-future-jobs
Queensland Government	Small business grants and training	\$100m (up to \$10k per project)	Small Business Adaptation Grants will assist businesses impacted by COVID-19 to be more resilient and recover. Businesses can apply to help pay for financial, legal or other professional advice, marketing and communication activities. Grants can be used to buy specialised digital equipment or software to help businesses move online.	Information can be found at the link: http://statements.qld.gov.au/Statement/2020/5/19/100-million-in-small-business-grants-and-training-to-combat-covid19
South Australian Government	Rent Relief for Government Tenants	\$4.5m	The rent relief will provide relief to COVID-19 impacted tenants from the date they were forced to close their business or were significantly impacted to 30 June 2020.	The Government's rent relief policy will be reviewed prior to 30 June 2020 to assess the ongoing impacts of COVID-19.
South Australian Government	Land Tax Relief	\$50m	Emergency land tax relief of 25% for 2019-20 for eligible landlords to assist thousands of SME businesses and residential tenants across South Australia.	Applications for the land tax relief are able to be submitted to the end of June 2020 via www.revenuesa.sa.gov.au/lt-covid19relief
South Australian Government	Jobs Rescue Package	\$650 million (\$300 million for business and jobs support; \$250 million for community and jobs support; \$100 million for the Economic and Business Growth Fund)	Payroll tax relief with a 6-month waiver for all businesses with an annual payroll (grouped) up to \$4 million. Supporting community organisations, businesses and industry sectors severely affected by COVID-19. Details on how the stimulus money will be spent will be discussed with a 14 member council of business leaders from industries including property, retail, construction, hospitality, wine and tourism.	More information can be found at the links below: https://business.sa.gov.au/COVID-19-business-information-and-support/Economic-response-package https://www.abc.net.au/news/2020-03-26/south-australian-government-releases-second-stimulus-package/12091678
South Australian Government	Economic and Business Growth Fund	An additional \$70m	For initiatives and projects that have broad economic benefits, supporting industry or sector productivity and competitiveness. No minimum or maximum grant amount.	Further information can be found at https://www.treasury.sa.gov.au/Growing-South-Australia/economic-and-business-growth-fund
South Australian Government	Regional Growth Fund	\$50,000 to \$2m	For projects that unlock new economic activity in regional areas and strengthen regional communities.	Further eligibility and grant information can be found at https://pir.sa.gov.au/regions/regional-growth-fund

Grant Provider	Grant Name	Amount Available	Key Eligibility Criteria	Additional Information
South Australian Government	JobKeeper payments exempt from payroll tax	Payroll tax assistance	SA Government will exempt all JobKeeper payments from payroll tax.	The SA Government will be introducing urgent legislation into State Parliament on Tuesday to amend the Payroll Tax Act 2009 to ensure JobKeeper payments are exempt from payroll tax.
South Australian Government	\$10,000 Emergency Cash Grants	One-off \$10,000 grant	As part of the \$650m Jobs Rescue Package (see above), \$10,000 cash is offered to businesses who are deemed to be 'highly impacted by COVID-19 restrictions or subject to closure'. Criteria include: <ul style="list-style-type: none"> • Employ people in SA • Turnover more than \$75,000 • Payroll less than \$1.5m, and not entitled to the Payroll Tax Waiver • Use the funds to support activities related to business operations Applications close 1 June 2020.	Further information at: https://www.premier.sa.gov.au/news/media-releases/news/\$10,000-emergency-cash-grants-for-small-businesses-impacted-by-covid-19
South Australian Government	VET Package	\$16m	This will support non-government training providers in their critical role of meeting the skills needs of the state, to adapt and remain viable as the impacts of COVID-19 continue to evolve.	Further information at: https://www.premier.sa.gov.au/news/media-releases/news/\$16-million-vet-continuity-package-to-maintain-skills-pipeline
Northern Territory Government	Small business survival fund	\$50m	Northern Territory small businesses, with a focus on hospitality and tourism businesses. Businesses can now apply to be listed on the Business Hardship register, giving access to: <ul style="list-style-type: none"> • Waiving or deferring payment of payroll tax; • Reduction on utilities bills where offered • Rate reductions where offered • Providing incentives for commercial landlords to reduce rents • Other relief which may be offered from time to time 	Closes 30 Sep 2020. More information at: https://businessrecovery.nt.gov.au/businesses/small-business-survival-fund http://newsroom.nt.gov.au/mediaRelease/33177 https://business.gov.au/Grants-and-Programs/Business-Hardship-Package-NT
Northern Territory Government	\$65 million Jobs Rescue and Recovery	Payroll tax assistance	Eligible businesses who employ a Territorian before 30 June 2021 won't be liable for payroll tax on those wages for a 2-year period.	For more information on eligibility for employers, go to the Department of Treasury and Finance website .
Northern Territory Government	Jobs, Rescue and Recovery Plan	Various	Provide a new \$40 million Small Business Grants Program with \$20 million set aside for an emergency grants program of \$2500 cash payments.	
Northern Territory Government	\$800,000 Battery Scheme	Grants up to \$6,000	Grants up to \$6,000 will be available to households and businesses for the purchase and installation of solar PV systems with eligible batteries and inverters, or for those who already have solar, for batteries and inverters.	Application will open Tuesday 14 April, the program has initial funding for around 130 batteries. http://newsroom.nt.gov.au/mediaRelease/32155

