COVID-19 concessions and support for Australian businesses

To help you understand the support available to businesses impacted by COVID-19 lockdown restrictions, Findex has compiled the specific support measures into an easy reference document you can search state by state.

Use this document as a starting point to identify the concessions your business may be eligible for and contact your Findex adviser for help with your applications.

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Contact us for support with your application

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New South Wales

Type of support	What is it?	What period is covered and when will support be offered?	More information
2021 COVID-19 Business Grant View the guidelines NANE Income	 One-off grants for NSW businesses, sole traders or not-for-profit (NFP) organisations with turnover between \$75,000 and \$50 million that have payroll of \$10 million or less and maintained their employee headcount as at 13 July 2021. Three different grants are available depending on the decline in turnover experienced over a minimum two-week period between 26 June 2021 to 17 July 2021*, compared to the same period in 2019, 2020 or the two-week period immediately before the Greater Sydney lockdown commenced (12 – 25 June 2021): \$7,500 for a decline of ≥ 30%. \$10,500 for a decline of ≥ 50%. \$15,000 for a decline of ≥ 70%. **Entities on the border of Victoria may choose the two-week comparison period from 27 May 2021 to 17 July 2021 compared to the same period in 2019, 2020 or the two-week period immediately before the Victorian Stay at Home Directions commenced (13 May – 26 May 2021). 	 Period up to 18 July 2021 is covered (up to the time JobSaver commences). Payments start late July 2021. 	 Applications can be made to Service NSW up to 13 September 2021. Multiple businesses under a single ABN are only eligible for one grant. Non-employing businesses are not eligible if persons associated with the business have applied for the COVID-19 disaster payment for individuals. Speak to your Findex Adviser about the accountant's letter necessary to show evidence of your decline in turnover.
Micro Business 2021 COVID-19 Support Grant View the guidelines NANE Income	Fortnightly grants of \$1,500 for NSW businesses, sole traders or not-for-profit (NFP) organisations with turnover between \$30,000 and \$75,000 that have suffered a minimum 30% decline in turnover over a minimum two-week period between 26 June 2021 to 30 July 2021 compared to the same period in 2019. Employing businesses must maintain their employee headcount as at 13 July 2021. Businesses that have been receiving the micro business grant will need to reconfirm their eligibility on a fortnightly basis. The business should receive fortnightly reminders via email from Service NSW.	 Cover provided from the start of the lockdown (26 June 2021) onwards. Payments start late July 2021. Not available to businesses that have applied for the Business Grant or JobSaver scheme. 	 Applications can be made to Service NSW up to 18 October 2021. Non-employing businesses are not eligible if persons associated with the business have applied for the COVID-19 disaster payment for individuals. Details on the updated eligibility requirements for JobSaver can be found here.



Type of support	What is it?	What period is covered and when will support be offered?	More information
Basic JobSaver View the guidelines NANE Income	 Fortnightly payments for NSW businesses, sole traders or not-for-profit (NFP) organisations with turnover between \$75,000 and \$250 million that have suffered a minimum 30% decline in turnover over a minimum two-week period commencing 26 June 2021 compared to the same period in 2019, 2020 or the two-week period immediately before the Greater Sydney lockdown commenced (12 – 25 June 2021): The weekly payments will be: Between \$1,500 and \$100,000 for employing businesses (calculated as 40% of weekly payroll prior to 26 June 2021) that have maintained their employee headcount as at 13 July 2021; and \$1,000 for non-employing businesses. There is a 15% decline in turnover exception for not-for-profit (NFP) organisations involved in social support and animal welfare. Eligible NFPs can apply for backdated payments from late September 2021. Businesses that receive the JobSaver payment will need to reconfirm their eligibility each fortnight to continue receiving these payments. Under the updated eligibility conditions, there are multiple options for determining if the business has continued to experience the required decline in turnover. As eligibility will be reconfirmed each fortnight, businesses may fluctuate between qualifying and not qualifying from one fortnight to the next. 	 Cover provided from 19 July 2021 onwards (to replace the Business Grant). Payments start late July 2021. 	 Applications can be made to Service NSW up to 18 October 2021. Generally, businesses that qualified for the Business Grant should automatically qualify for JobSaver. However, such businesses must provide further information about employee headcount and payroll to Service NSW. Non-employing businesses are not eligible if persons associated with the business have applied for the COVID-19 disaster payment for individuals. Details on the updated eligibility requirements for JobSaver can be found here. Speak to your Findex Adviser about our accountant's letter necessary to show evidence of your decline in turnover.



