

This fact sheet provides information regarding the support available to businesses in response to the disruption caused by COVID-19. It is organised into the following sections:

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For up-to-date restrictions affecting business operations across Victoria, visit

<https://www.coronavirus.vic.gov.au/coronavirus-covid-19-restrictions-roadmaps>

## Section 1. Federal Government Support

### NEW FEDERAL MEASURES

#### BOOSTING APPRENTICESHIP COMMENCEMENTS

Any business or Group Training Organisation that engages an Australian Apprentice on or after 5 October 2020 may be eligible for a subsidy of 50 per cent of wages paid to an apprentice between 5 October 2020 and 30 September 2021, to a maximum of \$7,000 per quarter.

This assistance will support 100,000 new apprentices across Australia, and is in addition to the Supporting Apprentices and Trainees wage subsidy (see page 6). [Click here to download the Fact Sheet.](#)

#### INSTANT ASSET WRITE-OFF AND BACKING BUSINESS INVESTMENT

As part of its economic response to COVID-19, the Government enhanced the instant asset write-off and introduced a 15 month [Backing Business Investment incentive](#) to support business investment over the short-term.

From 12 March 2020, the instant asset write-off threshold was increased to \$150,000 (up from \$30,000) and access was expanded to include businesses with a turnover of less than \$500 million (up from \$50 million).

The threshold applies on a per asset basis, so eligible businesses can instantly write-off multiple assets each costing less than \$150,000 that are purchased by 31 December 2020. [You can read more about this phase of the policy here.](#)

As part of the 2020-21 Budget, businesses will have an extra six months to first use or install these assets. [Click here to see more.](#)

The Backing Business Investment incentive complements the enhanced instant asset write-off by allowing businesses with a turnover of less than \$500 million to deduct 50 per cent of

the cost of an eligible asset installed by 30 June 2021. Existing depreciation rules apply to the balance of the asset's cost.

The Government is building on the enhanced instant asset write-off and Backing Business Investment incentive in the 2020-21 Budget by introducing temporary full expensing to support investment and jobs. Full expensing applies from announcement on Budget night (6 October 2020) until 30 June 2022.

## FEDERAL SUPPORT WITH AND FOR EMPLOYEES

### JOBKEEPER PAYMENT

The [Jobkeeper Payment](#) is available to provide businesses impacted by COVID-19 access to a wage subsidy from the Government to continue paying their employees. More information related to this scheme can be found [on this factsheet from the Federal Government](#).

#### Employer eligibility

Employers may be eligible for the JobKeeper Payment scheme if all the following apply:

1. On 1 March 2020, you ran a business in Australia, or were either a
  - not-for-profit organisation that pursued your objectives principally in Australia, or
  - deductible gift recipient (DGR) endorsed either as a public fund or for a public fund you operated
    - under the Overseas Aid Gift Deductibility Scheme (DGR item 9.1.1), or
    - for developed country relief (DGR item 9.1.2).
2. You employed at least one eligible employee during the JobKeeper fortnight you are applying for. This includes employees who are stood down or re-hired.
3. Your business satisfies the
  - [original decline in turnover test](#) (this is tested during enrolment and therefore you may have already satisfied this)
  - [actual decline in turnover test](#) for the relevant period (if seeking payments under the JobKeeper extension period from 28 September 2020).
4. Your business is not in one of the [ineligible employer](#) categories.

From 28 September 2020 to 3 January 2021

From 28 September 2020, organisations seeking to claim JobKeeper payments will be required to reassess their eligibility for the JobKeeper extension with reference to their actual turnover in the June and September quarters 2020.

Organisations will need to demonstrate that they have met the relevant continuing decline in turnover test in both of those quarters to remain eligible payments during this period.

#### From 4 January 2021 to 28 March 2021

A further reassessment of JobKeeper payment eligibility will be undertaken in January 2021 for the period from 4 January to 28 March 2021.

