

Open for Business Checklist

Work out your financial position

Cash: how much do you have, how much is likely to come in, when will it come in?
Payments: what can be deferred, what do you need to pay now?

Tax

For businesses in an [identified impacted postcode](#) there is:

- An automatic deferral for income tax, activity statements, SMSF and FBT lodgements, and their associated payments applies until 28 May 2020.
 - [PAYG instalments \(tax assessments for small business owner\)](#): If you pay PAYG quarterly, you can report nil PAYG on your previous quarterly activity statement to claim a credit. The full amount still needs to be paid at the end of the financial year. Contact the ATO on 1800 806 218 for more information.
 - [Super guarantee obligations](#) still need to be met and will not be deferred.
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Talk to your insurance provider now

Find out what you are covered for and what you will need to make a claim on.

Talk to your bank, creditors, suppliers and landlord

Explore deferred payments, return of stock, payment plans and other options.
Before signing with a claims management company check what fees they will charge.

Access support

- A Support Line will be established with specialist financial counsellors.
 - Check [MyBusinessHealth](#) for tools to support your well being.
 - The [Bushfire Recovery Access Program](#) provides access to up to 10 free mental health support sessions. Call Services Australia on 180 22 66, or visit the [Primary Health Networks](#) website.
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Opening for business

- Determine opening hours, staffing levels and stock requirements.
 - Update online profiles, such as your website and social media, with current opening hours and contact details.
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Grants and funding available

Note: Emergency assistance is managed at a state level and will vary across states.

- Grants of up to \$50,000 will become available to eligible small businesses that have suffered direct damage to their business or equipment. This is for insured businesses only and does not cover expenses covered by insurance.
 - More information can be found here for businesses in [NSW](#), [VIC](#), [QLD](#), [SA](#), [TAS](#)
 - Low interest loans of up to \$500,000 will become available for businesses that have significant asset or revenue loss. Businesses must show they can pay the loan back. The individual states will determine the eligibility criteria and application process. Updates will be made available at [National Bushfire Recovery Agency](#).
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Talk to your staff

- Be upfront about what is happening in the business and share your plans going forward.
 - Check if the stand-down provision applies with the [Fair Work Ombudsman](#), or call 13 13 94.
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Get in touch with your customers

Let customers know your return-to-trade plans, opening hours and what you can offer.

Stay in the loop

- Connect with your local community groups, chambers and council.
 - Check in with your industry association for guidelines on how best to rebuild.
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