

We're here to help primary producers + rural & regional small business owners improve profitability & viability and progress towards financial self-sufficiency and success in the face of natural disasters.

1800 344 090 www.rfcsnr.org.au Free - Confidential - Impartial



Relates to Primary Producers








Relates to Small Business



























Relates to Your Household













## QUICK REFERENCE GUIDE | FLOOD ASSISTANCE














### FINANCIAL ASSISTANCE













Name of Assistance		Administered By	Type of Assistance	More Information?	QR Code Scan or Click Icon	Closing Date
	NSW Flooding from August 2022 and September 2022 (AGRN 1030 & 1034)	 Rural Assistance Authority	<b>\$25,000</b> Grants will be available for eligible primary producers in the Local Government Areas that have been disaster declared for flooding events that began on 4 August 2022 (AGRN 1030) and also from 14 September 2022 onwards (AGRN 1034).	<b>Rural Assistance Authority</b> <a href="https://www.raa.nsw.gov.au">https://www.raa.nsw.gov.au</a> <b>1800 678 593</b> Monday – Friday 8.30am-4.30pm	TBC	TBC
	Special Disaster Grants NSW Severe Weather & Flooding 27 June 2022 onwards (AGRN 1025)	 Rural Assistance Authority	<b>\$75,000 max.</b> Once approved, eligible primary producers can access \$25,000 in assistance up-front, with a further \$50,000 in financial assistance available thereafter upon submission of valid tax invoices.	<b>Rural Assistance Authority</b> <a href="https://www.raa.nsw.gov.au">https://www.raa.nsw.gov.au</a> <b>1800 678 593</b> Monday – Friday 8.30am-4.30pm		12/1/2023 <b>Closing Date for invoice claims</b> 12/7/2023
<b>Local Government Areas included in this Declared Natural Disaster are:</b> Bayside, Blacktown, Blue Mountains, Camden, Campbelltown, Canterbury Bankstown, Central Coast, Cessnock, Cumberland, Dungog, Fairfield, Georges River, Hawkesbury, Hornsby, Kiama, Lake Macquarie, Lithgow, Liverpool, Maitland, Mid-Coast, Muswellbrook, Nambucca, Newcastle, Northern Beaches, Penrith, Port Stephens, Randwick, Shellharbour, Shoalhaven, Singleton, Sutherland, The Hills, Upper Lachlan, Warren, Wingecarribee, Wollondilly, Wollongong						







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	Special Disaster Grants NSW Severe Weather & Flooding 27 June 2022 onwards  (AGRN 1025)	 	<b>\$75,000 max.</b> Once approved, eligible primary producers can access \$25,000 in assistance up-front, with a further \$50,000 in financial assistance available thereafter upon submission of valid tax invoices.	<b>Rural Assistance Authority</b> <a href="https://www.raa.nsw.gov.au">https://www.raa.nsw.gov.au</a> <b>1800 678 593</b> Monday – Friday 8.30am-4.30pm		27/06/2023				
	<b>Local Government Areas included in this Declared Natural Disaster are:</b> Kempsey, Port Macquarie-Hastings									
	<b>Closing Date for invoice claims</b>									
	Special Disaster Grants NSW Severe Weather & Flooding 27 June 2022 onwards  (AGRN 1025)	 	<b>\$75,000 max.</b> Once approved, eligible primary producers can access \$25,000 in assistance up-front, with a further \$50,000 in financial assistance available thereafter upon submission of valid tax invoices.	<b>Rural Assistance Authority</b> <a href="https://www.raa.nsw.gov.au">https://www.raa.nsw.gov.au</a> <b>1800 678 593</b> Monday – Friday 8.30am-4.30pm		16/02/2023				
	<b>Closing Date for invoice claims</b>									
	16/08/2023									
<b>Local Government Areas included in this Declared Natural Disaster are:</b> Cabonne, Walgett										
	Rural Landholders Grant 27 June 2022 onwards  (AGRN 1025)	 	<b>\$25,000 max.</b> Grants of up to \$25,000 are available for landholders and oyster farmers in declared Local Government Areas (LGAs) who have holdings of at least 10ha or an aquaculture permit and receive at least \$25,000 in income from primary production per annum and do not qualify for support through existing recovery programs.  Eligible landholders and oyster farmers are encouraged to apply for the grant to support their recovery.	<b>Rural Assistance Authority</b> <a href="https://www.raa.nsw.gov.au">https://www.raa.nsw.gov.au</a> <b>1800 678 593</b> Monday – Friday 8.30am-4.30pm  Once approved, eligible primary producers can access \$5,000 in assistance up-front, with a further \$20,000 in financial assistance available thereafter upon submission of valid tax invoices.		9/2/2023				
	<b>Closing Date for invoice claims</b>									
	9/8/2023									
<b>Local Government Areas included in this Declared Natural Disaster are:</b> Bayside, Blacktown, Blue Mountains, Cabonne, Camden, Campbelltown, Canterbury Bankstown, Central Coast, Cessnock, Cumberland, Dungog, Fairfield, Georges River, Hawkesbury, Hornsby, Kempsey, Kiama, Lake Macquarie, Lithgow, Liverpool, Maitland, Mid-Coast, Muswellbrook, Nambucca, Narromine, Newcastle, Northern Beaches, Oberon, Penrith, Port Stephens, Port-Macquarie-Hastings, Randwick, Shellharbour, Shoalhaven, Singleton, Strathfield, Sutherland, The Hills, Upper Lachlan, Walgett, Warren, Wingecarribee, Wollondilly and Wollongong										











