

Type of support	What is it?	What period is covered and when will support be offered?	More information
<p>2021 COVID-19 Business Grant</p> <p>View the guidelines</p>	<p>Your business may be eligible for a grant, starting from \$10,000, if you're impacted by the South East Queensland lockdown that commenced at 4pm, Saturday 31 July 2021. Businesses outside of these lockdown areas may also be eligible.</p>	<p>Applications for the 2021 COVID-19 Business Support Grants opened at 12pm (midday), 16 August and will close on 16 November 2021.</p> <p>All eligible businesses who apply for a grant during the 3-month application period will receive funding.</p>	<p>Eligibility criteria</p> <p>To be eligible, your business or not for profit organisation must:</p> <ul style="list-style-type: none"> • employ staff (employees must be on your payroll and does not include any business owners) • have an Australian Business Number (ABN) continuously held from 30 June 2021 • be registered for GST • have Queensland headquarters (i.e. your principal place of business is located in Queensland) and have been trading in Queensland on 31 July 2021 • not be insolvent, or have owners or directors that are insolvent or an undischarged bankrupt • have an annual payroll of not more than \$10 million (except for large businesses and not for profit organisations operating in an identified tourism and hospitality sector) during any of the 2018–19, 2019–20 or 2020–21 financial years • have an annual turnover of over \$75,000 during any of the 2018–19, 2019–20 or 2020–21 financial years <ul style="list-style-type: none"> ○ Note: Businesses that have recently started can provide financial records to show they will reasonably meet this turnover requirement in the 2021–22 financial year • demonstrate the business or not for profit organisation was directly or indirectly impacted by a lockdown event • demonstrate or declare a reduction in turnover of 30% or more during a nominated 7-day period <ul style="list-style-type: none"> ○ this must include at least 1 full day of a lockdown event when comparing against turnover achieved during the same 7-day period in July or August 2019

			<ul style="list-style-type: none">○ or○ if the 2019 period does not indicate a typical weekly turnover (e.g. for a recently started small business or business that has experienced structural changes), include another comparable period (e.g. the same period in July/August 2020). <p>Large tourism and hospitality businesses and not for profit organisations must ensure they are undertaking business activities in any of the identified tourism and hospitality ANZSIC (Australian and New Zealand Standard Industrial Classification) code industry areas and meet all eligibility criteria (although you can have an annual payroll greater than \$10 million). Check the ANZSIC codes listed below to see if you are eligible to apply.</p> <p>Use the eligibility checker to test your eligibility.</p>
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<p>2021 COVID-19 Business Support Grants for Non-Employing Sole Traders</p>	<p>A \$1,000 grant is available to non-employing sole traders affected by Queensland COVID-19 lockdowns in August 2021.</p> <p>This is a one-off grant and you must meet the eligibility criteria at the time of making your application.</p> <p>For queries about the grant for non-employing sole traders, phone the Office of State Revenue on 1300 300 734 and choose option 5.</p>	<p>Applications WILL OPEN in September and close 30th November 2021.</p>	<p>Eligibility criteria</p> <p>To be eligible for this one-off grant, you must:</p> <ul style="list-style-type: none"> • be an individual operating as a sole not employ staff • have a current Australian business number (ABN) continuously held since 30 June 2021 • be registered for GST • have a principal place of business address in Queensland and the affected business was based and trading in Queensland on 31 July 2021 • have an annual turnover of more than \$75,000 during any of the 2018-19, 2019-20 or 2020-21 financial years • if you have not been trading for a full financial year, you would be able to provide financial records to show you will reasonably meet this turnover requirement in the 2021-22 financial year • declare a reduction in turnover of 30% or more during the nominated 7-day period when comparing against turnover achieved during the same 7-day period in 2019 or • if the business was not trading during the same period in 2019 or the 2019 period does not indicate a typical weekly turnover, another comparable 7-day period can be used.
<p>COVID-19 Disaster Payment</p> <p>View the guidelines:</p> <p>If you don't get a Centrelink payment If you get a Centrelink payment</p>	<p>This is a lump sum payment to help workers unable to earn income due to a COVID-19 state public health order. This may involve a lockdown, hotspot or movement restrictions.</p>	<p>There are 2 relevant periods you can apply for:</p> <ul style="list-style-type: none"> • 1 August to 7 August 2021 • 8 August 2021 	<p>Eligibility criteria</p> <p>You can get it even if you're eligible on only one day during a payment period.</p> <p>To get the COVID-19 Disaster Payment, you need to meet all eligibility rules that apply.</p> <p>This includes all of these rules:</p> <p>you get an income support payment, Education Allowance or ABSTUDY Living Allowance</p> <ul style="list-style-type: none"> • you're 17 years or older • you're not getting the Pandemic Leave Disaster Payment, a state or territory pandemic payment or a state small business payment for the same period • you lived in, or worked from or visited a Commonwealth-declared COVID-19 hotspot that is subject to a state restricted movement order