Grant Provider	Grant Name	Amount Available	Key Eligibility Criteria	Additional Information
Northern Territory Government	\$20m Business Improvement Grant	\$10,000 unmatched funding, grants above this will be matched 1:1 up to a maximum grant of \$20,000	Northern Territory businesses that operate locally can obtain grants to support business improvements. Eligible works include: <ul style="list-style-type: none"> • Buying new equipment • New shop fit outs Physical changes to attract customers.	More information can be found at: https://businessrecovery.nt.gov.au/businesses/business-improvement-grant
Northern Territory Government	Immediate Works Program	Grants up to \$100,000 (first \$50,000 does not need co-contribution, grants above \$50,000 will be matched 1:1)	Not-for-profit and community organisations in the NT. Schools and local government bodies are not eligible to apply.	More information can be found at the following link: https://businessrecovery.nt.gov.au/not-for-profit-and-community-organisation#section1
Northern Territory Government	Taxation Relief	Taxation Relief depending on taxes paid	Community clubs, pubs, hotels and casinos	Further information can be found at: http://newsroom.nt.gov.au/mediaRelease/33181
Australian Capital Territory	Economic survival package	\$137m Stimulus Package	A range of support packages for households and businesses including: <ul style="list-style-type: none"> • A rebate on the fixed charge for 2019-20 on commercial rates for properties with an AUV below \$2 million • A 6-month waiver on payroll tax for hospitality, creative arts and entertainment industries • Waiving of fees for food business registration and liquor licencing fees (including off-license) and outdoor dining fees • A \$750 rebate for small business owners to help with power bills. • Interest free deferrals of payroll tax commencing 1 July 2020 for all businesses up to a payroll threshold of \$10 million • One-off payment of up to \$5,000 to taxi drivers who lease their taxi plates from private owners. • Businesses in the construction sector can access interest free payroll tax deferrals for 6 months. 	A business liaison team will assist local businesses with these measures. Further information can be found at: https://www.cmtedd.act.gov.au/open-government/inform/act-government-media-releases/barr/2020/act-economic-survival-\$214-million-in-support-for-our-hospitals-local-businesses-and-households https://www.covid19.act.gov.au/_data/assets/pdf_file/0008/1536623/FINAL-Fact-sheet-residential-tenants.pdf https://www.cmtedd.act.gov.au/open-government/inform/act-government-media-releases/barr/2020/more-information-to-support-tenants-and-landlords
Australian Capital Territory	Rent and Tenancy assistance - Residential	Changes to tenancy laws to protect tenants from eviction during the Coronavirus crisis.	For ACT renters, the ACT Government will encourage landlords to reduce rents by at least 25 percent for tenants under rental stress by sharing the cost reduction of the rental on a 50/50 basis, capped at \$1,300 per quarter (around \$100 a week). A rebate of \$150 will also be provided on residential rates and a freeze on a number of fees and charges, including the fire and emergency services levy, public transport, vehicle registration and parking fees.	More information can be found in the following links: https://www.canberratimes.com.au/story/6707843/23-million-coronavirus-ed-part-of-second-economic-survival-package/ https://www.cmtedd.act.gov.au/open-government/inform/act-government-media-releases/barr/2020/act-economic-survival-\$214-million-in-support-for-our-hospitals-local-businesses-and-households

