

# SUPPORT FOR SMALL BUSINESSES AFFECTED BY STORMS AND FLOODS

The NSW Government provides practical support to businesses affected by the recent storms and floods.

## **Business Connect**

A free mobile advisory service is available to small businesses through Business Connect.

An advisor can meet you at a convenient place and discuss your business needs.

Advice is offered about managing cash flow, planning the next steps, accessing financial support schemes and connecting to additional support.

To book an appointment call 1300 134 359.

## **Financial Support Packages**

Loans of up to \$130,000 are available at a concessional rate to small businesses affected by disasters which meet the eligibility criteria and are unable to obtain assistance through normal channels.

The NSW Rural Assistance Authority administers this program. Enquiries should be directed to 1800 678 593.

Further information is available at: <https://www.emergency.nsw.gov.au/for-the-community/disaster-assistance/index.html>

## **Solving Problems and Dispute Resolution Service**

Access a confidential and free dispute resolution service which has been set up to help small businesses needing assistance to work through problems with other businesses or government.

The Office of the NSW Small Business Commissioner helps parties talk about their problems and work towards a solution through negotiation and communication. We can also assist small businesses with issues in relation to insurance and regulatory concerns.

Call 1300 795 534 or visit <http://www.smallbusiness.nsw.gov.au/solving-problems>

## **Business Survey**

Businesses affected by the floods are encouraged to do our survey to help assess the impact for small businesses.

<https://www.surveymonkey.com/r/NorthCoastFloodsBusinessSurvey>

## NORTHERN RIVERS – RESOURCE LIST

### BUSINESS ASSISTANCE

<p><b>NSW DEPARTMENT OF PREMIER AND CABINET – OFFICE OF REGIONAL DEVELOPMENT</b></p> <p>Lismore office P: 02 6627 3200</p>	<p>Provides information, advice and assistance for people managing a business, including business tools to analyse profitability and prepare for export.</p>
<p><b>BUSINESS HIGH IMPACT TEAMS</b></p> <p>P: 1300 679 673</p>	<p>“HIT” brings together and focuses the services currently provided by Regional NSW, Training Services NSW and Business Connect. Services are available to people starting a business, companies wanting to grow their business, and companies with a good product or service wanting to create jobs.</p> <p><a href="http://www.industry.nsw.gov.au">www.industry.nsw.gov.au</a></p>
<p><b>OFFICE OF NSW SMALL BUSINESS COMMISSIONER</b></p> <p>P: 1300 795 534</p>	<p>Help for small business owners:</p> <ul style="list-style-type: none"> <li>- helping you resolve disputes</li> <li>- speaking up for you on issues affecting your small business, e.g. insurance or regulatory concerns</li> <li>- connecting you to the right support services.</li> </ul> <p>Email: <a href="mailto:we.assist@smallbusiness.nsw.gov.au">we.assist@smallbusiness.nsw.gov.au</a></p>
<p><b>INSURANCE COUNCIL OF AUSTRALIA</b></p> <p>P: 1300 728 228</p>	<p>Can assist policy holders determine which insurer they are with and assisting with general inquiries about the claims process.</p> <p><a href="http://www.insurancecouncil.com.au">www.insurancecouncil.com.au</a></p>
<p><b>SAFE WORK NSW</b></p> <p>P: 13 10 50</p>	<p>Will replace NSW licences at no cost to those affected by the floods.</p> <p><a href="http://www.safework.nsw.gov.au">www.safework.nsw.gov.au</a></p>
<p><b>SERVICE NSW</b></p> <p>P: 13 77 88</p>	<p>Will replace certificates and drivers licences at no cost to those affected by the storm.</p> <p><a href="http://www.service.nsw.gov.au">www.service.nsw.gov.au</a></p>
<p><b>MOTOR VEHICLE STAMP DUTY RELIEF</b></p> <p>P: 1300 139 814</p>	<p>Motorists whose cars have been written off as a result of a natural disaster may be eligible for a stamp duty refund on their replacement vehicle.</p>

