

# Bushfire Recovery for your business.



## A helpful list of support services and information.

We can only imagine the impact the bushfires have had on your family, business, employees, customers and community. During this period of recovery, we wanted to help provide you with some practical assistance. Here is a list of support services and information to assist businesses affected by and recovering from the recent bushfires.

*Please note: The information on this page was current as of 6th February 2020 and we have endeavoured to be as comprehensive as possible.*

## Natural disaster relief and financial assistance.

There is a range of federal and state government assistance available to people impacted by the bushfires.

## Disaster Recovery Grants – Business.

What's available?	Where is it available?	Where to go for more information
<p><b>Recovery Grants</b></p> <ul style="list-style-type: none"><li>• In addition to state grants, the Federal Government will provide additional grants.</li><li>• Businesses and organisations that have sustained damage as a result of the fires can access up to \$50,000 in grant funding (tax free).</li><li>• These are available to eligible small businesses that have sustained damage as a result of the fires. This includes both businesses that have burned down and those that have lost stock as a result of power outages.</li></ul>	<p>National – Federal Government</p>	<p>More information available from: <a href="http://www.bushfirerecovery.gov.au/recovery-assistance/small-business">www.bushfirerecovery.gov.au/recovery-assistance/small-business</a></p>

What's available?	Where is it available?	Where to go for more information
<p><b>Emergency Financial Assistance: Cash Grants</b></p> <ul style="list-style-type: none"> <li>Up to \$2,000 in emergency cash grants for customers whose business premises have been destroyed or damaged by the bushfires.</li> <li>A grant of up to \$15,000 to assist small businesses with the cost of refurbishing or rebuilding premises that have been destroyed during the bushfires.</li> </ul>	<p>Bank of Melbourne Westpac St.George BankSA</p>	<p>To find out if you're eligible for the Bushfire Recovery Support Package call <b>1800 600 266</b> or visit: <a href="http://www.bankofmelbourne.com.au/about/community-support/disaster-relief/bushfires-recovery-support">www.bankofmelbourne.com.au/about/community-support/disaster-relief/bushfires-recovery-support</a></p>
<p><b>Micro Grants to support local community members owning and operating a micro business</b></p> <p>In a time of bushfires, the income of small business owners can be immediately impacted. The Micro Grant can assist with day-to-day needs.</p>	<p>Business Victoria</p>	<p>Contact Phone: <b>13 22 15</b></p> <p>Find out more via: <a href="http://www.vic.gov.au/community-recovery-package">www.vic.gov.au/community-recovery-package</a></p>
<p>Disaster Recovery Grants are now available to primary producers, small businesses and not-for-profit organisations, for clean-up and restoration costs, in areas affected by the NSW bushfires.</p>	<p>NSW Government Rural Assistance Authority</p>	<p>Disaster Recovery Grants: <a href="http://www.raa.nsw.gov.au/disaster-assistance/disaster-recovery-grants">www.raa.nsw.gov.au/disaster-assistance/disaster-recovery-grants</a></p>
<p>Primary producers are now able to access the Special Disaster Grant – Bushfire of up to \$75,000.</p>	<p>NSW Government Rural Assistance Authority</p>	<p>Special Disaster Grant – Bushfires: <a href="http://www.raa.nsw.gov.au/disaster-assistance/special-disaster-grant-bushfires">www.raa.nsw.gov.au/disaster-assistance/special-disaster-grant-bushfires</a></p>
<p><b>Small Business Bushfire Recovery Grants</b></p> <p>Financial assistance of up to \$50,000 is available to impacted small businesses for costs associated with clean-up, restoration and rebuilding.</p>	<p>Government of South Australia</p>	<p>Small Business Recovery Grant: <a href="http://www.business.sa.gov.au/South-Australian-bushfire-recovery/Small-Business-Bushfire-Recovery-Grant">www.business.sa.gov.au/South-Australian-bushfire-recovery/Small-Business-Bushfire-Recovery-Grant</a></p>