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	February and March 2022 Storm and Flood Disaster Recovery Small Business Grant (S.NSW-DRSBG)		<b>\$50,000 max.</b> First \$15,000 issued upon presentation of quotes. Further \$35,000 issued upon presentation of paid tax invoices.	<b>Service NSW</b> <a href="https://www.service.nsw.gov.au/business">https://www.service.nsw.gov.au/business</a> <b>13 77 88</b> 7am to 10pm 7 Days		30/06/2023
	Primary Producers Special Disaster Grant NSW Severe Weather & Flooding February 2022 onwards  (RAA-PP-SDG) (AGRN 1012)		<b>\$75,000 max.</b> Once approved, eligible primary producers can access \$25,000 in assistance up-front, with a further \$50,000 in financial assistance available thereafter upon submission of valid tax invoices.	<b>Rural Assistance Authority</b> <a href="https://www.raa.nsw.gov.au">https://www.raa.nsw.gov.au</a> <b>1800 678 593</b> Monday – Friday 8.30am-4.30pm		30/6/2023  Closing Date for invoice claims  30/9/2023
<b>Local Government Areas included in this Declared Natural Disaster are:</b> Armidale, Ballina, Bellingen, Byron, Clarence Valley, Coffs Harbour, Glen Innes Severn, Hornsby, Kempsey, Kyogle, Lismore, Nambucca, Port Macquarie/Hastings, Richmond Valley, Tenterfield, The Hills and Tweed. Bayside, Bega Valley, Blacktown, Blue Mountains, Camden, Campbelltown, Canterbury Bankstown, Central Coast, Eurobodalla, Fairfield City, Georges River, Hawkesbury, Inner West, Kiama, Ku-ring-gai, Liverpool, MidCoast, Newcastle, Northern Beaches, Parramatta, Penrith, Ryde, Shellharbour, Shoalhaven, Sutherland, Wingecarribee, Wollondilly and Wollongong.						
	Critical Producers Grant NSW Severe Weather & Flooding February 2022 onwards (AGRN 1012)		<b>\$75,000 max.</b> Grants of up to \$75,000 are available to help impacted primary producers and primary production enterprises to rebuild and recover in the medium to longer term. Funding complements the \$75,000 Special Disaster Grant and will support NSW agriculture, horticulture, aquaculture & Forestry industries.	<b>Rural Assistance Authority</b> <a href="https://www.raa.nsw.gov.au">https://www.raa.nsw.gov.au</a> <b>1800 678 593</b> Monday – Friday 8.30am-4.30pm		30/06/2023
	Rural Landholder Grant - 22 February 2022 onwards  (RAA-RLG-FEB2022)  (AGRN 1012)		<b>\$25,000 max.</b> For impacted landholders and aqua culturists, who have holdings of at least 10ha or an aquaculture permit and receive at least \$20,000 in income from primary production per annum, who are not eligible under existing support mechanisms, including insurance or special disaster assistance, and are able to demonstrate losses and damage beyond the vicinity of the residential dwelling.	<b>Rural Assistance Authority</b> <a href="https://www.raa.nsw.gov.au">https://www.raa.nsw.gov.au</a> <b>1800 678 593</b> Monday – Friday 8.30am-4.30pm  The Rural Landholder Grant can be used for clean-up activities, damages or losses that are beyond the vicinity of the residential dwelling. This includes the removal of debris and deceased livestock, maintenance of livestock health, and repairing or replacing fencing.		30/6/2023  Closing Date for invoice claims  30/9/2023

