

Independent Review of Commonwealth Disaster Funding

ACCI Submission

August 2023



Working for business. Working for Australia.

Telephone 02 6270 8000 | Email info@acci.com.au | Website www.acci.com.au

Media Enquiries

Telephone 02 6270 8020 | Email media@acci.com.au

Canberra Office

Commerce House
Level 3, 24 Brisbane Avenue
Barton ACT 2600
Kingston ACT 2604

Melbourne Office

Level 3, 150 Collins Street
Melbourne VIC 3000

Perth Office

Bishops See
Level 5, 235 St Georges Terrace
Perth WA 6000

ABN 85 008 391 795

© Australian Chamber of Commerce and Industry 2023

This work is copyright. No part of this publication may be reproduced or used in any way without acknowledgement to the Australian Chamber of Commerce and Industry.

Disclaimers & Acknowledgements

The Australian Chamber of Commerce and Industry (ACCI) has taken reasonable care in publishing the information contained in this publication but does not guarantee that the information is complete, accurate or current. In particular, ACCI is not responsible for the accuracy of information that has been provided by other parties. The information in this publication is not intended to be used as the basis for making any investment decision and must not be relied upon as investment advice. To the maximum extent permitted by law, ACCI disclaims all liability (including liability in negligence) to any person arising out of use or reliance on the information contained in this publication including for loss or damage which you or anyone else might suffer as a result of that use or reliance.

Table of Contents

Executive Summary	2
Disaster Recovery Funding Arrangements	4
Bushfires of 2019/2020	6
SE QLD Floods 2022	7
The DRFA application to all disasters (COVID-19)	1
Business impacts and uptake of assistance measures	5
SE QLD Floods 2022	5
Broader East Coast Flood Impacts - March 2022	7
COVID 2020 - 2022	9
Donations – cashflow support	13
Supporting businesses through Fires, Floods and a Pandemic	15
ACCI network bushfire response	15
ACCI network COVID response	19
About ACCI	21

Executive Summary

The Australian Chamber of Commerce and Industry (ACCI) welcomes the opportunity to comment on the 'Independent Review of Commonwealth Disaster Funding' Briefing Paper.

Australian businesses have experienced virtually unprecedented volatility over recent years with a succession of extreme disaster events in Australia.

Business experience

- Overall, we would note that awareness of disaster support funding is low amongst businesses. Additionally, when businesses attempt to seek funding the eligibility application process and layers of government are difficult to navigate and the disaster funding activation is dragged out, only causing businesses (especially small, regional businesses) more stress and financial hardship.
- Out of the available funding support options, grants are most commonly accessed. Even then, the average uptake of grants is under 50 per cent of impacted businesses surveyed. Loan support is the least likely funding measure to be utilised by impacted businesses.
- COVID-19 raised the following points:
 - It was government-imposed restrictions that caused significant damage to businesses, however, businesses were largely very positive about support from the government and local authorities during this time with JobKeeper payments viewed as most beneficial.
 - While businesses acknowledged short-term support, they highlight the overwhelming need for the government to be better prepared for other national emergencies, not just the pandemic, but also bushfires.

Recommendations

- Funding measures, particularly the Disaster Recovery Funding Arrangements 2018 (DRFA) need to be fit-for-purpose, and the maximum values should reflect current day market prices to provide useful relief to affected businesses.
- The eligibility criteria for small business recovery grants (Category C) must be reviewed to consider those who have not suffered 'direct damage' to their premises but can demonstrate considerable indirect impacts.
- Consider commonwealth measures such as ATO relief as additional elements to be included in the DRFA guidelines.
- A Business Continuity and Recovery Package focused on the longer-term recovery supports for SMEs should be created with initiatives such as 'open for business' campaign support and mental and financial counselling support for businesses. This should be alongside the establishment of permanent Business Hubs within Community Recovery Centres.
- In widespread disasters like the 2022 floods, there would be benefit from being able to provide the business community with reliable, timely data to inform decision making.

- All disaster support packages should include direct cash support in addition to loan facilities for businesses.
- There is a need for a strong national funding framework applicable to all hazards, as a crucial future-proofing step. This framework should be designed to enable industry associations to provide an ongoing support function to businesses through the provision and dissemination of key information and targeted support services such as workplace relations and WHS advice, assistance in coordinating recovery efforts, mental health support and business continuity services.

The role of peaks and industry associations in acting as a conduit between individuals - business - Governments and to be able to offer business support and disseminate information is an important component of preparedness, response and recovery efforts.

Following the last several major disaster events, ACCI and our member network have taken a leadership role in supporting businesses, particularly small businesses in navigating response and recovery efforts.

Some of the key support measures included:

- creation of a one-stop-shop web portal which houses relevant information such as financial support measures available, government updates on recovery efforts, mental health support and workplace relations advice.
- employer guides,
- surveys of impacted businesses to help develop targeted supports and address needs gaps, and
- other advice and direct support services.

The experiences and recommendations in this submission highlight the greater need and opportunity for government-industry partnerships and for industry peaks to have a seat at the table in current and future discussions given the widespread impact of disasters on businesses.

Disaster Recovery Funding Arrangements

Responding to natural disasters, including the provision of relief and recovery assistance to disaster affected communities, is primarily the responsibility of state and territory governments. However, in recognition of the significant cost of natural disasters, the Australian Government established the joint Australian Government-State cost sharing arrangements to alleviate the financial burden on the states and to facilitate the early provision of assistance to disaster affected communities. Through the Disaster Recovery Funding Arrangements 2018 (DRFA), the Australian Government provides financial assistance directly to the states to assist them with costs associated with certain disaster relief and recovery assistance measures.

Under these arrangements, the states determine the type and level of assistance to make available. Importantly the states are not bound by the assistance available under the DRFA. That is, states can make available whatever assistance deemed necessary regardless of whether it is eligible for cost sharing under the DRFA. This recognises that states are best placed to identify the type and level of assistance to make available following a disaster, in accordance with their responsibility for disaster management.

The bushfires of 2019/2020, COVID-19 and then the east-coast floods of 2022 all tested the DRFA model and its responsiveness to disaster events that are significantly large in scale and cross-border, not 'traditional' fires, floods and storms and which may occur in close proximity to other events.

Overall, we would note that awareness of disaster support funding is low amongst businesses. When businesses are aware of potential funding support, grants are most commonly accessed although even then the average uptake of grants is under 50 per cent of impacted businesses surveyed. Access to other forms of funding assistance is even lower.

In addition:

- There is a concern that where disasters are large-scale and complex, disaster funding activation is taking too long and is not meeting the needs of businesses, particularly regional businesses. This is due to the requirement for Category A or B measures to be made available before additional assistance under Category C.
- The DRFA funding must also be fit-for-purpose, and maximum value amounts should reflect current day market prices to effectively assist the applicant in their recovery. For example, the maximum amounts available following the 2022 SE Qld floods reflected the same values as what was offered for the 2011 flooding events, over a decade earlier. The current economic crisis has seen significant increases to the price of building materials and trades, as well as wages. Maximum amounts need to be reviewed and reset in the DRFA Guidelines.
- Businesses who are trying to access funding support are reporting that it is difficult to navigate the eligibility criteria and application process.
- The eligibility criteria for small business recovery grants (Category C) must be reviewed to consider those who have not suffered 'direct damage' to their premises but indirect impacts. A threshold figure could be determined for indirect impacts such as loss of more than 'x' per cent of revenue comparative to previous comparable periods.
- Other relief measures controlled by the Commonwealth have now been simultaneously activated several times over the last few years (e.g., ATO tax relief measures). These are also particularly

useful support measures for businesses with positive feedback. Measures such as these should be considered as additional elements to be worked into the DRFA guidelines.

