

# Small Business Exceptional Assistance Grant

## Frequently Asked Questions (FAQs)

The Frequently Asked Questions (FAQs) provide further clarification on applying for a Small Business Exceptional Assistance Grant. They should be read together with the [Program Guidelines](#).

### Eligibility

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#### Why can't all businesses impacted by the disaster receive these grants?

Category D funding under the Disaster Recovery Funding Arrangements (DRFA) is reserved for exceptional circumstances that go beyond the usual recovery efforts covered by Categories A, B, and C. It is only considered after assessing the full impact of a disaster and identifying specific recovery needs that other categories cannot address. This funding is not automatically provided; it must be specifically requested by the state or territory and approved by the Prime Minister, highlighting its exceptional nature.

Not everyone receives this assistance because it's designed for situations requiring extraordinary intervention.

#### If I own more than one business, can I submit multiple applications?

DESBT will only consider one application from a business or financial beneficiary. The term "financial beneficiary" refers to businesses that share common shareholders, directors, employees, or immediate family members.

#### Is my not-for-profit organisation eligible?

Not-for-profit organisations are eligible if they meet the eligibility criteria for the grant.

#### My business was closed for more than 14 days, so what should I put in my application?

To be eligible, you must choose a 14-day period when you could not trade and received **no** income. You must provide a bank statement that shows no deposits (credits) during those 14 days or explain how those transactions related to invoices or sales from an earlier time.

If you were closed for longer, you should mention how long you were closed in the question, ***'Considering the recent disaster, we are seeking to understand the specific tangible impacts it has had on your business...'*** within your application.



## My business' revenue decreased by 70%. What evidence do I need to provide to support this?

You will need to provide the dates for 14 continuous days between which your business experienced a decrease in revenue of at least 70% when compared to the same period in the preceding (previous) year. To be eligible, you will be assessed on 14 continuous days only.

**Please Note:** If you claim a decrease in revenue, you **must** provide a bank statement for the same period in the previous year. For example, if you claim a reduction in revenue for December 2023, you must also provide a bank statement for December 2022.

## My business has not been trading for 12 months; am I eligible?

If your business was completely unable to trade for a consecutive period of at least 14 days directly due to the disaster and you meet all other eligibility criteria, you can apply.

If your business experienced a revenue decrease but was not trading for 12 months before the disaster event, you will not be able to meet the eligibility requirements for this grant.

## Can I claim for loss of income?

No. Grant funds may be used for extraordinary costs ('expenses') related to re-establishing business operations or sustaining employment. Grant funds pay for those costs that would have otherwise been paid with the lost income. These expenses can easily be verified through bank statements.

## How can I help with the assessment of my application?

There are several things that you can do to assist:

- Read the Guidelines and this FAQ carefully.
- Answer all questions fully.
- Make sure you read the questions and hints provided.
- Highlight eligible expenses on your bank statements.
- Ensure there are no deposits in the 14-day trading closure period. If there are deposits, please include an explanation about them (e.g., Invoiced payments related to invoices issued before the disaster).
- If claiming a reduction in revenue,
  - be sure to highlight any deposits and explain any that appear in the 14 days that do not relate to that specific period (e.g. Invoiced payments related to invoices issued before the disaster).
  - upload the bank statement that includes the same 14-day period in the previous year
  - make sure the total deposits on the bank statements for the 14 days are 70% less than the total deposits received in the same 14-day period of the previous year
- Provide PDF bank statements wherever possible; these can be easily downloaded from your bank.
- Provide additional evidence (e.g. photos, insurance claims).
- Provide QRIDA Disaster Grants/Loans or Tourism Exceptional Assistance Grant details such as approval/decline letter.

## I can't access a Justice of the Peace/Comm Dec/Lawyer to complete the 100-point ID check form. What can I do?

If you cannot access a JP (for a 100-point ID check), contact DESBT at [disastergrants@desbt.qld.gov.au](mailto:disastergrants@desbt.qld.gov.au), and we will try to assist you.

## Do I need bank statements, or can I just provide my Profit and Loss or Sales records?

Bank statements must be provided. Other financial documents can be useful as additional evidence. The eligibility assessment is completed on the bank statements.

## Is the Local Government Area (LGA) in which I live eligible under the DRFA Activation Arrangements?

Below is the list of eligible local government areas for this grant:

<b>Tropical Cyclone Jasper</b>	<b>South East Queensland storms</b>
<ul style="list-style-type: none"><li>• Cairns Regional Council</li><li>• Cassowary Coast Regional Council</li><li>• Cook Shire Council</li><li>• Douglas Shire Council</li><li>• Hope Vale Aboriginal Shire Council</li><li>• Mareeba Shire Council</li><li>• Tablelands Regional Council</li><li>• Wujal Wujal Aboriginal Shire Council</li><li>• Yarrabah Aboriginal Shire Council</li></ul>	<ul style="list-style-type: none"><li>• City of the Gold Coast</li><li>• Logan City Council</li><li>• Scenic Rim Regional Council</li></ul>