Grant Provider	Grant Name	Amount Available	Key Eligibility Criteria	Additional Information
Australian Capital Territory	Rent and Tenancy assistance – Commercial	Changes to tenancy laws to protect tenants from eviction during the Coronavirus crisis.	<p>Commercial landlords will be eligible to apply for a waiver or rebate on their commercial rates, tied to the rental relief passed onto their tenants;</p> <p>Rental relief to commercial and community tenants of ACT Government owned properties that have been significantly impacted by the virus;</p> <p>Deferring the issuing of notices for 2019-20 quarter four commercial rates instalments by four weeks to provide immediate cash flow assistance to commercial property owners.</p>	https://www.cmtedd.act.gov.au/open_government/inform/act_government_media_releases/barr/2020/act-economic-survival-\$214-million-in-support-for-our-hospitals-local-businesses-and-households
Australian Capital Territory	Jobs for Canberrans	Employment Opportunities	The ACT Government will establish a 'Jobs for Canberrans' fund to allow ACT Government Directorates to continue employing people for cleaning, repairs and maintenance projects. This fund will focus on providing secure work opportunities for Canberrans who have relied on casual work and are not eligible for the Commonwealth's wage subsidy scheme.	
Tasmanian Government	Targeted industry assistance: Tourism, hospitality & Fisheries	Discounts and fee waivers.	<p>A number of lease, licence and parks entry fees will be waived over 3 months for tourism operators.</p> <p>A 50% discount on liquor licensing fees and all application fees will apply for the calendar year, back dated to 1 Jan 2020.</p> <p>Annual fees and levies for the rock lobster, giant crab and fin fishers and abalone divers will be waived for 12 months.</p>	The Tasmanian Government has also created a tourism and hospitality training fund, to help train workers in the sector over the winter months to boost skills.
Tasmanian Government	Tasmanian Support & Stimulus Package	\$420m stimulus package.	<p>A range of support packages for households, health sector, small business and local government. Including;</p> <ul style="list-style-type: none"> • payroll tax waivers for the next four months for hospitality, tourism and seafood industry businesses with payrolls up to \$5m. • \$5,000 grants for businesses that hire and apprentice in the tourism, hospitality, building and construction, and manufacturing industries. 	<p>Further details at the following link: http://premier-dev.dpac.tas.gov.au/documents/FACT_SHEETS_-_STIMULUS_PACKAGES_Final_V2.0.pdf</p> <p>Further information on another stimulus package will be announced in the coming days.</p>
Tasmanian Government	Payroll tax	Payroll tax waivers for entire 2019-2020 year	Other small and medium businesses of an annual payroll of up to \$5m in Australian wages can apply based on the immediate impact of COVID-19 on their business.	Further information at the following link: Tasmanian fact sheet link .
Tasmanian Government	Interest Free Business Loans for Small Business	\$50m in interest free loans for three years.	Small businesses in the hospitality, tourism, seafood production, and exports sectors with a turnover of less than \$10m.	<p>Loan must be used to purchase equipment or restructuring business operations.</p> <p>Information on how to apply will be forthcoming.</p> <p>For updated information go to http://www.premier.tas.gov.au/releases/unprecedented_new_social_and_economic_support_package_released.</p>

Grant Provider	Grant Name	Amount Available	Key Eligibility Criteria	Additional Information
Tasmanian Government	Small business emergency support grant	\$2,500	To assist affected small businesses in identified industries, grant payments of \$2,500 are now immediately available for companies in the seafood, tourism and accommodation, retail, hospitality, art and entertainment or fitness industries.	An additional \$10m has been added to this fund and the deadline has been extended to 4 May 2020. More information is available at: https://www.stategrowth.tas.gov.au/_data/assets/pdf_file/0006/227913/TasGov_COVID19_Factsheet_Small_business_support_package.pdf or apply online at: www.business.tas.gov.au
Tasmanian Government	Small business hardship grant	\$15,000	To assist the longer-term impact on Tasmanian small businesses, \$15,000 grants will be made available for companies in the seafood, tourism and accommodation, retail, hospitality, art and entertainment or fitness industries.	An additional \$10M has been added to this fund and the deadline has been extended to 4 May 2020. More information is available at: https://www.stategrowth.tas.gov.au/_data/assets/pdf_file/0006/227913/TasGov_COVID19_Factsheet_Small_business_support_package.pdf or apply online at: www.business.tas.gov.au
Tasmanian Government	Second Economic Package	Approx. \$5m	Includes: <ul style="list-style-type: none"> • \$1.8m for fishery fees and licence relief for 12 months • \$1.5m to support the Creative and Cultural Industries • \$2.6m towards air freight services for time-sensitive freight, including seafood • Digital Ready for Business Program boosted to \$400,000, designed to assist business take their business online 	More information at: https://coronavirus.tas.gov.au/stimulus-and-support/businesses-and-industries
Tasmanian Government	\$150 million local government loan scheme	Loans for infrastructure projects	The Tasmanian government has expanded their local government loans program from \$50 million to \$150 million and has broadened the criteria so that more local government projects will be eligible for funding.	http://www.premier.tas.gov.au/releases/expansion_of_the_scope_of_the_local_government_loans_program
Tasmanian Government	Technology grants for mental health and drug and alcohol service providers	\$450,000	Organisations from the Community Managed Mental Health (CMMH) and Alcohol and Other Drugs (AOD) sector.	Further information can be found at: http://www.premier.tas.gov.au/releases/covid-19_technology_grants_open
Tasmanian Government	Climate Change grants	\$50,000 each	Grants of up to \$50,000 are available towards climate change projects that support research, and/or the development of decision support tools, that align with one or more of these seven Tasmanian priority research areas. Applications close 12 June 2020	Further information can be found at: http://www.premier.tas.gov.au/releases/climate_research_grants_program