- Freight support has been critical for recovery of regional areas impacted by fires and floods. The DRFA freight subsidies however target primary producers. Expansion of this assistance should be considered, such as for the case of freighting in supplies or equipment for small businesses.
- DRFA should include emergency veterinary care as an eligible measure. It is essential to address animal welfare needs following a disaster such as bushfires and floods to prevent prolonged suffering. Often the financial burden of a disaster response to treat impacted animals is imposed onto veterinarians, through community and government expectations. However, funding of these expectations is currently inadequate, such that veterinary care is often provided by veterinarians out of their own pocket or at reduced cost.
- Community Recovery Packages (Category C) are designed to support a holistic approach to the recovery of regions, communities or sectors severely affected by an eligible disaster. The Community Recovery Package (CRF) is intended as a 'helping hand' to aid the recovery of communities, regions and sectors and are not intended to provide an economic stimulus. Feedback from the regional Queensland Chamber network following the 2022 floods has provided anecdotal reports that funding for businesses through this category can be delayed due to multiple layers of government (state and local) between the fund and the recipient. Opportunities to fast track and/or pre-approve applications should be considered to reduce this delay.
- A similar package to CRF should be created for businesses i.e., a Business Continuity and Recovery Package focused on the longer-term recovery supports for small and medium businesses such as well received initiatives such as 'open for business' campaign support, buy local vouchers and mental and financial counselling support for businesses. We acknowledge that these measures are already listed as eligible measures in the DRFA guidelines however they appear underutilised and not fit for purpose.

Below is more specific feedback from businesses in response to DRFA measures following the 2019/2020 bushfires and 2022 SE Queensland floods.

Bushfires of 2019/2020

Support measure	How it Works	Business response
NDRF - Grant funding	Small businesses and organisations that have sustained damage as a result of the fires can access up to \$15,000 in grant funding (tax free).	<p>Overall feedback: Eligibility criteria was an issue as it is not available unless there has been direct fire damage to the business.</p> <p>Feedback from businesses in Mogo:</p> <ul style="list-style-type: none"> The remaining small businesses, whilst impacted by the fires and extensive road closures over a six-week period, are still standing but have little or no access to help. One business lost 50 per cent of the annual turnover normally made in this period but due to lack of 'direct damage' had no access to grants that she is aware of. The local surf shop in Broulee and Moruya were undamaged by the fire itself but they have some damaged stock that cannot be sold.
NDRF Concessional loans	<p>To provide maximum flexibility for eligible businesses, loans of up to \$500,000 will be offered for businesses that have suffered significant asset loss or a significant loss of revenue. The loan would be for up to 10 years and used for the purposes of restoring or replacing damaged assets and for working capital.</p> <p>The loans will be available with a repayment holiday of up to two years, with no interest accruing during this period. The subsequent interest rate would be set at 50 per cent of the ten-year Commonwealth government bond rate (currently around 0.6 per cent).</p>	<p>Co-op feedback: The co-operative structure must be included in any business support programmes that the government announces, particularly for small business.</p> <p>Co-operatives are sometimes inadvertently excluded from business support programmes because they are not registered as companies under the Corporations Act but instead are registered under state-based co-operatives legislation (for example, this means they don't have an ACN, and sometimes the application form for a programme requires an ACN, which can cause all sorts of headaches).</p> <p>Many co-operatives are SMEs in their own right and are regionally-based.</p>

		<p>There was mixed feedback on loans:</p> <p>Caravan industry - What is particularly important at present is access to emergency funding (no interest or concessional loans). The repayment of deposits some of which has already been invested in infrastructure developments ahead of the season is hurting hard, with business interruption payouts still some time away - so not only do operators have no income they have large cash commitments to visitors no longer coming. This also has a practical implication - one holiday park I was speaking to last week has a physical daily refund limit of \$750. In times of stress as much as the managers wished to refund customers in their premises, they were unable to do so. It was estimated that of comments through this crisis towards park managers up to 40 per cent are of anger or frustration, causing increased pressure on the mental health of our operators on the field.</p> <p>In contrast, many members indicated a reluctance from businesses to take on a loan with the level of risk and uncertainty the disaster has created. It was seen as an option that would create more stress and pressure for the business owner when they are already at breaking point.</p> <p>We also received questions around the impact on existing loans, 'double-dipping' and relationship to insurance pay-outs or those non-insured (which unfortunately is significant).</p>
--	--	---

SE QLD Floods 2022

Support measure	How it Works	Business response
DRFA – (Category C)	Demand driven grants of up to \$75,000 for primary producers, up to \$50,000 for affected small businesses and not-for-profit organisations, and \$20,000 for sporting and community clubs and associations will be available through	Feedback from the regional Queensland Chamber network has providing anecdotal reports that funding for businesses through this category can be delayed due to multiple layers of government (state and local) between the fund and the recipient. Opportunities to fast track and/or pre-approve applications should be considered to reduce this delay.

	Queensland Government agencies to help flood-affected communities get back on their feet.	Of the businesses surveyed, 42 per cent pursued Extraordinary Disaster Assistance Recovery Grants for small business. (Cat C & D)
DRFA Extraordinary Special Assistance (Category D)	- Assistance to alleviate distress or damage in circumstances that are considered exceptional. Category D grants for not-for-profit organisations and small businesses of up to \$50,000	<p>Of the businesses surveyed, only 5 per cent indicated that they sought Disaster Assistance Loans.</p> <p>While concessional loans can allow businesses to borrow substantial amounts of money at a lower rate to survive and recover in times of crisis, many businesses are not in any reasonable or advisable position to take on additional debt for recovery from a natural disaster on top of the health crisis. Concessional loans may not have had strong take-up given the economic circumstances where businesses were not looking to take on additional debt following the financial stress and take up of the COVID concessional loans throughout 2020 - many already be carrying significant loan liability.</p> <p>Several businesses also reported the difficulties they faced in seeking assistance, including a lack of clear communication around the status of applications, and the lack of assistance available to those indirectly impacted by the floods.</p>

“No assistance is available if you are not directly affected by flooding” – Wholesale trade, Micro business, Brisbane

“I have not received any reply from my application for the above grant when it was available. Without any assistance to know if the application was lost, misplaced, or just not accepted, no information has been returned and so I am just working on what I go and that is all on me at this present.” – Accommodation and hospitality, Small business, South West Queensland

The DRFA application to all disasters (COVID-19)

COVID-19 raised the issue of having a national funding framework applicable to all hazards not just the standard fire, flood and storm.

The DRFA were not considered an appropriate framework at the start of COVID even though the federal government declared the COVID-19 pandemic a disaster for the purpose of establishing Australian disaster relief funds as deductible gift recipients in May 2020.

Instead of fire or flood damage to businesses resulting in loss of equipment or stock, during COVID-19 it was government-imposed restrictions that caused significant damage to business operations. Another significant difference was that the restrictions or 'impact' was over several months and not one short-term event such as with natural disasters.

The below proposal was developed by ACCI and presented to Treasury for considering business support post- March 2021 and the end of JobKeeper. It was proposed as a recovery package to go hand-in-hand with other supports and could be compared to recovery and resilience type Category C/D packages under DRFA.

