

# Help on hand for flood-hit small businesses

## **BUSINESS**

*It can be tricky navigating the support schemes and assistance available, but the Small Business Debt Helpline has advisers at the ready.*

By [Josh Needs](#) • 09 November 2022 • 5 minute read  
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Many people are overwhelmed by their situation and “financially and emotionally drained” by the time they call, says Helen Davis of the Small Business Debt Helpline.

The operation helps businesses with fewer than 100 employees struggling in the wake of natural disasters and has financial counsellors on hand to run through the range of available support and offer advice.

“We were established following the horrendous bush fires during the summer of 2019–20, and we very quickly evolved to supporting small businesses impacted by a range of disasters,” said Ms Davis, who is general manager of the helpline, on CPA Australia’s latest podcast.

“We’ve seen businesses impacted by COVID, floods, storms, drought, and mice plagues.”

One of the helpline’s financial counsellors, Sandra Blake, said callers were often confused about what to do first.

“One that comes to mind was a farmer who was impacted for many years by drought,” said Ms Blake. “She had tried to arrange hardship with her bank for her bank loan, but didn’t get very far with that, the bank had declined her requests for hardship.”

“Then along came the bushfires. And her farm was greatly impacted by bushfire, all but 50 acres of her farm was burnt.”

“Her accountant referred her to us, and he did that to help find a grant. So we could go through the maze of grants that come out after natural disasters, what is going to be available to who, what are you going to be applicable for?”

Ms Davis said that with countless different forms to fill and grants available, many business owners struggled to understand which support to request.

One option, offered by the ATO, was additional time and relaxed deadlines for tax payments, returns, BAS and other obligations, while it could also remit penalties or interest charged during the affected period.

The government has made a disaster recovery payment and recovery allowance available for businesses in NSW, Tasmania, and Victoria.

The COO of the Australian Banking Association, Vanessa Beggs, said banks would help and those impacted should reach out.

“Australian banks are supporting their customers with tailored assistance to help them at this difficult time,” she said.

“Natural disasters can quickly turn into a financial emergency.”

“The message from banks is clear: don’t tough it out on your own, call your bank as soon as you are able to, they are ready to help.”

Since the impact of natural disasters goes beyond the purely financial, Beyond Blue offers a free and confidential guided self-help mental health coaching program under its New Access for Small Business Owners scheme.

## Resources:

- Small Business Debt Helpline: 1800 413 828
- ATO support line: 1800 806 218
- Beyond Blue NewAccess for small businesses: <https://www.beyondblue.org.au/get-support/newaccess-mental-health-coaching/newaccess-for-small-business-owners>
- Beyond Blue support line: 1300 224 636
- Government support for businesses impacted: <https://business.gov.au/risk-management/emergency-management/assistance-for-businesses-affected-by-floods>
- Assistance numbers for Australian Banks: <https://www.ausbanking.org.au/for-customers/financial-difficulty>