

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 emergency support infoline : 1800 806 218
 - an automatic deferral for income tax, activity statements, SMSF and FBT lodgements, until 28 May 2020.
 - [Pay as you go instalments - PAYG\(I\)](#): If you pay quarterly, you can lodge a revised activity statement for December 2019 with PAYG(I) with nil and receive a credit. You can also vary your instalments in future periods with no penalty.
-

Support services

- 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.
-

Bushfire recovery grants and funding

- Directly impacted : grants of up to \$50,000 are 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.
 - Affected, directly or indirectly: Low interest loans of up to \$500,000 will become available for businesses that have significant asset or revenue loss.
Two categories
 - up to \$50,000 for working capital
 - up to \$500,000 for recovery works.
 - Affected, directly or indirectly, a \$10,000 grant is available for small businesses where revenue has dropped by 40 per cent over a three month period compared to the previous year.
 - Links to bushfire recovery measures in: [NSW](#), [Vic](#), [Qld](#), [SA](#), [Tas](#)
-

Talk to your creditors and suppliers

- Explore deferred payments with your creditors
 - Negotiate the return of stock and payment plans with your suppliers.
-

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.
 - Let your customers know the trading hours, what you can offer, how to order.
-

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.
-

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.
-

If your small business has also been impacted by the COVID-19 crisis, this [guide](#) provides details about the assistance available to you.