



Special Disaster Assistance Recovery Grants

Exceptional Circumstance Recovery Grants Guidelines Small Business

Exceptional Disaster Assistance Recovery Grant (EDARG) – Ingham and Surrounding Areas Uninsured Perishable Stock Losses

1. About the program

The Exceptional Disaster Assistance Recovery Grant provides financial support to small businesses in Ingham and surrounding areas that were impacted by power outages of five consecutive days or more resulting from the de-energising of the Ingham substation caused by the North and Far North Tropical Low from 29 January to 28 February 2025 event. This grant is available to small businesses that lost perishable stock due to the event but were not insured for these losses and are facing exceptional circumstances or hardship. This grant is not available to businesses that suffered a direct impact from the disaster and meet the eligibility criteria for the \$50,000 Exceptional Disaster Assistance Recovery Grant.

The program aims to:

- Enable rapid business recovery by providing direct financial assistance to replace uninsured perishable stock lost due to power outages of five consecutive days or more resulting from the de-energising of the Ingham Substation, minimising financial strain on affected businesses.
- Support continuity of operations, ensuring businesses can continue serving their communities without prolonged disruptions.
- Protect local supply chains and employment by assisting businesses in maintaining trade and cash flow, sustaining local jobs and economic activity.

This program is administered by the Department of Customer Services, Open Data, Small and Family Business (CDSB) and is co-funded by the Queensland and Australian governments.

2. Available funding

2.1 The maximum grant amount is \$25,000.

2.2 To support claims of reimbursement of costs incurred to replace or replenish perishable stock lost due to power outages, applicants are required to provide evidence of payments made i.e., invoices, receipts or bank statements to support their application for grant funding. Refer to 'How funding may be used' for eligible claimable costs.

3. How funding may be used

- 3.1** Grants are provided to help pay for the costs of restocking uninsured perishable goods lost during power outages of five consecutive days or more resulting from the de-energising of the Ingham Substation to enable the resumption of operations. Costs must be directly related to damage caused by the event.
- 3.2** This includes:
- a) replacement of spoiled food items, including meats, seafood, dairy products, beverages, fresh produce, and prepared meals
 - b) replacement of perishable ingredients and raw materials used in food preparation
 - c) replenishment of perishable retail merchandise such as flowers, certain cosmetics, and medications requiring refrigeration.
- 3.3** CDSB will not fund expenses already supported through other disaster grants or loans, such as the QRIDA Exceptional Disaster Assistance Recovery Grant or the Disaster Assistance Loan, or damages or losses entitled to be funded through insurance claims.
- 3.4** Grants cannot be used to help pay for costs associated with the following:
- a) loss of income as a result of the disaster event
 - b) payment of employee salaries or wages
 - c) costs not related to the event (including business-as-usual activities)
 - d) repair or purchase of assets or equipment, including refrigeration equipment or generators
 - e) replacement of non-perishable items
 - f) purchase of core business capital equipment such as motor vehicles, mobile phone handsets and office equipment
 - g) expenses that do not align with the intent of the grant
 - h) if the small business is entitled to receive an amount under a policy of insurance for the relevant costs claimed.
- 3.5** CDSB will not fund goods, services, or fees from related parties. Related parties include companies with common shareholdings or directors, mutual employees, or immediate family members.

4. Eligibility criteria

- 4.1** To be eligible for the Exceptional Disaster Assistance Recovery Grant – Ingham and Surrounding Areas Uninsured Perishable Stock Losses, the applicant business must:
- a) have less than 20 full-time equivalent employees¹ at both the time of the disaster and the time of application
 - b) have an annual turnover of less than \$10 million
 - c) have an active Australian Business Number (ABN) and have held that ABN at the time of the eligible disaster
 - d) be registered for GST at both the time of the disaster and the time of application

¹ employs fewer than 20 full-time employees (or fewer than 20 equivalent full-time employees – equivalent full-time employees can be determined using the following formula: $E = F + P / 35$)

E means the number of equivalent full-time, employees of the business.

F means the number of full-time employees of the business.

P means the total number of hours worked each week by employees who do not work full-time for the business.

- e) be located in the Ingham or surrounding areas at the time of the disaster and be able to demonstrate a direct operational impact from the de-energising of the Ingham Substation
- f) have been trading immediately prior to being affected by the disaster event
- g) have experienced a loss of power for five or more consecutive days, resulting in the loss of uninsured perishable goods
- h) be the holder of a business electricity account registered with a National Meter Identification (NMI) number in the Ergon Energy electricity distribution network
- i) be reported by Ergon Energy, confirming that the premises experienced a power outage for more than five consecutive days due to the de-energising of the Ingham substation
- j) provide details and copies of relevant insurance policies and claims. If eligible to claim losses under insurance, businesses must finalise this claim before applying for assistance
- k) not have received approval for funding under the Exceptional Disaster Assistance Recovery Grants – North and Far North Tropical Low, as that program is more suitable for businesses directly impacted by this event
- l) provide satisfactory evidence of the stock loss being claimed, and proof of payment of replacement costs
- m) be primarily responsible for meeting the costs claimed in the application
- n) demonstrate an intent to continue or continued in business after the disaster event
- o) not be insolvent or under external administration
- p) not have owners/directors that are undischarged bankrupt
- q) if operated by a sole trader and the business has no employees other than the sole owner, the sole owner must derive the majority of their income from the business.

