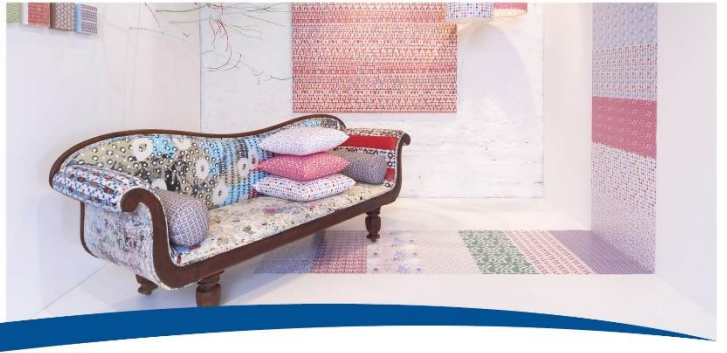
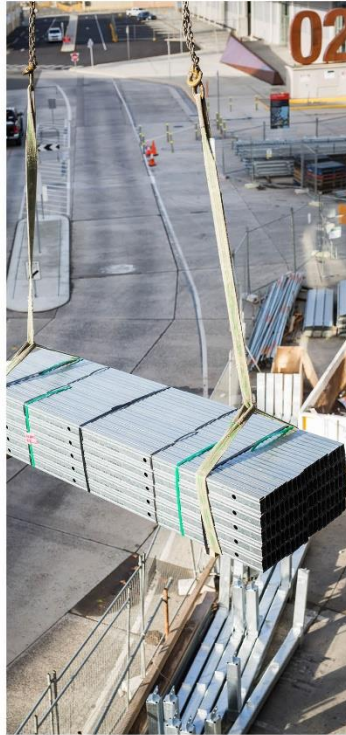


Program Guidelines



Contents

| | |
|--|----|
| Small Business Advice and Financial Guidance Program – round four..... | 2 |
| 1. Acknowledgement of Aboriginal People and Country..... | 2 |
| 2. Aim | 2 |
| 3. Funding..... | 3 |
| 4. Eligibility criteria | 4 |
| 5. Definitions..... | 5 |
| 6. Ineligible applicants/applications | 5 |
| 7. Supporting documentation | 6 |
| 8. Eligible grant expenditure | 7 |
| 9. Ineligible grant expenditure | 7 |
| 10. Timeframes..... | 8 |
| 11. Application process..... | 9 |
| 12. Assessment Process | 10 |
| 13. Appealing a decision..... | 11 |
| 14. Acquittal..... | 11 |
| 15. Program feedback survey | 11 |
| 16. Taxation and financial implications..... | 11 |
| 17. Grant payments | 12 |
| 18. Confidentiality | 12 |
| 19. Administration and contact details..... | 12 |
| 20. Publicity of grant assistance..... | 13 |
| 21. Right to information..... | 13 |
| 22. Personal information protection | 13 |
| 23. Disclosure..... | 13 |
| 24. Disclaimer | 13 |

Small Business Advice and Financial Guidance Program – round four

1. Acknowledgement of Aboriginal People and Country

The Department of State Growth (State Growth) recognises and values Aboriginal histories, knowledge and lived experiences and is committed to being culturally inclusive and respectful in our working relationships with all Aboriginal people.

State Growth acknowledges all Aboriginal people; the traditional owners of the Land upon which we work and pay our respects to Elders past and present.

2. Aim

The Tasmanian Government recognises the significant role of small businesses in driving the Tasmanian economy. The [Small Business Growth Strategy 2026](#) sets out the priorities and objectives for government and the private sector to support small business growth in Tasmania. It aims to pursue the creation of a sophisticated and modern operating environment that supports Tasmanian businesses to be resilient, innovative, collaborative, and to achieve their goals.

The Small Business Growth Strategy 2026 was developed following a consultation process with individual businesses, industry representative organisations and communities across Tasmania. Feedback has been grouped under four key themes that provide an indication of what is important to Tasmanian businesses, where challenges and opportunities lie, and areas to focus on to enable growth in whatever form businesses choose. The four themes are:

1. People and connections
2. Place
3. Enabling business
4. Technology

The Small Business Advice and Financial Guidance Program is aligned with theme three and aims to support Tasmanian small businesses to be flexible, innovative and efficient. It aims to provide eligible small businesses with access to relevant and current specialist financial services or business support to assist in their growth, transition, business recovery from unexpected events or application of other management strategies.