Type of support	What is it?	What period is covered and when will support be offered?	More information
JobSaver to be tapered off	 JobSaver to be tapered off and abolished on 30 November 2021. From 10 October 2021 (estimated 70% vaccination), payments will be tapered to 30% of weekly payroll from: \$1,125 to \$75,000 for employing businesses. \$750 for non-employing businesses. From 1 November 2021, the JobSaver payment rate will be tapered to 15% for regional businesses. Once 80% vaccination reached, payments will be tapered to 15% of weekly payroll from: \$562.50 to \$37,500 for employing businesses. \$375 for non-employing businesses. 	From 30 November 2021 there will be no more JobSaver.	See more information here.
JobSaver for large tourism, hospitality and recreation businesses View the guidelines	 Fortnightly payments for eligible NSW businesses in the hospitality and tourism industry that suffered a decline in turnover because of the COVID restrictions over a minimum one-month period from 26 June 2021 compared to the same period in 2019 or another agreed period of: 50% for businesses with aggregated annual turnover more than \$250 million and up to \$500 million; or 70% for businesses with aggregated annual turnover more than \$500 million and up to \$1 billion. The amount of payment will be calculated as 40% of weekly payroll prior to 26 June 2021 and the maximum weekly payment will be up to a maximum of: \$300,000 for businesses with aggregated annual turnover more than \$250 million and up to \$500 million; and \$500,000 for businesses with aggregated annual turnover more than \$250 million and up to \$500 million; and 	From the start of the month when the first decline in turnover was experienced on or after 18 July 2021.	Apply here.
SME Summer Holiday Stock Guarantee Grant	Eligible small and medium hospitality and retail businesses with annual turnover from \$75,000 to \$50 million that are forced to close between 1 December 2021 and 31 January 2022 due to a public health order can apply for grants of up to \$20,000 to compensate for loss of perishable stock or claim \$10,000 for reduced capacity to sell non-perishable items.	1 December 2021 to 31 January 2022	More details to follow.



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Type of support	What is it?	What period is covered and when will support be offered?	More information
Small business fees and charges rebate	\$2,000 rebate for small businesses to offset NSW and local government fees and charges and tolls.	For use up to 30 June 2022.	More details to follow
Payroll tax deferral and interest free repayment plans	 All businesses can defer payments of payroll tax due from July 2021 through to December 2021 until 14 January 2022 and interest free repayment plans up to 12 months will be made available. The due date for the 2021 annual payroll tax return has been extended from 7 October 2021 to 14 January 2022. 	Full lockdown period.	More information available at NSW Revenue.
Payroll tax reduction	Eligible businesses (e.g. businesses with annual payroll of \$10 million or less and more than 30% decline in turnover) can qualify for a 50% reduction of payroll tax in 2022.	Full lockdown period.	More information available at NSW Revenue.
Gaming Machine Tax Deferrals	Clubs can defer the payment of gaming machine tax until 21 December 2021 and hotels can defer the payment of gaming tax until 21 January 2022.	 The 21 December 2021 deferral for clubs applies to the period 1 June 2021 to 31 August 2021. The 21 January 2022 deferral for hotels applies to the periods 1 April 2021 to 30 June 2021 and 1 July 2021 to 30 September 2021. 	Contact your Findex adviser.
Support for landlords of retail or commercial premises	Potential relief up to 100% of the 2021 land tax liability if landlord provided rent reduction to tenants; or A monthly grant of \$3,000 to eligible commercial and retail landlords that provide rental waivers to COVID impacted tenants.	For rent reductions given between 1 July and 31 December 2021.	Contact your Findex adviser.
Support for tenants of retail or commercial premises	Tenants cannot be evicted without mediation.	Protection for whole of lockdown.	Apply for mediation support with the Small Business Commissioner.



