

SA INLAND RIVER FLOOD REMOTE BUSINESS ASSISTANCE GRANT GUIDELINES

Overview

The SA Inland River Flood Remote Business Assistance Grant (**IRFRBA**) program is part of the South Australian Government support for South Australian small businesses that have been significantly impacted by the flooding in the far north-east of South Australia (**SA Inland River Flood Event**).

One-off grants are available to support eligible **Small Businesses** that have experienced a material reduction in business turnover as a result of the impact arising from the **SA Inland River Flood Event**.

The Department of State Development (**Department**) will administer the IRFRBA program on behalf of the Minister for Small and Family Business (**Minister**). Bolded terms in these Guidelines are defined in Attachment 1: Definitions.

Available funding

The available grant amount is **\$20,000** (excluding applicable GST).

The grant is a voluntary payment by the State Government to assist parties impacted by the **SA Inland River Flood Event**.

Only one application for a grant can be submitted per Australian Business Number (**ABN**).

How funding may be used

Financial assistance is provided to eligible **Small Businesses** that have experienced a material reduction in business turnover as a result of the impacts arising from the **SA Inland River Flood Event**, who may use the grant for any of the following (without limitation) to support the continued viability of their business:

- meeting standing business costs, including utilities, salaries and rent;
- seeking financial advice to support the ongoing operations of the business;
- adjusting the business to be viable in the changed operating environment;
- increasing business resilience;
- developing the business and extending business reach through marketing and communications activities; and
- retaining, staying connected to, and supporting existing employees.

Key dates

Applications open	2 September 2025
Applications close	30 November 2025
Grants paid	Once applications are approved and a grant agreement executed, payment is processed within fifteen (15) days

Eligibility criteria

To be eligible for the grant, an applicant must:

- be a legal entity established in Australia (a sole trader, company, partnership or trustee of a trust). Incorporated entities must be incorporated in Australia;
- hold an active ABN as at 1 January 2025;
- be a **Far North East Impacted Business** at the time of the **SA Inland River Flood Event**;
- be registered for GST at the time as of 1 January 2025
- demonstrate minimum business turnover of \$18,750 in the three (3) month **comparative period**;
- have an Australia-wide grouped payroll of less than \$1.5 million in the financial year ending 2024-25 *[Note: the information you provide with your application will be verified against information held by Revenue SA]*
- demonstrate, as a direct result of the **SA Inland River Flood Event**, a decline in **business turnover** of thirty percent (30%) or more in any consecutive three (3) month period from 1 April 2025 to 31 August 2025, compared to the corresponding three (3) month period in the year prior (the '**comparative period**')
- not be an **excluded entity**; and
- not be eligible for the Inland River Flood Event (SA) Primary Producers Recovery Grant or the Inland River Flood Event (SA) Freight Subsidy administered by the Department of Primary Industries and Regions SA (PIRSA).

To be considered as part of the application process, and as an essential criterion, applicants are also required to describe, to the satisfaction of the Department, how their business has been negatively impacted by the **SA Inland River Flooding Event**. The Minister may decline an application in the event a clear linkage is not demonstrated to their satisfaction.

New businesses that were not in operation during any **comparative period** may be eligible for assistance should they be able to:

- demonstrate that **business turnover** has declined over another period of operation, not less than three (3) months, by thirty percent (30%) or more, as a direct result of the **SA Inland River Flood Event** to the satisfaction of the Minister:
 - evidence could include average monthly trading activity, comparisons against projections, volumes of products produced/sold; and
 - where an existing business has been purchased, evidence of the downturn should be provided by comparing business turnover against an equivalent period (not less than three (3) months) of the former business and independent verification from a **registered tax agent**.
- demonstrate **business turnover** of at least \$18,750 across any three (3) month period since commencing/taking over operations.

- Small businesses may be assessed for exceptional circumstances eligibility where they do not explicitly meet the specific eligibility criteria outlined in this section but have been impacted by the SA Inland River Flooding Event. Eligibility under exceptional circumstances will be considered by the Minister, or their delegate, on a case-by-case basis. The Minister, or their delegate, is not obliged to approve any application.

