

CREATING AN ECONOMICALLY PROSPEROUS PENINSULA

Yorke Peninsula Council Business Grants

Business Enhancement Program



SUPPORTING A STRONG, DIVERSE ECONOMY THAT
ATTRACTS MORE BUSINESSES AND CREATES
EMPLOYMENT OPPORTUNITIES



AN OVERVIEW OF THE BUSINESS ENHANCEMENT PROGRAM

If you are a business looking to set up in the Yorke Peninsula Council district

OR

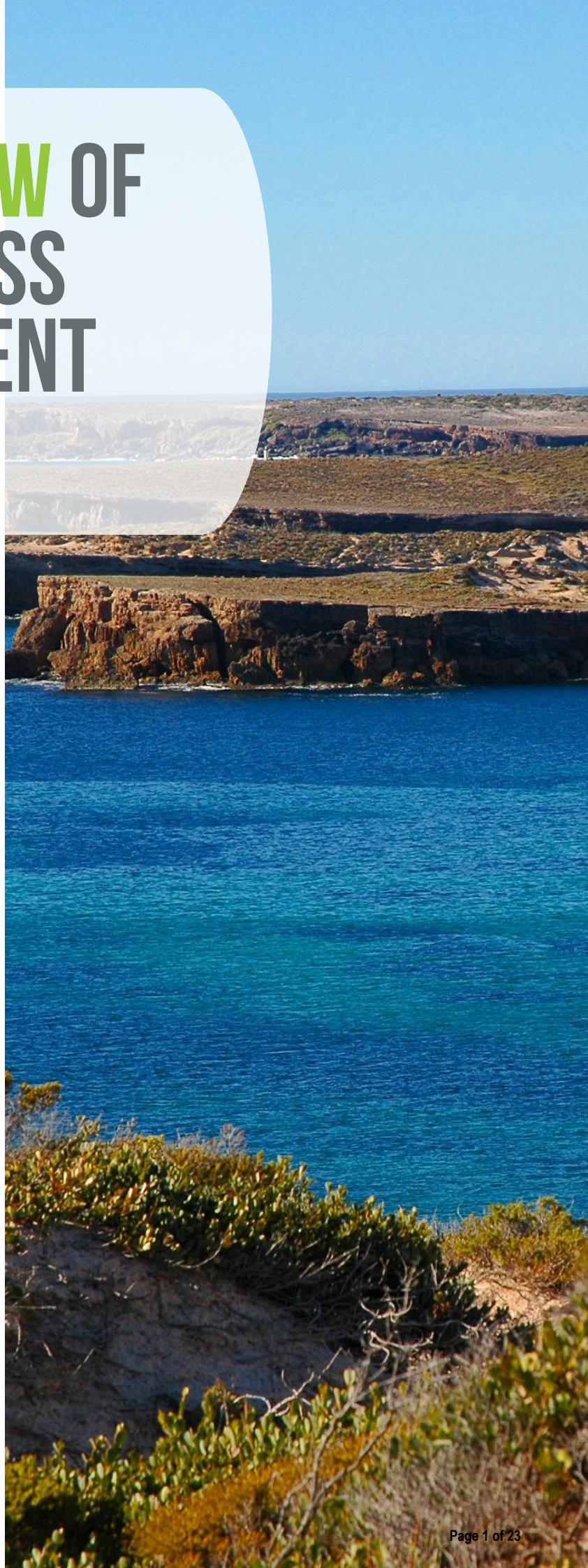
If you are an existing local business looking to create new employment opportunities or expansion into new markets

We want to help!

Yorke Peninsula Council is committed to supporting economic growth and job creation and want to make a positive impact on the local business environment and the local economy. An amount of \$20k per annum has been allocated in Council's annual budget to support local businesses - both new and expanding.

This program includes not only financial grants but other means of assistance to bring your business ideas to reality. The funding may be used for investment in new equipment or infrastructure, training or conference attendance, mentoring and networking opportunities, rent assistance, relocation costs etc. Any proposal that will boost the local economy will be considered under this programme.