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<p><b>Local Government Areas included in this Declared Natural Disaster are:</b> Armidale, Ballina, Bellingen, Bayside, Bega Valley, Blacktown, Blue Mountains, Byron, Camden, Campbelltown, Canterbury Bankstown, Central Coast, Cessnock, Clarence Valley, Coffs Harbour, Cumberland, Dungog, Eurobodalla, Fairfield City, Georges River, Glen Innes, Goulburn-Mulwaree, Hawkesbury, Hornsby, Inner West, Kempsey, Kiama, Ku-ring-gai, Kyogle, Lismore, Lithgow, Liverpool, Maitland, Mid Coast, Mid-Western, Muswellbrook, Nambucca, Newcastle, Northern Beaches, Parramatta, Penrith, Port Macquarie-Hastings, Port Stephens, Queanbeyan-Palerang, Richmond Valley, Ryde, Shellharbour, Shoalhaven, Singleton, Snowy Monaro, Sutherland, Tenterfield, The Hills, Tweed, Upper Hunter, Wingecarribee, Wollondilly and Wollongong.</p>						
	<p>Primary Producers Special Disasters Grant NSW Severe Weather &amp; Flooding November 2021 &amp; January 2022 (AGRN 987)</p>		<p><b>\$50,000 max.</b></p> <p><b>Possibly extended to the 16/01/2023, awaiting confirmation</b></p>	<p><b>Rural Assistance Authority</b>  <a href="https://www.raa.nsw.gov.au">https://www.raa.nsw.gov.au</a>  <b>1800 678 593</b>  Monday – Friday 8.30am-4.30pm</p>		<p><b>CLOSED</b></p> <p>Closing Date for invoice claims</p> <p>02/05/2023</p>
<p><b>Local Government Areas included in this Declared Natural Disaster are:</b> Bathurst, Bega Valley, Blayney, Blue Mountains, Bogan, Bourke, Brewarrina, Broken Hill, Cabonne, Cobar, Coonamble, Cootamundra-Gundagai, Cowra, Dubbo, Eurobodalla, Forbes Shire, Gilgandra, Glen Innes Severn, Goulburn-Mulwaree, Greater Hume, Gunnedah, Gwydir, Inverell, Kyogle, Lachlan Shire, Lithgow, Liverpool Plains, Lockhart, Mid-Western, Moree Plains, Muswellbrook, Narrabri, Narromine, Oberon, Orange, Parkes, Port Macquarie-Hastings, Queanbeyan-Palerang, Richmond Valley, Shoalhaven, Singleton, Snowy Monaro, Snowy Valleys, Tamworth, Tenterfield Shire, Unincorporated Area, Upper Hunter, Walcha, Walgett, Warren, Warrumbungle, Weddin and Wentworth.</p>						
	<p>Supply Chain Support Grant NSW Storms &amp; Floods February &amp; March 2021</p>		<p><b>Dairy - \$100,000</b>  <b>Extensive Livestock - \$75,000</b>  <b>Broad-acre cropping - \$50,000</b></p>	<p><b>Rural Assistance Authority</b>  <a href="https://www.raa.nsw.gov.au">https://www.raa.nsw.gov.au</a>  <b>1800 678 593</b>  Monday – Friday 8.30am-4.30pm</p>		<p><b>CLOSED</b></p> <p>Closing Date for invoice claims</p> <p>Ongoing</p>
	<p>Natural Disaster Transport Subsidy</p> <p>A natural disaster assistance transport subsidy is available to eligible farmers who are affected by a declared natural disaster event. This subsidy pays for the cost of transporting</p>		<p><b>\$15,000 max.</b>  <b>\$25,000 for those affected by 22 Feb or 27 June</b></p> <ul style="list-style-type: none"> <li>fodder and/or water to an affected property</li> <li>stock to sale or slaughter</li> <li>stock to/from agistment.</li> </ul>	<p><b>Rural Assistance Authority</b>  <a href="https://www.raa.nsw.gov.au">https://www.raa.nsw.gov.au</a>  <b>1800 678 593</b>  Monday – Friday 8.30am-4.30pm</p> <p>Download your industry guidelines for full details of what can be claimed.</p>		<p>Ongoing</p>
	<p>Natural Disaster Donated Fodder Transport Subsidy</p>		<p>This scheme provides funding assistance to organisations that donate and transport donated fodder to a central location within NSW for the benefit of three or more primary producers with livestock, in the event of a declared natural disaster.</p>	<p><b>Rural Assistance Authority</b>  <a href="https://www.raa.nsw.gov.au">https://www.raa.nsw.gov.au</a>  <b>1800 678 593</b>  Monday – Friday 8.30am-4.30pm</p>		<p>Ongoing</p>












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	Northern Rivers Business Support Package - Medium-Sized Business Flood Recovery Grant		<b>\$200,000 max.</b> Support for medium-sized (21-199 full time employees) businesses to assist with clean-up, essential repairs and replacement that are not covered by existing insurance.	<b>Service NSW</b> <a href="https://www.service.nsw.gov.au/business">https://www.service.nsw.gov.au/business</a> <b>13 77 88</b> 7am to 10pm 7 Days  LGAs: Ballina, Byron, Clarence Valley, Kyogle, Lismore, Richmond Valley, Tweed		Ongoing
 	Northern Rivers Business Support Package - Small Business Income Support Grant		<b>\$10,000 max.</b> Support for eligible small businesses that have suffered a ≥40% downturn in their income, to help meet their operating costs to assist cashflow during the period in which the local economy is depressed.	<b>Service NSW</b> <a href="https://www.service.nsw.gov.au/business">https://www.service.nsw.gov.au/business</a> <b>13 77 88</b> 7am to 10pm 7 Days  LGAs: Ballina, Byron, Clarence Valley, Kyogle, Lismore, Richmond Valley, Tweed		Ongoing
	Financial assistance for Individuals		Finding financial support Disaster relief payments and grants may be available for people directly affected by storms and floods in <a href="#">declared disaster areas</a> . If you cannot find information on your specific flooding or storm event on this page, you may need to use the Disaster Assistance Finder, or search either Australian Government Disaster Assist or Services Australia flood support.	<b>Service NSW</b> <a href="https://www.service.nsw.gov.au/business">https://www.service.nsw.gov.au/business</a> <b>13 77 88</b> 7am to 10pm 7 Days		Ongoing
	Disaster Relief Loans - Small Business  (RAA-DRL-SB)		<b>\$130,000 max.</b> Registered Mortgage over property. Other security, including a mortgage from another person may be considered. Up to 12-year term, first two years are interest & repayment free. Interest rate of 1.69%	<b>Rural Assistance Authority</b> <a href="https://www.raa.nsw.gov.au">https://www.raa.nsw.gov.au</a> <b>1800 678 593</b> Monday – Friday 8.30am-4.30pm		12 months from the date of disaster



