Principles that underpin policy proposal

The closure of the international border and imposition of domestic restrictions have seen some sectors of the economy suffer greatly. Some of these, including travel agencies and tour operation services, accommodation, air and space transport and restaurants and cafes, are still highly affected and will be through Q2 and Q3 2021.

This proposal recommended to be implemented post March 2021 is put forward in the context of two overriding principles:

1. The best support for business post March 2021 is that there is an effective restarting of tourism in Australia which includes:
 - certainty in the way State & Territory governments respond to COVID cases in accordance with the national framework;
 - a clear path, with whole of Government commitment, to reopening international travel that appropriately manages the health risk, including commencement with controlled groups including cohorts such as international students, and
 - effective, transparent roll out of vaccine and, as a consequence, easing of restrictions as soon as it is safe to do so.
2. Any structured support beyond March 2021 is targeted to those businesses:
 - that were prior to COVID and have the future potential to be successful economic contributors and job generators;
 - that as a result of government restrictions and **through no fault of their own** are still being significantly impacted, and
 - which would be of high value to the economic opportunities that arise as Australia and the world come out of the crisis - in other words we are preserving future jobs.

The government restrictions that have been most debilitating for effective business recovery have been those that have limited international travel, movement across state and territory borders and restrictions on large gatherings. Their impact has been broader than tourism, and include those businesses that work in major events, international education providers, business events, arts & entertainment, and other sectors where larger gatherings were common place.

There are two categories of businesses impacted by Government restrictions at the end of the first quarter of 2021:

1. businesses that have been devastated and have been unable to pivot to domestic activity to any great extent (usually because of the unpredictability of domestic borders or the nature of their business); and,
2. businesses that have been highly impacted - still losing money but can recover with improved trading conditions and more easing of domestic restrictions.

It is proposed to provide direct **support** to those businesses that are in the devastated group and provide **stimulus** to generate demand that will positively impact those businesses in the highly impacted group.

Support

The businesses that have been devastated due to restrictions require more immediate and direct support. These are businesses that have been severely affected mostly by the continued closure of the international border, with turnover reductions above 60 per cent and many much worse. It is clear that these businesses will be, following the expiration of support measures in March 2021, on the brink of collapse. Immediate support to this cohort of businesses is vital if they are to be preserved for the pending recovery.

It is proposed that a support package meet the following conditions:

- The support would operate through the ATO delivery mechanism, unless an alternate mechanism can be stood up quickly;
- In order to qualify the business confirms they are still highly impacted by restrictions imposed by Government to manage COVID-19;
- The program needs to continue for as long as international border restrictions are in place and these businesses are still experiencing this level of revenue impact;
- Eligibility should be continually tested, and
- The support program should recognise that different sizes of business will require a different level of support.

It is proposed that because these businesses are largely labour intensive, that the number of employees should be the basis for the relative allocation of support. This information is also held by the ATO and is easily determined for each business.

It is proposed that the support level package should include direct cash support in addition to loan facilities for these businesses. Loan support of itself would not be sufficient to allow these businesses to survive due to the uncertainty of a recommencement date. Any loan element to the support package must be able to defer payments until levels of revenue return to sustainable levels.

The direct cash support elements are estimated to be in the order of \$1 to \$1.5 Billion if targeted to the most highly impacted businesses. Given that one of the key targets of this support will be travel agents and tour operators they could be an appropriate channel for the stimulus measures including the distribution of vouchers or assembly of packages that are eligible for vouchers.

Stimulus

The proposed stimulus measures should operate recognising some key features of the result of the impact of restrictions on highly affected businesses. They are:

- There is an urgency to generate demand as soon as Q1 2021 concludes, hence solutions need to accommodate booking times, payment cycles and the mechanism for delivery;
- There are very depressed levels of activity in geographical areas such as central Sydney and Melbourne, Tropical North Queensland, the Gold Coast and Central Australia;

- An increase in demand is required in the leisure and corporate travel market and in the hospitality of most capital city CBDs, and
- The variability in demand across weekends and mid-week, holidays and non-holiday periods, wet and dry seasons and hotter versus colder months should be taken into account.

Although investment in marketing of domestic tourism through Tourism Australia is important as part of tourism recovery, it will not be sufficient to drive immediate spend across all those sectors and localities hard hit by restrictions. Stimulus needs to be more timely and direct.

It is proposed that stimulus should address the markets that are referred to in the principles above. Examples of stimulus measures could include, tax rebates, short-term exemptions from FBT rules for accommodation, air and land transport, CBD dining, or vouchers for 'longer stay' travel, including incentives to experience tours and attractions, in affected areas and targeted packages of city long weekend that are subsidized.

The timing of stimulus is critical and will impact the chosen method. Importantly, it will also have an end date when vaccination has resulted in domestic borders remaining open with certainty and the most limiting of the domestic restrictions have been lifted.

Summary

We must ensure that businesses that are highly impacted as a result of government restrictions to combat COVID-19 are supported. These businesses which have managed to survive will play a critical role in the recovery, adding high value to the economic opportunities that arise as Australia and the world come out of the crisis.

This proposed package will still see many businesses not survive until Australia reopens and we should be prepared for job losses. But a combination of support and stimulus, appropriately targeted, will ensure that those that this package is aimed at supporting are those that Australia needs when we assume COVID normal operations.

Another option put forward to the commonwealth government was to consider targeted funding support for pandemic lock-downs within the current DRFA framework.

Below were initial options for assistance measures, criteria and activation triggers for further consideration:

Category: special pandemic category

Trigger:

- Once a national pandemic Emergency declaration is active, and
- A 'stage 4' lockdown is declared by a relevant government, and
- the Commonwealth hotspot definition is met.

Eligible assistance measures:

- concessional loans, subsidies or grants to small businesses, primary producers, voluntary non-profit bodies and needy individuals (DRFA standard measure)
- Cost of perishable goods, lost services/bookings/refunds.
- Fixed costs whilst unable to operate i.e., electricity, rent, other.

Eligibility criteria:

- applicable to those businesses not able to operate (higher per cent).

- May also consider similar criteria to that of small business grants for Category C and D e.g.
 - more than 15 per cent of small businesses and non-profit organisations in the community, region or sector requested are directly affected,
 - average individual small business and non-profit organisation losses of at least \$45,000, and the community, region or sector requested is at risk of losing essential businesses as a direct result of the eligible disaster.

Business impacts and uptake of assistance measures

SE QLD Floods 2022

In February and March 2022, widespread areas across Southeast Queensland and Wide Bay-Burnett, as well as parts of New South Wales, suffered a major flooding crisis which severely impacted thousands of properties, with households, businesses and communities impacted directly and indirectly. Data from the Insurance Council of Australia (ICA) shows it was Australia's costliest flood disaster, and fifth costliest natural disaster overall, with insured losses totalling \$3.35 billion.

The data provided below is from Business Chamber Queensland's "2022 SEQ Floods: Assessment of the impacts on Qld businesses", six month on impact study: <https://businesschamberqld.com.au/business-voice/2022-south-east-queensland-floods/>.

Summary of business impacts

Extent of impacts (direct and indirect)

- 49 per cent of all state-wide respondents were impacted by the floods in some capacity
- 20 per cent of all businesses indicated they were directly impacted by the floods
- 45 per cent of all respondents were indirectly impacted
- Of those reported affected by the floods, one in four were required to close following the floods.
- 62 per cent of flood affected businesses were impacted through affected suppliers compared to 38 per cent in 2011.

