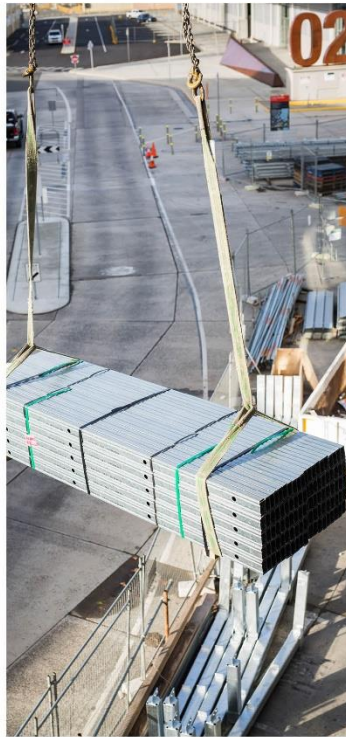
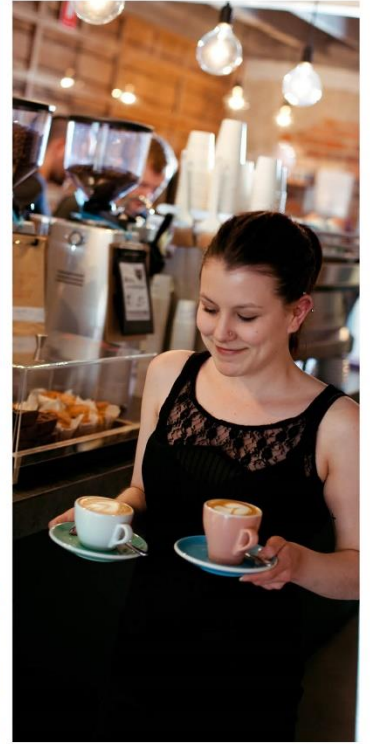


Program Guidelines



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COVID-19 Small Business Advice and Financial Guidance Program

I. Aim

This program aims to provide eligible small businesses with access to specialist financial services and/or business support to assist in business recovery, transition, growth, or application of other strategies to address the impacts of the COVID-19 pandemic.

Eligible applicants will receive a grant of between \$750 and \$1 500 to obtain financial or business guidance services from a suitably qualified specialist/consultant to assist small businesses with:

- Advice, support, counselling, and the development of strategies to address financial/operational difficulties being experienced by the applicant.
- The development of risk management strategies.
- Strategic analysis.
- Advice and analysis regarding the management of cash flow, preparation of cash flow budgets and projections.
- Profitability analysis.
- The formulation of financial/operational strategies to assist businesses address the impact of COVID-19.
- The development of business plans and governance frameworks.
- Advice regarding the management of debts and liabilities.
- Advice on pivoting, diversification, product innovation, marketing or online presence.

Applicants will be required to nominate a suitably qualified service provider that will provide specialist financial guidance or business support as part of their application. Applicants will also be required to provide an itemised quote confirming the services to be provided, as well as confirmation of an appointment made with the nominated service provider in order to receive grant funding.

The program will open for applications on Monday 27 September at 1:00 pm.

Up to \$1.2 million has been allocated for this program as follows:

Financial year	Funding available
2021-22	\$400 000
2022-23	\$300 000
2023-24	\$250 000
2024-25	\$250 000

For each year of the program, the program will close at 2:00 pm 30 May (or closest following business day if 30 May is a weekend day) or when the funding has been fully allocated in that financial year, whichever occurs first.

The program will re-open in the following financial year on 15 July (or closest following business day if 15 July is a weekend day).

2. Eligibility criteria

To be eligible for a grant an applicant must meet all the eligibility criteria outlined below and will be required to supply evidence in support of the application.

If applicants have any enquires about the eligibility criteria, please contact Business Tasmania at ask@business.tas.gov.au or on 1800 440 026.

Eligible applicants must:

- 2.1 Be registered tax purposes in Australia with an active ABN on or before 1 July 2021.
- 2.2 Be a small business located in Tasmania with no more than 19 full time equivalent (FTE)* employees.
- 2.3 Be an operating majority-owned Tasmanian business.
- 2.4 Be able to demonstrate an annual turnover** of more than \$25 000 per annum or provide evidence to show that a minimum of \$25 000 per annum turnover is likely within the next two years. Please note applicants may be asked to provide evidence of this as part of any audit process.
- 2.5 Be registered (if required) and actively using the Check in TAS App or register at the time of submitting an application. ***

The applicant's nominated service provider to be engaged to provide financial guidance must:

- 2.6 Be a business that is registered for tax purposes in Australia with an active ABN.
- 2.7 Be easily recognised as a business that regularly provides financial and/or business expertise and services, aligned to those to be funded under this program, to a range of businesses.