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	Disaster Relief Loans - Primary Producers  (RAA-DRL-PP)		<b>\$130,000 max.</b> Registered Mortgage over the land. Other security, including a mortgage from another person may be considered. Up to 12-year term, first two years are interest & repayment free. Interest rate of 1.69%	<b>Rural Assistance Authority</b> <a href="https://www.raa.nsw.gov.au">https://www.raa.nsw.gov.au</a> <b>1800 678 593</b> Monday – Friday 8.30am-4.30pm		12 months from the date of disaster
	Farm Investment Loan  (RIC-FIL)		<b>\$2 million max</b> For primary production enterprises whose cashflow has been or will be negatively impacted by events outside of their control including natural disasters.  Funds can be used to refinance eligible bank debt, fund working capital, restocking, replanting and repairs and capital expenditure.	<b>Regional Investment Corporation</b> <a href="http://www.ric.gov.au">www.ric.gov.au</a> <b>1800 875 675</b> <a href="mailto:info@ric.gov.au">info@ric.gov.au</a>  3.04% Variable Rate. 10-year term: 5 years Interest Only, 5 years Principle & Interest with residual to be refinanced after year 10. RIC can only hold 50% of debt at time of approval.		Ongoing
  	Flood Recovery Property Assessment and Demolition (PAD) program  (PAD)	  	<b>Free Property Assessment + Free Demolition &amp; Site Clearance</b> If your residential or commercial property was impacted you can register to have a property building condition assessment carried out by certified inspectors.  If the assessment finds the property to be unsafe or beyond economical repair, you can choose to have demolition and removal of waste services undertaken at no cost.  If your property can be repaired, you'll be provided with a scope of repair works.	Property Assessment and Demolition Program hotline on <b>1300 294 027</b> .  Eligibility   Property owners and tenants can register for the program if the property is: <ul style="list-style-type: none"> <li>damaged (or may have been damaged) by severe weather and floods</li> <li>a home, apartment, apartment building, business premise or used for primary production purposes.</li> </ul> Once registered, you'll be contacted by a case manager from Johns Lyng Group to carry out an initial property assessment. Please allow 24 hours for details to be shared with Johns Lyng Group.		Ongoing


















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 <p>The 'Back Home' Grant (BHG-20K)</p>		<p><b>\$20,000 max.</b> The Back Home grant will support renters and homeowners in local government areas (LGAs) highly impacted by the February and March 2022 floods. The grant will provide up to \$20,000 for households who are unable to claim insurance.</p> <p><b>Eligibility:</b></p> <ul style="list-style-type: none"> <li>• Eligible owner-occupiers and landlords will receive up to \$15,000 through the Back Home grant program, to repair and refit damaged homes;</li> <li>• An additional payment of up to \$5,000 per property can be accessed for the replacement of essential household items. This is only available to renters and owner/occupiers.</li> </ul>	<p><b>Further Information Yet to Be Announced.</b> This document will be updated as soon as further details are announced.</p> <p>LGAs: Ballina   Byron   Clarence Valley   Kyogle   Lismore   Richmond Valley   Tweed   Hawkesbury</p> <ul style="list-style-type: none"> <li>• Those who have received the means tested Disaster Relief Grant are not eligible for this package.</li> <li>• The property must be assessed as damaged, destroyed, or uninhabitable.</li> <li>• The owner or renter must be uninsured or unable to claim insurance.</li> </ul>		<p>Feb-March 2022 storms &amp; floods: 20 April 2023</p> <p>June-July 2022 storms &amp; floods: 5 Aug 2023</p>
 <p>Australian Government Disaster Recovery Payment</p> <p><b>** Two additional payments for heavily impacted areas if you meet the eligibility rules and you're in one of the following LGAs: Clarence, Valley, Lismore, Richmond Valley, Ballina, Byron, Kyogle, Tweed</b></p>		<p><b>\$1,000 per adult **</b> <b>\$400 for each child &lt;16 years **</b></p> <p>A lump sum payment to help people seriously affected by the NSW floods starting in February 2022.</p>	<p><b>Services Australia</b> <a href="https://www.servicesaustralia.gov.au">https://www.servicesaustralia.gov.au</a> <b>180 22 66 - Phone line is open:</b> Monday – Friday 8am-7pm Saturday &amp; Sunday 10am-4pm</p> <p><b>** You'll get an additional \$2,000 per adult and \$800 for each child &lt;16 across two instalments.</b></p>		<p>26/12/2022</p>


















