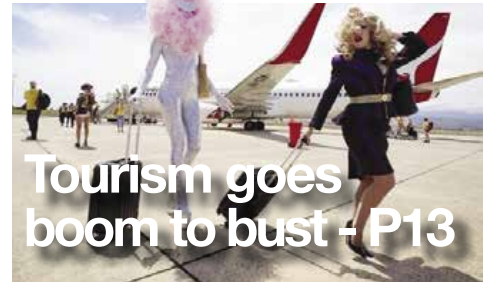




**Federal \$320b  
fightback - P5**



**Supply chain  
champs - P13**



**Tourism goes  
boom to bust - P13**

## Help to cope with COVID-19



Premier Peter Gutwein at one of his regular COVID-19 media updates.

### PETER GUTWEIN Premier of Tasmania

THE coronavirus has turned our Tasmanian way of life upside-down and inside-out. It has already cost Tasmanian lives, and unfortunately, it will take more lives yet.

While protecting lives remains our number one priority, we know we are in a battle on two fronts – fighting for health and fighting for the economy.

I want to reassure you the livelihood and future of Tasmanian business has not been forgotten.

Without business and industry continuing to deliver the goods and services we need, even in the face of the virus, the hardships the community is enduring today would be a hundred times worse.

I also recognise that the business sector will be critical in ensuring we are able to successfully recover from this terrible virus.

Having to announce restrictions to busi-



### Special Edition

ness which would inevitably result in job losses has been one of the most difficult things I've ever had to do.

As a result, many Tasmanians were required to make significant sacrifices.

Businesses have closed and thousands of people have lost their jobs.

I know nothing can ever compensate for forcibly closing businesses, but as a government, we are doing everything we can to provide support during this difficult time.

That's why we've announced nearly \$1 billion in new spending to support Tas-

manians, to help businesses, workers, and Tasmanian families. These measures will work in unison with Federal Government packages to ensure Tasmanian businesses can stay open where possible to help lead the economic recovery once we are through to the other side.

I have been overwhelmed by the co-operation and understanding of the Tasmanian business community in this battle.

By adhering to, and in many cases exceeding hygiene and social distancing guidelines within workplaces and businesses, you are

all playing a vital role in protecting vulnerable lives within our community.

Your efforts have not gone unnoticed – please keep up the good work.

I have been also impressed by the creative genius and desire to succeed which business has shown, even in these dark days.

From restaurants and cafes converting to take-away and home delivery, right through to whiskey distillers now producing hand sanitiser – a product more valuable even than whiskey in today's pandemic environment.

This innovation and ingenuity is testament to all of you hard-working Tasmanians who are putting everything on the line to keep your business going and to keep employing your fellow Tasmanians.

Over the coming weeks and months of this fight there will be good days and there will be bad days.

It will be tough, but please don't be disheartened. I am absolutely confident brighter days are ahead.



# Now is time to plan post-virus recovery

**E**VEN as countless Tasmanian businesses remain focused on surviving the immediate impacts of COVID-19, mapping the post-pandemic road to economic recovery must begin in earnest.

Federal and State governments have been swift to introduce measures to mitigate effects of forced closure and reduced turnover.

The speed and scale of government action has been welcomed by the Tasmanian business community – and for this they must be applauded.

In particular, the Federal Government's JobKeeper payment will continue to keep businesses afloat – albeit for many with their head just above the surface.

Even though the health impact of COVID-19 is expected to be relatively short-term, the economic effects are far more deep-seated and will continue to be felt long after the pandemic has been contained.

A life raft is only effective if it has a way of getting to shore, or if it preserves life long enough for further assistance to be delivered.

The importance of setting the groundwork now to help business bounce back – and bounce back quickly – cannot be understated.

To achieve this will require proactive, recovery-focused action on all fronts

**Michael Bailey**

TCCI Chief Executive



to kickstart an economy that has been brought to a standstill.

One highly achievable option which should be a priority for the State Government in speeding up economic recovery is the fast-tracking of major infrastructure projects.

Supporting more than 20,000 workers in more than 3000 businesses, the construction industry is a crucial driver of the Tasmanian economy and it is vital we keep it going however we can.

Bringing forward projects such as the Westbury Prison, Bridgewater Bridge and Macquarie Point will inject much needed activity and confidence into the sector, which remains open to operate but will face a shortage in demand of commercial opportunities.

These projects must be recognised by government as Projects of State Signifi-

cance, not only for their end use, but for the benefit they can provide in stimulating Tasmania's economy in its greatest hour of need.

This will streamline the approval processes, while also allowing the community to have their say.

The State Government also needs to look at major costs to businesses and households.

Utilities cost have a huge impact on the budgets of businesses and families. The Tasmanian Government is in the unique position of owning energy generation, transmission and retail assets and can

definitely pull levers with regards to power bills if it wants to.

Tas Water also has an obligation to look after businesses and households.

While most attention has been on measures announced by the Prime Minister and Premier, local government certainly also has a role to play in setting Tasmania up for recovery.

In addition to working with the State Government to ensure infrastructure projects are brought-forward, local councils need to act now to ensure lo-

cal businesses can continue to provide amenity to the local community.

For instance, council rates make up one of the biggest expenses for many small businesses.

Without money coming in the door these could be the final nail in the coffin for those in affected lines of work.

I understand not all of Tasmania's 29 councils have the resources available to act as quickly as state and federal governments in responding to crisis – and I won't enter into the amalgamation debate here – however it is imperative that councils do more than just agree not to charge interest on overdue rates.

The City of Launceston has led the way with their rates remission and deferment measures, which give the council the power to cancel rates in exceptional circumstances and I look forward to seeing what other councils can bring to the table in the coming weeks.

It has been somewhat ironically noted that if Tasmania's geographical isolation comes to the state's rescue, Bass Strait – which has until recent times been seen by many as a hindrance to Tasmania's economy – could end up being the one thing saving us from more dire straits.

And while our water border may end up assisting Tasmania's plight, I'd urge decision makers to do all they can early recovery-wise to ensure our geographical advantages are fully capitalised on.

## Advice targets rural sector

ROGER HANSON

**A**FREE and confidential business support service for rural and regional business operators experiencing financial hardship is in full swing during the COVID-19 crisis.

Rural Business Tasmania chief executive officer Elizabeth Skirving said in most rural districts in Tasmania many businesses and people were coming to grips with the changed financial landscape.

"We have been busy with agricultural enterprises contacting us preparing to navigate their way through this crisis," Ms Skirving said.

The Rural Relief Fund, funded by Tasmanian Government and private and corporate donations, provides household and animal welfare grants.

"Following the Premier's announcement, we will soon be available to offer COVID-19 Small Business Support Program, funded by the State Government."

Established in 1986, RBT is a not-for-profit association that offers financial counselling and business support expertise to rural and regional communities.

"This includes referrals to specialists while walking alongside the client to reach their required outcomes."

"Our proactive program suite includes mentoring, training and workshops."

Ms Skirving said sitting in the reactive programs was Rural Financial Counselling Service Tasmania, which was fully funded by Australian and Tasmanian Government, offering financial counselling to farmers, fishers and foresters.

Another program is Forest Contractors Resilience Program, funded by the State Government, offering business coaching and grants to forest contractors – harvest and haulage.

A program funded by the Federal Government is the Drought Communities Small Business Support Program that offers financial counselling to small businesses in drought affected communities.

RBT helps clients gain better understanding of their financial position; identify financial and business risk and opportunities; negotiate with lenders and creditors; provide information about their eligibility for Federal and State Government services and financial assistance.

"We refer clients to specialist service providers including accountants, agricultural advisers, succession planners, family mediation, health and well-being counsellors," Ms Skirving said.