Notes

Only one application per ABN and/or business operation is allowed under this program.

*A full-time equivalent employee (FTE) is one or more employees who work 38 hours each week. For example, if one employee works 18 hours per week and another employee works 20 hours per week, the total FTE = 1. The nominated FTE number should exclude the business owner/s.

**Turnover is defined as total sales of goods and services to customers by the applicant (exclusive of GST).

***For applicants required to register for the Check in TAS App, funding will only be considered for those applicants who either have registered and are actively using the app, or register at the time of submitting an application.

From 1 May 2021, many organisations have been required to register a premises or event for the Check in TAS app. Additional organisations have been required to register a premises or event from 31 July 2021.

To find out more about requirements to register for the Check in TAS App go to <https://coronavirus.tas.gov.au/check-in-tas> or https://www.business.tas.gov.au/coronavirus_information/check_in_tas_app

3. Ineligible applicants

Applications will not be accepted from:

- 3.1 Not-for-profit organisations, incorporated associations, or charities UNLESS the organisation is operating as a business employing paid staff and/or selling goods and services that make up more than 30 per cent of their income.
- 3.2 Any public company under the meaning as defined in the Corporations Act 2001.
- 3.3 Any business that is trading insolvent, under external administration or bankruptcy.
- 3.4 Investment entities (such as unit trusts and superannuation funds) including residential and commercial property investments/rentals.
- 3.5 Any government body, government agency and government business enterprises.

Note

Applications submitted by a third party are ineligible unless the applicant has provided the third party with written permission to do so, and this permission is submitted as evidence with the application.

4. Eligible expenditure

An eligible activity is one where an external professional financial or business service provider assists the applicant business to recover, transition, grow or apply other strategies to address the financial impacts to the business due to the COVID-19 pandemic.

The activity the applicant wishes to undertake, and the service provider for that activity, will need to be detailed in the application form and approved prior to the activity taking place and funding being provided.

Examples of what the funding can be used for includes (but is not limited to):

- 4.1 Advice, support, counselling, and the development of strategies to address financial/operational difficulties being experienced by the applicant.
- 4.2 The development of risk management strategies.
- 4.3 Strategic analysis.
- 4.4 Advice and analysis regarding the management of cash flow, preparation of cash flow budgets and projections.
- 4.5 Profitability analysis.
- 4.6 The formulation of financial/operational strategies to assist businesses address the impact of COVID-19.
- 4.7 The development of business plans and governance frameworks.
- 4.8 Advice regarding the management of debts and liabilities.
- 4.9 Advice on pivoting, diversification, product innovation, marketing or online presence.

Note

Applicants nominating an Enterprise Centres Tasmania business advisor must have used their available free service hours prior to applying.

5. Ineligible expenditure

The financial guidance that the nominated service provider is providing the applicant will need to be detailed in the application form and approved prior to the activity taking place and funding being provided.

Examples of what funding cannot be used for includes (but is not limited to):

- 5.1 Servicing creditors or personal debts and expenses.
- 5.2 Eligible services or activities that have concluded or commenced prior to applying for funding from this grant program.
- 5.3 Annual or quarterly (regular) business tax or accounting services (such as BAS, PAYG, all Tax and Annual returns, and data input entry) and IT services such as day to day operations including installing software or fixing computer hardware.
- 5.4 The purchase hire or lease of physical goods, equipment and licenses.
- 5.5 Activities that could ordinarily be described as expenses incurred in the normal course of business such as operating expenses, stock purchases, utility payments, salaries/wages.
- 5.6 Payment of fines/regulatory charges.
- 5.7 Assistance in obtaining other government assistance packages including grants and loans.
- 5.8 Rental property reviews and advice (for residential, commercial, and shared accommodation services).
- 5.9 Any fees associated with entering into administration/bankruptcy.

6. Assessment

Applications will be assessed against all eligibility criteria and acceptable expenditure as identified in these guidelines.

Applications will be assessed in order of receipt and will continue until all funding allocated to each year of the program is exhausted. Applicants that have commenced or have submitted an application that is yet to be assessed at the time funding is exhausted will be notified.

