

**COSBOA MEMBERS AND INVITED STAKEHOLDERS**  
**FRIDAY 09 JULY 2021 from 11:00 – 12:30**

Consultation Process:

- COSBOA document from us and our members broadly
- Discussion will take part
- Not for wider distribution (embargoed until COSBOA distributes this)

**What does a national standardised approach look like?**

**Introduction:**

Much like the Federal Government, COSBOA has always supported a suppression strategy of harm minimisation (guided by a vaccination regime) rather than an elimination strategy (focussed on lockdowns). However, with each wave of COVID-19 infections, it seems each state is moving closer to elimination. The reality for small businesses is that they are shouldering much of the economic burden of lockdowns over which they have no control.

Whilst COSBOA understands and supports the need to be guided by health authorities regarding the frequency and length of lockdowns for the health of our communities, small businesses need a clear, standardised approach to lockdowns, support, and re-openings so they can plan for the future.

The continued threat of lockdowns causes a huge amount of confusion for small businesses all over the country. A lockdown in a nearby city can cause as much of an impact as being forcibly closed in a metro area. Similarly, a lockdown in another state may indicate imminent closure. In all of these cases it should be decided before a lockdown what a small business can expect.

Confusion impacts small businesses' ability to employ more staff, raise capital for growth, and plan for the future. This inability to plan is placing unnecessary stress on the relationship with their workers, families, and the future viability of their business. The *concepts* of relief packages are often announced without the details, generating anxiety. Businesses are fearful that they will not be included in the chosen few. They are also concerned that the money will not flow until it is too late. Drastic business decisions are being made without the necessary information.

What COSBOA is seeking on behalf of all small businesses around Australia is a standardised approach to closures, support, and re-openings so small businesses can plan for the immediate and long-term futures of their businesses. Lockdown strategies that are not socially or economically affordable should be avoided. ("Lives vs livelihoods").

# DRAFT DOCUMENT – DO NOT CIRCULATE

## 1. ENFORCED CLOSURES

KEY AREA	DETAILS TO CONSIDER	QUESTIONS FOR MEMBERS	RECOMMENDATIONS
<b>Definition of an essential business</b>	<p>Contagion risk</p> <p>Business role in supply chain</p> <p>Effect on competition</p> <p>Compliance with other laws</p> <p>Possibility of click and collect, appointments.</p>	<p>What is an essential business in your opinion?</p> <p>What past mistakes should be avoided?</p>	
<b>Compliance with restrictions</b>	<p>QR codes: design, location within store, how data is gathered, process for customers without a device.</p> <p>Social distancing: how many people per square metre, maximum people allowed on premise.</p> <p>Dealing with noncompliant customers and staff.</p>	<p>Which state has best practice?</p> <p>Should small business owners enforce or encourage compliance?</p> <p>Should small business owners deny service to customers from a lockdown area?</p>	
<b>Indirect impact</b>	<p>When the decision on whether to close rests with individual small business owners, closing risks losing clients to competitors.</p>		

# DRAFT DOCUMENT – DO NOT CIRCULATE

## 2. FINANCIAL SUPPORT

KEY AREA	DETAILS TO CONSIDER	QUESTIONS FOR MEMBERS	RECOMMENDATIONS
<b>Architecture</b>	Payment amounts Tiers of support Payment intervals Trigger for making support available Funding.	Should this support apply to other natural disasters?  What are the main areas causing the most cash flow stress to small business?  What has worked in the past?	
<b>Eligibility</b>	Definition of a small business Business structure (company, partnership, trust, etc.) Physical address acceptable Eligibility mechanism: geography, industry, turnover decline? Comparison period to determine decline in turnover.	What mechanism should determine eligibility?  Is it fair to exclude those with turnover under \$75k?  Should those with a commercial lease be on a different model?	
<b>Application process</b>	Proving eligibility Proving identity Role of business advisers	What has worked in the past? What mistakes should be avoided?	
<b>Delivery</b>	Turnaround time for funds Length of time applications are open Role of software.	Where can we find the “gold standard” for getting the funds into the hands of small business?	

**3. SECONDARY SUPPORT**

<b>KEY AREA</b>	<b>DETAILS TO CONSIDER</b>	<b>QUESTIONS FOR MEMBERS</b>	<b>RECOMMENDATIONS</b>
<b>Rent</b>	Trigger for enacting the Code of Conduct for Commercial Tenancies.  Mediation  Enforcement	Should landlords be supported as well?	
<b>Industrial relations</b>	Trigger for enacting IR changes  Workplace duties  Working from home  Roster  Notice for directions  Compliance.		
<b>Wages</b>	How to keep staff connected to the business.		

# DRAFT DOCUMENT – DO NOT CIRCULATE

## 4. REOPENING

KEY AREA	DETAILS TO CONSIDER	QUESTIONS FOR MEMBERS	RECOMMENDATIONS
End of lockdowns	Trigger/ metrics for reopening Notice period.	Which state has best practice? What hasn't worked?	
Long term rebuilding of economy	Recruiting staff: visa requirements, employment services, VET. Industrial Relations.	Should visa requirements be loosened? How?	