To contact RBT call 1300 88 3276. visit [www.ruralbusi-](http://www.ruralbusi-)

The speed and scale of government action has been welcomed by the Tasmanian business community – and for this they must be applauded.

## PR firm backs print

FONT Public Relations has reached a licencing agreement with the Tasmanian Chamber of Commerce and Industry to publish the *Tasmanian Business Reporter*.

Font Managing Director Becher Townshend said along with his business partners, Brad Stansfield and Brad Nowland, the firm was delighted to be producing the state's only dedicated business news publication.

"Over the coming months, the *Tasmanian Business Reporter* will be transformed into a quarterly magazine-style, business-to-business publication, covering important stories



**Partner Brad Nowland, left, managing director Becher Townshend and partner Brad Stansfield.**

for business as well as longer-form features and the latest in business and political news," Mr Townshend said.

"Our first edition comes at a pivotal moment in Tasmanian history for business as we face the challenge of the COVID-19 crisis, with this *Tasmanian Business Reporter* bringing together in one place all the relevant information business needs to navigate through the current environment."

"We are seeing huge upheaval in the Australian media landscape, but we are

committed to a strong future for quality, locally produced media in Tasmania."

The TBR brings Font's publishing arm to five mastheads, joining the *Derwent Valley Gazette*, *The Sorell Times*, *The Tasman Gazette* and the *East Coast View*.

for business as well as longer-form features and the latest in business and political news," Mr Townshend said.

"Our first edition comes at a pivotal moment in Tasmanian history for business as we face the challenge of the COVID-19 crisis, with this *Tasmanian Business Reporter* bringing together in one place all the relevant information business needs to navigate through the current environment."

### IMPORTANT NOTICE - COVID-19

While all stories and advertisements were correct and accurate at the time of publication, the coronavirus situation is changing rapidly. Please check our Facebook page for updates.



Tasmania's leading B2B magazine is published by Font Public Relations for the Tasmanian Chamber of Commerce and Industry. It is distributed to businesses and key decision-makers around Tasmania.

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Public Health Hotline  
1800 671 738

# State's \$1b package

**T**HE Tasmanian Government will spend more than \$1 billion to help the state cope with COVID-19's unprecedented impacts.

In a desperate bid to keep as many people employed as possible and prevent widespread permanent closure of business Premier Peter Gutwein has raced to provide a significant funding package.

Announced in two stages, the unparalleled financial assistance measures will assist the thousands of businesses that have been forced to temporarily shut their doors, and as a result, the tens of thousands of Tasmanians out of work.

The economic impact of the shutdown is in stark contrast to less than a year ago, when Mr Gutwein announced as Treasurer a \$40 million surplus in a Budget document littered with positive commentary about the state's booming industries and economies.

The 2020 Budget has been delayed until October when he will be looking at a massive deficit that will take a generation to rebuild.

But his actions to shut the state's borders, enforce strict quarantine measures and implement significant social distancing measures have been welcomed as he attempts to stop the spread of the deadly virus.

As we go to print the world has seen 1,900,000 confirmed cases and nearly 120,000 deaths. Australia is closing in on 6500 cases and 61 deaths and in Tasmania 150 cases with six deaths and predictions of more casualties.

Mr Gutwein held back tears as he announced major restrictions.

"The forced sacking of tens of thousands of our fellow Tasmanians this week at the stroke of my pen broke my heart," he said.

"The early actions gave the state the chance to get through the pandemic without the need for even tougher, more economically and socially destructive lockdown measures.

"Hopefully, just as we were the first state to shut our borders, we can lead the nation in beginning to return to normal again once we contain the virus.

"As always, our plan is based on what is in the best interests of Tasmanians and we will do what we think is best for Tasmania, not necessarily what is being done elsewhere," he said.

The State Government package includes a \$40 million small business grants program to be administered by the Department of State Growth. It includes immediate cash support for businesses suffering financial hardship and a larger grants program. The government has also waived payroll tax for the hospitality, tourism and seafood sectors, and businesses with a payroll of up to \$5 million - a cost of \$75 million.

It has also implemented a freeze on price rises for electricity, water and sewerage, the fire levy and encouraged councils to do the same with rates.

It has made \$6.3 million available for displaced workers through a Rapid Response Skills Initiative, with up to \$3000 available to individuals to gain new skills or licences to help them into a new role.



The State Government is assisting businesses across Tasmania, including in Hobart's CBD, as viewed from the Cenotaph.

Picture: HOBART CITY COUNCIL

## Key State support for businesses and jobs

### Government fees and charges waived and capped

- Water and electricity bills waived for the first quarterly bill received after 1 April for small business customers on Tariff 22, 94, 82 or 75, including those on market contracts that could access those tariffs.
- Electricity prices capped and water prices will be frozen next financial year.
- Freeze all fees and charges subject to the Government Fee Units Act 1997.
- Waive the roads component of motor tax and vehicle registration where needed.
- Land tax waived for 2020-21 for commercial property owners, where the land tax is paid by the business owner.

### Payroll tax relief

Extension of the previously announced Payroll tax waivers for the hospitality, tourism and seafood sectors and for Tasmanian businesses with payrolls less than \$5 million.

### Additional workforce assistance

Boost funding for the Rapid Response Skills Initiative with an additional \$6.3 million - up to \$3,000 available for individuals to gain skills or licences to help them into a new role.

Businesses that have immediate job needs and opportunities available, will be able to access a job-ready pool, including to match people to our immediate priority skills needs, such as in health and food retail industries.

### Local Government Loan Scheme

Extension of the Local Government Loan Scheme from \$50 million to \$150 million to encourage local councils to upgrade local infrastructure and employ Tasmanians in the process.

### Additional support for small businesses

- Increase Small Business Interest Free Loan Scheme from \$20 million to \$50 million, which is available for businesses with turnovers of less than \$10 million;
- Provide a new \$40 million to the Small Business Grants Program with \$20 million set aside for emergency grant support and \$20 million for larger grants payments;

- Digital Ready for Business Program will be boosted with \$150,000 to assist businesses who want to take their business online;
- Provide business continuity advice with \$750,000 in funding made available for businesses to seek cashflow and continuity advice, including \$50,000 to the Small Business Council of Tasmania;
- \$200,000 to the THA to provide business continuity and cashflow advice, increasing the funding for this initiative up to \$250,000;
- A further \$200,000 to Rural Business Tasmania for the extension of its Rural Financial Counselling service; and
- \$100,000 to support local Chamber of Commerce's.

### Seafood and fishery support

\$5.5 million in total including an additional \$1.8 million for fisheries fees and licence relief for 12 months and a 12 month waiver for annual fees for Rock Lobster, Giant Crab, wild capture Fin Fisheries and Abalone Divers which has a full cost of \$3.7 million.

### Creative and cultural industries

\$1.5 million to support the Creative and Cultural Industries, including \$500,000 for an Arts and Screen Digital Production Fund to fund digital versions of cancelled or postponed performing arts events, \$250,000 to support contemporary musicians to record music and video for digital distribution and business relaunch and \$500,000 to support additional Arts organisations not currently funded.

### Critical air freight for industry and our islands

\$2.6 million towards air freight services for time sensitive freight, including seafood, as well as providing access to our Bass Strait Islands.

### Taxi licence fees

Annual taxi licence fees waived for the calendar year 2020 - \$240,000.

### Government Leases

Rents waived for six months for Government leased property (to private/commercial tenants).



# \$160m export support



**The Federal Government is backing export industries including seafoods through freight assistance.**

**Sally Chandler**

Tradestart Adviser



Delays in obtaining information are occurring and this is perfectly understandable.

But the show must go on and I am already working with businesses to position them at the forefront in the new global international business scene when we come through the other side and the initial pandemic responses are behind us.

Some countries will come through this sooner than others.

The Australian Government has implemented many initiatives for business and recently for exporters, two very important measures have been put in place.

