

Supporting the Australian tennis community

Covid-19 has placed significant financial pressures on small businesses within Australia, and in tennis specifically, that means clubs, coaches and tennis centres. We are working closely with Australian and State Governments to identify opportunities to support the community through this challenging time.

Financial support for you or your business may be available through a number of stimulus packages announced by the government. To help you continue to operate your business for as long as possible, we've summarised some key points below.

Note that as the situation constantly changes, so too does the information relevant to your business. We'll do our best to provide necessary updates on the Tennis Australia website.

What assistance is available for loan repayments?

The ABA has committed to a small business relief package in which banks will defer loan repayment for six months. Banks are reportedly already contacting their customers to offer assistance and any small business who is yet to be contacted is encouraged to contact their bank to apply. Packages will start rolling in full on Monday. Full details here:

<https://www.ausbanking.org.au/banks-small-business-relief-package/>

How can we source more cash flow for wages and other expenses?

Through the Federal Government Stimulus package, cash flow assistance for employers involves cash payments of up \$25,000, for businesses with turnovers under \$50 million, and 50% wage subsidies for apprentices and trainees. For further information visit: <https://business.gov.au/risk-management/emergency-management/coronavirus-information-and-support-for-business/boosting-cash-flow-for-employers>

Can we continue to support our developing coaches?

The Government is supporting small business to retain their apprentices and trainees. Eligible employers can apply for a wage subsidy of 50 per cent of the apprentice's or trainee's wage paid during the nine months from 1 January 2020 to 30 September 2020.

For further information, visit: <https://business.gov.au/risk-management/emergency-management/coronavirus-information-and-support-for-business/supporting-apprentices-and-trainees>

What help can we expect in the future?

While the situation is constantly changing, the Federal Government has signalled that a second round of stimulus is coming for sectors bearing the brunt of the economic shock triggered by the coronavirus pandemic. This includes airlines, tourism, events, arts and sport – which may translate to further assistance for those impacted in the tennis community, including our clubs and coaches.

Where can I access the most detailed and -up-to-date information?

The most detailed and up-to-date information on financial support available to businesses can be found on the Australian government's treasury website. <https://treasury.gov.au/coronavirus>

Where can I find information about Government Coronavirus Supplement?

<https://www.dss.gov.au/about-the-department/coronavirus-covid-19-information-and-support>
<https://www.servicesaustralia.gov.au/individuals/subjects/affected-coronavirus-covid-19>

What's specific to my state or territory?

New South Wales:

The NSW Government has announced a \$2.3 billion health boost and economic stimulus package to protect the community and help protect jobs. The package has two components: \$700 million in extra health funding and \$1.6 billion in tax cuts to support jobs. Among the measures that may help support your coaching business:

- \$450 million for the waiver of payroll tax for businesses with payrolls of up to \$10 million for three months (the rest of 2019-20). This means these businesses will save a quarter of their annual payroll tax bill in 2019-20.
- \$56 million to bring forward the next round of payroll tax cuts by raising the threshold limit to \$1 million in 2020-21;

Western Australia:

- The Western Australia's \$607 million government stimulus includes \$114 million in measures to support Western Australian small and medium businesses. This includes a one-off grant of \$17,500 for businesses with payroll between \$1-4 million.
- The Small Business Development Corporation Hotline provides free business advice for business owners who have queries regarding the wide range of federal and state government measures to alleviate the impacts of Covid-19. Contact 133 140 (8.30am-4.30pm weekdays) or visit <http://www.smallbusiness.wa.gov.au> for further information.

Queensland:

- Through an immediate Industry Recovery Package, a pool of \$27.25 million will help create a suite of initiatives will be available to support small businesses, industry and student support. Visit <https://www.qld.gov.au/about/industry-recovery/about-this-package> for further information.
- Interest free loans of up to \$250,000 will be available, with further details on how to access this funding still to be announced.
- Payroll tax support means that employers who pay \$6.5 million or less in Australian taxable wages and whose business has been disrupted by Covid-19 can defer lodgement and payment of tax returns until 31 July 2020.

South Australia:

- The Economic and Business Growth Fund has ensured an additional \$70 million for initiatives and projects that have broad economic benefits, supporting industry or sector productivity and competitiveness. There is no minimum or maximum grant amount. For further information, visit <https://www.treasury.sa.gov.au/Growing-South-Australia/economicand-business-growth-fund>

Insurance FAQs

Are coaches insured for loss of income?

Coaches are only covered for loss of income if it occurs because of injury while performing tennis related activities. The policy does not cover loss of income due to state or Federal government restrictions and regulations.

If you are unsure of the current level of government restrictions and regulations related to Covid-19 in your area, please contact your MA for further clarification.

Are coaches covered if they, a participant or a staff member contracts Covid-19 whilst participating in their program?

The Public Liability/Professional Indemnity policy is designed to cover insured coaches if they are found to be negligent in, or found 'legally liable' for failing to protect other persons from infections.

However, all insured persons are required to act reasonably and adhere to their duty of care at all times. They must follow the government restrictions and regulations at all times.

If you are unsure or confused about what the latest Federal and state government restrictions are, please contact your Member Association.

For full terms and conditions of the Public Liability/Professional Indemnity policies please refer to policy schedules and wording found here: <https://www.marshadvantage.com.au/partner-group/tennis/tennis-coaches.html>

Does my Tennis Australia Coach Membership insurance program cover my assistant coaches if I am unable to coach?

All coaches must be Tennis Australia coach members to be covered by the Tennis Australia Coach Membership Insurance Program, regardless of whether the head coach is at the venue.

***Please note that this is a guideline only. If you believe your circumstances are different and you may be eligible for cover or compensation, please contact Marsh on the below details.**

Phone: 1300 130 373

Email: sport@marsh.com

Webpage: www.marshadvantage.com.au/tennisau