Grant Provider	Grant Name	Amount Available	Key Eligibility Criteria	Additional Information
Tasmanian Government	Tasmanian Renewable Hydrogen Action Plan	\$50m	<p>Kickstart renewable hydrogen industry in Tasmania</p> <ul style="list-style-type: none"> \$20m Tasmanian Renewable Hydrogen Fund (Eol due August – matched contributions expected) to support significant capital investment in new renewable hydrogen related projects or feasibility studies for large-scale projects. \$20m concessional loans <p>\$10m support services (electricity supply, payroll tax relief)</p>	<p>Further information can be found at: http://www.premier.tas.gov.au/releases/re-issued-becoming-the-nations-renewable-hydrogen-industry-epicentre</p> <p>https://www.stategrowth.tas.gov.au/_data/assets/pdf_file/0007/242179/Tasmanian_Renewable_Hydrogen_Industry_Development_Funding_Program_Guidelines.PDF</p>
TasWater	Business support COVID-19	100 percent rebate on bills	Eligible small businesses will receive a 100 percent rebate (small business rebate) on regular TasWater quarterly bills issued between 1 April and 30 June 2020. To qualify, businesses must use less than 150MWh of electricity per year and be on electricity tariff 22, 94, 82 or 75.	If you have not received this rebate you can register here .
Australian Banking Association	Small business assistance packages	Deferment of loan repayments for 6 months	Small businesses affected by COVID-19 with loans from Australian banks	Further information forthcoming pending ACCC authorisation.
Victorian Government	Economic Survival Package To Support Businesses And Jobs	\$1.7b	<p>Payroll tax relief: Victorian businesses with less than \$3m payroll.</p> <p>Tenancy relief: Commercial tenants in government buildings.</p> <p>Business Support Fund: All businesses in all sectors with a focus on hospitality, tourism, accommodation, arts and entertainment, and retail. Updated to include \$40m available to licenced venues who are not covered by the tenancy relief scheme.</p> <p>2020 land tax payments will be deferred for eligible small businesses</p> <p>Liquor licensing fees for 2020 will be waived for affected venues and small businesses</p>	Further information can be found: https://www.premier.vic.gov.au/economic-survival-package-to-support-businesses-and-jobs/
Victorian Government	Business Support Package	\$534m	<p>Expanded business support fund, comprising:</p> <ul style="list-style-type: none"> \$5k grant to all businesses in stage 3 restrictions \$30m for heavily affected hospitality businesses \$26m towards mental health \$10m business mentoring program \$40m capped fund for regional tourism (\$225 per night for up to 5 nights for every room cancelled due to return of stage 3 restrictions, provided booking refunded in full) \$20m CBD business support fund Finally, extended and expanded payroll tax deferral, for >\$10m payrolls with deferred liabilities for first ½ of FY21 	<p>Businesses which have already received a Business Support Fund - Expansion grant, or have applied for one, will not need to re-apply. Successful applicants will automatically receive this additional allocation.</p> <p>Applications for the program will be extended until 14 September 2020.</p> <p>Further information can be found: https://www.business.vic.gov.au/support-for-your-business/grants-and-assistance/business-support-package/business-support-fund</p>