The Government is backing Australia's agriculture and seafood export sectors through a new \$110

million initiative to help air freight exporters get their high-quality produce into key overseas markets, with return flights bringing back vital medical supplies, medicines and equipment critical to the ongoing health response.

Products that may be eligible include seafood, premium red meat, dairy (such as fresh milk and yoghurt) and horticulture (such as premium fruit and packaged salad or vegetables).

Importantly, food products will be exported subject to adequate domestic supply. Target countries will be determined by demand and freight

optimisation criteria, with the initial focus on the key markets of China, Japan, Hong Kong, Singapore and the UAE.

The initial departure points for freight will be Melbourne, Sydney, Brisbane and Perth.

The initiative is intended to operate until ordinary commercial markets return, or for six months, whichever is earlier.

If demand, value and need are clear, it may be extended.

The second initiative is in regard to the Export Market Development Grant (EMDG) scheme.

The Australian Government will

inject an extra \$49.8 million into the scheme for applications lodged in this 2019-2020 financial year, allowing exporters and tourism businesses to access additional reimbursement for costs incurred in marketing their products and services around the world.

The payout factor for the second tranche will be 100 per cent and the balance distribution date has been brought forward to March 31 with payments flowing from Monday, April 6.

If an applicant has incurred EMDG-eligible expenses for promotional activities – such as trade shows – which have since been cancelled, Austrade will treat these activities as having taken place.

Therefore, any incurred expenses will be eligible for EMDG reimbursement in 2019-2020 and 2020-2021.

For those exporters requiring up-to-date information on sea freight, air freight and road freight activities around the world, the logistics firm Agility has a dedicated web page at <https://www.agility.com/insights/COVID19/homepage/>.

This is an excellent resource.

**Particularly in these uncertain times, for international trade and investment assistance contact the TCCI's TradeStart Adviser, Sally Chandler, at [sally.chandler@tcci.com.au](mailto:sally.chandler@tcci.com.au) or phone 0408 888 311.**

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Snug is a health information management tool – always consult a qualified health professional for individual advice.





# \$320 billion fight

**T**HE largest government spending in Australian history has passed Federal Parliament, with Prime Minister Scott Morrison promising to protect the country's sovereignty with \$320 billion to help struggling Australians.

The Senate has signed off on the government's \$130-billion JobKeeper legislation which is the centrepiece of the unprecedented COVID-19 assistance, to deal with what Mr Morrison has described as the greatest economic crisis to afflict the world in many generations.

"(It's) about defending and protecting Australia's national sovereignty. It will be a fight. It will be a fight we will win. But it won't be a fight without costs, or without loss," Mr Morrison said.

"Protecting our sovereignty has always come at a great cost, regardless of what form that threat takes. And today will be no different.

"I want to commit to all Australians as Prime Minister, that once we have overcome these threats - and we will - we will rebuild and restore whatever the battle takes from us."

Payments of \$1500 a fortnight are expected to help up to 6 million Australians, with the wage subsidy pro-



Prime Minister Scott Morrison announces the \$130 billion JobKeeper package.

## Federal Government funding measures

### \$130 billion JobKeeper Payment

Businesses will be able to access a subsidy from the Government to continue paying their employees. Affected employers will be able to claim a fortnightly payment of \$1500 per eligible employee from 30 March 2020, for a maximum of six months. The JobKeeper Payment will also be available to the self-employed.

Employers will be eligible for the subsidy if:

- their business has a turnover of less than \$1 billion and their turnover has fallen by more than 30 per cent (of at least a month); or
- their business has a turnover of \$1 billion or more and their turnover has fallen by more than 50 per cent (of at least a month).

### Jobseeker extension

• Those receiving income support payments already from the government, such as youth allowance or a parenting payment, will be given a further \$550 a fortnight on top of their regular benefit payment starting from 27 April 2020. If your partner is earning \$80,000 or less, you will be eligible - that figure increased from \$48,000.

### Apprentice/trainee wage subsidy

• Eligible employers can apply for a wage subsidy of 50 per cent of the apprentice's or trainee's wage paid during the 9 months from 1 January 2020 to 30 September 2020. Where a small business is not able to retain an apprentice, the subsidy will be available to a new employer.

Employers will be reimbursed up to a maximum of \$21,000, per eligible apprentice or trainee (\$7,000 per quarter). Available to small businesses employing fewer than 20 employees who retain an apprentice or trainee. This measure will support up to 70,000 small businesses, employing around 117,000 apprentices.

### Creditor demands

• The Government is temporarily increasing the current minimum threshold for creditors issuing a statutory demand on

a company under the Corporations Act 2001 from \$2,000 to \$20,000. This will apply for six months.

This includes temporary relief for directors from any personal liability for trading while insolvent, and providing temporary flexibility in the Corporations Act 2001 to provide temporary and targeted relief from provisions of the Act.

### Superannuation

• Eligible individuals will be able to apply online through myGov to access up to \$10,000 of their superannuation before 1 July 2020. They will also be able to access up to a further \$10,000 from 1 July 2020 until 24 September 2020.

Available if you are unemployed, you're eligible to receive a job seeker payment, youth allowance for jobseekers, parenting payment (which includes the single and partnered payments), special benefit or farm household allowance on or after 1 January 2020; you were made redundant; your working hours were reduced by 20 per cent or more and if you're a sole trader, your business was suspended or there was a reduction in your turnover of 20 per cent or more. No tax paid on released amounts and does not affect Centrelink or Veterans' Affairs payments.

### Instant asset write-off threshold

• Increased from \$30,000 to \$150,000 and expanded access to include businesses with aggregated annual turnover of less than \$500 million (up from \$50 million). This applies from 12 March 2020 until 30 June 2020, for new or second-hand assets first used or installed ready for use in this timeframe.

### Exports

• \$110 million to help exporters get their high-quality produce into key overseas markets. Return flights will bring back items critical to the ongoing health response. This includes vital medical supplies, medicines and equipment. Eligible produce includes seafood, premium red meat, dairy and horticulture.



I want to commit to all Australians that once we have overcome these threats - and we will - we will rebuild and restore whatever the battle takes from us.

gram to start flowing in May to help over the next six months.

More than 730,000 businesses have already registered with the Australian Tax Office for JobKeeper assistance.

Treasury says the measure brings the Government's total support for the economy to \$320 billion across the forward estimates, representing 16.4 per cent of annual GDP.

Minister for Employment, Skills, Small and Family Business, Senator Michaelia Cash, said it was an extraordinary time for all Australians.

"The Morrison Government is acting to cushion the blow from the coronavirus for businesses and households to help them get through to the other side of this crisis as the world deals with the significant challenges posed by its spread," Senator Cash said.

The Government's Business Hotline - 13 28 46 - has been expanded to provide specialist advisers and extended hours to support small and medium businesses impacted by the COVID-19 pandemic. The Hotline operates seven days per week, and will provide an additional two hours a day of support outside standard operating hours for the first month, answering calls from 7am to 11pm AEST.



# Stay home.

# Save lives.

Only leave your home if absolutely necessary, such as:



TO GET  
ESSENTIAL SUPPLIES



TO GO  
TO WORK



TO GO  
TO SCHOOL



TO EXERCISE



TO CARE  
FOR SOMEONE

[coronavirus.tas.gov.au](https://coronavirus.tas.gov.au)



1800 671 738

Tasmanian Public  
Health Hotline



Tasmanian  
Government



# State steps up with crisis aid

**Sarah Courtney**

Small Business Minister

**T**HE Tasmanian Government is working hard to support the people of Tasmania and to contain the spread of the coronavirus.

Our number one priority is to keep Tasmanians safe and secure.

However thousands of small businesses across Tasmania are struggling with the challenges associated with the COVID-19 restrictions.