The funding will close when all of the \$20k has been allocated for the financial year. Non-financial support is continuous - we will always be here to help.





Categories of Support

To assist businesses we have developed three separate streams and the applications processes will vary depending on the stream selected.

For example, 'quick response' grants will go through a simplified process compared to an 'expansion grant' which will require more detailed information.

1

QUICK RESPONSE GRANTS - Aimed at simple, low cost applications i.e. less than \$5k

Refer to Pages 3-4 for further detail.

2

START-UP GRANTS - Start up grants are designed to accelerate the establishment of a new business. Under this category, applicants will be expected to be planning to generate the majority of their income from other sources (i.e. not from this grant).

Refer to Pages 5-6 for further detail.

3

EXPANSION GRANTS - Growing an established business – either into new markets, new property, new products or services, expansion of current property or employment growth.

Refer to Pages 7-8 for further detail.

QUICK RESPON

SIMPLE, LOW COST APPLICATIONS - <\$5K FUNDING

ARE YOU A SMALL BUSINESS LOOKING FOR SUPPORT?

Have you been operating for a while but need just a little extra support to take your business to the next level?

Through this program, we are providing quick access to financial or non-financial support.

This category has been specifically tailored for busy small business owners who just need a little extra help. The application process has been designed with minimal "paperwork" required.

Note: matched funds may be required. Refer to page 19 for further details.



ONSE

1

This category is for low cost financial support & / or Council non-financial support.

WHAT SPECIFICALLY DO YOU NEED FOR YOUR BUSINESS TO FLOURISH?

This type of assistance may include:-

- Conference registrations fees including travel and accommodation.
- Other forms of accredited training and skills enhancement.
- Collaboration or mentoring programmes.
- Advice and guidance from Council staff on a variety of subjects.
- Marketing, advertising, publicity and promotional costs.
- Small plant and equipment purchases.
- Short term rent assistance.

START-UP GI

ACCELERATE THE ESTABLISHMENT OF A NEW BUSINESS

ARE YOU LOOKING TO START A NEW BUSINESS?

Start up grants are designed to accelerate the establishment of a new business.

Under this category, applicants will be expected to be planning to generate the majority of their income from other sources (i.e. not from this grant).

Note: matched funds may be required. Refer to page 19 for further details.



GRANTS

2

This category is for getting new businesses 'off the ground'.

HOW CAN WE HELP TRANSFORM YOUR BUSINESS IDEA INTO REALITY?

Assistance which applicants may benefit from within this category include:

- Guidance from Council's Development Service staff when determining location to set up (i.e. what is the land zoned for), assistance with development applications.
- Waiver of fees for development applications, environmental health inspections and other approval charges.
- Council assistance in identifying vacant properties for lease.
- If a Council building is available (and fit for purpose), rent relief for a fixed period.
- Local introductions/connection to local business groups, real estate agents etc.
- Relocation costs.
- Rent assistance (capped for fixed period)
- Council rates relief.
- Assistance to identify other grant funding sources (i.e. Commonwealth or State).
- Support from Council still to secure further financial assistance via the Commonwealth or State.



EXPANSION

EXPANDING AN EXISTING BUSINESS

DO YOU WANT TO GROW YOUR ESTABLISHED BUSINESS?

Are you thinking about growing your business - either into new markets or new property?

Do you want to expand into new products or services or simply just need to expand your current property in order to grow your revenue or create employment growth?

We can help through this category of grant.

Note: matched funds may be required. Refer to page 19 for further details.



3

GRANTS

This category is for entering into new markets, property, products or services or expansion of property or employment.

IS IT TIME TO GROW YOUR SUCCESSFUL BUSINESS?

