



# What stage is your business at?

## Get advice to help you plan

The COVID-19 pandemic has changed the way Australians live and the way businesses operate. There is help available if you are considering undertaking a stocktake of your business to see whether it is coping, ready to change and adapt, you are able to grow or start a new venture, or if you are considering pausing or winding up your operations.

All businesses need a COVIDSafe plan to keep their workers and customers safe but, no matter what stage you are at, you can make a plan to support your business operations as Australia adapts to COVID-19 and moves into economic recovery.

Resources for COVIDSafe plans are available on [safeworkaustralia.gov.au](https://safeworkaustralia.gov.au) and the [NCC website](#).

Looking after your business health should also include looking after the wellbeing of you and your workers. There is mental health and wellbeing support specifically for small businesses on the [Ahead for Business website](#).

### Business advice

You can get practical information and advice on dealing with the impacts of COVID-19 at different stages of your business including:

- coping
- pivoting
- growing
- starting a business
- looking to exit and wind up your operations.

Note: There are many ways you can find and get help for your business, including through your trusted adviser, accountant or bookkeeper. The points above are simply to get you started.

### Coping with COVID-19



COVID-19 has impacted all businesses in Australia and it's important to understand what it means for the future of your business. Learn how to manage your business through COVID-19 with the information below.

[business.gov.au](https://business.gov.au) provides support for businesses in Australia through information, grants and services from across government. You can use the website to:

- locate [experts and advisers](#) in your state or territory, including free or low-cost services
- find [COVID-19 information and support for business](#)

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- access a [guide to continuing business](#), which provides positive steps you can take now to help keep your business operating despite COVID-19, including looking after your customers, reviewing your finances and creating a business continuity plan
  - find out about the grants or online events delivered by [your state or territory](#) and where you can go to find more COVID-19 assistance
  - access information for specific sectors including the [construction industry](#) and the [cultural and creative sector](#).

The Australian Taxation Office has a [business viability assessment tool](#) that you can use to assess the ongoing viability of your business.

The [Australian Small Business and Family Enterprise Ombudsman](#) (ASBFEO) is available to assist and advocate for small businesses and family enterprise. ASBFEO's [My Business Health](#) web portal provides resources to support small business owners and sole traders through the practical steps needed to keep your business afloat.

[Indigenous Business Australia](#) has a step-by-step guide to managing your business, to assist you in trading through if possible, and plan, prepare and take action for the future.

[Government assistance](#) is available to help your business withstand the impacts of COVID-19 and support economic recovery into the future. Temporary assistance measures include:

- the JobKeeper wage subsidy to support businesses and not-for-profits
- help to manage cash flow including cash flow boosts for businesses that employ staff
- a wage subsidy for apprentices and trainees
- increasing the instant asset write-off threshold to \$150,000
- credit and loans, including the [Coronavirus SME Guarantee Scheme](#).

The economic impacts of COVID-19 and health measures to prevent its spread could see otherwise profitable and viable businesses temporarily face financial distress. [Temporary changes to insolvency laws](#) provide a safety net so businesses can resume normal operations when the crisis has passed.

## Pivoting



Throughout COVID-19 many businesses have pivoted, innovated and done things differently. Service offerings have expanded, delivery methods changed and the demand for operating online has increased significantly. Find help for your business stage during COVID-19 with the information below.

[business.gov.au](#) provides support for businesses in Australia through information, grants and services from across government. You can use the website to:

- locate [experts and advisers](#) in your state or territory, including free or low-cost services
- find [COVID-19 information and support for business](#)
- access a [guide to continuing business](#), which provides positive steps you can take now to help keep your business operating despite COVID-19, including looking after your customers, reviewing your finances and creating a business continuity plan
- access a [guide to going digital](#)

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- find out about accessing individual support to grow your businesses' digital capabilities through [ASBAS Digital Solutions](#), which offers small businesses low cost, high quality advice on a range of digital solutions to meet business needs. ASBAS providers also offer general business advice to support you through COVID-19.
  - access a checklist of things to do when you are thinking about [hiring](#) someone for your business
  - learn about the grants or online events delivered by [your state or territory](#) and where you can go to find more COVID-19 assistance.

The [Australian Small Business and Family Enterprise Ombudsman](#) (ASBFEO) is available to assist and advocate for small businesses and family enterprise. ASBFEO's [My Business Health](#) web portal provides resources to support small business owners and sole traders through the practical steps needed to keep your business afloat.

[Indigenous Business Australia](#) has a step-by-step guide to managing your business through COVID-19, to assist you in trading planning, preparing and taking action for the future.