Victoria

Type of support	What is it?	What period is covered and when will support be offered?	More information
Business Costs Assistance Program NANE Income	 Top-up of \$2,000 to recipients of round two of the Business Costs Assistance Program where grants of up to \$7,000 were granted to eligible businesses during the previous May to June 2021 lockdown. \$2,800 per week to recipients of the Business Cost Assistance Program Round Three Grant for the lockdown from 5 August to 2 September 2021. \$4,800 to businesses that have not received a grant under the Business Cost Assistance Program or Licensed Hospitality Venue Fund 2021 and have had an Australian Business Number (ABN) and been registered for GST from 15 July 2021. New tiered system giving more relief the higher the payroll is: \$2,800 per week for annual payroll below \$650,000 \$5,600 per week for annual payroll between \$650,000 and \$3 million \$8,400 per week for annual payroll between \$3 million and \$10 million Between 1-29 October 2021: \$1,000 per week for annual payroll between \$650,000 \$2,800 per week for annual payroll between \$3 million and \$10 million Between 1-29 October 2021: \$2,800 per week for annual payroll between \$3 million and \$10 million \$2,600 per week for annual payroll between \$3 million and \$10 million 	More information from business.vic.gov.au.	 No applications necessary if previously applied for program, payments will be made automatically to eligible businesses. With Ballarat in a seven-day lockdown from 15 September to 22 September 2021, eligible businesses in that area will qualify for this grant for the last two weeks of September 2021, along with other metropolitan businesses.
Licensed Hospitality Venue Fund 2021 NANE Income	Grants of up to \$20,000 to be made available to support licensed venues whose operations continue to be impacted by current restrictions. Additional \$2,000 grant for those businesses that operate in the Melbourne CBD.	More information from business.vic.gov.au.	To receive this funding, venues will need to have received or been eligible for the Licensed Hospitality Venue Fund 2021.



Type of support	What is it?	What period is covered and when will support be offered?	More information
Licensed Hospitality Venue Fund NANE Income	 Top-up of \$3,000 to licensed bars, hotels restaurants, pubs, cafes and reception centres that received funding support in the previous May to June 2021 lockdown from the Licensed Hospitality Venue Fund. Automatic payments to those that received funding support from the Licensed Hospitality Venue Fund through the May/June and July lockdowns: a. \$5,000 for venues with capacity up to 99 patrons b. \$10,000 for venues with capacity of 100 to 499 patrons c. \$20,000 for venues with capacity of 500 or more When 70% - 80% double dose vaccination is reached, payments for licensed premises will be reduced by: a. 25% in metropolitan Melbourne; and b. 50% in regional Victoria. Grants of \$7,200 per premises for businesses that did not receive a grant from the business cost assistance program or the Licensed Hospitality Venue Fund 2021. 	More information from business.vic.gov.au.	 Eligible businesses will have been invited to apply for the grant by 13 August 2021 or will have been paid an automatic top-up. With Ballarat in a seven-day lockdown from 15 September to 22 September 2021, eligible businesses in that area will qualify for this grant for the last two weeks of September 2021, along with other metropolitan businesses.
Business Continuity Fund NANE Income	 \$5,000 grants for businesses that remain impacted by capacity limits in place because of necessary public health restrictions. Businesses must be from eligible sectors including gyms, cafes, restaurants, catering services and hairdressers. Additional \$2,000 grant for those businesses that operate in the Melbourne CBD. 	More information from business.vic.gov.au.	All recipients must have received or been eligible for the previous Business Cost Assistance Program.
Commercial Tenancy Relief Scheme and Landlord Hardship Fund	The Commercial Tenancies Relief Scheme will be reinstated to provide rent relief for landlords with small to medium commercial tenants.	28 July 2021 to 15 January 2022.	More information here.
Small Business COVID Hardship Fund NANE Income	Small businesses such as food stores in shopping centres, manufacturers supplying goods for closed venues and pharmacists located in the CBD, with a payroll of up to \$10 million who have experienced a 70% or greater reduction in turnover for a two-week period since 27 May 2021, may be eligible for grants of \$20,000 (previously \$14,000 and \$10,000) provided they have not been eligible for other COVID relief under other business support funds announced since 27 May 2021, and have held an Australian Business Number (ABN) and been registered for GST from 28 July 2021.	27 May 2021 to August 2021.	Applications can be made here up to 10 September 2021.