Organisations will need to demonstrate that they have met the relevant continuing decline in turnover test in each of the previous three quarters to remain eligible for this further period.

#### Which employees are eligible

From 3 August 2020, you may be able to nominate new employees as eligible employees. These new employees must:

- have been employed by you on 1 July 2020, and
- meet the other eligibility criteria.

This can include employees that:

- you employed after 1 March 2020, or
- were employed by you on 1 March 2020 but were not eligible employees for fortnights ending on or before 2 August 2020 – for example, because they only turned 18 after 1 March 2020.

Additional information about Employee Eligibility is [available from the ATO website](#)

#### JobKeeper payment rates

	<b>Tier 1 Employees</b>	<b>Tier 2 Employees</b>
	<p><i>all eligible employees who worked for 80 hours or more in the four weeks of pay periods before either 1 March 2020 or 1 July 2020, and</i></p> <p><i>eligible business participants who were actively engaged in the business for 80 hours or more in February and provide a declaration to that effect</i></p>	<p><i>any other eligible employees and eligible business participants</i></p>

From 28 September 2020 to 3 January 2021	\$1,200 per fortnight	\$750 per fortnight
From 4 January 2021 to 28 March 2021	\$1,000 per fortnight	\$650 per fortnight

\* Rates are before tax

## APPRENTICES AND TRAINEES

The Federal Government is supporting small and medium sized business to [retain their apprentices and trainees](#).

- The subsidy is available to support small and medium-sized businesses with fewer than 200 employees, including those using a Group Training Organisation, who retain an Australian Apprentice engaged as at 1 July 2020.
- Eligible employers can apply for a wage subsidy of 50 per cent of an apprentice's or trainee's wage paid from 1 July 2020 to 31 March 2021, up to a cap of \$7,000 per quarter.
- Employers of any size, including Group Training Organisations, that re-engage an eligible out-of-trade apprentice or trainee will also be eligible for the subsidy.
- Employers are able to access the subsidy after an eligibility assessment is undertaken by an Australian Apprenticeship Support Network (AASN) provider.
- For further information on how to apply for the subsidy, including information on eligibility, contact an [AASN provider](#).

For more information, see [this fact sheet from the Federal Government](#).

An extended wage subsidy of \$1,500 per fortnight is available to eligible Group Training Organisations where the Host Employer of any size is receiving the JobKeeper payment and retains their apprentice or trainee.

The apprentice or trainee must have been in training with a Host Employer of any size as at 1 March 2020.

## ASSISTANCE PAYMENTS AND INCOME SUPPORT FOR WORKERS

The Federal Government is providing a range of supplements, new payments and changes to eligibility requirements to reflect that employees who are stood down or have their work reduced require support with their income.

People who do not already receive a payment from the Federal Government may receive one of the following: Youth Allowance as a job seeker, JobSeeker Payment or Parenting

Payment. The usual waiting periods and mutual obligation requirements may not apply. For further information, please visit [Services Australia](#).

People who already receive a payment from the Federal Government may receive additional supplements or higher rates of the payments they already receive. For further information, please visit Services Australia.

Those who are eligible for payments through either of the above categories, or who can show they are otherwise employed but currently experiencing reduced income due to the nature of their work, may also be able to apply for up to \$20,000 from their superannuation accounts over two years. Applications are made to the ATO. For more information, please see this [fact sheet from the Federal Government](#).

## OTHER SUPPORT FOR BUSINESS

### HELPLINE FOR SMALL BUSINESSES IMPACTED BY COVID-19

The Federal Government's Business Hotline - 13 28 46 - has been expanded to provide specialist advisers and extended hours to support small and medium businesses impacted by the COVID-19 pandemic.

The hotline is available to provide businesses readily available access to advice so they can fully understand the assistance available to them and their employees.

This service is available to provide COVID-19 related support, answering calls and [online chat](#) from 8:00am – 8:00pm across Australia, seven days a week.