Evidence

Applicants must declare that they meet the Eligibility Criteria when submitting the application and provide the following evidence in support of their application:

- copies of lodged business activity statements (BAS) downloaded from the Australian Taxation Office (**ATO**) portal for the relevant periods (including the **comparative periods**), as per eligibility criteria. Where this is not available:
 - copies of income statements/financials validated by a **registered tax agent** for the relevant period and the **comparative period** in the previous year. (Statements that have not been validated by a registered tax agent will not be considered).
- a copy of the business' bank statement, which must show the bank name and logo, business' bank account name(s), BSB and account number.
- a Certificate of Currency for any business insurance policy *[if the business does not have an insurance policy, the form will give the applicant the option to provide their most recent Business Activity Statement issued by the ATO]*.
- where the applicant is submitting an application on behalf of a trust, a business bank statement showing the account name of the trust and the trustee. If the business bank statement cannot show a link between the trustee and the trust, the application form will give the applicant the option to provide a copy of the trust deed or trustee appointment documentation instead.
- any other information requested from time to time by the Department through the application process.

How to apply

All applications to the **IRFRBA** program will need to be submitted via the online application portal at: <https://mybusiness.smartygrants.com.au/inland-flood-assistance>

If you require further information regarding the IRFRBA program, please contact inlandfloodassistance@sa.gov.au or call 8429 7700.

Terms and conditions

- Applicants must retain all records required for assessment purposes under the program until five (5) years after the closing day for applications.
- Applicants must consent to the Department conducting an audit of documentation used to support an application to verify the information provided, which may include contacting the nominated qualified accountant to verify the financial information provided.
- If information in the application is found to be untrue or misleading, the matter may be referred to law enforcement authorities of the relevant Australian, state or territory government and penalties may apply.
- All grants are conditional upon eligible applicants entering into a grant agreement on terms and conditions determined by the **State**.

Freedom of information

Applicants should be aware that all documents in the possession of the government, including those about this grant opportunity, are subject to the *Freedom of Information Act 1991* (SA) (**FOI Act**).

Information submitted in applications and all related correspondence, attachments and other documents may be made publicly available under the FOI Act. The FOI Act gives members of the public a legally enforceable right to apply to access documents – subject to certain exemptions – held by government agencies, local government authorities, statutory and regulatory bodies and South Australian universities.

Privacy and information policy

The Department complies with the Government of South Australia's Information Privacy Principles Instruction. The Department collects information (including personal information) as reasonably necessary for the purposes and functions of:

- administering our grants and funding programs;
- keeping you informed about the program, relevant upcoming events, grant funding;
- initiatives and outcomes, our services, special events or client feedback surveys, as well as our activities in general; and/or
- improving our websites and other services.

The collection and use of information extends to the use of such information by the Minister for the purposes as outlined above.

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.

Any information contained in or relating to an application, including information identified by an applicant as confidential information for the purposes of applying for funding under this Program, may be disclosed by the Department to, or used by the Department on behalf of the Minister:

- to its employees, advisers or third parties to manage the IRFRBA program, including but not limited to, for the purposes of evaluating and assessing the application;
- for the purposes of verifying any information contained in your application – the Department may provide information to other agencies, or third parties nominated in your application including, but not limited to, Revenue SA;
- for due diligence, monitoring, reporting and audit purposes;
- within the State Government where this serves the legitimate interests of the Minister;
- in response to a request by a House or Committee of the Parliament of the Commonwealth of Australia or South Australia;
- for training, systems testing and process improvement, including compiling statistics and reports;
- if an application is successful, for promotion of outcomes;
- where information is authorised or required by law to be disclosed; or
- where the information is already in the public domain.

It is the intent of the State Government to be transparent with regards to financial assistance provided to industry. The State intends to publicly disclose details of all financial assistance provided for or in relation to this program (which will include, but is not limited to, the name of the successful applicant, and amount of any grant funding).