Assessors will review information provided by applicants to confirm the applicant's eligibility for the program. Should insufficient information be submitted the assessor may re-open the application and request further information from the applicant. Should the application be re-opened, applicants will need to update the application and re-submit. Any re-submitted applications will join the queue of applications to be assessed in order of receipt.

Applicants are encouraged to ensure all requested information is included in their submission to avoid delays in completing the assessment.

7. Timeframes

Activity	Date
Program opens	Monday 27 September 2021, 1:00 pm
Subsequent years the program re-opens	15 July 2022*, 1:00 pm 15 July 2023*, 1:00 pm 15 July 2024*, 1:00 pm *or closest following business day if the nominated date falls on a weekend day
Program closes (as per closing date or when the annual funding has been fully allocated, whichever occurs first)	30 May 2022*, 2:00 pm 30 May 2023*, 2:00 pm 30 May 2024*, 2:00 pm 30 May 2025*, 2:00 pm *or closest following business day if the nominated date falls on a weekend day
Application assessment	In order of receipt of applications
Application approval	In order of completed assessment
Payment to successful applicants	To be made within five days of application approval

During the assessment process the Department of State Growth (“the Department”) may, at its discretion, require further information to support or clarify an application. This information must be provided within three working days, unless otherwise advised. Failure to provide further requested information within the required timeframe may result in the application being unsuccessful.

8. Application process

The Department uses an online grants management system called SmartyGrants. This system is easy to use and accessible via mobile phones, tablets, laptops, and personal computers.

The online platform allows you to apply for a grant at any time while the program is open. It also allows the Department to send you notifications throughout the grant application and funding process.

If you do not have internet access, please contact Business Tasmania at ask@business.tas.gov.au or on 1800 440 026 to discuss alternate options.

- 8.1 Applicants should read the guidelines carefully before starting an application. The application form will help structure applicant's responses.
- 8.2 Applicants should ensure that all supporting documentation provided is accurate and has been attached correctly before submitting.
- 8.3 Applicants should complete and lodge an application online via SmartyGrants from the Business Tasmania website www.business.tas.gov.au. Applicants who are unable to apply online via SmartyGrants can access a manual application by calling Business Tasmania on 1800 440 026.
- 8.4 Following the submission of your application via SmartyGrants you will receive an automatic receipt of your application. This receipt will include details of the application and a unique application ID.
- 8.5 Applications will be assessed by a Departmental assessment team.
- 8.6 Applicants will be advised of the outcome of their application once the assessment and approval process has been completed.
- 8.7 Applicants will need to:
 - Obtain an itemised quote for the requested service/s from their nominated service provider, including the GST amount.
 - Include the quote for the nominated service in their application.
 - Provide evidence of a confirmed appointment made with the nominated service provider.
 - Provide a tax invoice* of between \$750 to \$1 500, addressed to the Department detailing how the grant will be spent as per the quote received from the nominated consultant (a sample tax invoice is available here: https://www.business.tas.gov.au/manage_a_business/invoices).
 - Provide a detailed description about the scope of work being provided by the nominated consultant/provider.
- 8.8 If assessed as eligible, provision of the above-mentioned evidence will be deemed an acquitted submission.
- 8.9 The Department reserves the right to seek confirmation as part of the grant acquittal to confirm the applicant expended the grant as per the approved purpose.

What does a successful application look like?

A successful application:

- Is submitted before the closing date and time.
- Meets all aspects of the eligibility criteria.
- Demonstrates a good understanding of the purpose of the grant program.
- Shows that the activity or project to be undertaken with the grant funding aligns to the purpose of the grant program.
- Has clear well-structured answers to all the assessment criteria questions.
- Contains, where requested, quality documented evidence to support claims against the eligibility and/or assessment criteria.

9. Appealing a decision

The Department may reconsider a decision if the applicant can demonstrate a proven conflict of interest, error in process or discrimination.

If applicants have reason to believe that the proper process was not followed in the assessment of an application, a request for review may be submitted.

Grounds for appeal are:

1. The persons making the decision had a direct or indirect financial interest in the outcome of the application.
2. The preparation of the application was affected adversely by incorrect advice provided by a staff member of the Department.
3. The persons making the recommendations discriminated against the applicant on irrelevant grounds, such as cultural, religious or linguistic background; race; gender; marital status; sexual orientation; or disability.

All requests must be in writing and should be addressed to the Director or Manager of the business unit where the application was assessed.

The request must be received within 28 days from the date of the Department notifying the outcome of the application.