Type of support	What is it?	What period is covered and when will support be offered?	More information
Alpine Business Support Program NANE Income	Grants of between \$15,000 (off-mountain), \$30,000 (on-mountain with no employees) and \$40,000 (on-mountain with employees) to 430 Alpine based businesses in recognition of restricted inter and intra-state travel during the peak winter season.	More information from business.vic.gov.au.	More information to be provided by the Victorian Government soon.
Payroll tax deferrals for universities	Universities will be granted payroll deferrals up to 2024 of their 2021 and 2022 liabilities.	More information from business.vic.gov.au.	More information to be provided by the Victorian Government soon.

South Australia

Type of support	What is it?	What period is covered and when will support be offered?	More information
Business support grant	One-off payment of \$3,000 (for employing businesses) and \$1,000 (for non- employing businesses) with turnover of \$75,000 or more that have payroll of less than \$10 million that suffered at least a 30% reduction in turnover in the week of 20 July 2021 to Monday 26 July 2021 (inclusive) compared to the previous week.	Period from 20 July 2021 to 26 July 2021.	Applications can be made up to 30 September 2021. Register your interest.
Business hardship grant	 Business hardship grants: \$6,000 grant for employing businesses with annual payrolls below \$10 million; and \$2,000 grant for non-employing businesses that suffered at least a 50% reduction in turnover. 	More information to be released soon.	 Available for businesses that did not qualify for previous business support grant. Applications open 17 September 2021 and close on 31 October 2021.
Tourism and hospitality grant	 Grants available for businesses in eligible tourism and hospitality sectors, (performing arts, creative arts, taxis and car rental): \$3,000 for employing businesses with turnover less than \$2 million; \$10,000 for employing businesses with turnover greater than \$2 million; \$20,000 for employing businesses with turnover greater than \$5 million; \$1,000 grant for non-employing businesses. 	More information to be released soon.	 Will be paid automatically for businesses that have already received the business support grant. Applications open 17 September 2021 and close on 31 October 2021.



Western Australia

Type of support	What is it?	What period is covered and when will support be offered?	More information
Small Business Lockdown Assistance Grant	One-off payment of \$3,000 for businesses with turnover of \$75,000 or more that have payroll of less than \$4 million that suffered at least a 30% reduction in turnover in the week of 29 June 2021 to 5 July 2021 (inclusive) compared to the previous week.	Period from 29 June 2021 to 5 July 2021.	Applications can be made up to 31 August 2021.
Assistance Grant	30% reduction in turnover in the week of 29 June 2021 to 5 July 2021 (inclusive) compared to the previous week.		
	Grants for eligible tourism businesses such as tourism operators, accommodation providers and travel agents, that suffered at least a 30% decline in turnover by comparing the period of 15 May 2021 – 25 June 2021 with the period of 10 July 2021 – 20 August 2021.		
Support for tourism businesses	 Grant amounts available are: \$2,000 for all sole traders and employing businesses with annual turnover between \$50,000 and \$100,000. 	Period from 10 July 2021 to 20 August 2021.	More information to be provided by the Western Australia Government soon.
	 \$5,000 for employing businesses with annual turnover of more than \$100,000 and up to \$1 million. 		
	• \$10,000 for employing businesses with annual turnover of more than \$1 million and up to \$10 million.		