Funding may be used for:-

- Conference registrations fees including travel and accommodation.
- Other forms of accredited training and skills enhancement.
- Collaboration or mentoring programmes.
- Advice and guidance from Council staff on a variety of subjects.
- Marketing, advertising, publicity and promotional costs.
- Small plant and equipment purchases.
- Short term rent assistance.
- Guidance from Council's Development Service staff when determining location to set up (i.e. what is the land zoned for), assistance with development applications.
- Waiver of fees for development applications, environmental health inspections and other approval charges.
- Council assistance in identifying vacant properties for lease.
- If a Council building is available (and fit for purpose), rent relief for a fixed period.
- Local introductions/connection to local business groups, real estate agents etc.
- Relocation costs.
- Rent assistance (capped for fixed period)
- Council rates relief.
- Assistance to identify other grant funding sources (i.e. Commonwealth or State).
- Support from Council still to secure further financial assistance via the Commonwealth or State.
- Purchase of new infrastructure, machinery etc.
- Recruitment of new staff.
- Capacity building training with recognised training providers or qualified consultants.

Other assistance may also include Council support to access Building Upgrade Finance scheme.

ELIGIBILITY

TO BE ELIGIBLE, AN APPLICANT MUST:

- Have a registered Australian Business Number (ABN) or provide evidence of intent to register,
- Be located or committed to locate within the Yorke Peninsula Council district,
- Have evidence of an appropriate legal structure such as a sole trader, Australian registered company or company limited by guarantee (or have written evidence that you are moving towards becoming one of the above),
- Evidence of a bank account in the name of the applicant,
- Be able to demonstrate why and how their application will have a positive impact on the local business environment,
- Be able to demonstrate long-term financial viability as evidenced by business plans/ projected financial statements, including key assumptions underpinning cash flow projections,
- Have matched funds (\$1 for \$1 or \$2 for \$1 if >\$2.5k) where required (refer page 19 for details),
- Provide details of all Commonwealth and State Government grants received in the past two years and any pending applications for grants,
- Be able to complete the stated grant objectives within 12 months following approval of the grant,
- Be a business that will enhance (not compete with) existing businesses, and
- Have no outstanding debts of any kind to the Yorke Peninsula Council.



GRANT FUNDING CANNOT BE USED FOR:

- Retrospective funding,
- Payment of debt or outstanding loans,
- Charitable fundraising,
- Activities that could be perceived as benefitting a political party or party political campaign,
- Religious functions that could be perceived as divisive within the community,
- Activities that create, encourage or perpetuate militarism,
- Activities that will exploit people through the payment of below-award wages or poor working conditions,
- Gift vouchers, prizes or trophies,
- Items funded by other Council grants,
- Projects/objectives which are more appropriately funded by State, Commonwealth or other industry sources,
- Projects that do not have a clearly identifiable benefit to the Yorke Peninsula business community, and
- Projects that directly contravene Yorke Peninsula Council policies and By-Laws.



THE PROCESS

01

Call Yorke Peninsula Council on 08 8832 0000 and ask to speak to the Business & Economic Development Officer to discuss your business needs and determine what level of assistance can be offered.



02

Complete a grant application via Council's website.



03

Dependent upon what specifically is requested in the grant application, an assessment may be made directly by Council staff, or if the application is for >\$5k cash the application needs to be approved at a Council Meeting.



04

Once the grant has been approved, high level information will be published in the next Council agenda.



05

Throughout the life of the project, complete the required progress reports OR at the completion of the project, acquit the grant.



06

Exceed at your business!



THE ASSESSMENT

All applications will be assessed on a case by case basis. Applications will be assessed using the following criteria:

- ALL eligible criteria has been met,
- The scale of the economic impact likely to be achieved (e.g. creating the conditions for business success, industry or business development, investment attraction, expansion of employment opportunities, activation of a vacant site or revitalisation of an underused premises etc.),
- The quality of the application (e.g. well developed, clear and realistic goals, accurate financial/business plan etc.), and
- Demonstration of adequate considerations of any environmental impacts.



RISK ASSESSMENT

No matter the nature or size of your business activity, it will have risks. It is the responsibility you as the Business Event Owner, to identify and manage these risks (Risk Management Plan).