The Government acknowledges the enormous toll that this has had, and continues to have, on thousands of Tasmanians across our state.

While we are fortunate that Tasmania has not had the same level of the coronavirus in our community as other Australian jurisdictions, sadly we have experienced the worst this virus brings with two Tasmanians now having lost their lives.

I am actively engaging with the business community, including talking with many of the small chambers of commerce around Tasmania.

They're playing a vital

role, and we are providing \$100,000 to support these chambers so they can continue working with businesses and providing feedback to the Government.

This support is just part of the Tasmanian Government's \$985 million Social and Economic Support Package, the most significant business support package in the history of our state.

The package also includes the \$2500 Small Business Emergency Support Grants, with more than 5000 Tasmanian small businesses already receiving funding.

The Small Business Continuity Program has also been rolled out with over 290 grant payments made, providing small businesses the ability to access continuity planning assistance provided by qualified consultants.

We are continuing to work closely with the Australian Government as part of the National Cabinet to offer support to businesses to "hibernate" through this period, and keep their employees engaged.

When we come



Small Business Minister Sarah Courtney pictured with construction workers in the days before social isolation became the norm.

through the other side of this, we will need you to be ready to help grow the economy and support jobs, particularly in our regional areas.

During these extraordinary times, our businesses are rising to the challenge, with many innovating or "pivoting" their products and service offerings. I'm hearing some heartening stories on a daily basis.

For example, I am aware of a local boat product manufacturer making protective screens for customer service counters.

Graphic designers are

also supporting small businesses by creating platforms to help small retailers reach their customers online, further supported through the \$150,000 committed to boost the Digital Ready program.

While it is great to see innovation within our small business community, we know that we will see a very different Tasmania on the other side of this pandemic.

This is a very tough time for many businesses – both employers and employees.

If you are struggling, I urge you to reach out to family or a friend,

or one of the many support services available, such as Lifeline 13 11 14 or Beyond Blue 1300 224 636. Information in relation to government support available is also available at [www.business.tas.gov.au](http://www.business.tas.gov.au).

We all acknowledge that we still have a long way to go.

However, as an island state, we have a unique opportunity to fight coronavirus and I am optimistic about our recovery.

We acknowledge and understand your efforts and sacrifices in our fight against this virus.

## Innovative online job health test

A TASMANIAN-based national pre-employment medical firm has developed an innovative approach to deal with the COVID-19 crisis.

With thousands facing lock down due to the pandemic, restrictions on movement and heightened anxiety for people to attend face-to-face appointments – onboarding new employees in industries that need to keep operating has become much harder.

Workforce Health Assessors has fast-tracked some planned technology developments that assist employees do their medical questionnaires on-line and then complete medical requirements via telehealth.

Managing Director Jason Unwin said sectors such as transport, mining, warehousing, food, aged care, building and construction as well as infrastructure were desperately trying to gear up to meet evolving demand.

"Solutions are required to support those needing to move fast and streamline recruitment onboarding of staff both immediately, as well as on the other side of the COVID-19 crisis, as the nation commences recovery," Mr Unwin said.

WHA has developed online COVID-19 visitation questionnaires, online smart medical questionnaires and new telehealth offerings.

Mr Unwin said the new offerings had the potential to reduce the need for face-to-face medical examinations by some 70 per cent, thus reducing pressure on the health system.

"When sectors start to rehire and rebuild following the hibernation period, the new WHA offerings will provide faster screening tools for new employees, and a smart re-engagement tool for existing staff, minimising the need for face-to-face contact with the medical profession and reducing screening costs."

For further information go to <https://wha.net.au/news/smart-covid-19-questionnaire>

# Keep safe at home

SINCE the COVID-19 pandemic began we have been working with employers to ensure the health and safety of their employees, customers and suppliers.

All employers have a duty of care to keep workers and other people in the workplace safe.

To this end some of the ways in which you can be proactive in your obligations are:

- ensure all employees are aware of requirements for self-isolation;
- provide information on self-assessment for risk of coronavirus;
- provide information to employees about

**Janelle Whitehouse**

TCCI WH&S CONSULTANT



proper hand washing and sanitising;

- limit external visitors to the workplace; and
- ensure consultation with workers..

Many businesses have directed their employees to work from home.

To ensure employee safety discuss some of the following:

- the proposed workspace – lighting, noise, access to equipment, ergonomics of chair/desk set up to avoid musculoskeletal injuries;

• who is the contact person/supervisor for the employee;

• does the employee require any special training or information to work from home;

- are electrical leads or extension cords in good condition;
- does the employee have access to first aid;

• is the employee aware of reporting procedures in relation to incidents/accidents and can they access a report if required;

- are any chemicals required to perform duties from home? If so, have Safety Data Sheets (SDS) been provided;
- do you have a suitable communication procedure in place;
- do you have a process to monitor and communicate.

If you have any questions related to COVID -19, or WHS contact me Janelle. [whitehouse@tcci.com.au](mailto:whitehouse@tcci.com.au) or phone our office on 6236 3600.

**TRADESTART**

**Contact TCCI**  
Sally Chandler  
Phone: 6236 3600  
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**Australian Government**  
Austrade

**TCCI**  
Tasmanian Chamber of Commerce and Industry

TAT37819





PROTECTING YOURSELF AND OTHERS FROM CORONAVIRUS

# Guidance for retail businesses

- Encourage your customers to use cashless payments when possible to minimise contact.
- Increase support for online shopping and delivery services to lessen demand on in-store services.
- Re-arrange stock where possible to improve customer flow and minimise congregating.
- Where practical, move staff to night-fill to reduce numbers of people in store.
- Consider how your product limits apply to customers with very large families.
- Where alternate entries are closed, ensure fire and emergency egress are maintained.
- If the number of carpark spaces is reduced to ensure social distancing requirements, consider the need for traffic management as required.
- Consider a dedicated hour of shopping for elderly customers, those in need of assistance, as well as carers, friends and neighbours who shop on behalf of vulnerable customers.
- Finally, remind customers to be tolerant, kind and patient with staff and other customers. These changes will cause inconveniences, but they are necessary to keep us all safe.

For more information, visit  
[www.coronavirus.tas.gov.au](http://www.coronavirus.tas.gov.au)







# Staying connected

**MITCH MCPHERSON**  
Speak Up Stay Chatty

**U**NPRECEDENTED" and "uncertainty" are two words I have never heard used more frequently in my life.

But that's just how it is, this is unprecedented, and we all are filled with uncertainty.

Job loss, financial strain, futures and careers are simply in jeopardy. Not to mention that we are all trying to avoid catching the coronavirus and "flattening the curve".

There is no question about it, we are in the midst of a pandemic.

Like many other teams and organisations across our state, we (supported by Relationships Australia Tasmania) have quickly shifted to working from home.

Presentations, fundraisers, key events and even our annual gala ball have all been postponed.

There is no doubt that this changes our team morale and changes the dynamic that we are used to on a day-to-day basis.

However, we are exploring all our options to stay connected to each other and the Tasmanian community.

We will be working on many initiatives that have been on our wish list but like many people working in this area we have more ideas than time.

We will be adding content to existing programs, working on some ex-



**Mitch McPherson from Speak Up Stay Chatty advises people to stay connected despite being forced into protective isolation by the coronavirus pandemic.**

citing new campaigns and looking at other ways we can increase our reach and raise awareness of the importance of positive mental health.

As a strong voice for mental health in Tasmania, our immediate priori-

ty is to reassure people through our social media and encourage them to stay connected, to look after themselves, and most importantly look out for those who might be struggling with these sudden changes.

We have a strong social media following, and people turn to us for information, positivity and tips on how to support those they care about. So, we want to maximise this by coming up with innovative

and engaging ways to achieve this. We are working to develop online modules for schools, sporting clubs and workplaces.

