



Australian Government

Australian Government Services in Response to the Bushfires

CUSTOMER PACK

Information current as of: **30 January 2020**

The Australian Government is providing services and information to bushfire affected communities across the country. This pack gives you the information and contact details for Australian Government services available to families and individuals affected by the bushfires.

●Department of Human Services ●National Disability Insurance Scheme (NDIS) ●Australian Taxation Office ●Department of Veterans' Affairs ●NSW Government ●National Indigenous Australians Agency ●Hearing Australia ●Department of Employment, Skills Small and Family Business ●Victorian Government ●Attorney-General's Department ●South Australian Government



Australian Government

Australian Government Services in Response to the Bushfires

Part B:
Support for
Small Business

INFORMATION AND CONTACT DETAILS

Australian Taxation Office

1800 806 218- Emergency Support Infoline (8.00am–6.00pm Monday–Friday)

This phone line is available for everyone, including those who are outside the identified impacted areas

If the customer has a residence or business in the impacted areas (postcodes available on ato.gov.au) the automatic deferrals for lodgments and payments have been applied, and if they are receiving a refund, this will be prioritised.

- For a language other than English, the Translating and Interpreting Service (TIS) is on **13 14 50**.
- The Indigenous Helpline is 13 10 30.

We recognise the ongoing effects of this disaster and will continue to update our ato.gov.au/naturaldisasters webpage with additional [impacted postcodes](#) and available support.

Business.gov.au

13 28 46 – Business.gov.au Contact Centre

Business.gov.au provides information and resources for Australian businesses that have been affected by the bushfires.

Our [Help for Australian bushfire affected businesses](#) web page has information and support from across 3 levels of government – Australian, state and local.

Available to support businesses throughout Australia from 8am to 8pm, Monday to Friday.

The Contact Centre can:

- provide information and support to bushfire-affected businesses
- help you find information about government grants, programs and services

AUSTRALIAN TAXATION OFFICE

Key messages

- The ATO recognises that bushfires continue to devastate communities across Australia.
- If you, or anyone you know, have been impacted by the bushfires don't worry about tax at this time. Now is the time for you, your family and community. The ATO will help you sort out your tax affairs when you are ready.
- For people and businesses living in impacted local government areas, we'll automatically defer any lodgments or payments you have due. Income tax, activity statement, SMSF and FBT lodgments, and their associated payments, will be deferred until **28 May 2020**.
- The ATO continues to update their website with identified impacted postcodes and information about specific support available to anyone impacted. Visit ato.gov.au/naturaldisasters.
- If your business or residential address is in one of the identified impacted postcodes on the ATO website, automatic deferrals for lodgments and payments due have been applied. You, or your agent, do not need to apply for these deferrals.
- The ATO will also automatically prioritise your refund if you have one due to you.
- If you need further assistance, or you're not in a listed postcode, you can phone the ATO on **1800 806 218**, or speak to your tax or BAS agent, for help based on your circumstance.

Support available for you

To help you we can, for example:

- give you extra time to pay your debt or lodge tax forms such as activity statements
- help you find your lost tax file number (TFN) by using methods to verify your identity such as your date of birth, address and bank account details
- re-issue income tax returns, activity statements and notices of assessment
- help you re-construct tax records lost or damaged in the bushfire
- prioritise any refunds you are owed
- set up a payment plan tailored to your circumstances including an interest-free period
- remit penalties or interest charged during the time you have been affected by the bushfires.

More information

- ato.gov.au/naturaldisasters
- ATO Emergency Support Infoline on **1800 806 218** (8.00am–6.00pm Monday–Friday) – this phone line is available for everyone, including those who are outside the identified impacted areas



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Australian Taxation Office

Australian Taxation Office

Contact number: 1800 806 218

ato.gov.au/naturaldisasters

- General ATO assistance **13 28 61** (8.00am–6.00pm Monday–Friday)
 - If you prefer to speak to the ATO in a language other than English, phone the Translating and Interpreting Service (TIS) on 13 14 50 for help with your call.
 - Aboriginal and Torres Strait Islander people can phone the ATO Indigenous Helpline on 13 10 30.
 - If you have difficulty hearing or speaking to people who use a phone, you can contact the ATO through the National Relay Service (NRS).

Frequently asked questions

I'm in an identified impacted area and have an automatic deferral. When is that due?

- We recognise the ongoing effects of this disaster and will continue to update our ato.gov.au/naturaldisasters with additional impacted postcodes and available support.
- If your business or residential address is in an impacted region (as identified in the identified impacted postcodes list), the deferred date is **28 May 2020**. Your income tax, activity statement, SMSF and FBT lodgments, and their associated payments, will be automatically deferred.