Cost of damage

- On average, flood damages were estimated to cost each business \$137,575.
- 27 per cent of respondents indicated a damage bill of at least \$100,000
- 3 per cent of respondents reported severe damages, with costs over \$1 million in damages.
- Comparatively, reported damage costs were lower overall from 2011, with almost four times as many businesses indicating minor damages (less than \$5,000). However, the damages were more widespread across SEQ.

Lost earnings

- 50 per cent of flood affected respondents indicated they lost earnings.
- 42 per cent of businesses that lost earnings, lost at least \$100,000 due to flood impacts. More than a third (34 per cent) of businesses who lost earnings indicated they lost between \$100,000 and \$500,000.
- The average business lost \$185,562 as a result of the floods, with a median of \$50,000.
- On average, flood affected respondents lost an average 12 per cent or a median of 10 per cent, of annual turnover.
- 25 per cent of respondents reported losing at least 20 per cent of their annual turnover

Business closures and other impacts

- The median number of days businesses were closed was five.
- 25 per cent of businesses reported business closures with resultant lost sales.
- Average length of impacted days was estimated to be 32 days, with the median business impacted for 14 days following the floods.

Degree of impacts

- 53 per cent of impacted respondents indicated moderate to critical impacts to their short-term business sales, including over one in ten indicating short-term critical impacts to their sales.
- 52 per cent of businesses reported some long-term impacts to their sales.
- 47 per cent of businesses reported some long-term impacts to their financial viability.

Insurance

Most respondents (65 per cent) indicated their business had not made an insurance claim for the floods; a further 10 per cent indicated they were unable to make a claim despite making efforts to.

Of the businesses that had made an insurance claim as a result of the floods, only 24 per cent indicated their claim has been processed six months on from the event. Close to seven in ten (68 per cent) businesses indicated their claim is yet to be processed.

“We were covered for interruption to business prior to covid, however policies were rewritten to reduce chances of any claims. As such, I don’t believe we can claim much under current challenges.” – Other services, Small business, Brisbane

“Flood insurance is cost prohibitive in a known flood zone, which is why we intend to move out of the flood zone. This will be a great expense.” – Agriculture, fisheries and forestry, Small business, Central Queensland

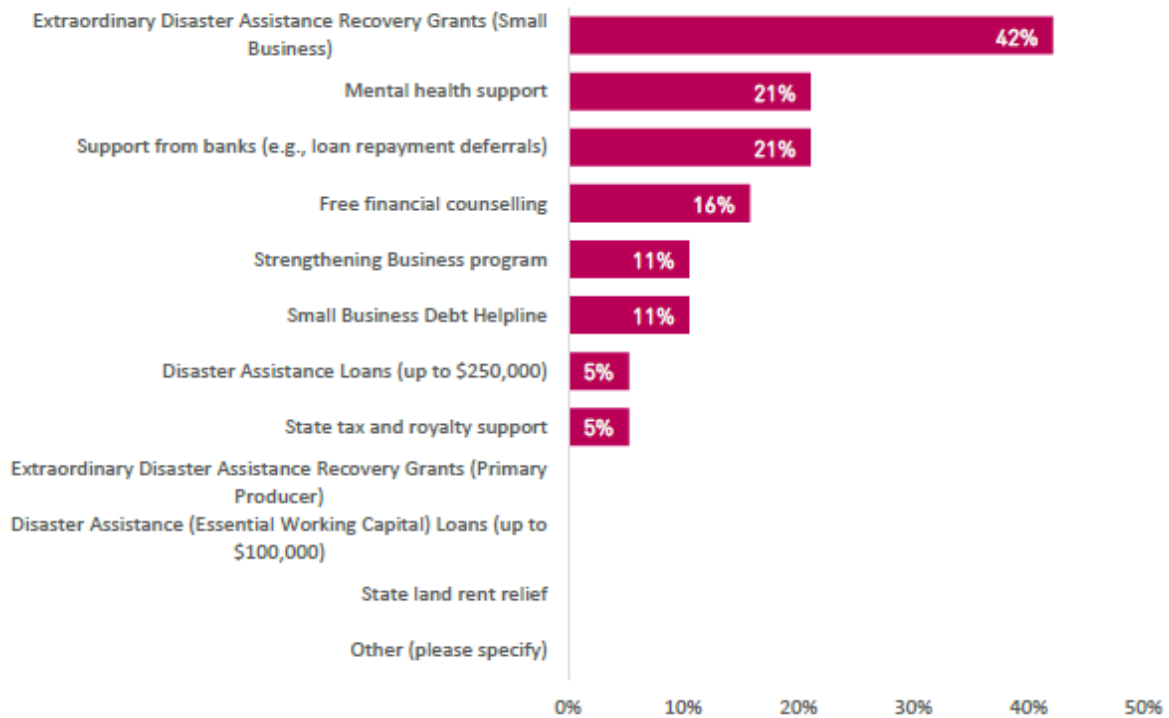
ACCI notes that stamp duty on insurance is a critical issue with regard to insurance affordability which is contributing to the increasing rate of underinsurance or no insurance. ACCI is currently discussing this issue with members and seeking to collect more information. We will provide further advice on our insurance concerns at a later stage.

Assistance uptake by Business

Businesses were asked if they sought assistance following the floods. Only 13 per cent indicated they had sought any of the listed assistance measures since the start of the floods.

Of the businesses that did seek assistance, 42 per cent pursued Extraordinary Disaster Assistance Recovery Grants, 21 per cent sought mental health support, 21 per cent support from banks, 16 per cent free financial counselling, 11 per cent Strengthening Business program, 11 per cent Small Business Debt Helpline. Only 5 per cent indicated that they sought Disaster Assistance Loans – possibly suggesting a reluctance to take on additional debt in the wake of the pandemic.

Figure 14: Assistance measures sought by business respondents following the floods (of those that indicated they sought some form of assistance)



Broader East Coast Flood Impacts - March 2022

Following the February/March 2022 east-coast floods, ACCI provided the following feedback to NEMA.

Six key areas we raise for consideration:

1. Normalising the establishment of Business Hubs within a Community Recovery Centre after disasters
2. The predicted severe shortages of quality building materials, labour and skills which will impede the recovery effort
3. The need for temporary accommodation for staff and also accredited contractors brought in to aid the recovery and rebuild
4. Insurance – the increasing unaffordability of business insurance was already an issue before the floods – and remains a big issue
5. The implications of the cumulative impact on business of the challenging events of the last two years starting the bushfires – then pandemic – then floods
6. The need for review of the Disaster Recovery funding Arrangements framework including business financial support, and what triggers their access to it.

In relation to the first issue, we recommended that the establishment of the Community Recover Centres should be part of the standard response to disasters. This is deployed on an ad hoc basis currently.

We believe a business hub should be part of the recovery centres, both in terms of insurance advisors but also government personnel ‘boots on the ground’ helping business navigate what is available in terms

of support and helping them complete applications for support. Usually, it is difficult for business to access vouchers and other items except for their personal circumstance, but yet business is often having to deal with the costs incurred in their business as well as their home. These should be available in Category B and beyond.

We also noted concerns from some of our regional Chambers around not only a shortage of trades and building supplies but hire equipment and local material supply chains:

It is going to take more time than normal to get the repairs done because of the scale of the disaster. I.e: It's not just Gympie and we can borrow tradespeople from Brisbane or NSW... tradies were already hard to find, and now pretty impossible. The same with building supplies. The same with hire equipment... eg: Coates Hire, one of two hire companies in Gympie, went under. Porters, a key local landscape / building material supply company, went under.