The importance of all things mental health is imperative right now, so we want Tasmanian communities to have options so that they can better educate themselves.

We recognise and understand the feelings of anxiety, distress and concern many people may be experiencing in relation to the coronavirus.

As Tasmanians we have two really important things to focus on right now.

Firstly, playing our own role in both containing the virus and limiting its spread.

And secondly, finding ways in our lives in which we can stay as connected as possible.

It is so important that we all find our new daily routine, and make sure that it includes exercise, regular conversations, and importantly staying connected with friends, colleagues and family members (at a distance of course).

We will all bounce back in time. But right now, we need to show love, empathy, respect and kindness.

We can get through this, together – take care everyone.

**More information can be found on our website – [www.staychatty.com.au](http://www.staychatty.com.au)**

## Proactive steps to maintain business

**ARE you finding it hard to know how you can proactively manage your business during the coronavirus pandemic?**

**Understand your current financial position**

It's essential to make informed decisions about your business based on your current financial position.

Pending restrictions imposed by government, your ability to trade through this period, pay outstanding debts, keep employees or meet existing leasing or loan repayments will be determined by your financial position.

Contact your accountant to discuss the various options which may be available and make a plan as to what you need to do to minimise the impact on your business.

Cash flow is critical, especially if your existing income and trade has been significantly disrupted by COVID-19.

**Check your eligibility for government assistance**

The Federal Government has announced several stimulus packages to help business owners manage the disruptions to their business. For sole traders, this includes access to the JobSeeker Payment, which now includes a coronavirus supplement



payment and an increase in the income test for partners to \$79,762 to provide greater access to support.

**Contact your bank**

A new loan deferral arrangement for small business owners is now in place. Contact your bank or financial lender to discuss this arrangement.

We also recommend talking to your bank's hardship team if you would like to discuss the options available if you need relief from any personal mortgages or loans. Visit the Australian Banking Association website for a list of hardship contacts for each bank.

**Communicate with stakeholders**

It's important to communicate to all your stakeholders about what is happening with your business during the COVID-19 pandemic.

If you have staff, they need to understand what your plans and the likely impact on them.

**Seek advice on deferring tax payments**

The Australian Taxation Office can grant you a deferral of certain tax obligations if your business is impacted by COVID-19. Call the ATO on 1800 806 218 or speak to your tax professional to discuss your options. Deferring payments may impact on your eligibility for other stimulus package options, so seek professional advice.

**Understand your options in relation to employees**

Familiarise yourself with your obligations as an employer. On 30 March, a \$1500 per fortnight JobKeeper Payment was announced by the Federal Government to support employers in keeping their employees.

**Check your licensing requirements**

If you are running your business from home or have changed the way your business operates, you may need

approval from your local government authority to carry out certain types of business operations. However, you may not need approvals for certain changes.

**Commercial leasing – talk to your landlord or call the TCCI**

We encourage you to call your landlord to discuss what arrangements can be put in place regarding your lease, particularly if your business can no longer operate.

On 29 March, the Federal Government announced a moratorium on evictions over the next six months for commercial and residential tenancies in financial distress who are unable to meet their commitments

due to the impact of coronavirus. Commercial tenants, landlords and financial institutions are encouraged to sit down together to find a way through this period to ensure that businesses can survive and be there on the other side.

**Consider whether you can draw on your superannuation**

If you are a sole trader whose hours of work or income has fallen by 20 per cent or more as a result of the pandemic, the Federal Government is allowing you to access your superannuation. This is capped at \$10,000 this financial year and a further \$10,000 next financial year. The withdrawals will be tax free.

**Build your networks**

Being able to keep some control over your situation is good for your positive mental health. Keep communicating with your support networks and speak with other small businesses to share ideas and innovative practices.

A good starting point for online networking is Facebook.

**Keep informed of changes**

Given the peak volumes of calls to many government departments, being proactive in seeking out trusted sources of information is an important way that you can keep up with the latest developments on coronavirus information for small business owners.



# Do you have questions?

## We are here to take your call.

The Tasmanian Government understands the community has questions and concerns about the impact of coronavirus (COVID-19) on our health and businesses. Up-to-date information is available at [www.coronavirus.tas.gov.au](http://www.coronavirus.tas.gov.au) and through dedicated hotlines.



### **Public Health Hotline 1800 671 738**

Call this number if you think you might have COVID-19 because you have a fever and respiratory symptoms (eg cough, sore throat) or had contact with someone known to have COVID-19.



### **TCCI Business Hotline 1300 559 112**

Restrictions are impacting Tasmanian businesses and both the Australian and Tasmanian Governments are putting in place support measures to assist where it is most needed.

For information and support for your business, go to [www.business.gov.au](http://www.business.gov.au) for Australian Government measures, and [www.business.tas.gov.au](http://www.business.tas.gov.au) for Tasmanian Government measures.



### **Reporting non-compliance 131 444**

If you have information or concerns regarding non-compliance with self-isolation requirements or gathering restrictions, you can call the police assistance line to report it.





# If it's time to call quits

WITH the economy in a state of crisis, and an unknown path for recovery, many baby-boomer business owners may say 'enough is enough' and wish to sell their business.

In order for a seller to receive the best possible selling price, the preparation for such a significant event should start well before the business is listed for sale.

Put another way, your business must be in a "sale ready" condition soon.

Now, during this enforced business hibernation period, is a great time to get your house in order.

Unlike the sale of real estate, which is about location, location, location, business sales are about books, books, books.

Why? Because the purchase of a business is perceived as risky, consequently your books will

**Dean Demeyer**

Business Broker



be scrutinised by two sets of accountants – the buyer's accountant, and the credit team at the bank.

Nothing is a deal breaker more than poorly kept financial records, books of account and supporting records.

Buyer's advisers are always positive to their clients' desire to buy a particular business when the target business maintains great records.

But what does it mean for the books to be in great shape?

An absolute must is cross verification, where the financial statements must match both the annual Income Tax Returns and quarterly/monthly

Business Activity Statements. And these all have to be lodged right up to the current period.

All the supporting records of the business used in a due diligence process by the buyer's accountant must verify the information listed above.

These include:

- bank accounts should be reconciled every month. Not just June of the previous financial year;

- accounts receivable - even though usually the buyer will not be purchasing your debtors, the aging of your receivables is important to show how well the business' cli-



ents are trained to pay on time;

- inventory / stock should have had a physical stock take done preferably monthly, but at least annually. Stock can be the largest asset

being sold, and without a recent stocktake this will cause huge delays in the settlement of business sale. Obsolete or damaged stock should be sold off before the business is marketed for sale;

- plant and equipment/machinery that is being sold should be listed and the individual details of each asset made available. Basic details include the date it was purchased, the

purchase amount, and importantly, how much life is remaining on that asset;

- employee's details transferring with the business are essential as there is always an adjustment at settlement for Long Service Leave and other entitlements; and

- revenues declared must be supported by sales invoices and customer sales reports.

Monthly sales reports are always requested by accountants.

Although this is a basic, partial list of what is required to have great books of account, it gives you a good idea of what level of detail the buyers and their advisers require.

So, before you start to market your business for sale, take the time currently available to get your books in order.

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- ✓ Large diverse repeat customer base
- ✓ Experienced team in place



### FOR SALE

#### NORTHERN TASMANIA:

##### PEDRO'S TAKEAWAY

- ✓ Highly profitable family business
- ✓ Located in a landmark location
- ✓ The only jetty takeaway store in North-West Coast
- ✓ Crown Lease; low rent, long lease



Chris Mitchell

Jessica Mann

Dean Demeyer

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Public Health Hotline  
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# Planning for the long term

**F**OR the last month the coronavirus pandemic has steadily extended across the world.

Financial markets have continued to exhibit wild swings, although equity markets have recovered slightly since March 23 in response to the massive stimulus measures by governments around the world.