The risks must be clearly identified, assessed and managed in line with the International Risk Management – Principles and Guidelines ISO 31000:2009

HOW TO COMPLETE A RISK ASSESSMENT:

Step 1 - Identify the risk (What could happen?)

List all of the hazards or possible situations associated with the activity that may have the potential to harm people, property or the environment to potential injury, illness, damage, etc.

It is useful to ask the following questions:

- What can happen, where and when?
- Why and how can it happen? (consider possible causes and scenarios)

Step 2 – Analyse the risk (How likely is it that it will happen?)

To help decide the best approach for addressing the risk:

- Evaluate the measures (controls) that are already in place and consider their effectiveness.
- Examine the risk in terms of “consequence” (what could happen as a result of something occurring)
- Examine the risk in terms of “likelihood” (the probability of something happening).

Consequence Rating Table

Description	Safety	Reputation	Legal & Regulatory	Environmental	Financial	IT/Records	Service Delivery
Catastrophic	Death. Critically life threatening injury/illness.	State-wide negative media coverage for 2 years or greater. Insolvency.	Criminal charges/ prosecution/ fines >\$2mil.	Irreversible extensive, detrimental environmental damage/loss of environmental amenity.	>\$2mil	Irreversible, extensive loss/ damage/ access to IT infrastructure/ data.	Complete loss of Critical Business Functions (as defined in BCP).
Major	Severe, potentially life threatening injury/illness i.e. loss of limb.	State-wide negative media coverage for 12 months up to 2 years. Council dismissed.	Criminal charges/ prosecution/ fines \$1mil to <\$2mil.	Extensive, detrimental environmental damage/loss of environmental amenity for >12mths.	>\$1mil to <\$2mil	Extensive loss/ damage/ access to IT infrastructure/ data >3mths.	Loss of Critical Business Functions (as defined in BCP) >3mths.
Moderate	Non-life threatening injury/illness requiring hospitalisation.	State-wide negative media coverage for up to 12 months. Council dismissed.	Prosecution/ fines \$250k to <\$1mil.	Extensive, detrimental environmental damage/loss of environmental amenity for >1mth and <12mths.	>\$250k to <\$1mil	Extensive loss/ damage/ access to IT infrastructure/ data <3mths.	Loss of Critical Business Functions (as defined in BCP) >1mth and <3mths.
Minor	Non-life threatening injury/illness requiring medical treatment by a doctor. No hospitalisation.	Extensive local media coverage.	Prosecution/ fines \$100k to <\$250k.	Limited environmental damage/loss of environmental amenity for <1mth.	>\$100k to <\$250k	Partial Loss/ damage/ access to IT infrastructure/data	Loss of Critical Business Functions (as defined in BCP) <1mth.
Insignificant	Non-life threatening injury requiring first aid treatment.	Some local media coverage.	Prosecution/ fines <\$100k.	Containable incident with minimal environmental damage/loss of environmental amenity.	<\$100k	Minimal Loss/ damage/ access to IT infrastructure/data	Delayed or untimely service delivery to community.

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Likelihood Rating Table

Likelihood	Description	Likelihood %
Almost Certain	Expected to occur in most circumstances	95% or greater chance
Likely	Will probably occur in most circumstances	75% to <95% Chance
Possible	Not expected to occur but could under specific circumstances	25% to <75% Chance
Unlikely	Not expected to occur and no previous occurrences	5% to <25%
Rare	Expected to occur only in exceptional circumstances	<5% Chance

Risk Matrix

Consequence and Reporting Action

Likelihood		Insignificant	Minor	Moderate	Major	Catastrophic
	Almost Certain	Moderate	High	High	Extreme	Extreme
Likely	Moderate	Moderate	High	Extreme	Extreme	
Possible	Low	Moderate	Moderate	Extreme	Extreme	
Unlikely	Low	Low	Moderate	High	Extreme	
Rare	Low	Low	Moderate	High	High	

RISK ASSESSI

This will help determine the level and risk and assist in making the decision about how to treat the risk (refer risk matrix).