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	Disaster Recovery Allowance  (SA-DRA)		<b>Up to \$629.50 per fortnight</b> Disaster Recovery Allowance (DRA) is a short-term payment to help you if a disaster directly affects your income.  Paid for maximum 13 weeks – from date you started losing income as a direct result of the NSW floods.	<b>Services Australia</b> <a href="https://www.servicesaustralia.gov.au">https://www.servicesaustralia.gov.au</a> <b>180 22 66 - Phone line is open:</b> Monday – Friday 8am-7pm Saturday & Sunday 10am-4pm		26/12/2022
 	Refund of Duty on Registration of Replacement Motor Vehicle  (NSW.REV-DUTY)		<b>Refund of Motor Vehicle Stamp Duty</b> If your motor vehicle was written off in a declared natural disaster the NSW government may be able to refund any motor vehicle duty you pay on a replacement vehicle.	<b>Revenue NSW</b> <a href="https://www.revenue.nsw.gov.au">https://www.revenue.nsw.gov.au</a>		Ongoing
	Liquor & Gaming NSW Licences, Certificates and Documents		<b>Support to licensees who have been affected by the floods</b> <ul style="list-style-type: none"> <li>• replacement copies of destroyed licences and identification cards</li> <li>• extensions of interim certificates reaching their 90-day limit</li> <li>• replacement signage cost waivers or reductions</li> <li>• replacement fees and resupplying gaming-related licences and technician ID card waivers</li> <li>• financial hardship provisions for annual liquor licence fees</li> <li>• extra assistance for liquor licence applications</li> <li>• temporary relocation of liquor licences to other premises.</li> </ul>	<b>Liquor &amp; Gaming NSW</b> 1300 024 715 or by email at <a href="mailto:contact.us@liquorandgaming.nsw.gov.au">contact.us@liquorandgaming.nsw.gov.au</a> with details of your situation. Include 'Flood assistance' in the subject line.  Liquor premises licence documents can be downloaded for free through the liquor licence manager portal.  If you have lost your physical competency card, download a digital version. You can also find basic details of your licence, including licence number and conditions, at the online register.		Ongoing














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	RuralAid (RA-1000)		One off <b>\$1,000</b> payment to assist with your household bills + <b>\$400</b> Prepaid Visa Card	<b>Rural Aid</b> <a href="http://ruralaid.org.au">ruralaid.org.au</a> <b>1300 327 624</b>		Ongoing
	'Farm Army' Volunteer Farm Labour  (RA-FARM ARMY)		The Farm Army is a job posting platform for farmers and workers or volunteers. Farmers can post a variety of jobs on a volunteer or paid basis.  They can also offer positions on a contra basis, where applicants work in exchange for meals and/or accommodation.	<b>'The Farm Army' by Rural Aid</b> <a href="https://www.farmarmy.com.au">https://www.farmarmy.com.au</a> <b>1300 327 624</b>  Rural Aid provides the platform where farmers list jobs, but is not involved in the applicant selection process.		Ongoing
	Free Fencing Assistance (BLAIZE AID)		<b>Rebuilding Fences</b> BlazeAid works with families and individuals who are in genuine need of volunteer assistance. This includes those affected who are not insured or are under-insured for the cost of rebuilding their fences, or where their personal, physical or financial circumstances are such that they are in genuine need of assistance.	<b>Blaize Aid</b> <a href="https://blazeaid.com.au">https://blazeaid.com.au</a> <b>0418 745 994 – Chris Male (Co-ordinator)</b>  Camp Base - Casino Showgrounds, Summerland Way, Casino Donations & General Enquiries - Debbie Buttler 0418 990 267 <a href="mailto:blazeaid.casino@gmail.com">blazeaid.casino@gmail.com</a>		Ongoing
	Aussie Helpers – Animal Feed, Financial Household Support and Volunteer Labour		Provide financial assistance, counselling, educational assistance, livestock feed and essentials like fuel, groceries, and medicines to rural farming families and primary producers.	Aussie Helpers <b>1300 665 232</b> <a href="http://www.aussiehelpers.org.au">www.aussiehelpers.org.au</a> <a href="mailto:admin@aussiehelpers.org.au">admin@aussiehelpers.org.au</a>		Ongoing