Grant Provider	Grant Name	Amount Available	Key Eligibility Criteria	Additional Information
Victorian Government	\$500m working for Victoria Fund	Grants up to \$10,000	Eligible businesses can apply for a one-off grant which can be used towards costs such as utilities, rent and salaries, and activities to support business continuity planning.	Further information can be found: https://www.business.vic.gov.au/disputes-disasters-and-succession-planning/illness-and-business-management-plan/coronavirus-business-support
Victorian Government	Land tax relief program	\$420m	To encourage landlords to do the right thing by their tenants, the Victorian Government will provide \$420 million in land tax relief. If a landlord provides tenants impacted by coronavirus with rent relief, they will be eligible for a 25 percent discount on their land tax, while any remaining land tax can be deferred until March 2021.	Further information can be found: https://www.premier.vic.gov.au/supporting-tenants-and-landlords-through-coronavirus/ Applications can be made here: https://www.service.nsw.gov.au/transaction/apply-covid-19-land-tax-relief
Victorian Government	Income support for individuals	\$600	Foster and kinship carers will receive a one-off \$600 payment for every child they care for. The additional \$77.5 million over the next two years will support some of Victoria's most at-risk children by bolstering the staff, resources and services available to them.	Further information can be found: https://www.premier.vic.gov.au/more-support-to-keep-families-and-children-safe/
Victorian Government	Survival Package to help save arts jobs	\$16.8m	To provide immediate support to Victorian creative organisations and individuals to sustain employment, develop new works and provide opportunities for creative community participation. Separately, a new \$2.2 million – Sustaining Creative Workers – will offer quick response grants for Victorian-based independent creatives and micro-organisations with at least 5 years of professional experience. <ul style="list-style-type: none"> • Grants of \$5,000 will be available for individuals • \$10,000 for micro-organisations and businesses 	Further information can be found here: https://www.premier.vic.gov.au/survival-package-to-help-save-arts-jobs/
Victorian Government	Income support for individuals	Grant Extension	The Victorian Government is extending the \$20,000 First Home Owner Grant for people buying or building a new home in regional Victoria for an extra 12 months.	Further information and full eligibility requirements can be found: https://www.premier.vic.gov.au/supporting-first-home-buyers-in-regional-victoria/
Victorian Government	Sport, Tourism and Creative Industries Grants	\$150m	Funding programs will be announced including: <ul style="list-style-type: none"> • \$40m for community sport and recreation bodies • \$16m for national sporting organisations • \$44m for the Victorian racing industry • \$32m for creative agencies and initiatives • \$11m for the tourism industry 	Further details will be announced. Funding announcement can be found here: https://www.premier.vic.gov.au/backing-sport-tourism-and-cultural-icons-to-rebound/

Grant Provider	Grant Name	Amount Available	Key Eligibility Criteria	Additional Information
Victorian Government	Business Adaptation Program – Food Businesses	\$50m (1:1, \$10-300k per grant)	<p>Part of Working for Victoria Agriculture Workforce Plan to support food supply chain businesses in rural, regional and outer metro areas.</p> <p>Support eligible businesses to meet the costs of adapting their workplaces to meet health and safety requirements due to COVID-19.</p> <p>Grants awarded on non-competitive, 'first in, best dressed' basis</p> <p>Grant amount can be used to fund transport to take employees to and from work, extra washrooms/facilities, machinery or appliances.</p>	<p>More information here:</p> <p>http://agriculture.vic.gov.au/agriculture/emergencies/coronavirus/agriculture-workforce-plan?utm_source=agriculture-vic-gov-au&utm_medium=vanity-url-301ssredirect&utm_content=agworkforceplan&utm_campaign=agriculture</p>
City of Melbourne	\$10m economic stimulus package	Subsidies and training opportunity.	<p>The city of Melbourne is suspending fees for registration under the food act and street trading permits for three months.</p> <p>Tenants of council-owned buildings will have their rent halved for three months.</p>	<p>The council will soon be announcing a direct investment package that will include training support to retrain and deploy casual staff to enhance city cleanliness.</p> <p>For immediate support, contact the Business Concierge Service on 9658 9658 (press 1 for Business Concierge), or visit City of Melbourne Business for more information.</p>
All States	Electricity and Gas Network Relief Package	Tariff relief, rebates and payment plans	<p>Energy networks across New South Wales, Victoria and South Australia have announced a suite of measures to provide support to customers enduring hardship as a result of the COVID-19 pandemic.</p>	<p>More information can be found in the link below:</p> <p>https://www.energynetworks.com.au/miscellaneous/covid-19-electricity-and-gas-network-relief-package/</p>
Westpac	Tailored help for small businesses	Up to \$250,000 per small business entity as well as various other measures.	<p>Businesses with less than \$50m turnover.</p> <p>Assistance will include:</p> <ul style="list-style-type: none"> • Unsecured 3-year term loan up to \$250,000 • Interest rate reduction on existing loans, overdrafts and cash loans • Deferral of repayments for up to 6 months. <p>No establishment fees for equipment finance loans until the end of June 2020.</p>	<p>More information can be found at the link below:</p> <p>https://www.westpac.com.au/help/disaster-relief/coronavirus/customer-support-package/</p>
ANZ	COVID-19 support package	Reduction in interest rates and loan deferrals.	<p>Small and Medium business customers with ANZ.</p> <p>Assistance will include:</p> <ul style="list-style-type: none"> • Decrease variable interest small business loan rates • Six-month payment deferral with interest capitalised • Temporary 12 month increase in overdraft • Rate reduction for new small business loans for 2-3 years 	<p>More information can be found at the link below:</p> <p>https://media.anz.com/posts/2020/03/anz-launches-major-covid-19-support-package?pid=bln-link-td-bl-03-20-tsk-com-package&adobe_mc=MC MID%3D80866723631725263512545643579165690722%7CMCAID%3D2F3C1CE28515C38E-40000846014808BF%7CMCORGID%3D67A216D751E567B20A490D4C%2540AdobeOrg%7CTS%3D1584942471</p>