What's available?	Where is it available?	Where to go for more information
<p>Eligible primary producers can now access grants of up to \$75,000. Applicants who have previously applied for a grant, may apply for additional amounts up to the maximum \$75,000.</p>	<p>Government of South Australia: Primary Industries and Regions SA</p>	<p>Recovery Grants for Bushfire Affected Primary Producers: <a href="http://www.pir.sa.gov.au/emergency_management/bushfire_support/financial_support_after_a_bushfire">www.pir.sa.gov.au/emergency_management/bushfire_support/financial_support_after_a_bushfire</a></p>
<ul style="list-style-type: none"> <li>If your primary production enterprise suffered direct damage as a result of the Eastern Queensland Bushfires, 8 November –19 December 2019, grants are available from QRIDA to assist your enterprise to pay for costs of clean-up and reinstatement activities.</li> <li>Special Disaster Assistance Recovery Grants up to a maximum of \$25,000 are available.</li> </ul>	<p>Queensland Rural and Industry Development Authority</p>	<p>Find out more via: <a href="http://www.qrida.qld.gov.au/current-programs/Disaster-recovery/special-disaster-assistance/special-disaster-assistance-recovery-grants-primary-producer-eastern-qld-bushfires">www.qrida.qld.gov.au/current-programs/Disaster-recovery/special-disaster-assistance/special-disaster-assistance-recovery-grants-primary-producer-eastern-qld-bushfires</a></p>

## Disaster Recovery Grants – Individuals.

What's available?	Where is it available?	Where to go for more information
<p><b>Australian Government Disaster Recovery Payment (AGDRP)</b></p> <p>The AGDRP provides a one-off payment of \$1,000 per eligible adult and \$400 per eligible child.</p> <p>According to the government, it is available for people who have been seriously injured, have lost their homes or whose homes have been directly damaged. Immediate family members of a person who has died as a direct result of the bushfires can also apply for the payment.</p>	<p>National – Federal Government</p>	<p>Visit the Department of Human Services website: <a href="http://www.humanservices.gov.au/individuals/help-emergency/bushfires">www.humanservices.gov.au/individuals/help-emergency/bushfires</a> to see if your local government area is on the list for assistance.</p>

What's available?	Where is it available?	Where to go for more information
<p><b>Disaster Recovery Allowance (DRA)</b></p> <ul style="list-style-type: none"> <li>• The Disaster Recovery Allowance (DRA) is a short-term income support payment to assist individuals who can show that their income has been affected because of a disaster.</li> <li>• The DRA assists employees, small business persons and farmers who experience a loss of income as a direct result of a major disaster.</li> <li>• The DRA provides income support payments for up to 13 weeks, up to the applicable rate of Newstart or Youth Allowance, depending on your circumstances.</li> <li>• Applicants for funding may be required to show they lost income because of the fires.</li> <li>• The DRA is open to Australian residents who are at least 16 years old, but not to anyone who already receives another income support payment or pension.</li> </ul>	<p>National – Federal Government</p>	<p>Visit the Department of Human Services website:  <a href="http://www.humanservices.gov.au/individuals/help-emergency/bushfires">www.humanservices.gov.au/individuals/help-emergency/bushfires</a>  to see if your local government area is on the list for assistance.</p>
<p><b>Emergency Financial Assistance:</b>  Cash Grants up to \$2,000 for customers whose properties have been destroyed or damaged by bushfires.</p>	<p>Bank of Melbourne  Westpac  St.George  BankSA</p>	<p>To find out if you're eligible please call <b>1800 600 266</b> or visit:  <a href="http://www.bankofmelbourne.com.au/about/community-support/disaster-relief/bushfires-recovery-support">www.bankofmelbourne.com.au/about/community-support/disaster-relief/bushfires-recovery-support</a></p>
<p><b>Disaster Recovery Allowance</b>  Short-term payment for a maximum of 13 weeks for people who have lost income as a direct result of the bushfires.  The Disaster Recovery Allowance is a taxable payment to people 16 years or older at the time of the fire and earn less than the average weekly income in the weeks after you had this income loss.  If you are eligible to receive the Disaster Recovery Allowance you might be able to access Beneficiary Tax Offset. This may reduce the amount of tax you pay.</p>	<p>New South Wales,  Queensland,  South Australia,  Victoria and  Tasmania</p>	<p>To find out more visit the following:  <a href="#">Victoria</a>  <a href="#">New South Wales</a>  <a href="#">Queensland</a>  <a href="#">South Australia</a>  <a href="#">Tasmania</a></p>

