

Assistance for Businesses in Balonne Shire including pandemic information

Balonne Shire Council is providing this fact sheet to Balonne Shire businesses in the wake of the pandemic Covid-19 - coronavirus. This includes:

- Recently announced Commonwealth and State economic stimulus/recovery packages
- An overview on the programs Balonne Shire Council is working on to support the local economy
- Helpful links to existing and relevant Commonwealth and state government business assistance programs that Balonne Shire businesses may be eligible for
- An information checklist for businesses that has been sourced from the United States' Centre of Disease Control when dealing with a pandemic.

PACKAGE 1 – Commonwealth Government Economic Package for business (12 March 2020)

- Asset write-offs up to \$150k (up from \$30k)
- Limited time (15 months to 30 June 2021) accelerate depreciation deductions – deduct an additional 50% of the asset in the purchase year
- Tax free cash boost to businesses up to \$25,000 – minimum \$2,000 for eligible SMEs
 - Payment of 50% of BAS or IAS from 28 April with payments in 14 days
- Apprentice assistance – 50% of apprentice's or trainee's wage for up to 9 months (1 January to 30 September 2020)
- Tax deferring for up to four months
- \$1billion for severely impacted regions including agriculture – awaiting program details

PACKAGE 2 - Commonwealth Government Economic Package for business (22 March 2020)

<https://www.pm.gov.au/media/supporting-australian-workers-and-business>

Boosting Cash Flow For Employers

- Eligible funding up to \$100,000 (including Not-for-profits and charities) that have staff with a **minimum payment of \$20,000**.
- Employers receive a payment to 100% of salaries and wages withheld (up from 50%) with maximum payment increased from \$25,000 to \$50,000.
- Minimum payment to businesses in prior stimulus package announcement was \$2,000 now it is \$10,000 (Addition to Bullet Point 3 in Pack 1)
 - Payments available 28 April 2020
 - Payments TAX FREE, no new forms and flow through automatically via the ATO
 - Additional payment 28 July 2020 equal to total of all Boosting For Cashflow For Employers

LOAN GUARANTEES

- Government to guarantee 50% of NEW loans by eligible lenders to SMEs (guarantee up to \$20 billion of \$40 billion in loans)

PROVIDING TEMPORARY RELIEF FOR FINANCIALLY DISTRESSED BUSINESSES

- Temporarily increasing the threshold at which creditors can issue a statutory demand on a company and the time companies respond to statutory demands they receive. The package includes temporary relief for directors from any personal liability while trading insolvent.

QUEENSLAND GOVERNMENT ECONOMIC STIMULUS PACKAGE 1 FOR BUSINESS (17 MARCH 2020)

- \$500m loan package – loans interest free for 12 months up to \$250,000 (QRIDA)
- \$27.25m Package
 - 6-month payroll tax relief for SMEs - payrolls up to \$6.5m backdated to 1 February
 - Waiving certain fees and charges for SMEs in tourism and hospitality sectors
 - Business mentoring and financial workshops, small business counselling
 - Export assistance – Chinese market notably

QUEENSLAND GOVERNMENT ECONOMIC STIMULUS PACKAGE 2 FOR BUSINESS (24 MARCH 2020)

<http://statements.qld.gov.au/Statement/2020/3/24/palaszczuk-government-unveils-4-billion-package-to-support-health-jobs-households-and-queensland-businesses>

- Payroll tax – 2 months of payroll tax refunded, relief for 3 months (no payment) and 6 months deferral to eligible businesses - www.business.qld.gov.au
- Liquor licensing fees waived for venues forced to close
- \$500m in assistance to employees who lose their job or income and to transition into industries such as: health care, agriculture, food production, transport, cleaning and mining
- \$500 rebate on energy bills for sole traders and small to medium sized business

HELPFUL LINKS FOR BUSINESSES (PANDEMICS AND COVID-19) INCLUDE:

Chamber of Commerce Industry Queensland (CCIQ)

<https://www.cciq.com.au/coronavirus-information>

Business Continuity Planning

<https://www.business.qld.gov.au/running-business/protecting-business/disaster-resilience/pandemic-risk-management/continuity-planning>

Managing staff during a pandemic

<https://www.business.qld.gov.au/running-business/protecting-business/disaster-resilience/pandemic-risk-management/staff>

<https://www.business.gov.au/risk-management/emergency-management/coronavirus-information-and-support-for-business>

Department of Health – Updates

<https://www.health.gov.au/health-topics/novel-coronavirus-2019-ncov>

Australian Government Stimulus Package

www.pm.gov.au/media/economic-stimulus-package

Queensland Government Stimulus Package (Business Recovery)

www.qld.gov.au/about/industry-recovery

<http://statements.qld.gov.au/Statement/2020/3/17/palaszczuk-government-offers-500m-in-loans-to-support-workers-in-businesses-affected-by-coronavirus>