10. Acquittal

What is an acquittal?

An acquittal is a statement that may be requested from successful grant recipients, confirming that the grant funding provided was used as it was intended and as per the statements made on the application form and funding agreement.

For this program, at the time of application you will be required to submit evidence of a confirmed appointment made with a suitably qualified consultant prior to any funding being provided. You may also, at a later date, be required to provide a copy of an invoice or confirmation of your attendance to that appointment at the discretion of the Department.

Failure to complete an acquittal

The Department has a requirement and responsibility to ensure that the public funding administered is allocated fairly and spent responsibly. As such, the outcomes of grant funding are reviewed to ensure they align to the intended original approved purpose.

If requested to submit an acquittal, failure to lodge by the due date will result in the grant funding requiring to be repaid to the Department.

Note

Additional reports on the outcomes of the activity may be requested up to 18 months after payment.

11. Taxation and financial implications

Grants under the program do not attract Goods and Services Tax (GST).

The receipt of funding from this program may be treated as income by the ATO. While grants are typically treated as assessable income for taxation purposes, how they are treated will depend on the recipient's particular circumstances.

It is strongly recommended that potential applicants seek independent advice about the possible tax implications for receiving the grant under the program from a tax advisor, financial advisor and/or the Australian Taxation Office (ATO), prior to submitting an application.

Information about invoices can be found on the Business Tasmania website:

https://www.business.tas.gov.au/manage_a_business/invoices

12. Grant payments

Applicants will be asked for bank account details at the time of applying so that grant payments can be processed once approved. This bank account must be in the same name of the person or business who applied for the grant. You may be asked to provide a copy of your bank statement or a letter from you bank to confirm your bank account details.

For any successful applicants who provide incorrect bank account details, this may result in funds being paid to an incorrect account and then these funds will need to be returned to the Department before another grant payment is attempted. This process may result in significant delays in any funding being received. Additionally, the Department cannot guarantee that funds paid to an incorrect bank account will be returned.

For applicants who are successful in being awarded a grant, they may be required to return funds to the Department where:

1. Their situation changes.
2. They do not complete the activities or tasks required under the funding agreement.
3. They do not use any or all the funding provided; or
4. The information provided is found to be false or misleading.

13. Confidentiality

The Tasmanian Government may use and disclose the information provided by applicants for the purposes of discharging its respective functions under the Program Guidelines and otherwise for the purposes of the program and related uses.

The Department may also:

1. Use information received in applications for any other Departmental business.
2. Use information received in applications and during the performance of the program for reporting.

14. Administration and contact details

The program will be administered by the Department on behalf of the Crown in the Right of Tasmania.

Contact with the Department for any of the following reasons can be directed to Business Tasmania at ask@business.tas.gov.au or on 1800 440 026:

- Further information or advice on the program.
- Assistance in making an application.
- Further feedback on the decision of an application.
- Request a review of the decision.

Note

All applicants must take care to provide true and accurate information. Any information that is found to be false or misleading may result in action being taken and grant funds, if already provided, will be required to be repaid to the Department.

15. Publicity of grant assistance

The Department disburses public funds and is therefore accountable for the distribution of those funds. In some cases this grant program is intended to provide assistance in cases of hardship. As part of the accountability process, the Department may publicise information considered appropriate in consideration of the hardship circumstances.

16. Right to information

Information provided to the Department may be subject to disclosure in accordance with the *Right to Information Act 2009*.

17. Personal information protection

Personal information will be managed in accordance with the *Personal Information Protection Act 2004*. This information may be accessed by the individual to whom it relates, on request to the Department. A fee for this service may be charged.

18. Disclosure

The following applies to all successful applicants:

- Despite any confidentiality or intellectual property right subsisting in the grant funding agreement or deed, a party may publish all or any part of the grant funding agreement or deed without reference to another party.
- Nothing in this item 18. Disclosure, derogates from a party's obligations under the Personal Information Protection Act 2004 (Tas) or the Privacy Act 1988 (Cwlth).

19. Disclaimer

Although care has been taken in the preparation of this document, no warranty, express or implied, is given by the Crown in Right of Tasmania, as to the accuracy or completeness of the information it contains. The Crown in Right of Tasmania accepts no responsibility for any loss or damage that may arise from anything contained in or omitted from or that may arise from the use of this document, and any person relying on this document and the information it contains does so at their own risk absolutely. The Crown in Right of Tasmania does not accept liability or responsibility for any loss incurred by an applicant that are in any way related to the program.



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