Grant Provider	Grant Name	Amount Available	Key Eligibility Criteria	Additional Information
Commonwealth Bank of Australia	COVID19 Support	Up to \$250,000 per small business entity as well as various other measures.	<p>Small and Medium business customers with CBA.</p> <p>Assistance includes:</p> <ul style="list-style-type: none"> • Unsecured loans with no establishment or account fees, and no repayments required for 6 months • Automatic deferring of loan repayments • Reduced rates on business loans and overdrafts 	<p>More information can be found at the link below:</p> <p>https://www.commbank.com.au/la-test/coronavirus.html?ei=btn_view-support#Business</p>
NAB	COVID19 Assistance	Reduction in interest rates and loan deferrals.	<p>Small and Medium business customers with ANZ.</p> <p>Assistance includes the following:</p> <ul style="list-style-type: none"> • Defer principal and interest for up to 6 months on a range of business loans • Interest rate reduction on existing and new loans and overdrafts • Deferred business credit card payments • Request merchant terminal (including HICAPS) fees are waived for up to 6 months. 	<p>More information can be found at the link below:</p> <p>https://www.nab.com.au/personal/customer-support/covid19-help/business-support</p>
Facebook	USD 100M Small business grants programme		<p>Up to 30,000 eligible small businesses in more than 30 countries will be able to receive a grant from Facebook. To be eligible to apply, your business must:</p> <ul style="list-style-type: none"> • have between 2 and 50 employees • have been in business for over a year • have experienced challenges due to COVID-19 • be in or near a location where Facebook operates 	<p>Eligibility details are still being determined for Australia.</p> <p>To register your interest, sign up here.</p>



[KPMG.com.au](https://www.kpmg.com.au)

The information contained in this document is of a general nature and is not intended to address the objectives, financial situation or needs of any particular individual or entity. It is provided for information purposes only and does not constitute, nor should it be regarded in any manner whatsoever, as advice and is not intended to influence a person in making a decision, including, if applicable, in relation to any financial product or an interest in a financial product. Although we endeavour to provide accurate and timely information, there can be no guarantee that such information is accurate as of the date it is received or that it will continue to be accurate in the future. No one should act on such information without appropriate professional advice after a thorough examination of the particular situation.

To the extent permissible by law, KPMG and its associated entities shall not be liable for any errors, omissions, defects or misrepresentations in the information or for any loss or damage suffered by persons who use or rely on such information (including for reasons of negligence, negligent misstatement or otherwise).

© 2020 KPMG, an Australian partnership and a member firm of the KPMG network of independent member firms affiliated with KPMG International Cooperative ("KPMG International"), a Swiss entity. All rights reserved.

The KPMG name and logo and are registered trademarks or trademarks of KPMG International.

Liability limited by a scheme approved under Professional Standards Legislation

August 2020. 478602892ENT