### FINANCIAL ASSISTANCE

<p><b>CREDIT/MORTGAGE HARDSHIP LINE</b></p>	<p><b>ANZ Bank</b> P: 1800 252 845</p> <p><b>Commonwealth Bank Hardship</b> P: 1300 720 814</p> <p><b>National Australia Bank Care</b> P: 1800 701 599</p> <p><b>St George Bank Assist</b> P: 1800 629 795</p>	<p><b>Summerland Credit Union</b> P: 1300 802 222</p> <p><b>Newcastle Permanent</b> P: 13 19 87</p> <p><b>Southern Cross Credit Union</b> P: 1300 360 744</p> <p><b>Bank of Queensland</b> P: 1800 079 866</p>
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	<b>Westpac Assist</b> P: 1800 067 497
<b>FINANCIAL ADVICE</b>	<p><b>Financial Counselling Australia</b> Free, independent and confidential support to people in financial difficulty. <a href="http://www.financialcounselingaustralia.org.au">www.financialcounselingaustralia.org.au</a> P: 1800 007 007</p> <p><b>Financial Rights Legal Centre</b> Advice and advocacy for consumers in financial distress. <a href="http://www.financialrights.org.au">www.financialrights.org.au</a> P: 1300 663 464</p>
<b>FAIR TRADING</b> P: 13 32 20	<p>Fair trading can provide information on credit matters to assist people in negotiating repayments with their lenders and fund regional based financial counseling and legal services for people in financial hardship.</p> <p>Provides assistance to businesses regarding fair and ethical practices. <a href="http://www.fairtrading.nsw.gov.au">www.fairtrading.nsw.gov.au</a></p>
<b>DEPARTMENT OF PRIMARY INDUSTRIES HOTLINE</b> P: 1800 814 647	Provides assistance with livestock and other animals during the flood.
<b>NSW RURAL ASSISTANCE AUTHORITY</b> P: 1800 678 593	Provides disaster relief low interest loans of up to \$130,000 to eligible primary producers and small businesses, and transport subsidies of up to 50% of the cost to transport livestock or fodder, to eligible primary producers.
<b>AUSTRALIAN TAXATION OFFICE</b> P: 13 11 42	Can assist if you are experiencing difficulties meeting your tax obligations.

## HUMAN SERVICES

<b>AUSTRALIAN GOVERNMENT EMERGENCY INFORMATION LINE</b> P: 180 2266	<p>The Australian Government Disaster Recovery Allowance (AGDRA) is a short-term payment that is available to eligible Australian citizens whose income has been directly impacted by a declared or widespread disaster.</p> <p>An allowance paid for a maximum of 13 weeks is available to eligible individuals, including employees, sole traders and primary producers, whose income has been directly affected by a declared disaster.</p>
<b>CENTRELINK</b> Employment Services P: 13 28 50 Youth & Student Services P: 13 24 90 Family Assistance Office P: 13 61 50 Disabilities, Sickness & Carers P: 13 27 17 Retirement Services P: 13 23 00 Multilingual Service P: 13 12 02	<p>If your staff resign, are retrenched, or are considering a redundancy package, they may be entitled to income support payments. Centrelink can provide information on the impact of leave and other entitlements on eligibility for Centrelink payments. Financial Information Services Officers can help people plan and prepare for their financial future and give information on superannuation, shares and investments.</p> <p><a href="http://www.humanservices.gov.au">www.humanservices.gov.au</a></p>

	<p>Refer Fact Sheets:</p> <p><a href="#">Retrenched or Leaving Your Job</a></p> <p><a href="#">Newstart Payment Rates</a></p> <p><a href="#">Financial Information Service</a></p>
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LEGAL ASSISTANCE	
<p><b>LAW ACCESS NSW</b></p> <p>P: 1300 888 529</p>	<p>Free legal advice available by phone.</p> <p><a href="http://www.lawaccess.nsw.gov.au">www.lawaccess.nsw.gov.au</a></p>
<p><b>LEGAL AID NSW</b></p> <p><b>Lismore</b></p> <p>Suite 6, Level 4, Westlawn Building 29 Molesworth Street, Lismore</p> <p>P: 02 6621 2082 F: 02 6621 9874</p>	<p>Legal Aid NSW helps people with their legal problems. Legal services include <a href="#">legal advice</a>, <a href="#">help at court</a> and family <a href="#">dispute resolution</a>. Able to provide help in most areas of <a href="#">criminal law</a>, <a href="#">family law</a> and <a href="#">civil law</a>.</p> <p><a href="http://www.legalaid.nsw.gov.au">www.legalaid.nsw.gov.au</a></p>