In regard to insurance and rebuilding, it is important that following a disaster authorities move quickly to understand how many businesses are insured, uninsured or underinsured. The feedback we had from Lismore was that up to 80 per cent of homeowners and business may have chosen the opt-out clause for flood, rendering them uninsured. We have two broad streams of recovery for businesses – for those insured, working on clean-up, assessment and rebuild through their claims agent and for those uninsured, high levels of uncertainty and the unknown.

From our network we know that insurers have some presence at the community recovery centres but not all. Ideally getting insurers to all or facilitating engagement some other way is needed to ensure a sense of direction for business owners. *Could the preparation of claims be outsourced to other professionals (generally accountants) with appropriate experience?* High-level coordination is needed on this as it is the uncertainty that is undoing people at this point. This insurance support function is also needed medium term and so a way to ensure support provided in the first few weeks through CRC's is not suddenly lost as the CRC's wind back is looking at ensuring longer term a Business (recovery) Hub function.

Another issue raised was that insurers seem to be encouraging customers to wait for the state managed clean-up effort rather than organising it, even though this is included in most insurance cover. Clear messaging is needed on this.

There is potentially a greater coordination role needed concerning the logistics of rebuilding. Due to the pre-existing labour and material shortages we do not want to have LGAs competing against each other or poorly coordinating efforts. We are also unsure how the larger number of under or uninsured businesses and homes impacted will impact rebuild. We see value in state/federal agency support around triaging damage and rebuild 'hotspots' and providing overarching coordination and logistics support for directing supplies, tradespeople in discussion with LGAs and insurers etc. Local business representatives would also be valuable in these conversations to identify local critical businesses that support the wider business ecosystems etc.

In a widespread disaster like the floods, there would be benefit from being able to provide the business community with reliable, timely data to inform decision making. Data on such things as demographic changes should be co-ordinated centrally, and communicated to the business community through key agencies, media channels, seminars and workshops. This is needed to help a business owner determine whether a rebuild is feasible or not and what it may look like.

COVID 2020 - 2022

During 2020, ACCI undertook four surveys of business to assess the impact of COVID-19 on business and to gauge the effectiveness of Government's support and stimulus measures in helping businesses through the crisis.

In particular, the information on what government supports and stimulus measures were most useful should be used in reviewing the current NDRA assistance measures.

[ACCI Survey #1: 30 March to 17 April 2020](#)

This survey involved 1,497 businesses across all states and territories.

Summary of business impacts

- Over one third of businesses have experienced an 80 per cent reduction and half experienced over a 50 per cent decrease in revenue relative to what they would normally expect this time of the year.
- Almost three-quarters of the small businesses experienced a 25 per cent fall in revenue.
- While around half of businesses have been able to adapt their workplaces, unfortunately 18 per cent of businesses have been forced to close and mothball their operations and further one third of businesses have been forced to strip back to only essential operations.

Assistance uptake by Business

Business responses to government measures:

- There was a mixed response to Government support and stimulus measures. The JobKeeper payment was considered of most benefit in assisting and supporting businesses to continue to operate during the COVID-19 crisis, with 77.7 per cent of businesses rating JobKeeper as either helpful, very helpful or extremely helpful.
- Cashflow assistance payments (73 per cent) and administrative relief from tax obligations for businesses in severely affected regions and industry sectors (66.8 per cent) were also considered beneficial in reducing the financial pressure on businesses.
- However, the business investment measures, including the increase in the instant asset write-off and accelerated depreciation were only considered of moderate benefit to businesses. Businesses have little appetite for investment and very little capital to invest in new assets when it is unknown how long it will take for business operations to return to normal and/or where the long-term viability of their business is uncertain.
- Measures targeted at severely affected regions and industry sectors, such as waving fees and charges for tourism businesses, administrative relief for some tax obligations, help to identify alternative export markets and supply chains, measures to promote domestic tourism and temporary shopfronts to advise businesses, were rated unhelpful by between 75 per cent and 85 per cent of businesses. This low rating is likely to reflect the specific targeting of these measures, with the majority of 15 per cent to 25 per cent of businesses that found these measures beneficial likely to be in the targeted, tourism industries and regional areas.

Government Measures	Extremely helpful	Very helpful	Somewhat helpful	Not so helpful	Not at all helpful
JobKeeper payment	46.0%	17.2%	14.5%	7.1%	15.3%
Cashflow assistance payments	38.0%	18.5%	17.4%	8.5%	17.7%
Wage subsidy to retain apprentices and trainees	19.1%	7.9%	8.2%	8.6%	56.2%
Personal liability relief for directors trading insolvent	18.1%	14.5%	20.7%	12.0%	34.7%
Increase in the instant asset write-off to \$150,000	11.2%	12.5%	21.5%	18.5%	36.4%
Accelerated depreciation deduction of 50%	10.4%	12.7%	23.1%	20.0%	33.9%
Waiver of fees and charges for tourism businesses	7.0%	3.5%	8.5%	10.8%	70.2%
Administrative relief for some tax obligations	21.2%	19.5%	26.0%	12.0%	21.3%
Help to identify alternative export markets	3.5%	3.8%	9.7%	12.8%	70.2%
Measures to promote domestic tourism	7.2%	5.8%	11.5%	12.6%	62.8%
Temporary shopfronts to advise businesses	3.5%	4.2%	13.1%	16.2%	63.1%

[ACCI survey #2: 9 May to 23 May 2020](#)

This survey involved 350 businesses across all states and territories. It included small businesses (39 per cent), medium businesses (20 per cent), micro-businesses (18 per cent), and sole traders (17 per cent). The majority of businesses (85 per cent) had a turnover of less than \$5 million per year, with over a third having a turnover of less than \$500,000 per year.

Summary of business impacts

- The share of businesses reporting a greater than 80 per cent reduction in revenue relative to what they would normally expect this time of the year increased from 33 per cent in April to 38 per cent in May.
- 81 per cent of businesses experienced a fall in revenue of more than 25 per cent compared to 75 per cent in April.
- The Government support and stimulus measures announced in March have gone some way to easing the impact of COVID-19 on businesses, with 32 per cent concerned about their long-term viability and 39 per cent concerned about their short-term liquidity compared to 66 per cent concerned about their viability in the first survey in April.

Assistance uptake by Business

Business responses to government measures:

- This survey coincided with the Commonwealth Government's announcement of the roadmap for the easing of restrictions and the reduction of restriction in some states and territories.
- The Government support and stimulus measures announced in March have gone some way to easing the impact of COVID-19 on businesses, with 32 per cent concerned about their long-term viability and 39 per cent concerned about their short-term liquidity compared to 66 per cent concerned about their viability in the first survey in April.
- Of the businesses surveyed, JobKeeper payments enabled 23 per cent to retain all employees during the crisis, 28 per cent to retain permanent employees and 15 per cent to retain casuals. Even with the financial support provided by the JobKeeper payments, the COVID-19 restrictions have required changes to businesses' operations and their employee arrangements, with 32 per cent of businesses reducing employee hours, 28 per cent reducing the days of work, 19 per cent changing the time of work and 18 per cent changing the location of work.

[ACCI survey #3: 6 July to 7 Aug 2020](#)

This survey involved 158 businesses from ACCI’s network of small and medium-sized businesses. The survey included micro businesses (19 per cent), small business (32 per cent), medium businesses (13 per cent), and sole traders (30 per cent). The majority of businesses (89 per cent) had a turnover of less than \$5 million per year, with over three fifths having a turnover of less than \$500,000 per year.