## Concessional loans, payment concessions and tax relief – Business.

What's available?	Where is it available?	Where to go for more information
<p><b>Cashflow support for eligible small businesses to run their operations.</b></p> <ul style="list-style-type: none"> <li>Loans of up to \$500,000 will be offered for businesses that have suffered significant asset loss or a significant loss of revenue.</li> <li>The loan would be for up to 10 years and used for the purposes of restoring or replacing damaged assets and for working capital.</li> <li>The loans will be available with a repayment holiday of up to two years, with no interest accruing during this period. The subsequent interest rate would be set at 50% of the ten-year Commonwealth Government bond rate (currently around 0.6%).</li> </ul>	<p>National – Federal Government</p>	<p>More information available via:  <a href="http://www.bushfirerecovery.gov.au/recovery-assistance/small-business">www.bushfirerecovery.gov.au/recovery-assistance/small-business</a></p>
<p><b>Tax Relief: Australian Tax Office (ATO)</b>            If you have been affected by a disaster the ATO will give you time to deal with more immediate problems first and can help you sort out your tax affairs later.</p>	<p>National –ATO</p>	<p>Visit the ATO at:  <a href="http://www.ato.gov.au/Individuals/Dealing-with-disasters/In-detail/Specific-disasters/Bushfires-2019-20">www.ato.gov.au/Individuals/Dealing-with-disasters/In-detail/Specific-disasters/Bushfires-2019-20</a></p>
<p><b>Loans available</b></p> <ul style="list-style-type: none"> <li>2.83% p.a. three-year variable rate, rebuilding loans for business customers, up to \$1 million individual loans (\$1 billion allocation).</li> <li>No foreclosures for three years on any farming businesses in the affected areas.</li> <li>Fast track credit approvals to provide short-term assistance.</li> </ul>	<p>Bank of Melbourne            Westpac            St.George            BankSA</p>	<p>To find out if you're eligible please call <b>1800 600 266</b> or visit:  <a href="http://www.bankofmelbourne.com.au/about/community-support/disaster-relief/bushfires-recovery-support">www.bankofmelbourne.com.au/about/community-support/disaster-relief/bushfires-recovery-support</a></p>

What's available?	Where is it available?	Where to go for more information
<p>Primary producers, small business owners and not-for-profits directly affected by bushfires or natural disasters in QLD, could be eligible for a low interest loan or grant, including:</p> <ul style="list-style-type: none"> <li>• Disaster assistance loans of up to \$250,000.</li> <li>• Essential working capital loans of up to \$100,000.</li> </ul>	<p>QLD Rural and Industry Development Authority</p>	<p>Disaster Recovery:  <a href="http://www.qrida.qld.gov.au/current-programs/Disaster-recovery">www.qrida.qld.gov.au/current-programs/Disaster-recovery</a></p>
<p>A suite of financial assistance packages have been made available under Disaster Recovery Funding Arrangements (DRFA) for primary producers.</p>	<p>QLD Department of Agriculture and Fisheries</p>	<p>Financial assistance available for natural disasters:  <a href="http://www.daf.qld.gov.au/business-priorities/agriculture/disaster-recovery/natural-disaster/financial-assistance">www.daf.qld.gov.au/business-priorities/agriculture/disaster-recovery/natural-disaster/financial-assistance</a></p>
<p>An interest rate subsidy may be available to small businesses for new loans to repair/replace assets that have been damaged or destroyed as a direct result of an eligible disaster.</p>	<p>WA – Department of Fire &amp; Emergency Services</p>	<p>Emergency WA:            Small Business Interest Rate Subsidy:  <a href="http://www.dfes.wa.gov.au/recovery/Pages/Small-Business.aspx">www.dfes.wa.gov.au/recovery/Pages/Small-Business.aspx</a></p>