### SUPPORT FOR BUSINESS CASH FLOW

The Federal Government is providing a temporary cash flow boost of up to \$100,000 over two quarters to eligible small and medium sized businesses, and not-for-profits (NFPs) (including charities) that employ people.

These payments will help businesses and NFPs with their cash flow so they can keep operating, pay their rent, electricity and other bills and retain staff.

- Small and medium sized businesses (including not-for-profit organisations) that employ people and have an aggregated annual turnover up to \$50 million are eligible.
- The Government is providing tax-free cash flow boosts of between \$20,000 and \$100,000 to eligible businesses and not-for-profit (NFP) organisations who employ staff.
- For most businesses, the cash flow boost will automatically be credited to their account when they lodge their activity statement up to the month or quarter of September 2020

Eligible employers that pay salary and wages will receive a minimum payment of \$10,000, even if they are not required to withhold tax. For more information on support for business cash flow, [please click here for the factsheet](#).

### CORONAVIRUS SMALL AND MEDIUM ENTERPRISES (SME) GUARANTEE SCHEME

Phase 1 of the scheme closed to new applicants on 30 September 2020. Information below applies to Phase 2 of the Scheme, which opened on 1 October 2020.

The Coronavirus Small and Medium Enterprises (SME) Guarantee Scheme is supporting up to \$40 billion of lending to SMEs (including sole traders and not-for-profits) by guaranteeing 50 per cent of new loans issued by participating lenders to SMEs.

The Scheme is enhancing lenders' ability to provide credit, allowing many otherwise viable SMEs to access vital additional funding to get through the impact of Coronavirus, recover and invest for the future.

SMEs, including sole traders and not-for-profits, with a turnover of up to \$50 million are able to apply for loans under the Scheme.

For more information including how to apply, [visit the Treasury.gov.au website](#). Other federal government policies to support the flow of credit are detailed in [this Fact Sheet](#).

### AIR FREIGHT SUPPORT

The Australian Government has set up an International Freight Assistance Mechanism (IFAM). This will back Australia's agriculture and seafood export sectors. \$351.9 million will help exporters get their high-quality produce into key overseas markets.

#### Eligibility

The target of IFAM is high-value agricultural and fisheries exports. On outbound flights IFAM is prioritising high-value, time-sensitive and perishable products where Australian businesses have established international customers.

On outbound flights IFAM has supported:

- Seafood (including lobsters)
- Premium red meat (including beef, lamb and pork)
- Dairy (such as fresh milk and yoghurt)
- Horticulture (such as premium fruits and packaged salad or vegetables)

To register interest and communicate your air freight needs to the government, visit this [Department of Agriculture, Water and Environment website](#).

## Section 2. Victorian Government Support

### BUSINESS VICTORIA CORONAVIRUS HOTLINE – 13 22 15

The Victorian Government has launched a hotline for businesses dealing with the significant challenges posed by the COVID-19 outbreak.

Businesses across the state can now access information on dealing with COVID-19 by calling the Business Victoria hotline on 13 22 15.

Operators calling the hotline will be able to get information about support services, including those available through Business Victoria, which offers mentoring to help operators develop business continuity and recovery plans.

### PAYROLL TAX WAIVERS

The Victorian Government provided full payroll tax refunds for the 2019-20 financial year to small and medium-sized businesses with a payroll of less than \$3 million.

Note, this initiative has now expired and businesses will be charged their usual payroll tax liability by the Victorian Government in 2020-21.

From 1 July 2020, employers with Victorian payrolls up to \$10 million, based on their 2019-20 financial year annual reconciliation returns, can defer their 2020-21 payroll tax liabilities until the 2021-22 financial year.

More information on payroll tax waivers and deferrals can be found on the [SRO website](#).

### LAND TAX PAYMENTS

Land tax payments for 2020 may be deferred for eligible commercial property owners. Land owners due to pay 2020 land tax that own at least one non-residential property and have total taxable landholdings below \$1 million are not required to pay their 2020 land tax assessment until 31 March 2021.