## Financial markets

Share markets have borne the brunt of the collapse in investor confidence, with most markets off 20-25 per cent during the March quarter.

The global share market index was off 21.5 per cent in local currency terms, although the weakness of the Australian dollar meant it only fell 10 per cent if left unhedged.

Australia fared relatively poorly, falling 23 per cent during the quarter – its sector composition (heavy in financials and materials stocks) didn't help against an expectation of a severe economic setback.

All risky asset prices retreated – corporate bonds (particularly non-investment grade), currencies outside the US, Europe and Japan, listed property trusts and industrial commodities all fell.

The only safe places to hide were



cash, high quality government bonds and gold.

At Tasplan, we've already implemented valuation reductions in our unlisted infrastructure and property portfolios to reflect the new, more sombre, outlook.

## Outlook

The outlook for the global economy and financial markets remains extremely uncertain. There's no doubt most economies will suffer a very substantial fall in growth during the next six months, with output potentially falling by 15-20 per cent for those countries during a 'lockdown' period.

Unemployment will rise dramatically, although all governments are trying to implement support packages to keep businesses and individuals afloat.

However, markets are trying to look through this chasm to see whether the sudden collapse will be followed by an equally rapid re-

bound when the virus comes under control and restriction measures are eased.

These are unprecedented times and forecasting is very difficult.

It seems likely that there will be a rapid snap back in economies as restrictions are removed, but whether the private sector can provide sufficient demand when government support programs are removed is a big ask. It seems very likely that interest rates will remain very low for a considerable period of time, and this implies that bond yields are unlikely to rise significantly.

At some point investors should return to share markets, given the paucity of returns available from safe assets, but until the economic outlook is more certain, this move could be delayed.

The same reasoning applies to other risk assets such as infrastructure, property and corporate bonds.

There are likely to be far-reaching consequences of the current upheav-

“... we believe that sticking to long-term investment strategies is the most sensible approach.”

al – the globalisation trend is quite likely to be reversed, particularly in industries determined to be of strategic importance, which will raise prices and dampen emerging markets' growth.

The need to monetise the substantial government debt burden could eventually lead to a resurgence in inflation, although this looks a distant concern at this juncture.

## Superannuation

Super is a very long-term investment, and most fund members have significant exposures to shares, property and infrastructure in their portfolios.

They will have suffered losses over the last quarter due to the widespread market fall, but this follows a 10-year period when returns to most asset classes were very strong.

For long-term investors the most sensible advice is to stick to a long-term strategy to provide a decent level of super to access during retire-

ment, and to accept that investing in high-return asset classes will never be a smooth path.

Tasplan utilises a lifecycle approach for its MySuper default option, which gradually reduces exposure to risky assets as you approach retirement.

The benefit of this approach has been made clear during the coronavirus crisis – although our young members have seen significant unit price setbacks (albeit following several years of strong returns), our older members in the Tasplan On-Track Maintain cohort have seen losses of less than 1 per cent, financial year to date, despite the equity market falls.

This performance underlines the importance of ensuring that you're invested in funds that have the right risk and return preferences for you, together with the value of using diversified asset pools.

Given the uncertainty regarding the economic outlook, it's impossible to predict whether share markets have tested their lowest levels, or could fall further in the short term.

However, as long-term investors we believe that sticking to long-term investment strategies is the most sensible approach.

# We're still here with you

## Wherever you are.

Keep up-to-date with Tasplan's response to COVID-19



[tasplan.com.au/coronavirus-update](https://tasplan.com.au/coronavirus-update)



1800 005 166



[info@tasplan.com.au](mailto:info@tasplan.com.au)

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**Tasplan**  
Super





# Supply chain champs

**Brett Charlton**

Agility Logistics



**T**ASMANIANS should be very proud of the supply chain champions of our state.

To the credit of everyone who drives a truck or forklift, works in a warehouse, stevedores on a wharf, crews a ship, and pilots an aircraft and a long list of everyone else that lives in the freight world, by and large freight is moving.

Never before has our understanding of living on an island at the bottom of the planet loomed as large as to be as confronting as it is right now. Tasmania has three primary methods for the movement of goods between our island and the other one.

Toll, Searoad and TT Line (there are other services for bulk materials and between King Island and Flinders as well as airfreight) - at the moment these lines are at capacity with a variety of goods as the normal trade of inbound cargoes mixed with the influx of resupply for supermarkets adds to pressure.

The main hurdle preceding the virus was the drain on capacity due to operational constraints on the Toll vessels (cyber-attack, industrial disputes on Webb Dock, backlog of cargo due to weather and technical events). These issues seem to have been predominantly resolved, however the capacity (for all ser-

vices) are being managed on priority and this causes some stresses on various industries - one representative said to me that "needs overtake wants" - seems to be a pretty good summary of everything these days.

One looming issue for Tasmania is the supply of empty equipment for our larger exporters. With backlogs of international import freight in Melbourne (at time of writing about 140 containers) this impacts the equipment flows that allow our manufacturing industries to accommodate their exports.

As a result of this, volumes of non-perishable loads can sit idle for a period of time that has the potential to worry buyers internationally around security to supply.

As these companies contribute to a large employment base as well as most of our power usage there is some cause for concern about the empty container flow in the months ahead.

The challenge is not only local but global with the world's trading balance being tipped on its head.



The TT Line's Spirit of Tasmania I and II are running at capacity with inbound goods.

Tasmania has a very strong aquaculture industry that requires price suitable solutions to supply export markets - these are becoming very hard to come by.

That said, the Tasmanian Government is working tirelessly with industry and exporters on potential solutions that at the time of writing is not precluding a direct freighter service ex-Hobart to Asia - although it is early days.

The Tasmanian Government has stepped up in relation to freight.

There are regular discussions between the various industries on virtual meetings chaired by Transport Minister Michael Ferguson.

On all occasions the government has been excellent in ensuring these concerns are documented and addressed, often within hours.

Retail stores are closing down and everything in those stores usually arrives here from overseas in a container. If these containers are not coming in with goods then the lack of the containers will eventually impact on exporters.

On a positive note there have been assurances from TT Line that despite the reduction in domestic tourist travelers, the Spirit of Tasmania vessels will continue to run for freight and therefore increasing capacity for trailers particularly.

Air freight exporters are feeling the pain considerably.

If your market is export of perishable goods to overseas destinations (or even import of medical equipment by aircraft) then the cost base and availability of space on an aircraft has just fallen off the cliff.

The majority of the space in an aircraft is not used for bag-

gage, but for freight. Lose passenger flights and you lose the space to access markets.

At the time of writing there are a subset of people working on freight charter aircraft and while usually there is always an answer to get something from A to B it is definitely coming at a cost.

## Stand-down rules

**C**ORONAVIRUS for most businesses is the worst thing that could happen.

Here at the TCCI we have been taking calls since the middle of last month on our business hotline (1300 559 112).

Many of those calls have been from businesses who have seen their forward bookings all but disappear or have seen all their revenue gone virtually overnight.

Standing down employees is something we have had many enquiries about.

The Fair Work Act (s.524-525) states that an employer may stand down an employee during a period in which the employee cannot usefully be employed because of a number of circumstances.

This circumstance is "a stoppage of work for any cause for which the employer cannot be reasonably held responsible".

**Stacey Joseph**

TCCI HR Business Services Manager



Before standing down employees there are actions that can, and where possible, should be taken.

We strongly recommend contacting us for some free advice (funded by Tasmanian Government) to ensure you in fact meet all of the requirements to legally stand down some or all of your workforce.