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 	BizRebuild Retooling Voucher  (BR-RETOOL-2000)	<b>BizRebuild</b> BCA	<b>\$2,000</b> Voucher to cover replacement of destroyed tools and equipment.	<b>Business Council of Australia – BizRebuild Program</b> <a href="https://www.bizrebuild.com.au">https://www.bizrebuild.com.au</a>		TBA
 	BizRebuild Business Recovery Voucher  (BR-BR-500)	<b>BizRebuild</b> BCA	<b>\$500</b> Voucher to cover costs of professional services such as Accountants, Solicitors, Marketing Strategists.	<b>Business Council of Australia – BizRebuild Program</b> <a href="https://www.bizrebuild.com.au">https://www.bizrebuild.com.au</a>		TBA
 	Quad Bike and SSV Rebates (SW.NSW-QUAD)	 <b>SafeWork</b>	<b>\$2,000 to buy an SSV</b> If you own or operate a farm or a business that uses quad bikes or an SSV, or you work on one, you may be eligible for a safety rebate. As an owner or operator, you'll be eligible to apply for \$2000 per ABN.	<b>SafeWork NSW</b> <b>13 10 50</b> <a href="https://www.safework.nsw.gov.au">https://www.safework.nsw.gov.au</a> A list of eligible models can be found on SafeWork's website. Scan or click the QR Code to go straight there. \$600 towards Quadbar Flexi or ATV life Guard		Ongoing (5-year cycle of eligibility)
 	\$1,000 SafeWork Small Business Rebate  (SW.NSW-SBR)	 <b>SafeWork</b>	<b>\$1,000</b> \$1,000 towards the cost of workplace health and safety items. This rebate was recently doubled from \$500. A list of eligible items can be found on SafeWork's website.	<b>SafeWork NSW</b> <b>13 10 50</b> <a href="https://www.safework.nsw.gov.au">https://www.safework.nsw.gov.au</a> *You must attend an 'On-Demand' Webinar prior to goods purchase to be eligible.		Ongoing (5-year cycle of eligibility)
 	Drought Angels (DA-CARD)	 <b>DROUGHT ANGELS</b>	<b>Pre-Paid Visa Cards and Household Utility Bill Payments</b> Assistance with keeping the farm household running whilst the farm recovers from the flood.	<b>Drought Angels</b> <a href="https://droughtangels.org.au">https://droughtangels.org.au</a> <b>07 4662 7371</b>		Ongoing

Name of Assistance		Administered By	Type of Assistance	More Information?	QR Code Scan or Click Icon	Closing Date
 	<p>Workers Compensation Premium Payment Deferral</p> <p>(iCARE)</p>		<p><b>Extra Time</b></p> <p>For impacted businesses, iCare may defer premium payments for three months and can consider further assistance if needed.</p>	<p><b>iCare</b></p> <p><a href="https://www.icare.nsw.gov.au">https://www.icare.nsw.gov.au</a></p> <p><b>13 44 22</b></p> <p>7am-7pm, Monday to Friday</p>		TBA
 	<p>BAS &amp; Instalment Notices Lodgement Deferral</p> <p>(ATO-HELP)</p>		<p><b>Extra Time</b></p> <p>If you have a business activity statement or instalment notice with an original due date of 28 February 2022 or 21 March 2022 and were not able to lodge by 28 March 2022, you or your tax agent can apply for a deferral on a case-by-case basis. If you already have a deferral, it will remain in place.</p> <p>If you are not able to pay by the due date, you should contact us to discuss payment options and request a remission of General Interest Charge.</p>	<p><b>Australia Taxation Office</b></p> <p><a href="https://www.ato.gov.au">https://www.ato.gov.au</a></p> <p>Emergency support line on <b>1800 806 218</b></p> <p>Be aware that the payment due date for these lodgements will not change however we will take an empathetic approach to your situation. General Interest Charge (GIC) will still apply if payment is not made by the original payment due date.</p>		TBA
 	<p>Apprentice Trade Support Loan   Replacement of Tools</p> <p>(AA-TSL)</p>		<p><b>\$21,078 max.</b></p> <p>Trade support loan through their Australian Apprenticeship Support Network (AASN)</p>	<p><b>Apprenticeships Australia</b></p> <p><a href="http://www.australianapprenticeships.gov.au/aus-apprenticeships-incentives">www.australianapprenticeships.gov.au/aus-apprenticeships-incentives</a></p> <p>AASN Contact numbers</p> <ul style="list-style-type: none"> <li>• MEGT <b>136348</b></li> <li>• Apprenticeship Support Australia <b>1300 363 831</b></li> <li>• VETRO <b>1300 302977</b></li> </ul> <p>Sarina Russo <b>1300 178 776</b></p>		Ongoing
  	<p>Free Mail Redirection</p> <p>(AUSPOST)</p>		<p><b>Free 12-Month Mail Redirection</b></p> <p>If you and/or your small business are impacted by the current floods, we can help you with free Mail Redirection. All you need to do is apply for this service at your nearest Post Office.</p>	<p><b>Australia Post</b></p> <p><b>13 76 78</b></p> <ul style="list-style-type: none"> <li>• To find your closest Post Office <a href="https://auspost.com.au/locate/">https://auspost.com.au/locate/</a></li> </ul>		4/3/2023