In order to receive grant funding, applicants will be required to:

- Provide a detailed description of what business advice and/or financial guidance will be delivered that will add value to the ongoing future operations of the business.
- Nominate a suitably qualified service provider that will deliver the required specialist financial guidance or business support.
- Provide a detailed itemised quote from the service provider confirming the advice or financial guidance to be provided, as well as confirmation of an initial appointment.

Questions regarding the program can be directed to Business Tasmania by emailing ask@business.tas.gov.au or calling 1800 440 026 before the program closes. Late applications will not be accepted.

All successful applicants, including business names, will be published on the Business Tasmania website.

Further information is also available in the Frequently Asked Questions (FAQs), and Applicant Checklist available on the Business Tasmania website [here](#).

3. Funding

Up to \$275,000 has been allocated for round four of this program.

Eligible applicants will receive a grant of between \$1,000 and \$1,500 to obtain financial or business guidance services from a suitably qualified specialist and/or consultant to assist with (but not limited to):

3.1 Managing cash flow

- Advice, planning, and/or development of strategies to address financial/operational difficulties.
- Advice, planning and/or analysis regarding the management of cash flow, preparation of cash flow budgets and projections.
- Profitability analysis.

3.2 Risk management

- Advice and/or the development of plans and strategies regarding:
 - Business cyber security.
 - Emergency preparedness (for example, flood, fire, pandemic).
 - Creating a safe workplace, including employees and customers.
- Advice on minimising business's exposure to risk by having the right and adequate business insurance.

3.3 Business planning and growth

- The development of business plans.
- The development of business governance frameworks.
- Strategic business analysis and planning.
- Sustainability analysis and planning (for example, reducing carbon footprint, forming new partnerships, improving profitability whilst reducing costs).

3.4 Marketing

- Advice and/or the development of a marketing strategy and/or plan to:
 - Improve the business's online presence.
 - Identify marketing activities to be undertaken.

3.5 Innovation and diversification

- Advice and/or the development of plans to pivot, diversify or undertake product innovation.

3.6 Other small business advice and/or financial guidance

- Any other relevant specialist advice that will assist in the growth, transition, business recovery from unexpected events or application of other management strategies.

4. Eligibility criteria

Applicants must meet the following eligibility criteria:

- 4.1 Be registered for tax purposes in Australia with a continuously active Australian Business Number (ABN) on or before 17 July 2023.

Exceptions to 4.1 may be considered, for example (Note: the applicant will be required to provide relevant evidence to support their application):

4.1.1 An applicant that has purchased a business that was actively trading for at least 12 months before 17 July 2023.

4.1.2 An applicant that has changed their business structure which has resulted in a new active ABN issued after 17 July 2023, but the business has been in operation for at least 12 months from the time of applying for the grant.

- 4.2 Be a small business with no more than 19 full time equivalent (FTE) employees and be able to demonstrate that the business is currently operating and located in Tasmania.
- 4.3 Be a majority-owned Tasmanian business.
- 4.4 Be able to demonstrate an annual business sales turnover of more than \$40,000 in the 2022-23 or 2023-24 financial year.
- 4.5 For sole operators who have no paid employees, the sole operator must derive at least 50 per cent of their total annual income in the 2022-23 or 2023-24 financial year from the business (Note: the 50 per cent sales turnover from the business must be more than \$40,000).
- 4.6 Provide all the required supporting evidence at the time of submitting the application (applications submitted without the required supporting evidence will be assessed as ineligible).

The service provider that will be engaged by the applicant to provide the financial or business guidance services must be:

- 4.7 A business that is located and registered for tax purposes in Australia with an active ABN on or before 17 July 2023.
- 4.8 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

A business funded by the Tasmanian Government to provide free financial or business advice services as part of the Tasmanian Business Advice Service (TBAS) or New Business Support Pilot Program (NBS) (or future iterations of these services) can be nominated by the applicant as the service provider. However, the applicant must have used all the free service hours available to them under these services prior to applying for this grant.

Applicants that received funding under previous rounds of this program are eligible to apply as long as the work to be undertaken by the service provider in this round is significantly different.

Applicants that received funding in round three of this program will be required to provide evidence of how the funds were used including how the work undertaken provided positive outcomes to the business.

