



CREATING AN ECONOMICALLY PROSPEROUS PENINSULA

Supporting a strong, diverse economy that attracts more businesses
and creates employment opportunities



Business Enhancement Program

Business Grant Guidelines

AN **OVERVIEW** OF THE BUSINESS ENHANCEMENT PROGRAM

Are you a business looking to set up in the region of Yorke Peninsula Council?

OR

Are you 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, job creation and business development. This program is designed to specifically support Yorke Peninsula businesses in any stage of the business lifecycle.

The program includes non-financial assistance and business grants

NON-FINANCIAL ASSISTANCE

Businesses, regardless of their lifecycle, operation scale or industry, can be provided with access to assistance and support from Council staff in the areas of:

- Planning/development approvals.
- Assistance in land zoning determination.
- Developing business/marketing plan.
- Seeking grant funding opportunities.
- Writing grant funding applications.
- Local knowledge, such as community profile, market data, business directory, contacts/connections etc.
- Policy compliance.
- Human resource management and recruitment/ financial and accounting/ risk management and contingency planning/ cyber security/ work health and safety/ waste management/ sustainability practices.
- Doing business with Council.

We are always here to help. Please email admin@yorke.com.au or call 08 8832 0000 and ask to speak to the Economic Development team to discuss your business needs.



BUSINESS GRANT

An amount of \$20,000 per annum has been allocated in Council's annual budget to support local businesses.

Business grant applications are open all-year-round. The grant applications will close when all of the \$20,000 has been allocated for the financial year.

Any proposal that will boost the local economy will be considered under this grant funding.

To assist business with bespoke support, the business grant consists of three streams.

1

QUICK RESPONSE STREAM

This stream has been specifically tailored for busy small business owners who just need a little extra support to take your business to the next level.

The application process has been designed with minimal "paperwork" required.

Under this Stream, the grant funding is capped to \$2,500 per application.

2

START-UP STREAM

Designed to accelerate the establishment of a new business, alleviate business hardship in its infant stage (up to 01 year of the business launch).

Grant funding is functioned as support only. Start-up businesses will be expected to be planning to generate the majority of their income from other sources (i.e. not from this grant).

Under this Stream, the grant funding is capped to \$10,000 per application.

3

EXPANSION STREAM

Aimed at assisting the growth of an established business, either into new markets, property, products or services or escalating the current property.

These expansions are expected to grow business revenue as well as bring more local jobs.

Under this Stream, the grant funding is capped to \$10,000 per application.

ELIGIBILITY

WHAT PROJECTS ARE ELIGIBLE UNDER EACH STREAM?

FUNDING CAN BE USED FOR...			
PROJECTS	QUICK RESPONSE	START-UP	EXPANSION
The acquisition of small plant and equipment.	✓	✓	✓
Purchasing new infrastructure, machinery, etc.	✗	✗	✓
IT equipment installation and software development.	✓	✓	✓
Mentoring, training, conference attendance and networking opportunities (where not eligible for other available programs).	✓	✓	✓
Production of marketing and promotion activities and materials.	✓	✓	✓
Hosting an event that a majority of the event's benefits are delivered to the local business community and the local economy rather than the host's profit.	✓	✗	✗
Council rate relief (capped for a fixed period)	✗	✓	✗
Rent assistance (capped for a fixed period)	✗	✓	✗

Your project does not perfectly fit in this list?

Please discuss your proposal with the Economic Development team. Generally, if your project is proven to create jobs and bring positive impact to the local economy of Yorke Peninsula, it can be eligible for the Council's business grant funding.



ELIGIBILITY

WHO IS ELIGIBLE TO APPLY FOR THE BUSINESS GRANT?

To be eligible, an applicant must:

- Have a registered Australian Business Number (ABN) or provide evidence of intent to register;
- Have evidence of an appropriate legal structure such as a sole trader, trust, Australian registered company or company limited by guarantee (e.g., Certificate of Registration of a Company issued by Australian Securities and Investments Commission) (or have written evidence that you are moving towards becoming one of the above);
- Hold or are in the process of obtaining any required permits or licences for conducting business (e.g., liquor licences, food business notification, mobile vendor permits, outdoor dining permits, signage permits etc.);
- Operate the business in accordance with relevant 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 the 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;
- Be located or committed to locate within the Council's region;
- Evidence of a bank account in the name of the applicant or the business;
- 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;
- Secure appropriate permissions and approvals for the project (e.g., development approval, property owner approval) or a statement of intent to secure such permissions;
- Be a business that will enhance (not compete with) existing businesses; and
- Have no outstanding debts of any kind to the Council.