			<ul style="list-style-type: none"> • you were unable to work and earn your usual income of 8 hours or more or a full day's work because you were in the COVID-19 hotspot and are subject to restricted movement • you don't have any appropriate paid leave entitlements.
SME Recovery Loan Scheme View the Guidelines	To support our business customers, a loan of up to \$5 million may be available to eligible customers* who have received, or been entitled to receive, a JobKeeper payment between 4 January 2021 and 28 March 2021, or are located and/or operating in a flood-affected area during the recent floods (March 2021)	Applications can be made from 1 April 2021 to 31 December 2021 . This loan must be used for business purposes or the purchase of commercial property and is part of the Government SME Recovery Loan Scheme.	Eligibility criteria <ul style="list-style-type: none"> • Small to medium sized businesses with up to \$250 million turnover, including those self-employed, and not-for-profits • Must have an Australian Business Number (ABN) • Must have received, or been entitled to receive, a JobKeeper payment between 4 January 2021 and 28 March 2021, or are located and/or operating in a flood effected area during the recent floods (March 2021).) • Meet the eligibility criteria under the SME Recovery Loan Scheme
Queensland Tourism Business Financial Counselling Service	The Queensland Tourism Business Financial Counselling Service provides free financial counselling support to help tourism operators resize or change their business model. The Queensland Tourism Business Financial Counselling Service is a 3 stage process: <ul style="list-style-type: none"> • Stage 1: Free Tourism Business Health Check • Stage 2: Free Tourism Business Financial Counsellor Service • Stage 3: 50% rebate on up to \$5,000 of Tourism Business Professional Advice 	Ongoing Support.	Tourism Businesses includes: Accommodation, Event Management, Food & Beverage, Retail, Transport, Visitor Experiences Tourism businesses can contact one of the Queensland Government funded Tourism Business Financial Counsellors or COVID-19 Small Business Counsellors who can assist with identifying potential sources of funding and business support. The counsellors provide free confidential assistance to businesses to: <ul style="list-style-type: none"> • Understanding their finances: not everyone goes into businesses with an accounting background. A financial counsellor can help businesses to better understand their finances and introduce better ways to manage the financial side of their business. • Accessing government assistance: national, state and local governments have many programs and grants that are designed to support small business. A financial counsellor can help businesses find these and determine if they're eligible to apply.

			<ul style="list-style-type: none"> • Dealing with debt: for businesses having trouble servicing their debts, a financial counsellor can work with them to get control of debts and negotiate or structure a manageable solution before it's too late. • Referrals: when additional expert financial, legal or human resource advice is needed, financial counsellors can refer businesses to the Tourism Business Professional Advice Rebate so a business can receive a rebate of up to \$2500 based on matched funding for these additional professional services. Counsellors can also assist to connect people with specialist social and welfare support. <p>To find your region's local financial counsellor please visit the DTIS website.</p>
<p>Coronavirus (COVID-19) Support for Commercial Landlords</p> <p>View the Guidelines</p>	<p>If you own a commercial property and your tenant is a small to medium sized business affected by coronavirus (COVID-19), support is available to help you manage your leasing arrangements with them.</p> <p>Government and banking support provided for landlords is conditional upon you passing on the benefits to your tenants, through rent reductions or relaxing of tenants' obligations.</p> <p>You will need to negotiate with your tenant to make the necessary changes to your leasing arrangements.</p>	<p>Ongoing Support.</p>	<p>Eligibility criteria</p> <p>For rent relief assistance under the Regulation, you must have an affected lease. Your lease is an affected lease if it meets all of the following criteria:</p> <ul style="list-style-type: none"> • It is a retail shop lease or prescribed lease (a lease, other than a retail shop lease, where the leased premises are wholly or predominantly used for carrying on a business). • It was binding on the tenant on 28 May 2020. This includes any form of lease, sub-lease, license or other agreement to occupy premises (e.g. month-to-month, verbal, agreement to enter into a lease etc.) all of which are considered binding on the tenant. • The tenant under the lease is a small and medium enterprise (SME entity) that carried on a business (or non-profit activity) in the current financial year and had a turnover that was: <ul style="list-style-type: none"> ○ less than \$50 million for the 2019–20 financial year; and/or ○ likely to be less than \$50 million for the 2020–21 financial year. • The tenant under the lease is eligible for, but not necessarily enrolled in, the JobKeeper Payment scheme