5. Definitions

| Topic | Definition |
|-------------------------------|---|
| Currently operating | Currently operating refers to at the time the application is submitted. |
| Full Time Equivalent employee | <p>A Full Time Equivalent (FTE) employee is one or more paid employees who work 38 hours each week.</p> <p>For example, if one employee works 18 hours per week and another employee works 20 hours per week the total FTE is 1. The FTE count can also include casual employees.</p> |
| Sales Turnover | The sale of goods and services to customers excluding GST and any other funding sources such as grants. |

6. Ineligible applicants/applications

Applications will not be accepted from the following:

- 6.1 Not-for-profit organisations, incorporated associations, or charities UNLESS the organisation is operating as a business employing paid staff and selling goods and services to customers that make up more than 30 per cent of their income.
- 6.2 Any public company as defined in the Corporations Act 2001.
- 6.3 Any business that is for sale, trading insolvent, under external administration or bankrupt at the time of submitting an application.
- 6.4 Investment entities that solely generate passive turnover from residential and commercial property investment and/or the passive renting of property.
- 6.5 Any government body, government agency or government business enterprise.
- 6.6 Any business that has a current subsidised funding agreement in place with the Tasmanian Government.
- 6.7 Applicants who have already been approved to receive a grant in this round of the program. Only one successful application per ABN and/or business operation per round of the program is permitted.
- 6.8 Applicants who have received a grant in a previous round of this program and the work to be undertaken in this round is the same or very similar to the previous application.
- 6.9 Applications made and submitted by the nominated service provider on behalf of the applicant business.
- 6.10 Applications for activities that have taken place prior to the applicant being notified of the outcome of their application.
- 6.11 Applications where the initial activity/appointment with the nominated service provider is more than six months after the applicant submits the grant application.
- 6.12 Applications where there is a conflict of interest between the business owner and the nominated service provider (for example, if a familial relationship exists between the business owner and the nominated service provider).

- 6.13 Third party submissions unless the applicant has provided the third party with written permission to do so on their behalf, and this permission is submitted as evidence with the application.
- 6.14 Any business that applies without the required supporting evidence.
- 6.15 Applicants that make multiple applications for businesses with different ABNs but deliver similar business activities. Only one application will be accepted unless the work to be undertaken by the nominated service provider is significantly different in each application.

7. Supporting documentation

To be eligible for a grant, applicants will be required to upload the following documentation in their application:

- 7.1 An itemised quotation from the nominated service provider that includes a detailed description of the eligible services to be delivered and the price, including the total amount. Items on the quotation that are listed in [Section 9: Ineligible grant expenditure](#) will not be funded.
State Growth may contact your service provider to verify the authenticity of your quote.
- 7.2 A valid tax invoice from the applicant to State Growth (in addition to the service provider's quotation).
- 7.3 The most recent business bank statement that includes recent transactions, the business address, and business bank account details.
- 7.4 Evidence to demonstrate the appointment/s with the service provider is at least 14 calendar days into the future from the date of submission of the grant application. Examples of evidence may include:
 - An email or letter from your service provider detailing the appointment time/date.
 - An image or a calendar invitation from your service provider.
- 7.5 For applicants who received funding in round three of this program, provide evidence of how the funds were used including the work undertaken and the value of that work to the business. Examples of evidence may include:
 - A report outlining the work undertaken with your service provider.
 - A receipt of payment you made to your service provider detailing the work undertaken.
- 7.6 If the application is being completed by a third party, the application must include a signed authorisation from the applicant business authorising that party to submit the application on their behalf.

During the assessment of grant applications, State Growth may request from the applicant any of the following:

- 7.7 Evidence to demonstrate the business address and that it is currently operating at the time of application. Examples of evidence may include:
 - A copy of the most recent business bank account statement highlighting recent business transactions.
 - A copy of the most recent utility account (e.g. Aurora Energy).
 - Evidence of recent sales of goods and/or services to customers in the last calendar week prior to submitting the application.
 - A current business lease agreement.
- 7.8 Evidence to demonstrate annual business sales turnover, that is, a tax return as submitted to the Australian Tax Office.

8. Eligible grant expenditure

An eligible activity is one where an external professional financial or business advice service provider assists the applicant business with plans for growth, transition, recovery or to apply other strategies to help manage the business.

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

To allow time for application assessment and grant notification, applicants are advised to allow a minimum of 14 calendar days between the date of applying and the initial activity/appointment with the nominated service provider.

The funding can only be used to support the delivery of services by suitably qualified specialists and/or consultants related to one or more items listed under [Section 3: Funding](#) of these program guidelines.