ELIGIBILITY

WHAT THE GRANT MONEY CAN NOT BE USED FOR?

The funding cannot be used for:

- Retrospective funding;
- Payment of debt or outstanding loans;
- Charitable fundraising;
- Operational expenditure, such as wages, utilities and other variable costs for business operation as usual;
- Activities that could be perceived as benefitting a political party or political party campaign;
- Religious functions;
- Activities that create, encourage or perpetuate militarism;
- Activities that create, encourage or promote discrimination;
- 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 the Australian or State Governments or other industry sources;
- Projects that directly contravene Council policies and By-Laws; or
- Projects that do not have a clearly identifiable benefit to the businesses and community of the district.



OTHER CONDITIONS OF FUNDING

Matched Funding

Each requested funding in the application must be matched by contribution from the applicant.

For a grant up to \$2,500 (GST exclusive) for each \$1 granted, the applicant is expected to contribute a matching \$1 towards the project. E.g. applicants contribute \$2,000 and seek \$2,000 from the business grant for the project's total costs of \$4,000 (GST exclusive).

For a grant over \$2,500 (capped at \$10,000) (GST exclusive), for each \$1 granted, applicants are expected to contribute a minimum of \$1 towards the project, however a greater co-contribution may be required (e.g., \$1 grant for \$2 contribution from applicants). This will be assessed on a case by case basis by Council.

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.

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 relating to public information, including the Freedom of Information Act 1991.

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:

- For the purposes of application assessment;
- Where information is authorised or permitted by law to be disclosed.

If an application is successful, and upon a written consent approved by the grant recipient and/or where the information is already in the public domain, brief information of the funded projects can be used for Council's publicity purposes.

Record Keeping

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

Acknowledgment of Funding

Grant recipients will be required to acknowledge the Council's support in relation to the funded activities in all promotional and advertising material by using either:

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



APPLICATION PROCESS

01

Before starting an application, it is suggested to contact Council's Economic Development team to discuss the project and/or request assistance with the business grant application.



02

Complete a grant application via Council's website. Don't forget to attach supporting documents to the application.



03

The application is assessed by Council employees. If considered relevant, applications may be assessed by external experts.

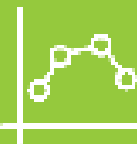


If requested funding in the application is over \$5,000, the application will be initially assessed by Council employees prior to being presented confidentially to a Council meeting for consideration.

04

Within six weeks after a successful submission of the application and supporting documents, a notification of the application's outcome is issued.

If the application is successful, a Letter of Offer/Grant Agreement will be posted out, which requires signing by both Council and the grant recipient.



05

Throughout the life of the project, comply with conditions of the grant funding, including the acquittal process. Relevant information of these terms will be outlined in the Funding Agreement.



06

Exceed at your business!



GRANT ASSESSMENT

The business grant is open competitive for eligible businesses in the Yorke Peninsula Council's region.

Applications will be assessed using the following criteria:

- ALL eligible criteria has been met;
- The quality of the application (e.g. well developed, clear and realistic goals, accurate financial breakdowns, relevant supporting documents provided, etc.);
- Ability to demonstrate why the funding is required for the project and the scale of economic impact likely to be achieved from the funding (e.g. creating the conditions for business success, investment attraction, activation of a vacant site or revitalisation of an underused premises etc.);
- Ability to demonstrate how the project will have a positive impact on the local business community and the local economic growth (e.g., additional jobs created, locally sourced supply chain, offering services/products in need by the community, contributions to industry or business development);
- Ability to demonstrate adequate considerations of sustainability practices (e.g., environmental conservation commitment, innovation in waste management, accessibility and reconciliation practices);
- Ability to demonstrate the capacity to deliver the project successfully (e.g., business experience in the project's delivery, project's feasibility study, project's risk management plan, business plan, clear financial breakdowns, etc.);
- Ability to demonstrate the grant funding's value for money, which may include evidence via projected financial statements, key assumptions underpinning cash flow projections;
- The request funding being appropriately matched by business's co-contribution; and
- Be a business that will enhance (not compete with) existing businesses.