Summary of business impacts

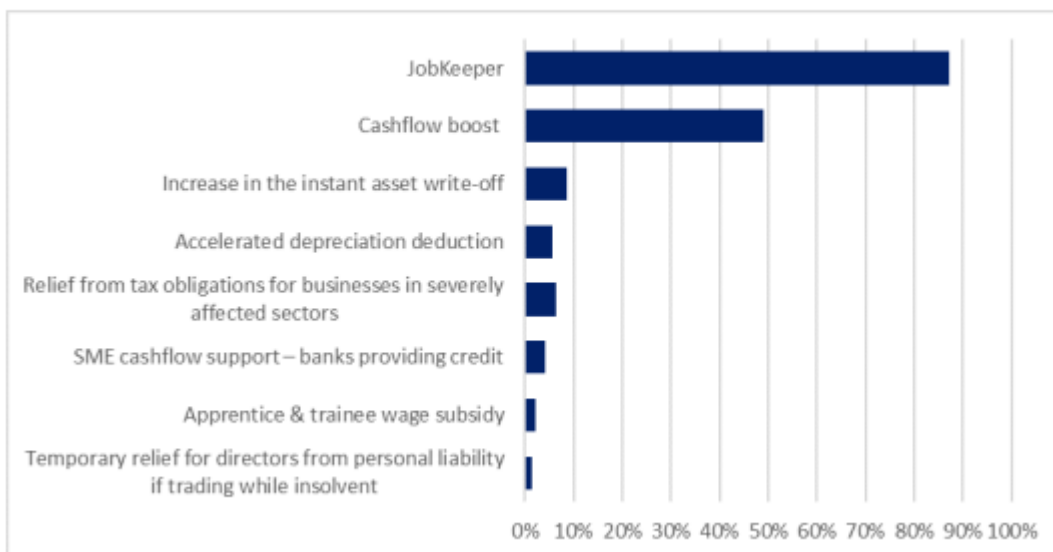
- Business revenue remains heavily impacted, with 80 per cent of businesses experiencing a notable decline in revenue of more than 25 per cent relative to normal for this time of the year and over 35 per cent of businesses experiencing a severe decline in revenue of greater than 80 per cent.
- 33 per cent of business indicated their overall situation was getting worse, 21 per cent indicated they had seen on change in sales, while the doors of a further 13 per cent of business remaining shut.

Assistance uptake by Business

Business responses to government measures:

- JobKeeper was the most important of the Government support measures, with 90 per cent of small businesses surveyed accessing JobKeeper.
- The Cashflow Boost was received by 50 per cent of small businesses.
- The increase in the instant asset write-off and accelerated depreciation deduction were accessed by 9 per cent and 6 per cent of small businesses, respectively.
- In addition to the Government support, one third of businesses benefited from landlords delaying rent payment and over one sixth benefited from banks providing delayed payments for loans.
- To get back to full operational capacity, 72 per cent of businesses identified an extension of JobKeeper as necessary, while 46 per cent sought a third instalment of the Cashflow Boost.

Government support measures accessed by businesses



[ACCI survey 4: 25 Aug to 4 Sep 2020](#)

ACCI undertook this survey jointly with the University of South Australia (UNISA). Businesses across a wide range of industries and sizes are represented in the sample with the majority being micro and small businesses. There was a total of 279 responses. In addition, 21 senior managers were interviewed during this period to provide further in-depth understanding of the impact on businesses, including workplace arrangements, supply chain disruptions, changing customer preferences and strategic adaptations.

Assistance uptake by Business

Business responses to government measures:

- The survey showed the necessity for governments and the private sector to begin the process of de-risking our economy from further outbreaks or similarly crippling events.
- Businesses were largely very positive about support from the government and local authorities during this time. Evaluation of the efficiency and effectiveness of such support measures did however, vary considerably. Government assistance for staff, such as JobKeeper, is regarded as highly valuable.
- Other businesses have raised concerns that the Federal Government needs to be careful in winding back schemes. This emphasises the need to regularly review schemes to make sure they are working in ways intended.
- Perceptions of government support from the individual states and territories vary considerably.
- While businesses acknowledge the short-term support from the Federal Government in particular, they highlight the overwhelming need for the Federal Government to be better prepared for other national emergencies, not just the pandemic, but also bushfires. This requires long term planning.

Donations – cashflow support

During the 2019/2020 bushfires, ACCI and our members were quickly overwhelmed with queries about donations.

In particular, we were being asked ‘who should businesses donate to?’ and ‘how could we ensure support was going to small businesses?’.

It quickly came to light that under the various regulations controlling donated funds, money could only be provided to households that had experienced loss. Not to businesses or even the community broadly. There was concern that there were significant funds being held by charities that could not be distributed.

Due to the inability of usual donation channels to provide support to businesses, ACCI and members looked at what mechanisms were going to be the best way to support businesses who desperately needed cashflow.

How you can help: Donations and Support FAQ for ACCI members’ network

Hundreds of charities, not-for-profits, business and community organisations are doing their bit to support those impacted by Australia’s bushfire crisis. Most charities and funds have specific objectives for how their donations will assist whether that be support for specific communities, help for wildlife, or immediate funds for clothing and essentials.

- Below we outline ways we are encouraging people to support small businesses impacted by the fires.
- Following this is an FAQ addressing common queries we’re receiving through our network.

For those looking at how they can help small business – buy local.

Some specific donation platforms have now been set-up to assist such as <https://www.itsmyshout.com.au/> . Purchases through the platform are intended as donations, so that businesses in East Gippsland, Victoria can pass on services to others directly affected by the fires.

Other business support initiatives recently launched include Turia Pitt’s social media campaign Spend With Them, #buyfromthebush, Empty Esky and #stayinthebush.

- **Spend With Them** is an Instagram account featuring businesses in fire-affected towns and encouraging you to buy directly from them now or in the coming difficult months.
- **#buyfromthebush** also began as an Instagram account showcasing bush business and products available to buy from rural communities facing drought.
- **Empty Esky** started as an instagram page which encouraged everyone, when it’s safe to do so, to grab an empty esky, do a road trip to an impacted area, and fill up that esky with everything local – wine, food and produce.
- **#stayinthebush**. A showcase of beautiful places to stay in the bush. Now, more than ever, we invite you to wander out, stay a while and explore what the bush has to offer!
- **#BookThemOut** The South Australian Tourism Commission has launched a recovery campaign for the regions devastated by bushfires in South Australia. The campaign, “Help them out, #BookThemOut”, focuses on encouraging tourists to visit the Adelaide Hills and Kangaroo Island to boost bookings and reinvigorate the local economies by spending monies in the regions affected.

Due to the concerns about 'bottlenecked' charity money, one option suggested by a business leader was to explore allowing people to keep receipts of goods or services purchased and claim a proportion of their tourism / hospitality spend in bushfire affected communities in their next tax return.

Governments themselves also provide donations to charities during disasters. These donations however are targeted at household and individual support. Consideration should be given to small business support through donations in the form of gift vouchers for local businesses.

Donations, while well intended can also act to undermine local businesses – e.g., where large equipment donations are provided –this can cut others out in the same market locally and also businesses such as the feed merchants. Similarly, if food continues to be offered (at the show grounds) for some time then the pubs and café miss out on potentially business-saving income.