If an eligible land owner has already paid their 2020 land tax they can request a return of the tax paid.

If you are eligible, the SRO will notify you that your 2020 land tax assessment has been deferred for payment until, or before, 31 March 2021. You do not need to apply to get this deferral.

Commercial landlords who provide tenants impacted by coronavirus with rent relief, or who are unable to secure a tenant because of coronavirus, may be eligible for a reduction on the property's 2020 land tax

Further information regarding land tax deferrals and reductions can be found on the [SRO website](#).

For information on assistance for commercial tenants, see page 16.

## BUSINESS SUPPORT FUND – THIRD ROUND

The Victorian Government's original Business Support Fund grant program closed for applications on 1 June 2020. Its Business Support Fund – Expansion grant closed on 14 September.

The [Third round of Business Support Fund](#) is open until 24 November 2020 and is substantially different to earlier rounds.

### Eligibility

Your business must meet all of these criteria in order to be eligible for the Third Round.

1. Operate in an industry sector that is Restricted, Heavily Restricted or Closed and for which restrictions are not easing between the First and Second Steps in the roadmaps.
2. Be on the [list of Eligible ANZSIC classifications](#)
3. Operate within Victoria
4. Participate in the Commonwealth Government's JobKeeper Payment
5. Employ people and be registered for Workcover with WorkSafe Victoria
6. Have had an annual payroll of less than \$10 million in 2019-20
7. Be registered for Goods and Services Tax (GST)
8. Hold an Australian Business Number (ABN)
9. Be registered with the responsible Federal or State regulator.

Businesses that have received a grant from the [Licensed Hospitality Venue Fund grant program](#) are not eligible to receive a grant from this program and vice-versa.

### Grant rates

Eligible businesses with payrolls of up to \$10 million will receive:

- \$10,000 if its annual payroll is less than \$650,000
- \$15,000 if its annual 2019-20 payroll is between \$650,000 and less than \$3 million
- \$20,000 if its annual 2019-20 payroll is between \$3 million and up to \$10 million.

Businesses that have received funding from other components of the Victorian Government's Economic Survival Package are eligible to apply for this program.

Business owners that do not employ people (non-employing businesses) are NOT eligible for funding through this program.

Further information about how to apply for a Business Support Fund grant is available [on the Business Victoria website](#).

## WORKING FOR VICTORIA INITIATIVE

The Victorian Government has established a Working for Victoria initiative in consultation with the Victorian Council of Social Services, the Victorian Trades Hall Council and Sidekicker.

The fund is to help workers who have lost their jobs to find new opportunities, including work cleaning public infrastructure or delivering food.

The partnership with the Sidekicker app assists in matching available workers to jobs that suit them.

Individuals can apply for work under the Working for Victoria initiative at:

<https://www.vic.gov.au/workingforvictoria>

## TENANCY ARRANGEMENTS

### Commercial tenancies

The Victorian government has announced the framework of its measures to assist business tenants.

The arrangements include:

- A moratorium on commercial tenancy evictions for the non-payment of rent for small to medium enterprises with an annual aggregate 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
- A freeze on rent increases during the moratorium for commercial tenants
- A rent payment waiver or deferral in proportion to a commercial tenants' reduction in turnover due to coronavirus, to be negotiated between the tenant and landlord

You do not need to do anything to keep from being evicted or to keep your rent rate frozen, other than being able to document that you meet the above eligibility criteria.

If you are a business tenant and cannot come to an agreement about a waiver or deferral of rent for your COVID-19-affected business, Business Victoria is offering a mediation service for tenants and landlords to support fair tenancy negotiations. Your landlord will also be

eligible for benefits in return for offering this assistance. Read more about the assistance at [the Victorian Small Business Commission](#).

Commercial landlords who provide tenants impacted by coronavirus with rent relief may be eligible for a 25% reduction on the property's 2020 land tax.

If you cannot come to an agreement for rent reduction with your landlord, you can [apply for free mediation](#) with the Victorian Small Business Commission to resolve your rent dispute.