Step 3 – Evaluate the risks

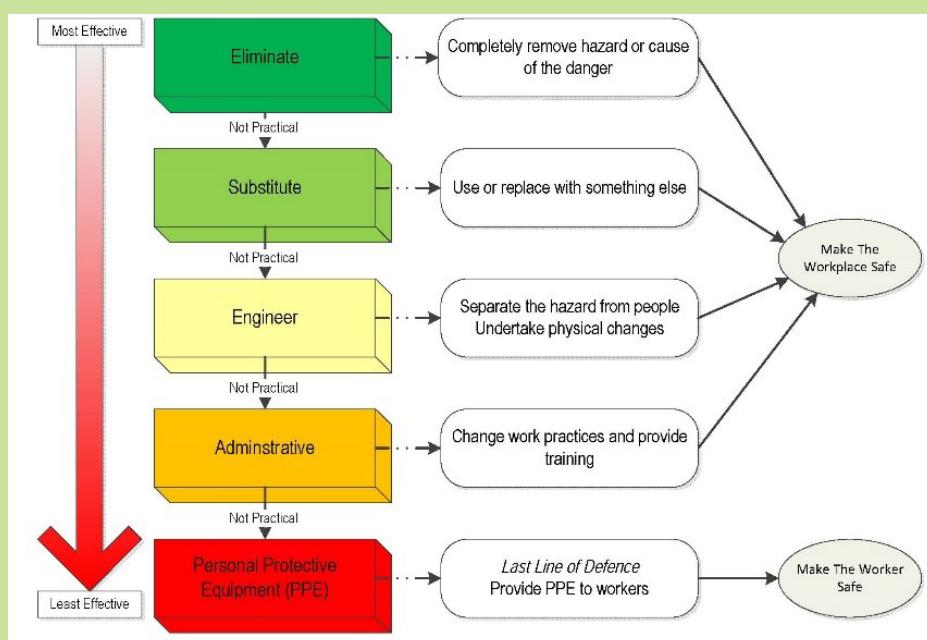
Use the information in Step two (2) to decide on how to treat the risk. Identify what practical measures (controls) could be put in place to eliminate or reduce the likelihood of the risk occurring.

Different risks will require different controls to treat the different levels of risk.

Step 4 – Treating the risk (What controls are required to be put in place to mitigate the risk?)

There are a range of options for treating risk. Identify the options for treatment (controls), these may include:

- Eliminating or avoiding the risk where possible
- Reducing the likelihood of the risk by putting measures (controls) in place
- Implement the treatment/controls.
- The Hierarchy of Control table can be used as a guide as to what type of controls you could put in place to manage the hazards once you have assessed their risk level.



MENTS - CONT.

Risk Assessment Example

When developing a risk management plan for your business activity, please consider all of the possible risks.

RISK	LIKELIHOOD	CONSEQUENCE	LEVEL OF RISK	TREATMENT/CONTROLS	RESPONSIBLE PERSON
Project purpose and outcomes were not well-defined and no are longer achievable.	Possible	Insignificant	Low	Speak to Council's Business & Economic Development Officer to talk through the project before lodging the grant application.	Business Owner
Budget was not correct and there are not enough funds available	Possible	Minor	Moderate	Multiple quotes have been obtained prior to lodging the grant application, which include any shipping and other associated costs.	Business Owner
Scope Creep – more steps required to complete the activity than originally identified.	Possible	Insignificant	Low	Speak to Council's Business & Economic Development Officer to talk through the project before lodging the grant application.	Business Owner
Acts of God e.g. extreme weather, fire, flood leading to a cessation of the business.	Unlikely	Moderate	Moderate	Ensure appropriate business insurance is in place. If the business activity is dependent upon the weather – check BOM for forecasts and average reported weather patterns.	Business Owner
Consultant or contractor delays, therefore project gets behind schedule.	Possible	Moderate	Moderate	Seek out multiple providers or research alternative options before lodging the grant application.	Business Owner
Poor implementation and process problems such as procurement, production, and distribution.	Possible	Insignificant	Low	Speak to Council's Business & Economic Development Officer to talk through the project before lodging the grant application in addition to seeking multiple providers for procurement, production of goods.	Business Owner
Market risks including known or unknown competitors, as well as credit risks.	Possible	Minor	Moderate	Undertake appropriate research on market competitors, including an Environmental Scan before lodging the grant application.	Business Owner