This sentiment was echoed repeatedly on the ground – “donations whilst urgently needed at first, are now starting to take away from usual business, I have heard this from e.g., grocery stores, saddler, and feed merchants.”

Supporting businesses through Fires, Floods and a Pandemic

Australian businesses have experienced virtually unprecedented volatility over recent years.

The start of 2020 will be remembered for being the beginning of a succession of extreme events in Australia. Drought, severe bushfires, hailstorms, floods and the outbreak of a global pandemic dominated the first quarter of 2020 and continued through to the present.

Cumulatively, the extraordinary conditions that shaped the last three years disrupted almost every aspect of Australian society and the economy.

ACCI and our members stepped up into a leadership role for the business community.

The role of industry associations in being able to act as a conduit between the individual and business and Governments and to be able to offer business support and disseminate information is an important component of recovery and coordination of efforts.

Governments should more formally recognise the key role industry representative bodies play in providing time critical information and support services to assist the industries they represent. Funding to support this role should also be considered.

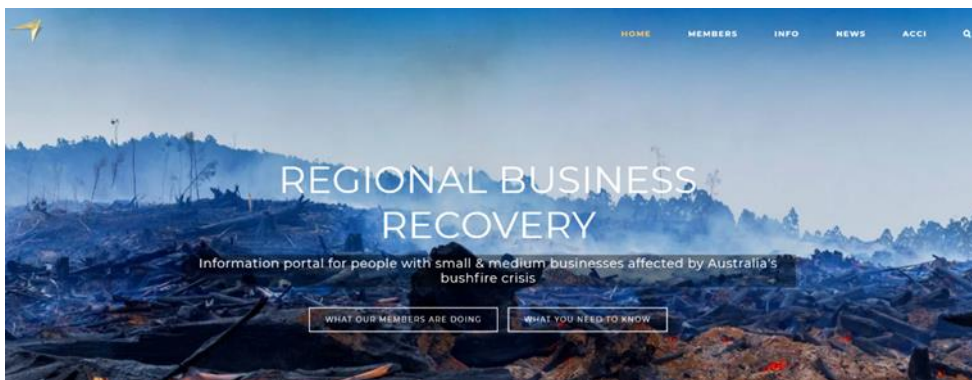
ACCI network bushfire response

By the end of 2019, the Bureau of Meteorology declared 2019 Australia's warmest and driest year on record. By early January 2020, fires were burning across the country and smoke from the bushfires continued to blanket Australia's south-east for many months with substantial adverse environmental, economic and health effects.

ACCI engaged early with industry associations and state and territory chambers to better understand the concerns and challenges faced by small business in fire-affected communities.

One-stop-shop for information

ACCI created an online portal (<https://bushfireinfo.business>) with member support to provide a central point of information for small businesses affected by the bushfires. The portal was well received by the chamber network and stakeholders more broadly.



Cash-flow support

One of the ways in which industry associations could assist with recovery efforts was to encourage businesses to move any board or related meetings to impacted areas. This created an immediate local boost in spend and activity when cash-flow was low and grants and other funding may not have been released.

In the lead-up to the March General Council, ACCI announced it would move its March and July General Council meetings to bushfire-affected regions.

Bateman's Bay hosted ACCI's Tourism Recovery Summit along with General Council and attendees were taken on a tour of local regional businesses, including the Bawley Vale Estate Winery which was affected by the Currowan bushfire in December.

This was well received by impacted communities.

ACCI Member support services offered

The NSW Business chamber has a dedicated [webpage](#) providing information about bushfire assistance resources available to NSW businesses.

The Chamber is also offering employment law assistance to all bushfire affected employers on 13 29 59.

The Chamber is supporting and encouraging members to support national charity Givit which matches the needs of impacted families and communities by using donations to purchase necessary items from a local business owner and donating to the individual or family in need by [donating cash](#) or [items in kind](#).

The Chamber of Commerce and Industry of Western Australia (CCIWA) has updated and published free of charge to members and non-members its [Business Continuity and Disaster Recovery Workbook](#).

The Canberra Business Chamber is offering businesses in impacted areas their members desk space to work from, free of charge by contacting the Chamber on 02 6247 4199.

The Victorian Chamber of Commerce and Industry (VCCI) has established a [website](#) providing information for Victorian businesses impacted by the bushfires.

The Victorian Chamber of Commerce and Industry (VCCI) in conjunction with the Victoria Tourism Industry Council (VTIC) has established a 12 month, \$500,000 support package to assist businesses affected by the Victorian bushfire. The following services will be provided at no cost to any business in a Victorian natural disaster declared area including:

- Mental health support with access to confidential counselling service
- Access to local training and business mentoring
- Access to the VCCI Workplace Relations Advice Line
- VCCI and VTIC membership fee waiver for 12 months

For further information call VCCI on 03 8662 5333 or email disaster@victorianchamber.com.au

VCCI is encouraging donations to the [Victorian Bushfire Appeal](#).

Businesses affected by the bushfires can let VCCI know at disaster@victorianchamber.com.au

APRA AMCOS has a dedicated phone line which can providing fire disaster assistance to members on 02 9935 7879 between 7:00am and 7:00pm AEDT.

APRA AMCOS and OneMusic customers in bushfire declared natural disaster zones, will have their music licensing activity paused, and where appropriate they will extend current licences on a complimentary basis for 12 months, and make available on request pro rata adjustments for businesses who've closed or are unable to trade. OneMusic will write-off outstanding debts for licensed businesses in the most severely impacted towns.

APRA AMCOS is providing promotional support through its [website](#) and [social media](#) for fundraising events and concerts to support fire relief charities. OneMusic Australia will also provide complimentary licences for official benefit concerts. Contact events@onemusic.com.au

Animal Medicines Australia and its members are supporting the efforts of veterinarians, wildlife rescue services and volunteers through:

- Donating critical animal medicines to veterinary clinics treating injured wildlife and livestock,
- Providing direct financial support for wildlife rescue organisations during this crisis, and
- Coordinating with other organisations and associations responding to animal health.

The Australian Retailers Association (ARA) has [partnered](#) with charity [Good360](#) to collect surplus good from retailers to redistribute them to those Australians impacted by the fires.

The ARA is making its services available to all Australian retail businesses affected by bushfires, irrespective of whether they are ARA members or not. The ARA and partners offers advice on employment law, retail leasing, property law and insurance matters. The ARA can be contacted on 1300 368 041 and dial 8 to get advice.

The Australian Recording Industry Association is promoting [Support Act](#), a charity helping artists, roadies and music workers in crisis. Those in need can contact the Support Act wellbeing helpline on 1800 959 500.

The Australian Tourism Export Council (ATEC) is conducting an [online survey](#) with member in bushfire areas as to the status of their business operations (impacted or operating as normal) which ATEC will compile and distribute to all Inbound Tour Operators and share with Tourism Australia.

The Australian Veterinary Association has a dedicated bushfire resources [website](#) which includes a webinar on 'Vet first responder and burn treatment aftercare', information on how to volunteer to assist animals affected by the fires, as well as downloadable resources on the assessment and the treatment of burns for dogs, cats, livestock and wildlife.

AVA members affected by the fires who need assistance can contact AVA at members@ava.com.au or phone 1300 137 309. For those who need counselling support AVA has a 24/7 counselling telephone service on 1300 687 327.

The AVA's Membership Services Team is directly contacting members and practices in the affected areas, to offer assistance.