BANKS

On Friday 20 March 2020, the majority of Australia's banks announced various levels of support to their small business clients. Links to what each bank is offering and a high-level summary is below:

<https://mozo.com.au/home-loans/articles/how-have-the-big-banks-responded-following-this-month-s-emergency-cut>

<https://mozo.com.au/home-loans/articles/guide-to-australian-banks-emergency-coronavirus-relief-packages>

- Deferring small business loan repayments for up to 6 months (interest to accrue) – automatic enrolment into these agreements for small businesses
- Some banks cutting rates for small business loans and business overdrafts
- Some banks allowing for deferral of payments on vehicle and equipment loans and/or loan restructuring for small businesses facing financial hardship
- Some waiving merchant terminal fees for up to 90 days
- Some waiving early redraw fees on business term deposit accounts (including Farm Management Deposit accounts)
- Banks to defer mortgage payments for up to 3 months, review and then a potential further 3 months for those employees affected by COVID-19 (lose their job or loss of income), however interest will accrue
- First homeowners – deferred payments up to 6 months

CURRENT PROGRAMS SUPPORTING BUSINESSES IN BALONNE SHIRE

Balonne Shire Council programs

- **Wild Dog Exclusion and Cluster Fencing programs** - Securing and roll out of \$14 million plus co-contribution of similar amount. Roll out and construction of fencing has commenced with Round 2 of the Special Rate Scheme program to commence shortly. \$5 million in grant funding - *This project was funded by the Australian Government under the Murray-Darling Basin Economic Development Program.*
- **Balonne Shire Business Mentoring – Murray-Darling Basin Economic Development program (\$499k)** - Round 1 is under way with 33 participating businesses in agriculture & horticulture, SME and Tourism. Mentors and capital expenditure program to commence shortly. Round 2 to commence in August 2020. *This project was funded by the Australian Government under the Murray-Darling Basin Economic Development Program.*
- **Dirranbandi Beautification Scheme - Murray-Darling Basin Economic Development program (\$426k)** – External façade/internal improvements (\$260k) and energy efficiency improvements (\$166k). Applicants can apply for both streams) with the round opening 24 March and closing 30 April. *This project was funded by the Australian Government under the Murray-Darling Basin Economic Development Program*
- **Buy Balonne Gift Card** – in partnership with the St George Chamber of Commerce, a Balonne Shire wide buy and shop local gift card campaign that launched in November 2019 with over 90 participating businesses
- **ecoBiz program** –free consultation and reports on energy, waste and water efficiency
- **On-going 1:1 business support** – in consultation with the EDO, discussion and tailored programs, strategy and opportunities for your business
- **Local employment link** - <http://stgeorgeqld.com/Employment-JobSeeker>

PROCUREMENT (PURCHASING AND SUPPLYING TO GOVERNMENTS)

- Buy Balonne – Local buy initiative supporting local businesses (co-promote)
- Supplying to local and state governments (Vendor panel)
- Supplying to major groups such as food service providers with state and national reach and covering various sectors (health, education, defence, corrections, food services)

- Contract manufacturing opportunities
- Working with tender winning firms – outsourcing work due to lack of resources

COMMONWEALTH AND STATE GOVERNMENT PROGRAMS (BUT NOT LIMITED TO)

- **Rural Financial Business Counsellors** – www.rfcssq.org.au counselling for small businesses
- **Department of State Development, Manufacturing, Infrastructure and Planning**
 - www.business.qld.gov.au
 - www.business.qld.gov.au/starting-business/advice-support/grants/schedule
- **AusIndustry**
 - Business Growth Fund (enabling businesses to purchase capital items for growth). Funding up to \$50,000 with co-contribution being 25-50%. www.business.qld.gov.au/starting-business/advice-support/grants/growth-fund
 - Small Business Digital Grants (up to \$10,000 for digital technologies, matching) - www.business.qld.gov.au/starting-business/advice-support/grants/digital-grants
 - Mentoring for Growth – (M4G) www.business.qld.gov.au/running-business/growing-business/business-mentoring/mentoring-growth
 - Small Business Entrepreneur Grant – business advice and support www.business.qld.gov.au/starting-business/advice-support/grants/entrepreneur-grants
- **Workforce Development (wage subsidies and training incentives)**
 - www.backtowork.initiatives.qld.gov.au (\$20k support to employers for eligible workers)
 - www.jobs.gov.au - Wage subsidies up to \$10k
 - <https://desbt.qld.gov.au/training/training-careers/incentives/sqw> - Up to \$20k subsidies
 - <https://freeapprenticeships.desbt.qld.gov.au> - Free Apprenticeships for under 21

Council recommends that businesses contact Council's Economic Development Officer to discuss and consult actions, opportunities, identify and discuss relevant and eligible government programs for your business.