Name of Assistance		Administered By	Type of Assistance	More Information?	QR Code Scan or Click Icon	Closing Date
 	IBA Emergency Flood Relief (IBA-EFR)	 INDIGENOUS BUSINESS AUSTRALIA	<b>\$5,000 max.</b> Our customers impacted by the floods can apply for an emergency flood relief grant – \$5,000 for IBA business finance customers.	<b>Indigenous Business Australia</b> <a href="https://iba.gov.au">https://iba.gov.au</a> <b>1800 107 107</b> All eligible customers should have received a direct link via SMS or email with information about how to apply.		31/8/2022  Or earlier if funds are exhausted.
  	NAB \$1,000 Business Grant (NAB-1000)	 more than money	<b>\$1,000 max.</b> To existing NAB customers to help restart or reopen and cover the cost of damaged property, equipment, fencing – and for loss of stock or livestock. Other concessional assistance around credit cards & concessional loans to assist in repairs, restocking & re-opening for business.	<b>NAB</b> NAB business and agribusiness customers wishing to access the grants should call NAB's dedicated team on <b>1300 769 650</b> .  Merchants and HICAPS will be offering a 3-month terminal waiver and no charge for replacement terminals if lost or damaged due to flooding.		5/08/2022
 	Westpac Disaster Relief Package (WES-DRP)	 Making the most of life	<b>\$3,000 max.</b> Small business can apply for up to \$3,000 per customer group in cash grants to help with urgent expenses or repairs as a result of the floods.	If you need support, tailored assistance is available through our Customer Assist team on 1800 067 497 or contact your business banker. Eligibility criteria applies.		Ongoing
 	CommBank Emergency Assistance Package (CBA-EAP)		<b>Various Individualised Supports</b> Emergency Assistance Package for Small Business Customers, which includes deferral of repayments on eligible business loans, asset finance facilities, refunds of merchant terminal fees/waiver of merchant terminal non-return fees. <b>The Case Managers also have a delegation for one-off payments to Small Business customers.</b>	<b>Commonwealth Bank</b> If you need support, please reach out to us. If you have a Relationship Manager, they will be able to discuss the support options available to you, or you can call our dedicated Business Financial Assistance team, available 24/7, on <b>13 26 07</b> .  Early access to Term Deposits, Cash Deposit, Farm Management Term Deposit and Business Investment accounts		Ongoing

Name of Assistance		Administered By	Type of Assistance	More Information?	QR Code Scan or Click Icon	Closing Date
	CommBank Flood Relief Grants for Not-For-Profit and Community Organisations  (CBA-10,000)		<b>\$10,000 max</b>  Grants of up to \$10,000 are available to not-for-profit and community organisations directly impacted by the floods or directly supporting relief, recovery and resilience efforts.	<b>Contact CommBank Foundation</b> <a href="mailto:commbankfoundation@cba.com.au">commbankfoundation@cba.com.au</a> <a href="https://commbankfoundation.smartygrants.com.au/floodgrants">https://commbankfoundation.smartygrants.com.au/floodgrants</a>		TBA
  	Mental Wellbeing Support		<b>Up to 10 free psychology sessions</b> Floods can affect everyone in the community, not only people directly dealing with loss of property or possessions. If you feel in need of mental health support, there are services ready to help you through the difficult times.	<b>Healthy North Coast 'Connect to Wellbeing'</b> <a href="http://www.hnc.org.au">www.hnc.org.au</a>  <b>1300 160 339</b>		TBA
	Farm Gate Counsellors Mental Wellbeing Support for Farmers		<b>Free, confidential, discrete wellbeing support</b>  The flood is the latest in a long line of challenges on the farm of late. Don't go it alone. Have a chat with one of our experienced rural Farm Gate Counsellors.	<b>Farm Gate Counsellors Program Rural Adversity Mental Health Program (RAMHP)</b> <a href="http://www.ramhp.com.au">www.ramhp.com.au</a>  Fiona Couch   Farm Gate Counsellor <b>0439 882 804</b>  Samantha Osborne   RAMHP Coordinator <b>0402 892 642</b>		Ongoing

## ONGOING RECOVERY SUPPORT

 	Disaster Recovery Centres		<b>Dedicated community recovery centres provide face-to-face support, Search for Recovery Service Site.</b>	<b>Service NSW</b> <a href="https://www.service.nsw.gov.au/business">https://www.service.nsw.gov.au/business</a> <b>13 77 88</b> 7am to 10pm 7 Days	
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	Rural Financial Counsellors		<b>Free, Confidential, Impartial Support for Farm Turnaround &amp; Natural Disaster Recovery</b> Grants, Government Low Interest Loans, Farming Financial Recovery, Viability & Profitability, Succession Planning, Farm Debt Mediation.	<b>Rural Financial Counselling Service, NSW Northern Region</b> <a href="http://www.rfcsnr.org.au">www.rfcsnr.org.au</a> <b>1800 344 090</b>	
	Small Business Financial Counsellors		<b>Free, Confidential, Impartial Support for Small Business Turnaround &amp; Natural Disaster Recovery</b> Grants, Government Low Interest Loans, Business Turnaround Strategy, Debt Negotiation, Viability & Profitability Assistance, Succession Planning.	<b>Rural Business Support Team Rural Financial Counselling Service, NSW Northern Region</b> <a href="http://www.rfcsnr.org.au">www.rfcsnr.org.au</a> <b>1800 344 090</b>	
	Regionally based, connecting flood-affected businesses & communities to government and non-government assistance and services.		<b>1:1 Guidance and Referral Agency Open To All + 'My Future Workforce Platform'</b> A free site linking local employers with the right people. Jobseekers can build resumes and find training opportunities.	<b>Regional Development Australia</b> <a href="http://www.rdanorthernrivers.org.au">www.rdanorthernrivers.org.au</a> Tim Williamson, Director of Regional Development <a href="mailto:director@rdanorthernrivers.org.au">director@rdanorthernrivers.org.au</a> <b>0407 724 110</b> <a href="http://northernrivers.myfutureworkforce.com.au">northernrivers.myfutureworkforce.com.au</a>	
	Assisting employers to rapidly find more employees or assisting employers to transition staff to other employers' post-flood.		<b>Rapid Employee Deployment</b> Bringing together expertise, resources, and access to funding at the local level to support job seekers, employers and their communities in each region. The program has a particular focus on reskilling, upskilling and employment pathways and is part of supporting Australia's economic recovery.	<b>Local Jobs Program</b> <a href="http://www.dese.gov.au/local-jobs-program">www.dese.gov.au/local-jobs-program</a> <b>0490 433 230</b> Peter Skorupanovic, Employment Facilitator <a href="mailto:facilitator@northcoastljip.work">facilitator@northcoastljip.work</a> Cherie Walkerden, Support Officer 0482 161 106 <a href="mailto:sso@northcoastljip.work">sso@northcoastljip.work</a>	