What if I need more assistance?

We know these times are tough, if you need more assistance or want to talk to someone about your affairs call the ATO on **1800 806 218** for assistance, or your tax or BAS agent.

I'm impacted but I don't live in the areas listed, what do I do?

- If you have been affected by this disaster but your postcode is not currently in the identified impacted postcodes list, you don't need to worry. When you're ready and if you need assistance, phone the ATO on **1800 806 218** for help based on your situation.

[Note: this includes those assisting in the response to the fires]

- If you are a tax or BAS agent operating outside of the impacted postcodes, but have clients that are in the impacted postcode regions, the deferral options will apply to those clients.

I've been seriously affected; I don't know how I'm going to recover from this.

- If you are experiencing serious hardship, the ATO can help you manage tax and super commitments through difficult circumstances, call the ATO on **1800 806 218** or speak to your tax professional.



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- We recognise that events like these take a toll on your personal health and wellbeing. If you're struggling with your mental health and need immediate support you can phone Beyond Blue any time on **1300 224 636** or Lifeline on **13 11 14**. You can also visit our website at ato.gov.au/wellbeing for a list of additional support providers.

What type of help can the ATO offer?

- The ATO can work with you to help you sort out your tax affairs. Depending on your circumstances they can help by:
 - giving you extra time to pay your debt or lodge tax forms
 - setting up a payment plan tailored to your individual circumstances, including interest free periods, if you owe money
 - fast track any refunds owed
 - helping you find your lost tax file number (TFN)
 - re-issuing income tax returns, activity statements and notices of assessment
 - helping you re-construct lost or damaged tax records
 - remitting penalties or interest charged during the time you have been affected.

What obligations do I still need to comply with?

- If you are an employer, you will still need to meet your ongoing super guarantee obligations for employees.

I'm not impacted, but am in an area with deferrals, what do I do?

- If you are not impacted but your business or residential address is in the identified impacted postcodes list, you can continue to meet your ongoing tax and super obligations as normal.

I want to help by donating to a charity, are donations tax deductible?

- If you would like to donate, gifts of cash to the value of \$2 or more to a disaster relief appeal are deductible if the organisation receiving the gift is endorsed as a deductible gift recipient (DGR). You can check the status on the Australian Business Register (ABR) at <http://abn.business.gov.au/> or phone the ATO on 1300 130 248. More information about donations is available at ato.gov.au/naturaldisasters.
- Unfortunately, disasters can often create opportunities for scammers posing as charity representatives seeking donations. You can verify the authenticity of a charity on the Australian Charities and Not-for-Profits Commission's (ACNC) website at acnc.gov.au/charity or contact them on 13 2262, or find out more about scams on the Australian Competition and Consumer Commission (ACCC) website at scamwatch.gov.au



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ato.gov.au/naturaldisasters

Are there any exceptions?

- Employers will still need to meet their ongoing super guarantee obligations for their employees. Automatic deferrals do not apply to large pay as you go withholders, however large withholders can contact us for assistance with their tax obligations if required.



Australian Government

**Department of Employment,
Skills, Small and Family Business**

DEPARTMENT OF EMPLOYMENT, SKILLS, SMALL AND FAMILY BUSINESS

General Mental Health Support for Small Business Owners

The [My Business Health](#) portal helps small business owners navigate the wealth of business and wellbeing information, and to help them find the services they need to face challenges and identify opportunities to grow their business. It provides small business owners with easy access to relevant information and resources for both their business health and personal health. The portal connects users to expert advice from the Australian Government, including the Australian Taxation Office, business.gov.au, the Fair Work Ombudsman and Safe Work Australia, and key mental health support services including Beyond Blue, HeadsUp, and Ahead for Business.

A video series is also available featuring business coaches providing tips and advice for small business owners to manage their wellbeing. These videos are available on the [Department of Employment, Skills, Small and Family Business](#) website.

Australian Small Business Advisory Services (ASBAS) Digital Solutions

- Small businesses around Australia can access individual support to grow their digital capabilities through Australian Small Business Advisory Services (ASBAS) DigitalSolutions.
- ASBAS Digital Solutions offers small businesses low cost, high quality advice on a range of digital solutions to meet their business needs including.
 - websites and selling online
 - social media and digital marketing
 - using small business software
 - online security and data privacy.
- Importantly, for small businesses impacted by the recent bush fires many ASBAS providers are local to the area or mobile so they can make face-to-face contact. Where this is not possible, advisers consult with small businesses by phone, skype or webinars.
- As businesses recommence operation, especially those in tourist areas affected by the fires, they will benefit from social media support from ASBAS providers to advise old and new customers they are open for business.
- Services are delivered through a mix of one-to-one and group formats, including face-to-face and online. Small businesses with fewer than 20 full-time (or equivalent) employees as well as sole traders can access services at a subsidised rate, across all metropolitan and regional areas.