<p>Coronavirus (COVID-19) support for commercial tenants</p> <p>View the Guidelines</p>	<p>If your business has been affected by coronavirus (COVID-19), support is available to help you manage your commercial lease and rental obligations.</p> <p>Government and banking support provided for landlords is conditional upon them passing on the benefits to their tenants, through rent reductions or relaxing of tenants' obligations.</p>	<p>Ongoing Support.</p>	<p>Eligibility criteria</p> <p>For rent relief assistance under the Regulation, you must have an affected lease. Your lease is an affected lease if it meets all of the following criteria:</p> <ul style="list-style-type: none"> • It is a retail shop lease or prescribed lease (a lease, other than a retail shop lease, where the leased premises are wholly or predominantly used for carrying on a business). • It was binding on the tenant on 28 May 2020. This includes any form of lease, sub-lease, license or other agreement to occupy premises (e.g. month-to-month, verbal, agreement to enter into a lease etc.) all of which are considered binding on the tenant. • The tenant under the lease is a small and medium enterprise (SME entity) that carried on a business (or non-profit activity) in the current financial year and had a turnover that was: <ul style="list-style-type: none"> ○ less than \$50 million for the 2019–20 financial year; and/or ○ likely to be less than \$50 million for the 2020–21 financial year. <p>The tenant under the lease is eligible for, but not necessarily enrolled in, the JobKeeper Payment scheme</p>
<p>Financial support for aged care providers</p> <p>View the Guideline</p>	<p>Support for Aged Care Workers in COVID-19 is available for aged care providers that have been directly impacted by COVID-19</p>	<p>Close Date & Time: 31-Dec-2021 2:00 pm (ACT Local Time)</p>	<p>Eligibility criteria</p> <p>At a minimum to be eligible a provider must:</p> <ul style="list-style-type: none"> • Be an approved Residential Aged Care provider or an approved NATSIFACP provider or an approved Home Care provider; and • Be incurring additional costs as a result of supporting eligible workers; and • Be either located inside a hotspot listed in Appendix 1 or 2 and/or have workers that work in a hotspot.
<p>Insurance assistance</p>	<p>The Insurance Council of Australia (ICA) continues to work with its member companies, governments and regulators to ensure insurers can continue to provide both support and service to customers impacted by the COVID-19 pandemic.</p> <p>Policyholders should contact their insurer if they are experiencing financial hardship to discuss options available for their individual situation.</p>	<p>Ongoing Support.</p>	<p>More information available at: Impact of COVID - Insurance Council of Australia</p>

Energy and water provider relief	Your energy or water provider may offer financial relief if your business has been affected by COVID-19. Visit the Energy and Water Ombudsman Queensland, or talk to your provider, for more advice.	Ongoing Support.	More information available at: Support for customers impacted by COVID-19 EWOQ
Phone and internet provider relief	Your phone or internet provider may offer financial relief if your business has been affected by COVID-19. Visit the Telecommunications Industry Ombudsman for more advice.	Ongoing Support.	More information available at: COVID-19 Phone and internet tips The Telecommunications Industry Ombudsman
Support for tax obligations	Contact the Australian Taxation Office (ATO) to discuss additional relief options to help you meet your tax obligations. Additional relief options are not applied automatically, so approach the ATO for assistance.	Ongoing Support.	More information available at: Additional support during COVID-19 Australian Taxation Office (ato.gov.au)
National Debt Helpline	Free independent and confidential financial advice, step-by-step guides, and information to help you manage your debts or negotiate with creditors.	Ongoing Support.	More information available at: National Debt Helpline (ndh.org.au) SUPPORT LINE 1800 007 007
Small Business Debt Helpline	If your small business has been affected by a bushfire or COVID-19, free help is available from qualified small business financial counsellors who provide advice to small business owners and sole traders in financial difficulty.	Ongoing Support.	More information available at: Small Business Financial Counselling (smallbusinessbushfire.org.au) SUPPORT LINE 1800 413 828
Small Business Financial Counselling Program	Small Business Financial Counselling Program is to provide assistance to Small Businesses who are experiencing hardship associated with the long standing drought conditions or the impacts of COVID-19, and have no alternative source of impartial support.	Ongoing Support.	More information available at: Small Business Program • (rfcssq.org.au) SUPPORT LINE 1300 732 777
Beyond Blue	Beyond Blue provides mental health support and services to all people in Australia.	Ongoing Support.	More information available at: Anxiety, depression and suicide prevention support - Beyond Blue SUPPORT LINE 1300 224 636

Moneysmart	Moneysmart offers financial guidance for all Australians, with simple tools, tips and calculators.	Ongoing Support.	More information available at: Moneysmart.gov.au
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Bank/Financial Institution	Website
Commonwealth Bank	Coronavirus support for business customers - CommBank
Westpac	Coronavirus - COVID-19: Customer Support Westpac
Suncorp	Request Assistance for your Business Financial Difficulty Suncorp
ANZ	COVID-19 response for business customers ANZ
NAB	Government Support For Small Business COVID-19 Support - NAB
Bankwest	Coronavirus support for business customers Bankwest
Bendigo	Business impacted by Coronavirus (bendigobank.com.au)
BOQ	Financial Difficulty and COVID-19 Support BOQ
Macquarie	Coronavirus Support Hub Macquarie
St George	COVID-19: Customer Support St.George Bank
Judo Bank	Judo Bank How to access bank support during Covid-19