

Financial Assistance Available to Bridge Clubs & their staff in NSW

A guideline from the New South Wales Bridge Association



Following the lockdowns now impacting across the State bridge clubs may need to consider what financial support may be available to them or their staff. This is a summary prepared by the NSWBA. It is based on information known at 18 August 2021. The situation is moving, however, so clubs and individuals should always check what the latest information is at the time they seek assistance.

SUPPORT FOR INDIVIDUALS (FEDERAL GOVERNMENT)

<https://www.servicesaustralia.gov.au/individuals/services/centrelink/covid-19-disaster-payment-new-south-wales>

Where the Federal Government declares an area a “hotspot” then Covid-19 Disaster Payments will be provided to persons within those areas as follows:

- \$750 per week if a person has lost at least 20 hours of work a week
- \$450 per week if a person has lost between 8 and 20 hours of work a week

Note 1 - These amounts were slightly lower for the earlier weeks listed below – see website for details.

Note 2 – These amounts only apply to those not receiving Centrelink payments. There is a separate \$200 a week payment for those already receiving eligible income support.

Employees of bridge clubs (e.g. directors or other staff) who are paid based on the hours they work may be eligible to claim these payments.

The dates for which you can claim and the deadlines to claim are quite messy:

Relevant Period	Claims Open	Claims Close
GREATER SYDNEY AREA & ALL OTHER AREAS OF NSW		
25 July to 31 July	25 July	21 August
1 August to 7 August	1 August	28 August
8 August to 14 August	8 August	4 September
15 August to 21 August	15 August	11 September
22 August to 28 August (*)	22 August	18 September
SPECIFIC HOTSPOTS OF SYDNEY (See website for detailed listing by suburb)		
22 July to 28 July	22 July	18 August
29 July to 4 August	4 August	25 August
5 August to 11 August	5 August	1 September
12 August to 18 August	12 August	8 September
19 August to 25 August	19 August	15 September
26 August to 28 August (*)	26 August	22 September

(*) This is technically the last day of lockdown as currently specified. In reality this is almost certain to be extended and one presumes these weekly claim periods will also extend.

SUPPORT FOR BRIDGE CLUBS (NSW GOVERNMENT GRANTS)

This table summarises the primary support grants available to small businesses at present and which may be available for bridge clubs depending on their level of annual turnover.

Support	How much	Club turnover		
		< \$30,000	\$30,000 - \$75,000	> \$75,000
Small business fees and charges rebate	\$1,500 (One off)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Micro business grant	\$1,500 a fortnight		<input checked="" type="checkbox"/>	
Business Support Grant	\$7,500 - \$15,000 (One off)			<input checked="" type="checkbox"/>
Jobsaver	\$1,500 a week minimum (based on payroll)			<input checked="" type="checkbox"/>

Each of these support grants are described in more depth below – note the items mentioned here are what we think are most likely to be relevant to bridge clubs, they are not the full details.

There are links to the Service NSW website for each grant. They have the full terms and conditions, and exactly what the money can be spent on.

Applications must be made online through a Service NSW account using these websites. That does not mean, however, that the club itself needs a Service NSW account. An individual with a Service NSW account can apply on behalf of a business.

Applicants will need two proof of identity documents (which can be registered with the site so they can be checked automatically each time you subsequently log in).

Small business fees and charges rebate

<https://www.service.nsw.gov.au/small-business-fees-and-charges-rebate>

How much?	\$1,500 (one off – one per ABN)
Can be spent on what?	Government fees and charges (e.g. Council rates)
Covering what period?	From 1 March 2021
Conditions?	Must have an ABN
When is it available?	Until 30 June 2022

Micro business grant

<https://www.service.nsw.gov.au/transaction/2021-covid-19-micro-business-grant>

How much?	\$1,500 per fortnight
Can be spent on what?	Salaries & wages, Utilities & rent, marketing & communications
Covering what period?	For the duration of the Greater Sydney lockdown
Conditions?	Must have an ABN or be able to demonstrate your business was primarily operating in NSW at 1 June 2021 Must maintain employee headcount as it was on 13 July 2021 Must show decline in turnover (See note 1)
When is it available?	Apply until 18 October 2021

Business Support Grant

<https://www.service.nsw.gov.au/transaction/2021-covid-19-business-grant>

How much?	\$7,500 (one off – if 30% decline in turnover) \$10,500 (one off – if 50% decline in turnover) \$15,000 (one off – if 70% decline in turnover)
Can be spent on what?	Salaries & wages, Utilities & rent, marketing & communications
Covering what period?	From 1 June 2021 to 17 July 2021
Conditions?	Must have an ABN Must be operating in NSW on 1 June 2021 Must show decline in turnover (See note 1)
When is it available?	Apply until 13 September 2021