ASBAS support is available nationally from the following providers:



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Department of Employment, Skills, Small and Family Business

New South Wales

- **Western Sydney Business Centre**

Hawkesbury, Hills, Blacktown, Parramata, Cumberland, Penrith, Blue Mountains, Fairfield, Liverpool, Wollondilly, Camden, Campbelltown

Phone: 02 4721 5011

- **Hunter Region BEC Business Hub**

Upper Hunter, Muswellbrook, Singleton, Dungog, Maitland, Port Stephens, Newcastle, Lake Macquarie, Central Coast

Phone: 02 4936 2557 or 1300 304 794

- **Bayside Business Enterprise Centre**

Bayside, Randwick, Botany Bay, Rockdale

Phone: 02 9316 5877

- **Central NSW Business HQ**

Bourke, Brewarrina, Walget, Bogan, Cobar, Coonamble, Gilgandra, Warrumbungle, Warren, Narromine, Western Plains, Lachlan, Parkes, Forbes, Weddin, Mid-Western, Cabonne, Orange, Bathurst, Lithgow, Oberon, Cowra, Blayney

Phone: 02 6362 0448

- **Southern Region Business Enterprise Centre**

Queanbeyan, Bowral, Narooma, Canberra, Goulburn, Wollongong

Phone: 02 6297 3121

- **BEC Business Advice**

Unincorporated Far West, Broken Hill, Central Darling, Wentworth, Balranald, Hay, Carrathool, Bland, Griffith, Leeton, Temora, Murrumbidgee, Edward River, Murray River, Berrigan, Federation, Coolamon, Junee, Wagga Wagga, Lockhart, Greater Hume, Albury, Narrandera

Phone: 02 6024 0400

- **Realise Business**

Hornsby, Northern Beaches, Ku-ring-gai, Ryde, Willoughby, Mosman, Lane Cove, Canada Bay, Inner West, City of Sydney, Canterbury Bankstown, Waverly, Burwood, Strathfield, Georges River

Phone: 02 9545 5900

- **Northern Region Business Enterprise Centre**

North – Mid Coast, Hastings, Walcha, Liverpool Plains, Gunnedah, Tamworth, Narrabri, Uralla, Armidale, Nambucca, Bellingen, Coffs Harbour, Clarence Valley, Glen Innes, Inverell, Moree Plains, Gwydir, Tenterfield, Kyogle, Tweed Heads, Ballina, Byron and Lismore

Phone: 02 6297 3121



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Victoria

- Melbourne Innovation Centre Phone: 03 9499 9100

Queensland

- Regional Development Australia Brisbane Incorporated Phone: 0407 116 749

South Australia

- Adelaide Business Hub Phone: 08 8440 2440

Western Australia

- Business Station Incorporated Phone: 08 9398 6333

Tasmania

- Switch Tasmania Phone: 0409 245 555

Australian Capital Territory

- Southern Region Business Enterprise Centre Phone: 02 6297 3121

Northern Territory

- Treeti Business Consulting Phone: 08 8967 1788

Further information can be found at <https://www.employment.gov.au/asbas>



Small Business Bushfire Recovery Package

The Government has announced a Small Business Bushfire Recovery Package, to help small businesses in bushfire affected communities get back up on their feet.

The package includes support for small businesses to recover and rebuild, address cash flow pressures, and access financial counselling and tax support.

Recovery Grants

The Australian and state and territory governments are providing recovery grants of up to \$50,000 to eligible small businesses and non-profit organisations*, where they have suffered direct damage to their premises or equipment from the bushfires and intend to re-establish in the community.

The grants are available for clean-up and reinstatement activities, including replacement of stock.

For more information visit <http://www.disasterassist.gov.au>

Concessional Loans

The Australian and state and territory governments are providing concessional loans of up to \$500,000 to eligible small businesses (including primary producers) and non-profit organisations.

The loans are available for:

restoration and replacement of assets damaged by the bushfires; and

- working capital expenses where a business has suffered a significant loss of income as a result of the bushfires.

For more information visit <http://www.disasterassist.gov.au>

Small Business Financial Support Line

The Government is establishing a hotline to provide advice and support for small businesses in bushfire affected communities. The hotline will provide information on the assistance that is available and access to specialist small business financial counselling services.