Some Enterprise Agreements and Employment Contracts contain specific clauses which relate to stoppage of work or conditions under which employees can legally be stood down. Stand down can be a more sustainable alternative than redundancy or termi-

nation. Our view is redundancy is an absolute last resort.

Remember, at some point this will all be over and you will need your workforce back! For this reason, there are some things to consider when standing down your workforce.

Provide some written documentation to advise that employees will no longer be receiving remuneration from your business as a result of stoppage of work.

Agree on terms of contact with employees - it's best to keep in touch so you know where they are and what they are doing. This is especially useful

if your employees gain employment elsewhere while you are not employing them.

Offer those employees with leave entitlements access to those entitlements should they want to use them.

Remember, you cannot force an employee into using their annual leave.

Standing down employees does not constitute a break in employment for the purposes of long service leave.

Essentially, when you legally stand down the employment relationship until such time as your business is trading again.

If you do not re-employ them once your business is trading again, you are required to pay them any entitlements including possible redundancy.



**SENATOR WENDY ASKEW**  
SENATOR FOR TASMANIA

There are a number of packages and assistance available to support businesses across the state.

For more information visit [www.australia.gov.au](http://www.australia.gov.au) or contact my office via phone or email.

☎ 03 6331 8501 ✉ [senator.askew@aph.gov.au](mailto:senator.askew@aph.gov.au) 📱 SenatorAskew

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# Tourism plans to re-build on solid foundation JobKeeper scheme vital

**LUKE MARTIN**  
CEO - Tourism Industry Council  
Tasmania

**I**T'S hard to believe just four weeks ago, Tasmania was on top of the tourism world.

All regions of the state were reporting a strong summer visitor season, our leading operators had triumphed at another Australian Tourism Awards, winning the most medals of any Australian state, and new hotels being built in Hobart and Launceston were literally counting down the days till opening.

Our biggest talking point as an industry was how to fix our underperforming vocational training system to start getting more Tasmanians skilled up and working in our visitor economy.

Then came the cancellation of Dark Mofo, and for a moment we thought that might be as bad as it gets for Tasmania from the COVID-19 situation.

Not in our worst nightmares could we have imagined what was to come, and the systematic and abrupt shut-down of our industry and the whole Tasmanian visitor economy.

We are all doing whatever we can to give our industry, our businesses and our workers, the resources and support



Tasmania's leading tourism operators celebrate their success at the recent Qantas Tourism Awards.

they need to ride through this storm and come back even better and stronger on the other side.

In this context, the support from the Tasmanian and Australian Govern-

ments, and the banks, has been critical and welcome.

The priorities for our operators who have been left with the prospect of little or no revenue for the next few

months at least has been pretty clear from the start.

Reducing business outgoings as quickly as possible, accessing cash support to survive the shut-down, and

securing the fundamentals of their operations, namely their staff.

The cash grants and tax credits from State and Federal Governments have been critical, as have the decision by banks to defer loan repayments.

While the JobKeeper payment meaning operators can retain their team of skilled Tasmanian professionals is critical to ensuring they can resume their operations as quickly as they can, as soon as they are able.

It was hard to close it down, but it's going to be much more challenging to re-open it again.

We'll have to stimulate demand to visit Tasmania in a very uncertain economic outlook, and restore our access routes into key markets with shell-shocked airlines.

It won't be easy. But we can take confidence in the fact that Tasmania has recovered strongly and quickly from past disruptions.

In times of global and economic uncertainty, our brand as a safe, friendly, and calming destination never shines brighter.

# Rental dialogue encouraged

THE Tasmanian Government is committed to keeping Tasmanians safe and secure through the challenges faced by the coronavirus pandemic.

Many Tasmanians have found that their income has been severely reduced which has placed enormous pressure on their ability to pay for usual living ex-

**Elise Archer**

Building and  
Construction Minister



penses such as rent. Earlier this month, the Tasmanian Government issued a Notice to prevent residential rental

evictions until at least June 30, 2020.

The Notice, issued under Section 22 of the COVID-19 Disease

(Emergency Provisions) Act 2020 passed by both Houses of Parliament, came into effect on Friday, April 3, 2020.

It is important to note that these changes are not an opportunity to avoid paying rent.

Tenants should continue to pay rent where they can. If tenants cannot pay their rent, they should, in the first instance, talk to their landlord or property manager about their circumstances and ask them for a temporary reduction in rent.

If an agreement is reached for a rent reduction, the agreement should be in writing and signed by both the landlord and tenant. Any agreement will be taken to form part of the residential tenancy agreement.

A small number of exemptions apply to the moratorium on rental evictions. This includes unlawful use of a property as well as wilful damage and violence.

Tenants can, of course, choose to vacate if they have been issued with a notice to vacate and are in agree-

ment with the notice. In addition, a notice to vacate due to the sale of a property where that sale contract was signed before the Notice was issued will also be exempt.

A notice to vacate can still be issued before 30 June 2020, but will have no effect until after this date.

Tenants or landlords

resort and that it is best to maintain a positive relationship between landlords and tenants.

Landlords and tenants are encouraged to discuss their concerns with each other.

The Government has also made changes to limit property inspections and certain repairs from taking place to sup-

Property inspections have also been limited during this time

"Right of entry" to a residential tenancy has changed meaning during the emergency period, a landlord or property agent can only undertake inspections under certain circumstances.

However, these changes do not prevent inspection by a landlord or their property agent where it is agreed by the tenant.

Before undertaking any allowed inspection during the emergency period, property agents and landlords should consider all current health advice and social distancing requirements.

The message is clear that we all need to stay home as much as possible in order to stop the spread of COVID-19.

Residential tenants and landlords can read more detailed information about these changes on the State Government Coronavirus website [www.coronavirus.tas.gov.au](http://www.coronavirus.tas.gov.au) or by contacting Consumer, Building and Occupational Services on 1300 654 499 or email [cbos.info@justice.tas.gov.au](mailto:cbos.info@justice.tas.gov.au)

Landlords and tenants are encouraged to discuss their concerns with each other.

can also apply to break a fixed term lease if its continuation would cause severe hardship.

Parties can apply to the Residential Tenancy Commissioner (the Commissioner) for an Order to terminate the agreement in the case of severe COVID-19 related hardship.

The Commissioner advises that this option should be seen as a last

port social distancing requirements during these unprecedented times.

During the emergency period, general repairs and maintenance to residential rental properties are not required to be carried out.

There is no change to requirements for emergency or urgent repairs as these are necessary to ensure the health and safety of tenants.

**Tasmanian Small Business Council**  
Uniting Small Business

**Small Business Hotline**  
**6211 8342**





Public Health Hotline  
1800 671 738

# Role for private cover

**Paul Lupo**

CEO, StLukesHealth

**T**HE private health system has a place in our lives more than ever.

As I have stated previously, the key foundation of the Australian health system's effectiveness, and what sets us apart from poorer performing health systems around the world, is the flexibility and sharing of burden provided by our public and private hospital systems working together.

Health systems around the world that rely solely on either a public or private health system tend to perform more poorly for their communities.

The recent support package announced by the Australian government, whereby the private hospital system has been enlisted to assist during the Coronavirus (COVID-19) pandemic, is a welcome relief to all those working on the front-line.

As the COVID-19 situation is changing daily it means we must be agile in our response.

While the situation is evolving, each state and territory around the nation is responsible for working with local hospitals to identify how they can best respond to the COVID-19 pandemic.

The Tasmanian response is continually adapting and while it will be similar to agreements in other states, it may be appropriate that we have elements of difference.

From a private health insurance perspective, it is still business as usual.

However, we have put in place a range of support packages to ensure our members are well supported during this time.

This has included postponing our annual premium increase, which was scheduled for April 1

We have put this measure in place to help our members whose work and personal lives may have been impacted by this virus.

We understand for some, this will not be enough, and we invite these members to contact us so we can discuss how we can be of assistance.