## Concessional loans and payment concessions – Individuals.

What's available?	Where is it available?	Where to go for more information
<ul style="list-style-type: none"> <li>• Mortgage repayments paid for one year for customers who have lost their principal place of residence due to the bushfires (up to \$1,200 per month).</li> <li>• Interest-free home loans for customers to cover the gap between insurance payouts and rebuilding costs, subject to our credit criteria (\$250 million allocation).</li> </ul>	<p>Bank of Melbourne            Westpac            St.George            BankSA</p>	<p>To find out if you're eligible for the Bushfire Recovery Support Package call <b>1800 600 266</b> or visit:  <a href="http://www.bankofmelbourne.com.au/about/community-support/disaster-relief/bushfires-recovery-support">www.bankofmelbourne.com.au/about/community-support/disaster-relief/bushfires-recovery-support</a></p>

## Other services – Business.

What's available?	Where is it available?	Where to go for more information
<p>Information and support for Australian businesses who have been affected by the recent bushfires, including:</p> <ul style="list-style-type: none"> <li>• Information about Government financial help</li> <li>• Business grants and programs</li> <li>• Support for Primary Producers</li> <li>• Employer responsibilities</li> <li>• Links to Mental Health and Wellbeing Support</li> </ul>	<p>National – Federal Government</p>	<p>Bushfire Support available via: <a href="http://www.business.gov.au/news/bushfire-support">www.business.gov.au/news/bushfire-support</a></p>
<p><b>My Business Health</b> This website from Australian Small Business and Family Enterprise Ombudsman (ASBFEO) offers advice on matters of business health in a simple and easily digestible format and structures it around several topics:</p> <ul style="list-style-type: none"> <li>• Dealing with finances</li> <li>• Assistance on managing employees and business relationships</li> <li>• Tools to successfully run a business</li> <li>• How to recharge and reach out for help</li> </ul>	<p>National – Federal Government</p>	<p>My Business Health portal for small business owners: <a href="http://www.asbfeo.gov.au/my-business-health/home">www.asbfeo.gov.au/my-business-health/home</a></p>
<p><b>Small Business Bushfire Financial Support Line:</b> The Government will deliver \$3.5 million to establish the Small Business Bushfire Financial Support Line as well as to fund 10 additional financial counsellors with the ability to provide advice to around 100 small businesses a day.</p>	<p>National – Federal Government</p>	<p>Small Businesses in bushfire affected regions can call <b>1800 413 828</b>.</p>
<p>Information portal from the Australian Chamber of Commerce detailing state chambers programs and other bushfire recovery information.</p>	<p>National – Australian Chamber of Commerce</p>	<p>To find out more visit: <a href="http://www.bushfireinfo.business/">www.bushfireinfo.business/</a></p>
<p>The devastation of bushfires can affect the mental wellbeing of those in affected areas. \$10 million is being provided to boost some existing mental health services and support kids returning to school.</p>	<p>Bushfire Recovery Victoria (BRV)</p>	<p>Visit the BRV website for more information: <a href="http://www.vic.gov.au/bushfire-recovery-victoria">www.vic.gov.au/bushfire-recovery-victoria</a></p>