HEALTH ASSISTANCE	
<p><b>FAMILY &amp; COMMUNITY SERVICES</b></p> <p><b>Northern Rivers</b></p> <p>P: 02 6686 1911</p>	<p>Help, protect and care for children and young people and support their families, provide and monitor care and support for children and young people who can't live with their families, provide and regulate adoption services, help people separated from their families trace their records, fund and regulate children's services, regulate children's employment, meet the basic welfare needs of people affected by natural and other disasters. <a href="http://www.facs.nsw.gov.au">www.facs.nsw.gov.au</a></p>
<b>FAMILY RELATIONSHIP ADVICE LINE</b>	P: 1800 050 321
<b>MENSLINE</b>	P: 1300 789 978
<b>LIFELINE</b>	P: 13 11 14
<b>GAMBLING HELP</b>	P: 1800 858 858
<p><b>NORTHERN NSW LOCAL HEALTH DISTRICT</b></p> <p>P: 02 6620 2100</p>	<p>Provides a range of public health services to the NORTHERN RIVERS region.</p> <p><a href="http://www.nnswlhd.health.nsw.gov.au">www.nnswlhd.health.nsw.gov.au</a></p>
<p><b>AUSTRALIAN RED CROSS</b></p> <p>P: 1800 812 028</p>	<p>Australian Red Cross provides personal support to those affected by natural disasters</p>

UTILITIES	
<b>HARDSHIP CASES</b>	<p>Customers experiencing any form of long term or temporary hardship with management of utility accounts are advised to contact their retail provider to discuss payment options as soon as possible. <a href="#">Get help paying energy bills.</a></p> <p><a href="http://www.resourcesandenergy.nsw.gov.au">www.resourcesandenergy.nsw.gov.au</a></p>

## COUNCIL – RATES

### HARDSHIP CASES

**Byron Shire Council**

P: 02 6626 7000

[www.byron.nsw.gov.au](http://www.byron.nsw.gov.au)**Ballina Shire Council**

P: 02 6686 4444

[www.ballina.nsw.gov.au](http://www.ballina.nsw.gov.au)**Clarence Valley Council**

P: 02 6643 0200

[www.clarence.nsw.gov.au](http://www.clarence.nsw.gov.au)**Lismore City Council**

P: 1300 878 387

[www.lismore.nsw.gov.au](http://www.lismore.nsw.gov.au)**Kyogle Council**

P: 02 6632 1611

[www.kyogle.nsw.gov.au](http://www.kyogle.nsw.gov.au)**Tweed Shire Council**

P: 1300 292 872

[www.tweed.nsw.gov.au](http://www.tweed.nsw.gov.au)

## HOUSING

### HOUSING ASSISTANCE

P: 1300 468 746

Housing NSW offers assistance in housing applications and bond assistance through programs such as Tenancy Assist, Rent Start, and Mortgage Assistance Scheme. [www.housingpathways.nsw.gov.au](http://www.housingpathways.nsw.gov.au)

### FAIR TRADING

P: 13 32 20

Can provide information and assistance on tenants, landlords, renting and buying or selling your home. Assist with home building, renovations and repairs, starting up a business, registering a business name, information for builders and tradespeople on how to obtain a contractor licence. [www.fairtrading.nsw.gov.au](http://www.fairtrading.nsw.gov.au)

**Whilst this list contains many sources of assistance there will be other bills to pay. It is a good idea to contact those creditors early. Many organisations will try and delay payments if you let them know your position.**

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