## SECTOR-SPECIFIC BUSINESS ASSISTANCE

### Licensed venues

Liquor licensees eligible for sector-specific funding are those who operate bars, restaurants, pubs, clubs, hotels, cafes and reception centres that serve food and alcohol, and have received an invitation to apply from Business Victoria. The invitation is sent to the email address connected to the licensee's Liquor Portal account.

The liquor licensee must also:

- operate one or more licensed bars, restaurants, pubs, clubs, hotels, cafes or reception centres in Victoria that serve food and alcohol as of 13 September 2020; and
- hold a general or late night (general), full club, restaurant and cafe, or on-premises or late night (on-premises) liquor licence as of 13 September 2020; and
- have been operating prior to 13 September 2020 and intend to continue to operate under the Licensee's liquor licence; and
- have a food business (which may be a third party or the Applicant) holding a Class 2 or 3 Service Sector Certificate of Registration under the Food Act 1984 (Vic) serving food on the same premises; and
- be registered for Goods and Services Tax (GST) on 13 September 2020; and
- hold an Australian Business Number (ABN) and held that ABN at 13 September 2020; and
- be registered with the responsible federal or state regulator.

[More information is available at the Business Victoria website.](#)

### Liquor licensing fee waiver

The Victorian Government has undertaken to waive liquor licensing fees for 2020 and 2021 for eligible businesses. Eligible businesses have already been refunded fees paid in 2020 and will not have to pay their 2021 renewal fees.

### CBD Small Business Hospitality Grant

The [CBD Small Hospitality Grant](#) provides an additional grant to small and medium hospitality businesses in Melbourne's Central Business District (CBD) that have previously received a grant from the [Business Support Fund - Expansion](#) program.

Eligible businesses will be provided with a one-off grant of either \$5,000 (for businesses with a food service seating capacity in the CBD of 11 to 100 seats) or \$15,000 (for businesses with a food service seating capacity in the CBD of 101 or more seats) to help with the continued operation of their business.

Businesses can apply where they meet all the criteria listed below. They must:

- Be a recipient of a Business Support Fund – Expansion grant and have received an invitation to apply for a CBD Small Business Hospitality Grant.
- Operate in the Melbourne CBD as designated by the following postcodes 3000 (Melbourne), 3005 (World Trade Centre), 3006 (Southbank) and 3008 (Docklands).
- Operate a restaurant, cafe, pub, bar, club, reception centre, coffee and dessert outlet, or takeaway food venue with food service seating capacity of 11 or more seats.
- Hold a Class 2 or 3 Service Sector Certificate of Registration under the Food Act 1984 (Vic) as identified by the City of Melbourne.
- Not received funding assistance through the Night-time Economy Business Support Initiative or the Victorian Live Music Venues Program.

Further details regarding the eligibility for this grant can be found in the [program guidelines](#).

CBD hospitality businesses can apply for this grant by completing this [online form](#).

### Hospitality Business Grant Program

The [Hospitality Business Grant Program](#) is available for certain food service businesses that have been affected by the return to Stage 3 and Stage 4 'Stay at Home' restrictions.

Eligible businesses may apply for a one-off, \$25,000 grant to pay for business costs to support the continued operation of the business. An additional \$5,000 is available for each additional premises located within metropolitan Melbourne or Mitchell Shire, capped at a total of \$20,000.

Eligible businesses with premises located in the Melbourne CBD (postcodes 3000, 3005, 3006 and 3008) are also eligible for an additional \$20,000 grant.

Businesses can apply where they meet all the criteria listed below. They must:

- Operate a business with premises located in Victoria; and

- Operate a restaurant, cafe, pub, bar, club, reception centre, coffee and dessert outlet or takeaway food venue that serves patrons and hold a Class 2 or 3 Service Sector – Certificate of Registration under the Food Act 1984 (Vic); and
- Have an annual payroll of greater than \$3 million and lower than \$10 million in 2019-20; and
- Be registered for Goods and Services Tax (GST) on 30 June 2020; and
- Hold an Australian Business Number (ABN) and have held that ABN at 30 June 2020; and
- Be registered with the responsible Federal or State regulator.