What's available?	Where is it available?	Where to go for more information
<p>The Bushfire Clean-up Program covers the demolition and disposal of all buildings destroyed or damaged beyond repair by this season's bushfires free of charge for eligible property owners. You do not need to be insured to be eligible for this program.</p>	<p>Bushfire Recovery Victoria (BRV)</p>	<p>Visit the BRV website for more information:  <a href="http://www.vic.gov.au/bushfire-clean-up-program">www.vic.gov.au/bushfire-clean-up-program</a></p>
<p>NSW Government is delivering bushfire recovery assistance to help people and businesses impacted by bushfires. The Service NSW bushfire customer care service has specialists to help guide you every step of the way.</p>	<p>Service NSW</p>	<p>Bushfire Customer Care Service:  <a href="http://www.service.nsw.gov.au/campaign/bushfire-customer-care-service">www.service.nsw.gov.au/campaign/bushfire-customer-care-service</a></p>
<p>The Business Concierge Service can help you in identifying what support is available for you and helping you to complete any financial relief application forms that are relevant to your situation.</p>	<p>Service NSW</p>	<p>Service NSW Business Concierge:  <a href="http://www.mybusiness.service.nsw.gov.au/concierge">www.mybusiness.service.nsw.gov.au/concierge</a></p>
<p>Business Connect provides professional advisors, all of whom have experience in running their own small business. They'll be able to advise you on matters such as managing your cash flow, and also accessing financial support schemes.</p>	<p>NSW Government</p>	<p>NSW Business Connect:  <a href="http://business-connect-register.industry.nsw.gov.au/Pages/FindAdvisorSpecialist.html">business-connect-register.industry.nsw.gov.au/Pages/FindAdvisorSpecialist.html</a></p>
<p>The Rural Resilience team works to link farmers to services and initiatives, as well as help build personal and family resilience.</p>	<p>NSW Department of Primary Industries</p>	<p>NSW Government:  <a href="http://www.dpi.nsw.gov.au/about-us/rural-support/RRP">www.dpi.nsw.gov.au/about-us/rural-support/RRP</a></p>
<p>The NSW Government is coordinating the clean-up of NSW residences and businesses impacted by the NSW bushfires. This includes both insured and uninsured properties.</p>	<p>Service NSW</p>	<p>Visit NSW Bushfire Clean-Up to register for help with your clean-up:  <a href="http://www.service.nsw.gov.au/transaction/nsw-bushfire-clean-register-now">www.service.nsw.gov.au/transaction/nsw-bushfire-clean-register-now</a></p>
<p>Bushfires and Mental Health: Mental health support for Australians affected by the bushfires.</p>	<p>Beyond Blue</p>	<p>Visit this site for more information:  <a href="http://www.beyondblue.org.au/the-facts/bushfires-and-mental-health/">www.beyondblue.org.au/the-facts/bushfires-and-mental-health/</a></p>



## Contact details for banks offering financial assistance.

Below are the contact details of financial hardship teams at each ABA member bank:

- AMP: **Experiencing financial hardship, 1300 130 191**
- ANZ: **Customer Connect, 1800 252 845**
- Bank of Melbourne: **Bank of Melbourne Assist, 1300 630 266**
- BOQ: **Financial Hardship Assistance, 1800 079 866**
- BankSA: **BankSA Assist, 1800 679 461**
- Bankwest: **Experiencing financial hardship, 1300 769 173**
- Bendigo and Adelaide Bank: **Financial difficulty assistance, 1300 652 146**
- Citibank: **Hardship assistance, 1800 722 879**
- Commonwealth Bank: **Emergency assistance, 1300 720 814**
- HSBC: **Financial difficulty, 1300 555 988**
- ING: **Financial Hardship, 1300 349 166**
- Macquarie Bank: **Financial Hardship, 1300 363 330**
- ME Bank: **ME Bank financial hardship, 1300 500 520**
- MyState: **MyState financial hardship, 138 001**
- NAB: **Financial Hardship, 1800 701 599**
- Rabobank: **Financial Hardship, 1800 025 484**
- Rural Bank: **Financial Hardship, 1800 660 115**
- St.George Bank: **St.George Assist, 1800 629 795**
- Suncorp Bank: **Suncorp Customer Assist, 1800 225 223**
- Westpac: **Westpac Assist, 1800 067 497**