The AVA Benevolent Fund is taking [donations](#) to assist members affected by bushfires and veterinarians providing pro bono work in the bushfire response. To apply for assistance contact members@ava.com.au

The Business Council of Co-operatives and Mutual (BCCM) is asking the public to share their stories about the bushfire crisis through an [online form](#) so BCCM and its membership can understand how communities have been affected by bushfires, how the co-operatives and mutuals community can assist and what action is already being taken to support impacted communities.

Customer Owned Banking Association (COBA) members are offering bushfire assistance packages to impacted customers including waivers and support which can be provided on both deposit and loan accounts, as well as other measures. COBA has an [online](#) list of member contract details and encourages customers impacted by the bushfires to contact their mutual bank, credit union or building society once they are able to, in order to find out exactly how they will be able to assist.

The Housing Industry Association (HIA) is contacting members in the affected areas and is working to link affected members with agencies and other members who may be able to provide practical assistance. Members who have been affected and require assistance can contact HIA on 1300 650 620.

HIA is working to match members who may be able to provide practical assistance to affected members with things like new tools and products to help offset losses experienced and to get their businesses up and running again. Members who believe they may be able to help in kind are asked to contact HIA at enquiry@hia.com.au or on 1300 650 620.

The National Disability Service (NDS) is promoting the [NDIS bushfire information and support](#) for participants and providers.

The NDS is also promoting the Council for Intellectual Disability [Bushfire Info Guide](#) for people with an intellectual disability.

The National Retail Association has a dedicated [website](#) for free bushfire Resilience Resources including a guide to managing employees during a natural disaster, power outage resource and fire safety resources.

National Roads and Motorists Association (NRMA) is [encouraging](#) members to donate to the [NSW Rural Fire Service](#), [the Red Cross](#) or [the RSPCA](#).

Live Performance Australia (LPA) is encouraging via [social media](#) all producers and venues with current productions to help the bushfire relief with fundraising initiatives such as bucket collections at the end of performances.

LPA is also promoting Bushfire Appeal concerts through its [social media](#).

Master Builders is [encouraging](#) its members and the public to support state government bushfire appeal and disaster relief funds and those of the national charitable organisations the [Red Cross](#), [the Salvation Army](#) and [St Vincent de Paul](#).

Phonographic Performance Company of Australia (PPCA) is promoting [Support Act](#), a charity helping artists, roadies and music workers in crisis. Those in need can contact the Support Act wellbeing helpline on 1800 959 500.

RCSA has created a [GoFundMe page](#) to support those impacted by the devastating bushfires. 'Recruiters for Fire relief' is a fund established by RCSA, to raise funds for the Australian Red Cross Disaster Relief and recovery Fund.

RCSA is encouraging recruitment, staffing or workplace solutions firm, professional or community members to make a donation.

For those unsure of the amount to donate RCSA invites members to match the RCSA's initial donation which was equal to the amount spent at their 2019 staff Christmas Party (or equivalent).

ACCI network COVID response

Online Platform

ACCI was acutely aware of how difficult it was for businesses to source straightforward and up-to-date information on COVID-19 regulations and support. Building on our work over the summer in helping businesses respond to fires and other natural disasters, ACCI set up www.australianchambercovid.com

This portal hosted our business, finance and regulatory guides, as well as information on relevant workplace, employment and skills; supply chain, trade and international; tourism, migration and visa; and vaccines policy and regulation.

The content in these channels was updated regularly as new developments arose to ensure business had access to the most accurate and timely information, and members were encouraged to provide feedback to improve the service.

Our COVID-19 Online Support for Australian Business platform averaged 7,445 views per month from May-August 2020. Views to the site peaked at 9,596 when the State of Victoria was officially declared to be in a state of disaster in August.



Member Updates and COVID-19 Analysis

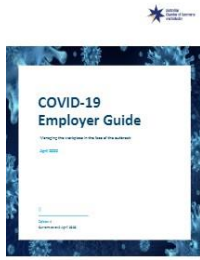
Accompanying the creation of the online platform, ACCI further invested in weekly communication via the *COVID-19 Member Update* and special updates e.g., *JobKeeper Special Update* to strengthen information channels. These mailers included relevant COVID-19 related developments e.g., internal border restrictions, commentary from policy areas, and an updated *Spread of COVID-19: Analysis Piece*.

The Spread of COVID-19: Analysis Piece was a summary document made by ACCI of how Australia is going relative to key countries and the global situation. Recognising the importance of accurate and timely information during a crisis, this summary was shared with members each week and included updated statistics on COVID-19 cases and deaths and pandemic-related activities.

Employer Guides

The rapid onset of COVID-19 and unprecedented restrictions on opening and running businesses throughout the country created a desperate demand for information from those running businesses and fielding questions from concerned employees and customers.

ACCI wrote and published free of charge a series of business guides to provide the information needed and asked for by businesses during COVID-19.



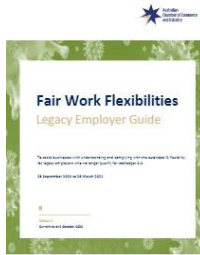
COVID-19 Employer Guide

This Guide addresses the key work health and safety and employment issues for employers seeking to manage through COVID-19, including updates on changes to awards and employment legislation.



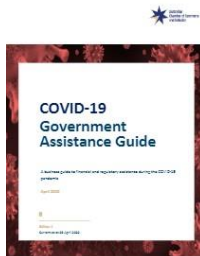
JobKeeper Payment Employer Guide

ACCI prepared guides on both JobKeeper and JobKeeper 2.0 to explain and answer some of the more common questions from employers on the JobKeeper payment scheme. It has been updated throughout 2020 for changes to JobKeeper eligibility, payment rates, and related Fair Work Act flexibilities.



Fair Work Flexibilities – Legacy Employer Guide

This Guide explains and answers some of the more common questions employers may have around the modified Fair Work Act flexibilities available.



Government Assistance Guide

This Guide identifies and provides a general overview of the financial and regulatory relief governments are providing to businesses affected by COVID-19 and their employees. It helps businesses navigate where to go for help and support.



Roadmap Out - Headline Measures Fact Sheet

The Headline Measures Fact Sheet sets out the various National Cabinet and State and Territory specific Directives over the course of the pandemic. This includes information on social distancing measures, mass gatherings, travel restrictions, self-isolation requirements, declared emergency status and school closures.

When asked in a member survey about how valuable these guides are for business to understand important Government programs, members consistently ranked them of high value with 84 per cent usefulness across all guides.

About ACCI

The Australian Chamber of Commerce and Industry represents hundreds of thousands of businesses in every state and territory and across all industries. Ranging from small and medium enterprises to the largest companies, our network employs millions of people.

ACCI strives to make Australia the best place in the world to do business – so that Australians have the jobs, living standards and opportunities to which they aspire.

We seek to create an environment in which businesspeople, employees and independent contractors can achieve their potential as part of a dynamic private sector. We encourage entrepreneurship and innovation to achieve prosperity, economic growth, and jobs.

We focus on issues that impact on business, including economics, trade, workplace relations, work health and safety, and employment, education, and training.

We advocate for Australian business in public debate and to policy decision-makers, including ministers, shadow ministers, other members of parliament, ministerial policy advisors, public servants, regulators and other national agencies. We represent Australian business in international forums.

We represent the broad interests of the private sector rather than individual clients or a narrow sectional interest.

ACCI Members

State and Territory Chambers



Industry Associations





**Australian
Chamber of Commerce
and Industry**