Reservation of Rights

The Minister reserves the right to:

- administer the IRFRBA program and conduct the process for the assessment and approval of applications to the IRFRBA program in such manner as they think fit;
- change the structure, procedures, nature, scope or timing of, or alter the terms of participation in the process or overall IRFRBA program (including but not limited to these Guidelines, eligibility, timeframes, terms and conditions, submission and compliance of applications), where in such circumstances notice will be provided to applicants on the Department's website;
- consider or accept, or refuse to consider or accept, any application which:
 - is in excess of funding allocated to the program or where the program is fully subscribed; or
 - is lodged other than in accordance with these Guidelines; or
 - is lodged after the relevant closing date; or
 - is otherwise non-conforming in any respect.
- where approval of an application has been communicated to an applicant, withdraw such approval in the event facts or information come to the attention of the Minister or the Department (whether known at the time of the application or not) which in their reasonable opinion: (a) are material to their assessment of the application or (b) mean the application is made other than in accordance with these Guidelines or non-confirming in

any respect; and

- abandon or close the program as they think fit.

Disclaimer

No responsibility for any loss or damage caused by reliance on any of the information or advice provided by or on behalf of the State, or for any loss or damage arising from acts or omissions made, is accepted by the State, its instrumentalities, officers, servants or agents.

Copyright

By applying for financial assistance, an applicant will be taken to:

- license the State to reproduce for the purpose of this process, the whole or any portion of application despite any copyright or other intellectual property right that may subsist; and
- transfer ownership in the documents and any other materials constituting the application to the Minister on behalf of the State.

Attachment 1: Definitions

SA Inland River Flood Event means: the flood event that impacted the township of Innamincka and several station homesteads and businesses in the Far North East Area of South Australia in April 2025.

Australia-wide grouped payroll means: the payroll for all members of a group for payroll tax purposes under Part 5 of the *Payroll Tax Act 2009* (SA).

Business turnover means: total business or gross income from everyday business activities, including sales made over the internet, income from sales (cash and electronic) and foreign income. It excludes all the following:

- GST included in sales to your customers;
- sales to associates that aren't for payment and aren't taxable;
- sales not connected with an enterprise you run;
- input-taxed sales you make;
- sales not connected with Australia; and
- value of gifts made to you.

Comparative period means: for the period used to demonstrate a reduction in business turnover, the corresponding three (3) month period in the year prior e.g. where business turnover is measured from 1 April 2025 to 30 June 2025, the **comparative period** is 1 April 2024 to 30 June 2024.

Excluded entity means: the following organisations which are not eligible for assistance:

- Not-For-Profit Organisations;
- public companies within the meaning of the *Corporations Act 2001* (Cth) (other than an unlisted public company);
- tax-exempt entities (except for registered charities that are income-tax exempt);
- Local Government and Councils;
- Local Government Associations;
- Industry Associations
- State or Federal Government agencies.
- Primary producers with a primary production livestock business located in the Far North East Area within the Pastoral Unincorporated Area.

Far North East Area within the Pastoral Unincorporated Area means: the area defined in Attachment 2: Far North East Area within the 'Pastoral Unincorporated Area' administered and managed by the Outback Communities Authority.

Far North East Impacted Business means: a small business that:

- is physically located in and conducts its operations in the Far North East Area within the Pastoral Unincorporated Area;
- when aggregated as a whole with its associated entities, conducts its business or operations

predominantly in South Australia; and

- has its principal place of business and head office registered at a premises within South Australia.

GST means: goods and services tax levied under the *A New Tax System (Goods and Services Tax) Act 1999* (Cth).

Not-for-Profit Organisation means:

- a charity registered with the Australian Charities and Not-for-profits Commission; or
- a not-for-profit organisation which provides services to the community and doesn't operate for the profit or personal gain of its individual members, such that profits made must go back into the services the organisation provides and mustn't be distributed to owners, members or other private people- e.g., most sporting and recreational clubs, community service organisations, professional and business associations and social organisations.

Registered tax agent means: a currently registered member of a professional accounting body (i.e. CPA Australia, Chartered Accountants Australia and New Zealand or the Institute of Public Accountants).

Small Business means: a business that:

- holds an ABN;
- is not an **excluded entity**;
- has an Australia-wide grouped payroll of less than \$1.5 million in 2024-25 [*note the information you provide with your application will be verified against information held by Revenue SA*]; and
- is a sole trader, partnership, private company or trustee of a trust that carries on a business.

State means: the Government of South Australia.

Attachment 2: Far North East Area within the Pastoral Unincorporated Area