RISK MANAGEMENT

No matter the nature or size of your business activity, it will have risks.

It is your responsibility to identify and manage these risks. The risks must be clearly identified, assessed and managed in line with the International Risk Management – Principles and Guidelines ISO 31000:2009

STEP 1 - IDENTIFY RISKS

List all hazards or possible situations associated with the project(s) in the application 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 RISKS LIKELIHOOD

- Examine the risk in terms of “likelihood”
(How likely the risks will happen?).

Likelihood Rating Table

Likelihood	Description
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% chance)
Rare	Expected to occur only in exceptional circumstances (<5% chance)

STEP 3 – EVALUATE THE RISKS CONSEQUENCE

Examine the level of impact the risks may put on the project's delivery

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.

RISK MANAGEMENT (CONT.)

STEP 4 – TREATING THE RISKS

There are a range of options for treating risks. These may include:

- Eliminating or avoiding the risks where possible
- Reducing the likelihood of the risks by putting measures (controls) in place
- Implement the treatment/controls.

RISK ASSESSMENT EXAMPLE

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

Risk	Likelihood	Consequence	Treatment/ Controls	Responsible Person
Project purpose and outcomes were not well-defined and no are longer achievable.	Possible	Insignificant	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	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	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	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	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	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	Undertake appropriate research on market competitors, including an Environmental Scan before lodging the grant application.	Business Owner

GRANT ACQUITTAL

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

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 was used for the purpose for which it was provided and in accordance with your Funding Agreement;
- assist Council in assessing how successful the business grant is in meeting the needs of the local business community and the broader Yorke Peninsula economy;
- provide you with the opportunity to make suggestions regarding improvements to the business grant.

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 Economic Development team 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 the acquittal process.

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 might:

- not have the grant funds being paid;
- not be eligible to apply for any further funding or support from Council through any of the funding streams.



ADDITIONAL TOOLS

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 AUSTRALIA

Provides a 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 (AUS-TRADE)

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

SA BUSINESS INFORMATION HUB

A one-stop, trusted source of information about advisory and support services as well as business resources and tools for South Australian businesses. Also available is up to date information on State and Federal Government grant funding opportunities via the tool GrantAssist (www.grantassist.sa.gov.au). Refer www.business.sa.gov.au or download the free SA Business Hub mobile app on Iphone or Android.

6

CHAMBER OF COMMERCE AND INDUSTRY SA (BUSINESS SA)

Chamber of commerce and industry SA (Business SA) offers a range of services, products, advice and training to help businesses reach their potential. 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 to www.business-sa.com

ADDITIONAL TOOLS_(CONT.)

7

THE DIGITAL SOLUTIONS – AUSTRALIAN SMALL BUSINESS ADVISORY SERVICES PROGRAM

Provides small businesses (sole traders or those businesses having fewer than 20 full-time or equivalent employees) with digital tools and advisory services at the subsidised rate and specific to your business needs. In SA, the services are provided by Adelaide Business Hub (www.adelaidebusinesshub.com.au)

8

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. Also available is the B2B program - offers business access to three hours of specialist skilled consultancy service FREE of charge. Refer www.yorkeandmidnorth.com.au

9

DEPARTMENT OF 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

DEPARTMENT OF INNOVATION AND SKILLS SA

The Department is responsible for helping people and business get the skills they need, increasing South Australia's productivity growth rate through research and innovation, as well as supporting entrepreneurs and business growth. Refer <https://innovationandskills.sa.gov.au/>

11

THE CIRCLE - FIRST NATIONS ENTREPRENEURS HUB SA

Offers one-on-one support, providing tailored business support, solutions and referrals to a range of experts and opportunities to meet your business needs. Membership to The Circle is open to all South Australian Aboriginal and Torres Strait Islander owned and operated businesses and is free of charge. Refer to <https://www.thecircle.sa.gov.au/>

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ACCELERATOR PROGRAMS AND STARTUP INCUBATORS

Thinclab Waite at Adelaide University. Refer www.adelaide.edu.au/thinclab

New Venture Institute at Flinders University. Refer www.nviflinders.com.au



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