Please contact:

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 Economic Development Officer
 Balonne Shire Council
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BUSINESS PANDEMIC INFLUENZA PLANNING CHECKLIST

1.1 Plan for the impact of a pandemic on your business:

Completed	In Progress	Not Started	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Identify a pandemic coordinator and/or team with defined roles and responsibilities for preparedness and response planning. The planning process should include input from labor representatives.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Identify essential employees and other critical inputs (e.g. raw materials, suppliers, sub-contractor services/ products, and logistics) required to maintain business operations by location and function during a pandemic.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Train and prepare ancillary workforce (e.g. contractors, employees in other job titles/descriptions, retirees).
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Develop and plan for scenarios likely to result in an increase or decrease in demand for your products and/or services during a pandemic (e.g. effect of restriction on mass gatherings, need for hygiene supplies).
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Determine potential impact of a pandemic on company business financials using multiple possible scenarios that affect different product lines and/or production sites.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Determine potential impact of a pandemic on business-related domestic and international travel (e.g. quarantines, border closures).
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Find up-to-date, reliable pandemic information from community public health, emergency management, and other sources and make sustainable links.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Establish an emergency communications plan and revise periodically. This plan includes identification of key contacts (with back-ups), chain of communications (including suppliers and customers), and processes for tracking and communicating business and employee status.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Implement an exercise/drill to test your plan, and revise periodically.

1.2 Plan for the impact of a pandemic on your employees and customers:

Completed	In Progress	Not Started	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Forecast and allow for employee absences during a pandemic due to factors such as personal illness, family member illness, community containment measures and quarantines, school and/or business closures, and public transportation closures.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Implement guidelines to modify the frequency and type of face-to-face contact (e.g. hand-shaking, seating in meetings, office layout, shared workstations) among employees and between employees and customers (refer to CDC recommendations).
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Encourage and track annual influenza vaccination for employees.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Evaluate employee access to and availability of healthcare services during a pandemic, and improve services as needed.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Evaluate employee access to and availability of mental health and social services during a pandemic, including corporate, community, and faith-based resources, and improve services as needed.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Identify employees and key customers with special needs, and incorporate the requirements of such persons into your preparedness plan.

1.3 Establish policies to be implemented during a pandemic:

Completed	In Progress	Not Started	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Establish policies for employee compensation and sick-leave absences unique to a pandemic (e.g. non-punitive, liberal leave), including policies on when a previously ill person is no longer infectious and can return to work after illness.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Establish policies for flexible worksite (e.g. telecommuting) and flexible work hours (e.g. staggered shifts).
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Establish policies for preventing influenza spread at the worksite (e.g. promoting respiratory hygiene/ cough etiquette, and prompt exclusion of people with influenza symptoms).
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Establish policies for employees who have been exposed to pandemic influenza, are suspected to be ill, or become ill at the worksite (e.g. infection control response, immediate mandatory sick leave).
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Establish policies for restricting travel to affected geographic areas (consider both domestic and international sites), evacuating employees working in or near an affected area when an outbreak begins, and guidance for employees returning from affected areas (refer to CDC travel recommendations).
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Set up authorities, triggers, and procedures for activating and terminating the company's response plan, altering business operations (e.g. shutting down operations in affected areas), and transferring business knowledge to key employees.

1.4 Allocate resources to protect your employees and customers during a pandemic:

Completed	In Progress	Not Started	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Provide sufficient and accessible infection control supplies (e.g. hand-hygiene products, tissues and receptacles for their disposal) in all business locations.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Enhance communications and information technology infrastructures as needed to support employee telecommuting and remote customer access.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Ensure availability of medical consultation and advice for emergency response.

1.5 Communicate to and educate your employees:

Completed	In Progress	Not Started	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Develop and disseminate programs and materials covering pandemic fundamentals (e.g. signs and symptoms of influenza, modes of transmission), personal and family protection and response strategies (e.g. hand hygiene, coughing/sneezing etiquette, contingency plans).
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Anticipate employee fear and anxiety, rumors and misinformation and plan communications accordingly.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Ensure that communications are culturally and linguistically appropriate.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Disseminate information to employees about your pandemic preparedness and response plan.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Provide information for the at-home care of ill employees and family members.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Develop platforms (e.g. hotlines, dedicated websites) for communicating pandemic status and actions to employees, vendors, suppliers, and customers inside and outside the worksite in a consistent and timely way, including redundancies in the emergency contact system.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Identify community sources for timely and accurate pandemic information (domestic and international) and resources for obtaining counter-measures (e.g. vaccines and antivirals).

1.6 Coordinate with external organizations and help your community:

Completed	In Progress	Not Started	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Collaborate with insurers, health plans, and major local healthcare facilities to share your pandemic plans and understand their capabilities and plans.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Collaborate with federal, state, and local public health agencies and/or emergency responders to participate in their planning processes, share your pandemic plans, and understand their capabilities and plans.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Communicate with local and/or state public health agencies and/or emergency responders about the assets and/or services your business could contribute to the community.
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Share best practices with other businesses in your communities, chambers of commerce, and associations to improve community response efforts.