The value of private health insurance has never been as great as now.

At this time point surgery is still occurring. Those members who are on the waiting lists for Category 1 and urgent Category 2 treatment, will still receive treatment unless they've been told otherwise from their medical specialist.

Ongoing in-patient medical treatment for modalities like chemotherapy, wound and pain management are still going ahead.

And if you require emergency treatment, for instance you break your hip, you can still have this in a private hospital with a specialist of your choice.

When elective surgery recommences in its entirety, it is expected that public waiting lists will blow out further than their previous high levels.

Privately insured patients will be able to seek faster treatment from a specialist of their choice and reduce what will be a significant public health burden for elective surgery.



St.LukesHealth will continue to fund inpatient psychiatric care as well as other types of psychiatric care that would ordinarily be delivered in a hospital inpatient setting.

It is important to remember that during these times of great stress, that we ensure our vulnerable members are well supported.

Having observed heightened levels of anxiety around COVID-19, St.LukesHealth has now introduced telehealth services for clinical psychology and counselling within our Ex-

tras suite of products to ensure our members are well supported during this time.

We are also rolling out telehealth service options, where deemed effective, for other services including physiotherapy, and will continue to review what other Extras services are appropriate to be delivered via telehealth to ensure continuity of care for our members who require or are continuing treatment during the COVID-19 pandemic.

The introduction of telehealth services by no means implies that you cannot visit your medical provider for a face-to-face consultation.

It is another means of providing members with an option should they be ill or feel they cannot leave their home.

St.LukesHealth's health service delivery division – Salveo Healthcare Services - currently assists more than 300 members living with chronic disease.

We are looking to extend this by several hundred over the coming weeks.

COVID-19 will not stop you from accessing urgent medical care as a private patient in a private hospital.

It will not stop you from visiting your dentist if you break a tooth.

## It's OK to be in business

**ROBERT MALLET**  
Tasmanian Small  
Business Council  
Chief Executive  
Officer

WITH all the rules and talk about what you can and can't do in the coronavirus age, there's a lot of confusion in the small business community about whether or not it's OK to run a small business or to advertise your wares.

Exactly what is an "essential service" that people can leave home to access?

The answer is: as long as your business is lawfully operating and you

are practising appropriate coronavirus control and hygiene (one person per four square metres of aisle space, hand sanitiser available, regular cleaning etc), you are entitled to operate your business.

The "Stay at Home" order issued by Director of Health Mark Veitch spells it out in black and white, one of the exemptions for not staying at home is: "shopping for supplies or services that are **lawfully operating** while this direction is in force".

So as long as you aren't one of those businesses which have been closed as part of the coronavirus

response (for example, a pub or a gym) it is legal for people to come to your business – and most importantly, it is legal for you to trade and seek to sell them goods or services.

Every small business should be doing what it can to reduce the risk of the virus. For example, you shouldn't encourage browsing – when people come to your store, it should be to directly access the product or service they are seeking, and then they should be heading straight back home.

Other practical things your business can do, include: encourage con-

tactless payment, put in place on-line ordering and delivery if you can, block out car spaces (if you have them) to limit the number of people in your store at one time, put markers on the floor ahead of the checkout so that people remain at least 1.5 metres away from each other.

We are likely to remain in this age of social distancing for some time so it makes good sense to adjust your business model accordingly.

• At the time of writing, additional retail business closures apply on the North West Coast.

**Elise Archer**  
Liberal Member for Clark

For assistance during the COVID-19 pandemic, you can contact my office

(03) 6165 7739  
elise.archer@dpac.tas.gov.au

**Stay home. Save lives.**

## PROPERTY MATTERS

# Industrial strength

**Scott Newton**

 Property Matters with  
**Knight Frank**


**Knight Frank Tasmania's highly experienced specialists in commercial sales and leasing, Rob Dixon (Launceston) and Nicholas Bond (Devonport), share their views on the North West Tasmanian industrial sector.**

**D**ESPITE markets being heavily influenced by the impact of COVID-19, a continual analysis of activity is being made to understand the impact it will have on commercial real estate markets in Tasmania and the industrial sector on the North West Coast.

This sector of the market has been strongly sought after during the past six months.

Early signs are that during the COVID-19 pandemic, enquiry rates for properties have actually strengthened, and we can probably put this down to self-isolation giving investors an opportunity to

look on-line of the opportunities presenting in the market.

With market volatility in other sectors, we are starting to see a return of investors to the commercial markets after the initial influence of COVID-19.

Market sentiments from the investors is that the national code for a framework around relief and abatements has provided the surety and confidence the investors need in understanding their position with tenants.

Investors' due diligence will be heavily focused towards the longevity and viability of the lessee, and their ability to meet commitments in the short-term.



The industrial precincts on the North West Coast is enjoying a period of demand and strength.

Knight Frank continues to be involved in working with these companies to secure new facilities or opportunities already in the market.

Sales of five industrial facilities during 2019 had reflected investor appetite, which was becoming difficult to fulfil and therefore resulting in investors accepting lower yields.

Recent negotiations indicate the prime industrial yields in the North West should fall to a range of 7.00-7.50% during the past six months.

We are expecting that the return of strengthening enquiries for industrial properties is somewhat reflective of the overall commercial property market in Tasmania.

The market has had time to take a "deep breath", and with transactional activity returning to the market it is evident sectors of the market will start trading at similar levels of values.

The markets are building the short-term rental cash flow impact into their calculations.

Knight Frank has transacted a number of significant properties over the past three weeks which have demonstrated values and yields will hold up as investors are returning to the market.

Interstate investment has been a strong sector of our buying bench, and the isolation bans have restricted their

ability to inspect to pursue these opportunities further.

Prior to COVID-19 the industrial sector across North West Tasmania had seen a significant strengthening in both occupier and investor demand throughout Q2&3 2020.

This trend is consistent with national markets, some of which had seen an unprecedented amount of capital seeking to expand or enter the sector.

The enquiry level for modern

warehousing across the North West had strengthened and companies were struggling to find suitable larger format modern warehousing with appropriate clearance heights to satisfy their requirements.

Within the Devonport region, occupier opportunities in the Don Road precinct are virtually non-existent, with occupiers having no choice but to push out to other markets including Quiboia, Spreyton, East Devonport, Latrobe and Ulverstone.

## PROPERTY VIEW

April 2020



### Prestige hotel accommodation.

122 York Street, Launceston

**For Sale** by Expressions of Interest



3 Levels plus cellar



Bar & large entertainment



Solid construction

Built in the 1960's by Boags Brewery, formerly The Exchange Hotel & now the St James Hotel. Situated with good street frontage and provides multiple entertainment areas. 8 ensuite rooms and a 4 bedroom managers accommodation provides further tourism opportunities.

Rob Dixon **0408 134 025**  
Charles Black: **0409 317 607**



### Strategic re-development opportunity.

200 Campbell Street, North Hobart

**For Sale** by Expressions of Interest



Site area:  
2,845 sqm\*



Zoning  
'Commercial'



Building area:  
936 sqm\*

High profile, re-development site that appeals to a multitude of uses (STCA). Very well located, within easy walking distance to Hobart's CBD, North Hobart's famed retail and highly accessible from greater Hobart's arterial road network. Previously utilised as a showroom with rear warehouse and substantial parking.

Scott Newton: **0409 186 261**  
Richard Steedman: **0408 559 046**  
George Burbury: **0408 333 523**



## Welcome George Burbury.

Knight Frank are delighted to welcome **George Burbury** into the Commercial Sales and Leasing team. George joins us from the Knight Frank Melbourne office and further strengthens our national and international reach with George being an active member on multiple Knight Frank Asian Roadshows.

George is thrilled to be able to combine his passion for property with his love for his home state.



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