5. Eligible separate business

- 5.1 Applicants who operate more than one small business, for example, under a single ABN at separate locations, may apply for assistance for each eligible separate business up to the maximum amount of assistance available.
- 5.2 When determining an application on this basis, CDSB may consider (but is not limited to):
 - a) the staffing arrangement of the separate business
 - b) whether the separate business has its own plant, equipment or stock
 - c) the accounting and insurance arrangements of the separate business
 - d) whether the separate business operates under its own trading name
 - e) the commercial viability and autonomy of each business.

6. How to apply

- 6.1 To be considered for an Exceptional Disaster Assistance Recovery Grant – Ingham and Surrounding Areas Perishable Stock Losses grant, please submit a completed application form through the SmartyGrants Portal (<https://desbt.smartygrants.com.au/>) accompanied by the documentation stated on the application form before the application closing day. This includes:
 - a) completed 100-point identification check form or certified copies of identification documents totalling 100 points, witnessed by an authorised person (e.g., Justice of the Peace, Commissioner for Declarations, or solicitor)

- b) clear evidence of disaster impact, such as 5–10 photographs or other documents that clearly show the loss of perishable stock caused by the disaster.
 - c) proof of payment for replacement stock, such as paid invoices
 - d) insurance documentation, including copies of insurance policies and applications and outcomes of related claims.
- 6.2** Lodging an application does not guarantee that funding will be approved. Applications will be assessed, and decisions will be made as soon as practicable, usually within 2-3 weeks of submission. Incomplete applications may be deemed ineligible if insufficient information and supporting documentation have been provided at the time of application. CDSB may request further information to help assess an application.
- 6.3** Only the business owner can submit the application. Applications or responses submitted by third parties will not be accepted. Only submit realistic and probable answers and evidence in your application, noting that you may be required to provide this at any time at the discretion of CDSB.
- 6.4** Most grants are considered assessable income for taxation purposes unless exempted by a taxation law. It is recommended that grant recipients seek independent professional advice on their taxation obligations or seek assistance from the Australian Taxation Office, as the Department of Customer Services, Open Data, Small and Family Business (CDSB) does not provide taxation advice.
- 6.5** Applicants must retain all tax invoices, official receipts, bank statements, quotations or other similar records for assistance received under the scheme until one year after the closing day for applications for the eligible disaster.
- 6.6** Applicants must consent to CDSB conducting an audit of quotations, tax invoices, official receipts, bank statements or other similar records to verify that the amounts given under the scheme have been used in accordance with the claim. Penalties may apply for false or misleading information.
- 6.7** Applicants must provide authorisation for CDSB to contact their insurance company to confirm or verify entitlements or the outcome of any claims made in relation to the eligible disaster.

7. Funding agreement and payment

- 7.1** Successful grant applicants will be required to enter into a funding agreement with CDSB to receive funding of up to \$25,000 (excluding GST). Funding is paid on acceptance of the funding agreement.
- 7.2** The funding agreement consists of:
- a) the Letter of Agreement
 - b) any other terms agreed in writing between the parties
 - c) the Terms and Conditions
 - d) these Guidelines, and
 - e) the submitted application.

8. Surveys

- 8.1** Successful applicants must provide an Outcomes Survey within 3 months of receiving funds.

9. Review of decisions

- 9.1** Applicants may request a review of a decision made by the Queensland Government regarding the outcome of grant applications within 28 business days of receiving a decision. If you wish to have the decision reviewed, you must provide detailed reasons for overturning the original decision and include any information in your original application that you believe was overlooked.
- 9.2** You can find more information regarding the Review of Decisions at www.business.qld.gov.au/starting-business/advice-support/grants/review.

10. Fraud

- 10.1** CDSB has a zero-tolerance approach towards fraud within its grant program administration. Instances of suspected fraud or non-compliance with the funding agreement will be thoroughly investigated, and appropriate action will be taken, including terminating funding agreements, recovering grant funds, and referring to the relevant law enforcement authority.

11. Privacy

- 11.1** The application form for this grant contains specific information on how personal information will be collected, used and disclosed.

12. Defined disaster areas

Eligible disaster	Defined disaster areas	Application closing day
North and Tropical North 29 January – 28 February 2025	Ingham and surrounding areas that were impacted by power outages of five consecutive days or more resulting from the de-energising of the Ingham substation	13 February 2026 or until funds are fully allocated

13. More information

- 13.1** For more information about grants or your application, call the CDSB Small Business Hotline on 1300 654 687 or email disastergrants@desbt.qld.gov.au.

14. Disclaimer

- 14.1** This publication is to be used as a guide only. The authors have taken reasonable steps to ensure the publication is accurate at the time of publication. The State of Queensland accepts no responsibility and gives no warranty, guarantee or representation about the accuracy, reliability, timeliness or otherwise of the information contained within the publication. The State of Queensland expressly excludes legal liability in all jurisdictions concerning the use or reliance of any information included in this publication. Any direct or consequential loss or damage suffered because of reliance on this information is the user's sole responsibility. Persons using information contained in this publication should conduct their own enquiries and rely on independent professional advice. This exclusion shall extend to all users and related parties who may suffer loss because of the use of the information contained in this publication and applies despite any negligence on the part of the State of Queensland.