Jobsaver

<https://www.service.nsw.gov.au/transaction/jobsaver-payment>

How much?	Employing businesses - 40% of payroll (minimum \$1,500 per week) Non-employing businesses may be able to get \$1,000 a week
Can be spent on what?	Salaries & wages, Utilities & rent, marketing & communications
Covering what period?	From 18 July 2021 for the duration of the Greater Sydney lockdown
Conditions?	Must have an ABN Must be operating on 1 June 2021 Must maintain employee headcount as it was on 13 July 2021 Must show decline in turnover (See note 1)
When is it available?	Apply until 18 October 2021

NOTES

Note 1 – Decline in turnover

Where you have to demonstrate a decline in turnover you need to compare your turnover for:

A 2 week period in 2021 (depends on the grant applied for – see below) compared to:

- The same period in 2019; or
- The same period in 2020; or
- 2 weeks immediately before the Greater Sydney lockdown commenced (12 June to 25 June 2021)

For the Business support grant the relevant period you must pick to compare with is any 2 week period between 26 June 2021 and 17 July 2021

For Jobsaver you can pick any 2 week period between 26 June 2021 and the end of lockdown (28 August 2021 at the time of writing.....)

Note 2 - Other information and evidence you need to submit

This varies depending on whether the business is on the “highly impacted industries” list.

Bridge clubs are on the “highly impacted industries” list – see reference below. This means that clubs do NOT have to obtain or submit a formal letter from their accountants or tax agents certifying their turnover drop as part of their application; they merely have to advise their agent’s details. Clubs may, however, wish to seek such a letter anyway because it will be required should the club later be selected for an audit of their eligibility to the relevant grants. In any case, clubs should ensure they have done the relevant calculations and need to retain records of them.

Accordingly, for Jobsaver this means clubs are required to:

- declare that you meet the eligibility criteria
- declare your employee headcount at 13 July 2021
- if you have employees, declare that you will maintain your employee headcount (1) on 13 July 2021 for the period for which you will receive JobSaver payments. Service NSW must be notified if the headcount declines over the payment period
- if you do not have employees, declare that the business is the primary income source for the owner of the business
- submit an Australian income tax return, Notice of Assessment or other documentation (2) demonstrating the business had a national aggregated annual turnover between \$75,000 and \$50 million (inclusive) for the year ended 30 June 2020
- provide details of your qualified accountant, registered tax agent or registered BAS agent
- provide evidence of weekly payroll (3)
- lodge other supporting documents as required to demonstrate you meet the eligibility criteria.

1. Employee headcount includes all full time staff, all part-time staff and casuals who have been working at least 12 months.

2. Documentation supporting your annual turnover is most likely going to be your last financial accounts or annual report (bridge clubs won’t have a tax return).

3. Evidence of weekly payroll is most likely going to be your Jan – Mar 2021 BAS if you are GST registered. Other evidence can be submitted if you do not lodge a BAS.

Note 3 - Highly impacted industries list – bridge clubs

The relevant reference is ANZSIC code 9139 (Art & Recreation services – Amusement and Other Recreational Activities – not elsewhere classified).

Bridge Club operations are specifically referred to as an inclusion in this group here:

<https://buscodes.com/bic/91390>

SUPPORT FOR BRIDGE CLUBS (RENT RELIEF)

<https://www.smallbusiness.nsw.gov.au/get-help/covid-19/commercial-leases-and-covid-19-faqs>

What is available?

Bridge clubs who rent their premises through a commercial leasing arrangement may be able to obtain rent relief in proportion to their decline in turnover.

Under the Regulation, commercial and retail property owners cannot take certain actions against an eligible tenant (e.g. evict an eligible tenant) unless they have first renegotiated rent and attempted mediation. They must negotiate rent relief agreements with eligible tenants in financial distress due to the COVID-19 public health orders.

In negotiating these agreements, property owners and tenants must have regard to the leasing principles in the Code of Conduct, and the economic impacts of COVID-19.

Covering what period?

For a six-month period (13 July 2021 to 13 January 2022).

How much?

Under those principles, property owners are required to offer tenants rent relief proportionate to the tenant's decline in turnover. This means if a tenant has experienced a 40 per cent decline in turnover due to COVID-19, then the property owner must provide a 40 per cent reduction in rent.

Waivers should make up at least 50 per cent of any rent relief provided. Rental deferrals make up the balance.

Who is eligible for this?

A commercial or retail tenant will be eligible for the rent relief protections provided in this package if their business has annual turnover of less than \$50 million and is eligible for any of the following supports: the 2021 COVID-19 Micro-business Grant, 2021 COVID-19 Business Grant or the 2021 JobSaver Payment.

More information?

The website above contains all the details and some sample letters that could be provided to begin discussions.