Queensland

Type of support	What is it?	What period is covered and when will support be offered?	More information
	Support is available for businesses that employ people, have a turnover of more than \$75,000 per year and suffered a decline in turnover of more than 30% because of restrictions. The support available includes:	Period of lockdown from 31 July 2021.	Apply from midday 16 August 2021 up to 16 November 2021.
	• \$10,000 one-off top up grant to small businesses with payroll of less than \$1.3 million.		
	 \$15,000 one-off top up grant to medium sized businesses with payroll between \$1.3 million and \$10 million. 		
2021 COVID-19	 \$30,000 one-off top up grant to large sized tourism and hospitality focused businesses with payroll greater than \$10 million. 		
Business Support Grant for Employers	Note: To determine whether there was a decline in turnover of more than 30%, use the turnover for a one-week period that includes at least one full day of:		
	 The South East Queensland lockdown commencing 31 July 2021; 		
	The Cairns and Yarrabah lockdown commencing 8 August 2021; or		
	Any other lockdown in Queensland in August 2021;		
	and compare that to the turnover for the same week in 2019. If the 2019 turnover is not typical, it is possible to use an alternative comparative period (e.g. the same week in 2020).		



Type of support	What is it?	What period is covered and when will support be offered?	More information
Additional support for Tourism and Hospitality Sector	 Six month deferral of payroll tax liabilities due in August 2021. Businesses that have already paid for July can defer their next monthly liability for six months. Waiver or refund of 2022 liquor licensing fees. Extension of existing 2021 COVID-19 Business Support Grant to large tourism and hospitality businesses outside of south east Queensland. Deferral of state lease fees for eligible tourism operators between 1 July 2021 and 30 June 2022 until 1 July 2022. 12-month waiver of inbound tour operator fees for fee renewals up to 30 June 2022. A second round of Marine Tourism Rebate for the 2022 financial year. Certain businesses and not-for-profits listed as a COVID-19 exposure site will be eligible for a rebate of up to 80% (capped at \$10,000 excluding GST) of professional cleaning costs incurred. 	Different dates depending on the support measure.	Visit the Business Queensland website.
2021 COVID-19 Business Support Grant for non- employing sole traders	 Additional support of a \$1,000 one-off grant to non-employing sole traders based in Queensland that suffered a decline in turnover of more than 30% because of the health restrictions. Additional \$1,000 grant for non-employing sole traders in the border zone. 	Applications are not currently open. The online application form will be available in September 2021.	Visit the Business Queensland website.
Support for businesses on NSW border	One off grants for Tourism and Hospitality sector businesses of \$15,000, \$25,000 or \$50,000 for small, medium or large employing businesses across the state that have experienced at least a 70% decline in turnover for at least 7 consecutive days between 1 July and 30 September 2021.	More details to be released soon.	Visit the Business Queensland website.
Hardship scheme	\$5,000 one-off hardship payment to employing businesses.	More details to be released soon	Visit the Business Queensland website.