If you have any questions about what the funding can be used for, please contact Business Tasmania before submitting your application on 1800 440 026 or via email at ask@business.tas.gov.au

9. Ineligible grant expenditure

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

- 9.1 Servicing creditors or personal debts and expenses.
- 9.2 Eligible services or activities that have commenced or concluded prior to applying and/or receiving confirmation of funding from this round of the grant program, or eligible services or activities that will commence within 14 calendar days from the date of submitting an application.
- 9.3 Annual, quarterly or regular business tax preparation or accounting services (such as, but not limited to BAS, PAYG, all Tax and Annual returns, and data input entry) and IT services such as day to day operations including installing/upgrading software or fixing computer software/hardware.
- 9.4 Costs associated with attending a training course, group workshops or conferences.
- 9.5 The purchase, hire or lease of physical goods, equipment and licenses.
- 9.6 Activities that could ordinarily be described as expenses incurred in the normal course of business such as but not limited to:
 - 9.6.1 New and/or upgrades to websites or other online platforms, including the creation of content and photography and costs associated with licensing, hosting and SEO.
 - 9.6.2 Operating expenses, stock purchases, utility payments, salaries/wages.
 - 9.6.3 Subscriptions and/or membership fees.
 - 9.6.4 Fees associated with IT activities such as installing/upgrading software/license fees, training, or purchasing/fixing/replacing computer hardware/software and other electronic devices.
- 9.7 Payment of fines/regulatory charges.
- 9.8 Payments and costs related to opening a new business or relocating/expanding business operations to Tasmania.
- 9.9 Payments and costs related to selling a business.
- 9.10 Assistance in obtaining other government assistance packages including grants and loans.

- 9.11 Rental property reviews and advice (for residential, commercial, and shared accommodation services).
- 9.12 Any fees associated with entering into administration/bankruptcy.
- 9.13 Legal services that do not meet the intent and objectives of the program.
- 9.14 Administration of trusts and investment entities.
- 9.15 Advice and activities relating to brokerage, negotiation and dispute resolution.
- 9.16 Activities that do not meet the intent and objectives of the program which is *to provide eligible small businesses with access to relevant and current specialist financial services or business support to assist in their growth, transition, business recovery from unexpected events or application of other management strategies.*

10. Timeframes

| Activity | Date |
|---|--|
| Round four opens | 15 July 2024, 2:00 pm |
| Round four closes | 30 May 2025*, 2:00 pm (*or when the funding has been fully allocated, whichever occurs first) |
| Application assessment | In order of receipt of applications |
| Application approval | In order of completed assessment Notifications of grant outcomes may take up to two weeks from when the application is received |
| Payment to successful applicants | Within five days of notification that an application has been approved |
| Successful applications (business name and grant amount) published on Business Tasmania website* *refer to Section 20: Publicity of Grant Assistance | Within two weeks of notification that application has been approved |

11. Application process

Applicants should complete and lodge an application online via SmartyGrants from the Business Tasmania website www.business.tas.gov.au.

SmartyGrants is an online grants management system which is easy to use and accessible via mobile phones, tablets, laptops, and personal computers.

Applicants without internet access should contact Business Tasmania on 1800 440 026 to discuss alternative methods for applying **prior** to the program closing, noting that the program will close early if funding is fully allocated prior to the nominated closing date.

Before submitting an application, applicants are encouraged to refer the Frequently Asked Questions (FAQs) and Applicant Check List, available on the Business Tasmania website [here](#).

Applicants are encouraged to refer to the Business Tasmania Grant Writing Handbook and other grant writing resources [here](#).

Late submissions will not be accepted.

Applicants should be mindful of allowing sufficient time for State Growth to process their application once submitted.

- 11.1 Applicants should read the guidelines, FAQs and Applicant Checklist carefully before starting an application. The application form will help structure applicant's responses.
- 11.2 Applicants should ensure that all supporting documentation provided is accurate and has been attached before submitting. Applications submitted without the required supporting documentation will be assessed as ineligible. Refer to [Section 7: Supporting Documentation](#).
- 11.3 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.
- 11.4 Applicants will need to:
 - Provide a detailed description within the application form about the scope of work being provided by the nominated service provider.
 - Obtain and include within the application an itemised quote from their nominated service provider, including the GST amount payable from their service provider.
 - Provide evidence of a confirmed appointment made with the nominated service provider. At a minimum, the initial activity/appointment must be at least 14 calendar days into the future from the date of submission of the grant application.
 - Provide a tax invoice of between \$1,000 to \$1,500, addressed to the Department of State Growth detailing how the grant will be spent as per the quote received from the nominated service provider (a sample tax invoice is available [here](#)).
 - GST is not applicable to grants paid in this program. You can claim up to a maximum of \$1,500 as quoted by your service provider (including GST applied by your service provider where applicable), but do not add GST to your invoice to State Growth.
 - For example:
 - if your Service Provider quote is for \$1,650 (including GST), your invoice to State Growth can be up to the maximum of \$1,500.
 - if your Service Provider quote is for \$1,300 (including GST), your invoice to State Growth can be up to a maximum of \$1,300.