Further details regarding the eligibility for this grant can be found in the [program guidelines](#).

Hospitality businesses can apply for this grant by completing this [online form](#).

### Night-time Economy Business Support Initiative

The [Night-time Economy Support Initiative](#) is available to licensed venues across Victoria to provide commercial rental relief for licensed businesses impacted by the COVID-19 pandemic who aren't covered by the Commercial Tenancies Relief Scheme.

Businesses that apply to this program may be eligible for:

- A reimbursement of up to \$20,000 for external expenses incurred to access specialist information and advice on tenancy and other business issues to help manage their tenancy during the COVID-19 crisis.
- Commercial Rental Hardship financial support of up to \$150,000 per business group to assist tenants to maintain control of the business, in cases of rental hardship and despite the tenant demonstrating that they have sought to negotiate in good faith with the landlord.
- Mediation services from the Victorian Small Business Commission to assist tenants and landlords to reach a fair and proportionate commercial outcome on rental payments during the COVID-19 period, if tenants and landlords cannot otherwise reach agreement.

Businesses can apply where they meet all the criteria listed below. They must:

- Operate licensed pubs, clubs or restaurants on tenanted premises under a general, full club or on-premises liquor licence as part of a group; and
- Employ people; and
- Have an annual turnover of less than \$50 million at each individual premises operating within the group; and

- Hold an Australian Business Number (ABN) and have held that ABN at 16 March 2020 (the date Victoria's State of Emergency was declared); and
- Have been engaged in carrying out the operation of the business at the tenanted premises in the Australian State of Victoria on 16 March 2020; and
- Have had a reduction in turnover of at least 30 per cent at one or more individual premises operating within the group since 16 March 2020; and
- Do not qualify for the Victorian Government's Commercial Tenancy Relief Scheme under the COVID-19 Omnibus (Emergency Measures) (Commercial Leases and Licences) Regulations 2020 because the business is part of a group that has an aggregated annual turnover greater than \$50 million (in the past financial year).

Further details regarding the eligibility for this grant can be found in the [program guidelines](#).

Eligible businesses can register their interest in this program by completing this [online form](#).

### Outdoor Eating and Entertainment Package

The \$58 million Outdoor Eating and Entertainment Package business grants help businesses adapt their operations to outdoor dining. Grants are available to licensed and unlicensed hospitality businesses, including restaurants, cafes, pubs/taverns, bars, clubs and takeaway food venues.

Eligible businesses can apply for a grant of \$5,000. Funds can be used to pay for practical things like umbrellas, outdoor furniture, screens and other equipment. This will help move indoor dining outdoors.

More information is available at the [Business Victoria website](#).

### Further sector-specific grants

Other programs as they are announced will be listed at the [Business Victoria website](#).

Relief is being issued by the State Revenue Office for fees and levies that are paid to that agency, including the Commercial Passenger Vehicle Service levy and the Congestion levy. Read more about these programs at [the SRO website](#).

## Section 3. Other Support

### FACEMASKS IN THE WORKPLACE

The [Facemasks in the workplace factsheet](#) provides information about the use of facemasks to help you keep your employees and customers safe.

This factsheet should be read together with advice from the [Chief Health Officer and the Department of Health and Human Services issued on 10 July 2020](#).

### MENTAL HEALTH SUPPORT

While it is reasonable for people to be concerned about the outbreak of COVID-19, try to remember that medical, scientific and public health experts around the world are working hard to contain the virus, treat those affected and develop a vaccine as quickly as possible.

The mental health of employers and workers is critical during this period of significant disruption by COVID-19, and support is available.