Tasmania

Type of support	What is it?	What period is covered and when will support be offered?	More information
\$50 million business support package	More details to be released on business.tas.gov.au.	More details to be released on business.tas.gov.au.	First round funding opens in October 2021 and second round funding opens in November 2021.
\$20 million business support package	 The additional support includes: Payroll tax relief for tourism and hospitality businesses that suffered a 30% reduction in turnover in the September 2021 quarter. Waiving vehicle registration and passenger transport accreditation fees for vehicles (e.g. taxis, luxury hire cars, tour operator buses and rental car operators) between 1 July 2021 to 31 December 2021. Waiving license fees payable to Parks & Wildlife. 	More details to be released on business.tas.gov.au.	More information to come.
Waiver of payroll tax/ Payroll tax grant	Waiver of payroll tax for certain employers in the tourism, hospitality or industries connected with these industries for a period of 6 months from 1 July 2021.Such employers will also be eligible for a grant calculated by multiplying the total payroll tax waived for the September 2021 quarter by a factor of 2.5.	1 July 2021 to 31 December 2021.	Payroll Tax Pandemic Order 2021. Payroll Tax waiver and grant Guideline.

ACT

Type of support	What is it?	What period is covered and when will support be offered?	More information
COVID-19 Small Business Hardship Scheme	Small businesses with yearly turnover between \$30,000 and \$10 million can apply for up to \$10,000 of support in the form of credit for payroll tax, utilities, rates and other business licence fees and charges.	13 August 2021 to 2 September 2021.	Applications open October 2021.



Type of support	What is it?	What period is covered and when will support be offered?	More information
Business support grants	 Businesses with annual turnover of more than \$75,000 (excluding GST) and Australian payroll of less than \$10 million, that had an ABN at 1 April 2021, were registered for GST before April 2021 and suffered a decline in turnover of 30% or more when comparing the period of 13 August to 20 August 2021 to the prior seven day period can qualify for support up to: \$11,250 for non-employing businesses; (was \$7,500); and \$30,000 for employing businesses (was \$20,000). Additional top-ups for large businesses with a turnover greater than \$2 million and less than \$5 million. \$20,000 for employing businesses with a turnover greater than \$5 million and less than \$10 million. \$30,000 for employing businesses with a turnover greater than \$10 million. 	Period to mid-October 2021.	Applications can be made here.
COVID-19 Small Business Hardship Scheme	 Small businesses with yearly turnover between \$30,000 and \$10 million can apply for up to \$10,000 of support in the form of credit for payroll tax, utilities, rates and other business licence fees and charges. Payroll tax exemption for new apprentices and employees until 30 June 2022. 	13 August 2021 to 2 September 2021.	Applications open October 2021.
Support for tenants and landlords	 Commercial landlords that offer rent relief may be eligible for a commercial rates credit of up to \$10,000 (was \$5,000). Business and community sector tenants of government-owned properties that suffered a 30% reduction in turnover in August 2021 because of lockdowns can get a full waiver of their rent payments up to 31 December 2021. 	More details available here.	More details available here.



Type of support	What is it?	What period is covered and when will support be offered?	More information
Tourism, Accommodation Provider, Arts, Events, Hospitality & Fitness Grants	 Grant program offers: \$5,000 for non-employing businesses. \$8,000 for employing businesses with turnover less than \$2 million. \$15,000 for employing businesses with turnover greater than \$2 million and less than \$5 million. \$25,000 for employing businesses with turnover greater than \$5 million. 	Will taper off once 70% - 80% full vaccination rates are reached.	

Northern Territory

Type of support	What is it?	What period is covered and when will support be offered?	More information
Visitation Reliant Support Program	 Tourism and hospitality businesses with turnover less than \$10 million that have suffered a 30% decrease in turnover as compared to the same period in 2019 because of the lockdown to receive: \$3,000 for employing businesses; and \$1,000 for sole traders. 	July 2021.	More details available here.
Tourism Survival Fund	Payments between \$5,000 and \$30,000 for eligible businesses with annual turnover of less than \$10 million that suffered at least a 30% decline in turnover when compared to the same period in 2019. Eligible businesses include touring, professional conference organisers, exhibition build companies and eligible attractions.	July 2021.	More details available here.



COVID-19 Resource Centre

To help your business navigate and adapt to the challenges and changing business dynamics brought about by COVID-19, Findex has prepared a suite of resources to help businesses impacted by lockdown restrictions. Visit the COVID-19 resource centre.



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