ACQUITTING

WHY YOU NEED TO ACQUIT YOUR GRANT

Having completed your funded project, Yorke Peninsula Council needs to gather information from you.

The information provided in your Acquittal Report will:

- account for your use of ratepayer funds or Council resources, demonstrating that the funding / support was used for the purpose for which it was provided and in accordance with your Funding Agreement
- assist Council in assessing how successful this Business Enhancement Program is in meeting the needs of the local business sector and the broader Yorke Peninsula economy
- provide you with the opportunity to make suggestions regarding improvements to the Business Enhancement Program.

WHEN SHOULD YOU ACQUIT YOUR GRANT?

Your Acquittal Report due date and full acquittal requirements are specified in your Letter of Offer / Funding Agreement.

If you have difficulty providing your report on time or complying with any specified requirements, call Council and speak with the Business and Economic Development Officer as soon as possible.

SUBMITTING YOUR ACQUITTAL

Your acquittal will be provided to you as an on-line form and needs to be submitted via Council's website.

If, as part of your grant conditions, you are required to submit an opinion or certification by an independent auditor that verifies your financial reconciliation, you will need to have this documentation completed and ready to upload as part of acquittal process.

RECEIVING YOUR GRANT



ACCEPTANCE OF YOUR ACQUITTAL

We will notify you once we have received and accepted your Acquittal Report.

You will then have completed all of your obligations under the Letter of Offer / Funding Agreement.

WHAT HAPPENS IF YOU DON'T ACQUIT?

If you do not satisfactorily acquit your grant you will not be eligible to apply for any further funding or support from Council through any of the funding streams.

Furthermore, Council may take action to recover funds.

WHAT OUTCOMES OR BENEFITS WERE REALISED AS A RESULT OF THE FUNDING?

GENERAL INFORMATION ABOUT THE PROGRAM

COMPLIANCE

All applicants must ensure that they hold or are in the process of obtaining any required permits or licences required for conducting business (e.g. liquor licences, mobile vendor permits, outdoor dining permits, signage permits etc.).

Applicants must also ensure that they are operating in accordance with relevant Yorke Peninsula Council policies and all other Commonwealth and State legislation.

Applicants who are under investigations for breaches to any federal/state or local government laws and regulations will be ineligible to receive a grant. This may also extend to entities and their representatives that may be subject to proceedings for bankruptcy or breaches of the Corporations Act 2001.

NON-CONFORMANCE

If Council believe that grant recipients haven't cooperated with the intent of this programme and have 'wasted' funds provided, recipients may need to pay back some or all of the funds provided.

MATCHED FUNDING

Each application for funding must include funds from the applicant.

For grants up to \$5,000 (GST exclusive) for each \$1 granted, the applicant is expected to contribute a matching \$1 towards the project (e.g. \$2,500 applicant: \$2,500 grant – total of project \$5,000 (GST exclusive)).

For grants over \$5,000 (GST exclusive) for each \$1 granted, the applicant is expected to contribute a minimum of \$1 towards the project, however a greater co-contribution may be required. This will be assessed on a case by case basis and the final decision will be made by Council.





CONFIDENTIALITY AND COMMERCIAL-IN-CONFIDENCE CONSIDERATIONS

If an applicant believes that any information provided in their application is confidential or commercial-in-confidence, the applicant must clearly identify such information and the reason for its confidentiality.