- if your Service Provider has not included GST in their quote, your invoice to State Growth can be up to the total amount quoted to the maximum of \$1,500.

What does a successful application look like?

A successful application:

- Is submitted before the closing date and time. Late submissions will not be accepted.
- Meets all eligibility criteria.
- Demonstrates a good understanding of the purpose of the grant program.
- Shows that the activity to be undertaken with the grant funding aligns to the purpose of the program.
- Provides clear and well-structured answers to all questions.
- Contains, where requested, quality documented evidence to support all claims made within the application.

12. Assessment Process

Applications will be assessed by a State Growth assessment team.

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

Applications will be assessed in order of receipt and will continue until the program closes or all funding allocated to this round of the program is exhausted, whichever occurs first. Applicants that have commenced or have submitted an application that is yet to be assessed at the time funding is exhausted will be notified that all funding has been allocated and that the program has closed.

During the assessment process State Growth may, at its discretion, require further information to support or clarify details provided in an application. This information must be provided within seven (7) calendar days, unless otherwise advised. In these instances, State Growth will re-open the application form and email the applicant with instructions about what is required.

Failure to provide all the requested information within the required timeframe will result in the application being assessed as unsuccessful.

Typically, applicants will be notified about the outcome of their application quickly, however applicants are advised this may take up to two calendar weeks.

Applicants will be advised by email of the outcome of their application once the assessment and approval process has been completed.

13. Appealing a decision

The appeals process is designed to ensure that all applicants have been treated fairly and consistently in applying for State Growth grants. State Growth will consider appeals relating to administrative process issues.

All requests must be in writing and should be addressed to the Director of Small Business.

Your request must be received within 28 days from the date State Growth notifies you of the decision about your application. For further information about the process, contact Business Tasmania by emailing ask@business.tas.gov.au or phoning 1800 440 026.

14. 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. Unless otherwise stated, it is a requirement that all State Growth grants are acquitted.

To acquit a grant under this program, at the time of application you will be required to submit evidence of a confirmed appointment made with a suitably qualified consultant or service provider and a valid tax invoice made out to the Department of State Growth prior to payment of any funding.

State Growth 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.

At its discretion, State Growth may contact you at a later date and request evidence to demonstrate you attended your appointment/s with your service provider (for example, a copy of a paid invoice from your service provider). Failure to provide this information by the required date will result in you having to repay the full grant funds to State Growth. Additional information on the outcomes of the activity may be requested up to 18 months after payment.

15. Program feedback survey

Successful grant recipients may be emailed a short feedback survey form via SmartyGrants. Completing the survey is encouraged but not compulsory. The aim of the survey is to assist State Growth to improve the delivery of future grant programs.

Any information provided will be managed by State Growth in accordance with the *Personal Information Protection Act 2004*.

16. Taxation and financial implications

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

The receipt of funding from this program may be treated as income by the Australian Tax Office (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 prior to applying, potential applicants seek independent advice from a tax advisor, financial advisor and/or the ATO, about the possible tax implication for receiving the grant.

17. Grant payments

Applicants will be asked for their bank account details and a copy of the most recent bank statement at the time of applying so that grant payment details can be confirmed once approved.

This bank account must be in the same name as the individual, business or organisation that applied for the grant.

Successful applicants who provide incorrect bank account details may have their funds paid to an incorrect account. These funds will need to be returned to us before we attempt another grant payment. This process may result in significant delays in funding being received. Additionally, we cannot guarantee that funds paid to an incorrect bank account will be returned to us.

If a grant recipient's

- Situation changes,
- Does not complete the approved activities or tasks,
- Does not use any or all of the funding provided, or
- The information provided to us is found to be false or misleading,

the recipient will be required to return some or all of the funds to State Growth.

18. 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.

State Growth may also:

1. Use information received in applications for any other departmental business.
2. Use information received in applications and during the delivery of the project for reporting purposes.
3. Use third party software to review information received in applications to confirm its authenticity.

19. Administration and contact details

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

Contact with State Growth for any reasons can be directed to Business Tasmania at ask@business.tas.gov.au or by phoning 1800 440 026.

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 have to be repaid to State Growth.

20. Publicity of grant assistance

State Growth disburses public funds and is therefore accountable for the distribution of those funds. As part of the accountability process, State Growth may publicise the level of financial assistance, the identity of the recipient, the purpose of the financial assistance, and any other details considered by the department to be appropriate.

21. Right to information

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

22. 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 State Growth. A fee for this service may be charged.

23. 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.
- Please note that all obligations under the *Personal Information Protection Act 2004* (Tas) and the *Privacy Act 1988* (Cwlth) still apply.

24. 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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