Contact information for the hotline will be published on business.gov.au/news/bushfires

Tax Support

Businesses in bushfire-impacted postcodes are eligible for tax support and assistance through the Australian Taxation Office (ATO), including:

- deferring the due date for lodgement and payment of business activity statements, income tax returns and fringe benefits tax returns to 28 May 2020;
- allowing businesses that pay their Pay As You Go (PAYG) instalments quarterly to vary their instalments to nil for the December 2019 quarter without penalty, and also claim a refund for the instalment amount paid for the September 2019 quarter; and



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- allowing businesses to opt in to monthly GST reporting from the start of a quarter (such as 1 April 2020), in order to get quicker access to GST refunds.

Further information is available by calling the ATO Emergency Support Infoline on 1800 806 218 or visiting the ATO website: www.ato.gov.au/Individuals/Dealing-with-disasters/In-detail/Specific-disasters/Bushfires-2019-20/

Small Business Bushfire Recovery Grants

Recovery grants of up to \$50,000 are available to eligible small businesses and non-profit organisations* that have suffered direct damage to their premises or equipment from the bushfires and intend to re establish in the community.

The grants are available for clean-up and reinstatement of assets including:

- equipment and materials to undertake clean-up;
- additional labour costs (above and beyond normal wage expenditure);
- replacing spoiled stock/goods caused by power outages;
- carting away damaged goods and material, including cost of disposal;
- payment for trades-people to conduct safety inspections;
- essential repairs to premises and internal fittings (e.g. floor covering, electrical rewiring, shelving);
- purchase or hire/lease costs for equipment essential to the immediate resumption of operations;
- leasing of temporary premises; and
- replacement of stock which is essential to the immediate resumption of operations.

For more information visit www.disasterassist.gov.au

Eligibility criteria:

The grants are available to eligible small businesses and non-profit organisations if they:

- have suffered direct damage to their premises and/or tools of trade (e.g. equipment, plant) and are responsible for the cost of repair or replacement, and
- are intending to re-establish in the community, region or sector requested, and
- were conducting business in the community, region or sector requested prior to the bushfires.

The grants are not available for expenses that are covered by insurance, and are not available to recompense lost business income.

*Small business is defined as a business, other than a farm enterprise, which employs fewer than 20 full-time equivalent staff, and includes sole traders where more than 50 per cent of the sole trader's income comes from that business. Businesses with a turnover of less than \$50 million with 20 or more employees will be considered on a case-by-case basis. Non-



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profits are defined as an incorporated charity or non-profit entity which is registered with the Australian Charities and Non-Profits Commission or an equivalent state regulatory body.

Concessional Loans

Concessional loans of up to \$500,000 are available to eligible small businesses (including primary producers) and non-profit organisations*. The loans are available for the following purposes:

- for the restoration and replacement of business assets that have been significantly damaged as a result of the bushfires to the latest codes and standards; and
- to cover working capital expenses where a business in an affected region has suffered a significant loss of income as a result of the bushfires, such as loss in trade due to evacuation, road closures and reduced visitor numbers. This will provide the necessary funds to cover costs such as salaries, creditors, rent and rates while the business returns to its normal level of trading.

For more information visit www.disasterassist.gov.au

Loan conditions:

- No repayments for up to two years, with no interest accruing in this period.
- A subsequent interest rate set at 50 per cent of the ten-year Commonwealth bond rate averaged from 1 April to 30 June for the preceding financial year.
- No fees or charges for administrative costs.
- The term of the loan is up to 10 years.
- Requirement to re-establish or carry on business in the same location or the same Local Government Area.

Eligibility criteria:

- Loans are only available to businesses in declared bushfire-affected areas (areas eligible for Disaster Recovery Funding Arrangements Category B assistance).
- You will need to demonstrate that business assets have been significantly damaged or that your business has suffered a significant loss of income as a direct result of the bushfires.
- You will need to have reasonable prospects of carrying on your business on a viable basis with the assistance given.
- You are required to use the funds for the approved purpose (i.e. for asset restoration/replacement or to meet working capital expenses). Assets can be restored/replaced in accordance with current codes and standards.
- You will need to demonstrate an urgent and genuine need for financial assistance.
- You will need to demonstrate you are unable to repair/replace damaged assets or meet working capital expenses from your own resources, have made claims on all relevant insurance policies, and have used all liquid assets and normal credit sources.
- You will need to demonstrate your business has the capacity to repay the loan.



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- While it is preferable that loans are secured, this is not required.

** Small business is defined as a business that employs fewer than 20 full-time equivalent staff, and includes sole traders where more than 50 per cent of the sole trader's income comes from that business. Businesses with a turnover of less than \$50 million with 20 or more employees will be considered on a case-by-case basis. Non-profits are defined as an incorporated charity or non-profit entity which is registered with the Australian Charities and Non-Profits Commission or an equivalent state regulatory body.*