#### Victorian state initiatives

Business Victoria has a Wellbeing and Mental Health Support program. [You can read more about it here.](#)

#### Federal and Australia-wide initiatives

**Head to Health** is a Commonwealth Government digital mental health portal which provides guidance on how to maintain good mental health during the coronavirus pandemic and in self-isolation, how to support children and loved ones, and how to access further mental health services and care. <https://headtohealth.gov.au/covid-19-support/covid-19>.

**Beyond Blue** has coronavirus resources to help at <https://coronavirus.beyondblue.org.au/>

**Lifeline** is a national charity open to all Australians in personal crisis. They have 24-hour crisis support and suicide prevention services. <http://www.lifeline.org.au/>

**Headspace** is the national youth mental health foundation. They can help young people aged 12-25 who are going through a tough time. <http://www.headspace.org.au/>

### SUPPORT FOR BUSINESS FROM BANKS

The Australian Banking Association has announced that its member banks – which include ANZ, Commonwealth Bank, NAB and Westpac – will defer loan repayments for businesses affected by the COVID-19. This applies to businesses who have business loans with a member bank, where the value of the loan is up to \$10 million. This threshold covers around 98% of businesses.

In addition to deferral of loan repayments, other measures your business may be eligible for include:

- Waiving fees and charges
- Interest free periods or no interest rate increases
- Debt consolidation to help make repayments more manageable.

As customers approach the end of their six-month loan repayment deferral period, banks are implementing phase two of their COVID-19 support. Assistance available under phase two support will depend on whether businesses are able to recommence making repayments to banks in full/partially, or remain unable to make payments.

For more information about the ABA's COVID-19 support, click [here](#). Businesses should contact their banks directly on the numbers below to discuss their circumstances and access support.

ANZ: 1800 351 548

Commonwealth Bank: 132 607

NAB: 1300 769 650

Westpac: 132 142

## BUSINESS CONTINUITY AND RECOVERY PLANS

Best practice for businesses is to have a [continuity plan](#). Business Victoria has information to help your business [evaluate risk](#) and [prepare a risk management plan](#).

Once the initial damage assessment has been done on your business, you need to think about what you'll do long term and how you might [respond and recover](#).

**Small Business Victoria** provides low cost mentoring services to help you work through or develop a recovery plan. You can [book an appointment with a mentor here](#).

**CPA Australia** has developed some [high-level tips to help businesses respond to COVID-19](#), including staying up-to-date with information, considering the potential impacts on your business, putting a contingency plan in place and seeking professional advice if required.

You can access a detailed summary of potential actions and more resources for business at <https://www.cpaaustralia.com.au/training-and-events/coronavirus-impact>

The Federal Government's **Coronavirus Business Liaison Unit** is now operating out of the federal Treasury and can be contacted by email at [coronavirusbusinessliaison@treasury.gov.au](mailto:coronavirusbusinessliaison@treasury.gov.au)

## EMPLOYER OBLIGATIONS UNDER FAIR WORK

Whether the option of standing down employees is available in circumstances relating to COVID-19 is very circumstance dependent and an employer should exercise the option cautiously. The employer must be able to demonstrate that:

- there is a stoppage of work

- the employees to be stood down cannot be usefully employed (which is not limited to the work an employee usually performs)
- the cause of the stoppage must also be one that the employer cannot reasonably be held responsible for.

Employers cannot generally stand down employees simply because of a deterioration of business conditions or because an employee has COVID-19.

For more information, see the [FairWork Ombudsman's Coronavirus advice](#).

### BANK ASSISTANCE TO COMMERCIAL LANDLORDS

Commercial property landlords may be eligible for relief from their bank per the ABA assistance package detailed on page 14 as long as they provide an undertaking to the bank that for the period of the interest capitalisation, the landlord will not terminate leases or evict current tenants for rent arrears as a result of COVID-19.

### INSURANCE PAYMENTS

A number of insurance companies are offering relief options for small business customers experiencing financial hardship as a result of the impact of COVID-19. It is recommended that you make contact with your insurer to discuss hardship relief options if you are experiencing a difficulty in making payments associated with your insurance.