	<p>Start-Up and Pivoting Small Business</p>	<p><b>Entrepreneurship Facilitators &gt;&gt;&gt;</b> AN AUSTRALIAN GOVERNMENT INITIATIVE</p> <p>Delivered by <b>BUSINESS AUSTRALIA</b></p>	<p><b>Adapting to Change</b> Entrepreneurship Facilitators are funded by the Australian Government, and can help you develop your idea into a business by providing mentoring and business support, including:</p> <ul style="list-style-type: none"> <li>• Assisting you to understand how to go about starting or pivoting a business.</li> <li>• Helping you develop a strategic business plan and mitigate risk</li> <li>• Working with you to identify your business needs.</li> <li>• Referring you to other appropriate support and assistance (that may be fee-for-service)</li> </ul>	<p><b>Entrepreneurship Facilitators &gt;&gt;&gt;</b> <a href="http://www.businessaustralia.com/EFS">www.businessaustralia.com/EFS</a> <b>0491 153 177</b> Natalie Brookes   Entrepreneurship Facilitator, Richmond/Tweed, Ballina Region, Northern Region NSW</p>	
	<p>AusIndustry will partner with you in the next step of your business growth in a global environment. We'll support you to innovate, diversify, invest and commercialise.</p>	<p> Australian Government Department of Industry, Science, Energy and Resources <b>AusIndustry</b></p>	<p><b>Business Pivot + Growth + Export</b> You may be eligible for funding and our national outreach network is ready to start working with you now.</p> <p>We enable SMEs to transform by connecting them with programs and services to strengthen their capabilities, introducing them to new networks and helping them access funding.</p> <p>We are an on-the-ground presence that listen to your needs and help you access assistance across all levels of government via an advisory &amp; referral service that streamlines your interactions with government.</p>	<p><b>AusIndustry</b> <a href="http://www.business.gov.au/ausindustry">www.business.gov.au/ausindustry</a> <b>13 28 46   0418 982 092</b> Rowena Ryan, Regional Manager Gold Coast QLD &amp; Northern Rivers NSW AusIndustry   Department of Industry, Science, Energy and Resources <a href="mailto:Rowena.Ryan@industry.gov.au">Rowena.Ryan@industry.gov.au</a></p>	
	<p>Assess &amp; Map the Way Forward</p>	<p> Australian Government Department of Industry, Science, Energy and Resources <b>AusIndustry</b> Entrepreneurs' Programme</p>	<p><b>A Roadmap to Recovery</b> Strengthening Business provides an experienced facilitator to support business owners throughout the recovery and re-establishment of their business.</p>	<p><b>Entrepreneurs' Programme – Strengthening Business</b> Nathan McGrath, Strengthening Business Facilitator 0428 029 354 <a href="mailto:nathan.mcgrath@ep.industry.gov.au">nathan.mcgrath@ep.industry.gov.au</a></p>	
	<p>Pivoting to Online after Floods</p>	<p> <b>Northern Region Business Enterprise Centre</b></p> <p> DIGITAL SOLUTIONS Australian Small Business Advisory Services</p>	<p><b>Taking your Business Online</b> 7 hours' worth of free 1-to-1 digital business advice &amp; resources including: digital marketing, social media, websites, e-Commerce, automation, cybersecurity &amp; general digital advice.</p>	<p><b>Digital Business Solutions</b> <a href="http://www.digitalbusinesssolutions.org.au">www.digitalbusinesssolutions.org.au</a> Book an appointment, Mon-Fri 8.30am-5pm Liza Lyttle, Digital Business Advisor <b>0429 686 629</b> <a href="mailto:liza@nrbec.com.au">liza@nrbec.com.au</a></p>	



'Next Best Steps' in taking your business online



**Taking your Business Online**

Fully-subsidised short online program 'Next Best Steps' is currently open and is your opportunity to get the must-knows to make the most of technology to grow & future-proof your business.

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