Applicants should be aware that the Council is subject to certain legislative requirements, including public disclosure in accordance with the *Local Government Act 1999*.

Council will treat all information provided by applicants sensitively. Any information contained in, or relating to, an application, including information identified by an applicant as confidential, may be disclosed by Council:

- to its employees, Elected Members or third-parties in order to evaluate and assess the application;
- if the application is successful, for promotion where information is authorised or permitted by law to be disclosed; and/or where the information is already in the public domain.

RECORD KEEPING

As part of the funding conditions you will be required to keep all relevant financial accounts and records relating to the grant.

ACKNOWLEDGMENT OF FUNDING

Successful grant recipients will be required to acknowledge the Council's support in relation to the Activities supported through this Business Enhancement Program in all promotional and advertising material by using either:

- logos of the Yorke Peninsula Council ; or
- the phrase "supported by the Yorke Peninsula Council's Business Enhancement Program".

ADDITIONAL SUPPORT

There is a wide range of existing programs available to assist new and existing businesses to achieve their full potential. Business owners can access this support directly, or through this program.

1

BUSINESS.GOV.AU

Provides list of available grants, assistance, training events and advisory services to help find the right support for your business activities.
Refer www.business.gov.au

2

AUSTRALIAN TRADE AND INVESTMENT COMMISSION (AUSTRADE)

The Australian Government's International trade promotion and investment attraction agency. Refer www.austrade.gov.au

3

EXPORT FINANCE AUSTRALIA

Australia's export credit agency, enabling small businesses by helping them win business, grow internationally and achieve export success. Refer www.exportfinance.gov.au

4

DEPARTMENT OF INDUSTRY, INNOVATION AND SCIENCE

Enabling growth and productivity for globally competitive industries. The Department of Industry, Innovation and Science is an administrative and regularly function that helps Australian Industries prosper. Refer www.industry.gov.au

5

BUSINESS SA

Business SA offers a range of services, products, advice and training to help businesses reach their potential, including in export markets. Also available is the "Regional SA Young Entrepreneur Scheme", a 12 month program to assist South Australians aged 18-35 to turn their business concept into reality, including creating a sustainable business model . Refer www.business.sa.com

6

FINDER

At Finder, their mission is to help you grow your business. That includes taking control of your cash flow and finding the right finance and tools to manage and expand your business operations. Refer www.finder.com.au/business

AL TOOLS

7

REGIONAL DEVELOPMENT AUSTRALIA – YORKE AND MID NORTH

From mature business looking to grow to new start-ups, they're on hand to connect you with tools and resources, government funding or the information and contacts you need. Refer www.yorkeandmidnorth.com.au

8

GRANTASSIST

GRANTassist provides businesses with access to up to date information on State and Federal Government assistance and programs relevant to Businesses. Refer www.grantassist.sa.gov.au/business

9

PRIMARY INDUSTRIES AND REGIONS SA (PIRSA)

PIRSA is a key economic development agency in the Government of South Australia, whose purpose is to grow primary industries and drive regional development. Refer www.pir.sa.gov.au

10

ADELAIDE UNIVERSITY – THINCLAB WAITE

The ThincLab incubator program supports start-ups from prototype through launch and scale. This network provides pathway for high growth enterprises looking to expand into European and Asia Markets. Refer www.adelaide.edu.au/thinklab

11

FLINDERS UNIVERSITY – NEW VENTURE INSTITUTE (NVI)

At NVI, they link business, government and the community sector to all the university has to offer. They showcase the R&D innovations of the future, and ensure robust industry-university links. Refer www.nvi.flinders.com.au

12

LEAPSHEEP

LeapSheep is an Adelaide based company that provides innovative thinking regarding how to launch a start-up company or plan for business growth. They offer mentoring, educational modules and have workspaces available in the City. Refer <https://leapsheep.biz/>

8 Elizabeth St, Maitland SA 5583
Telephone: 08 8832 0000
E-mail: admin@yorke.sa.gov.au



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