[Government assistance](#) is available to help your business adapt to the impacts of COVID-19 and support economic recovery into the future. Temporary assistance measures include:

- the JobKeeper wage subsidy to support businesses and not-for-profits
- help to manage cash flow including cash flow boosts for businesses that employ staff
- a wage subsidy for apprentices and trainees
- increasing the instant asset write-off threshold to \$150,000
- credit and loans, including the [Coronavirus SME Guarantee Scheme](#).

## Growing



For some businesses COVID-19 has provided new opportunities, markets and delivery mechanisms and you may be looking at opportunities to grow your business. Learn how to grow your business during COVID-19 with the information below.

[business.gov.au](#) provides support for businesses in Australia through information, grants and services from across government. You can use the website to:

- locate [experts and advisers](#) in your state or territory, including free or low-cost services
- find [COVID-19 information and support for business](#)
- access the [growing your business checklist](#) that will help guide you through some important steps and common issues when growing a business
- find out what you need to do when you are thinking about [hiring](#) someone for your business
- learn about the grants or online events delivered by [your state or territory](#) and where you can go to find more COVID-19 assistance.

The [Australian Small Business and Family Enterprise Ombudsman](#) (ASBFEO) is available to assist and advocate for small businesses and family enterprise. ASBFEO's [My Business Health](#) web portal provides resources to support small business owners and sole traders through the practical steps of maintaining and growing your business.

[Indigenous Business Australia](#) can provide a mix of services and products to help you grow your businesses.

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[Government assistance](#) is available to help your business grow during the COVID-19 pandemic and support economic growth into the future. Temporary assistance measures include:

- the JobKeeper wage subsidy to support businesses and not-for-profits
- help to manage cash flow including cash flow boosts for businesses that employ staff
- a wage subsidy for apprentices and trainees
- increasing the instant asset write-off threshold to \$150,000
- credit and loans, including the [Coronavirus SME Guarantee Scheme](#).



## Starting a business

The COVID-19 pandemic has changed the way Australians live and the way businesses operate including creating increased demand in some sectors and for some services. You may have a great business idea that caters to a new market or consumer preferences. Learn what you need to do to get started with the information below.

[business.gov.au](#) takes you through [starting a business](#): sets out what's involved before you start a business, helps calculate the start-up costs of your business, guides you to choose a business name and links to additional support.

[business.gov.au](#) also provides information, grants and services from across government. You can use the website to:

- [chat](#) to a business adviser or expert online, over the phone or face-to-face
- follow the [guide to starting a business](#)
- access specific information for [young people starting a business](#)
- find out about accessing individual support to grow your businesses' digital capabilities through [ASBAS Digital Solutions](#), which offers small businesses low cost, high quality advice on a range of digital solutions to meet business needs
- access a checklist of things to do when you are thinking about [hiring](#) someone for your business
- find [COVID-19 information and support for business](#)
- learn about the grants or online events delivered by [your state or territory](#) and where you can go to find more COVID-19 assistance.

[Indigenous Business Australia](#) has a mix of services and products to help you start a business.

The [First Business app](#) can help you work out whether you are ready to start a business.

The [Australian Small Business and Family Enterprise Ombudsman](#) (ASBFEO) is available to assist and advocate for small businesses and family enterprise. ASBFEO's [My Business Health](#) web portal provides resources to support small business owners and sole traders through the practical steps of starting, maintaining and growing your business.

If you are a mature age or young person not currently employed or studying and interested in running your own business, there are free services available to help:

- The [New Business Assistance with NEIS](#) program provides accredited small business training and personalised mentoring and support from a NEIS provider in the first year of the new business to help you put your business idea into practice.

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- [Entrepreneurship Facilitators](#) provide free access to information and advice about starting and running a business, tailored mentoring and assistance, and referrals to appropriate services (including the New Business Assistance with NEIS program)

## Looking to exit and wind up operations



The economic impacts of COVID-19 have been significant. If you are considering pausing or closing your business, you can get help and advice from a business adviser to work through your options, including considering if you can get your business back on track.

[business.gov.au](#) provides support for businesses in Australia through information, grants, and services from across government. You can use the website to:

- chat to a [business adviser or expert](#) online, over the phone or face-to-face
- find [COVID-19 information and support for business](#)
- access information about [pausing or closing your business](#) due to COVID-19
- follow a [checklist](#) that explains the steps to follow to close your business including processes you need to carry out, your legal and tax responsibilities and who you'll need to notify when you close your business.

The ATO website has a [business viability assessment tool](#) you can use to help you assess the ongoing viability of your business and it also contains information on [pausing or permanently closing your business due to COVID-19](#).

[Indigenous Business Australia](#) has information on what to do if you're in financial difficulty.

[Temporary changes to insolvency laws](#) provide a safety net so businesses can resume normal operations when the crisis has passed.

Deciding to wind up your business can be a stressful time. Mental health help and resources are available specifically for small business owners to support them and their workers, see the [Ahead for Business website](#).