



Australian Government
Department of Industry, Science,
Energy and Resources

Business
Entrepreneurs' Programme



Strengthening Business – Bushfire Recovery & Resilience

Information Booklet

May 2020

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About Strengthening Business

Entrepreneurs' Programme

The Entrepreneurs' Programme (EP) provides businesses with flexible access to tailored advice from a national network of over 140 industry experts, connections and networking opportunities, and matched grant funding. Its aim is to connect small and medium sized businesses with the capabilities and networks they need to innovate, compete and grow in Australian and international markets, and to guide the recovery of small businesses from the impacts of disasters such as bushfires.

The program offers a suite of advisory and facilitation services that support:

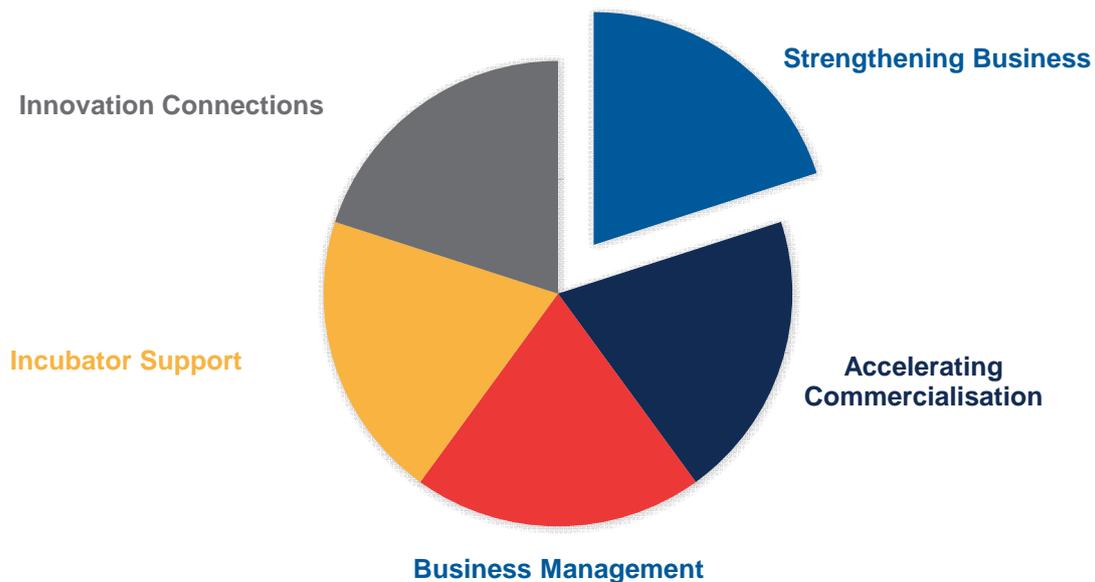
- business improvement and innovation connections in targeted Growth Sectors which could benefit from increased trading in Australian markets and markets in other countries
- the development and growth of innovative globally focussed start-ups through Australia's innovation ecosystem
- the commercialisation of novel products, processes and services so that they can be sold in Australian markets and/or markets in other countries
- business advisory services to bushfire affected SMEs

The primary focus of the Entrepreneurs' Programme is providing access to tailored advice and networks to help businesses solve problems, rather than focusing on financial assistance.

EP is delivered through five elements:

- Accelerating Commercialisation
- Business Management
- Incubator Support
- Innovation Connections
- Strengthening Business

Visit the business.gov.au website for more information on the Entrepreneurs' Programme.



Strengthening Business Element

On 11 March 2020, the Morrison Government announced a [Small Business Rebuild Package](#) focused on local government areas (LGAs) that have been most impacted by the Black Summer bushfires.

The package comprises:

- a new \$10,000 grant to assist significantly impacted small businesses in specific LGAs;
- the Commonwealth and states working together to make concessional loans for indirectly affected businesses easier to access and manage;
- Regional Support Officers in existing Bushfire Recovery Centres; and
- 21 new EP business facilitators



The 21 new business facilitators will be delivered through a new element of the Entrepreneurs' Programme, called 'Strengthening Business'. Government's commitment to helping fire-affected communities is immediate and is designed to complement the support being provided by Commonwealth/State recovery programs being rolled out across affected areas.

Bushfire-affected communities are full of small businesses, with a small turnover. They are not generally focused on one of EP's five growth sectors; rather they are mostly dependent on tourism trade. Under Strengthening Australia, any sized small business in any sector in the bushfire areas is welcome to apply for tailored assistance (this does not include sole-traders).

Twenty one new facilitators will be based in bushfire-affected regions across NSW, South Australia and Victoria. These regions will be determined in collaboration with the National Bushfire Recovery Agency and state governments.

The facilitators will provide tailored assistance to help Australian businesses recover from the effects of bushfire, rebuild their business, support their staff, and work with their customers, suppliers and their community. Businesses will also be helped to access any financial schemes available to them across Commonwealth, state and local governments.

Once the immediate challenges are addressed, facilitators will continue to assist the customer in developing strategies to strengthen and grow the business. The facilitator will work with the customer to identify the key challenges, new opportunities and strategies to improve their resilience against future economic instability. The customer will work with the facilitator to build a 'Roadmap', which will outline the short-, medium- and long-term objectives of the business, and document the advice and strategies developed with the customer to reach the goals of the business.

The Strengthening Business element will draw on the AusIndustry Outreach Network, state and local business organisations, and the strong network of bushfire recovery service providers. It will use the experience, knowledge and networks of these organisations to ensure that bushfire affected businesses are receiving a service that is comprehensive to their rebuilding, growth, strength and sustainability into the future.

The Strengthening Business element is funded by the Commonwealth until 30 June 2022.

Principles and Intent of Strengthening Business

The principle of the Strengthening Business is to provide on-the-ground, meaningful information and advice to small businesses directly impacted by the 2019-20 bushfires in NSW, South Australia and Victoria. The advice will focus on being able to help business remain operational, recover and become more resilient to future devastating events.

The intent of the program is to:

- ✓ work with other government and non-government agencies to provide a complementary, immediate and meaningful service to support bushfire affected SMEs, including determining who provides what help
- ✓ provide an holistic offering that assists SMEs to remain in business, build resilience and grow into the future
- ✓ avoid duplication of business support services across the regions and across business types
- ✓ utilise resources, contacts and intelligence to identify the types of assistance needed, and the specific regions or sectors that require targeted support - in a responsive and flexible way
- ✓ feed resources, contacts and intelligence back to the department and your companies so that we can make sure that the new facilitators are exactly what the community needs

Program Eligibility Criteria

To be eligible for facilitator services, a business must:

- be a bushfire affected SME, that is located in one of the LGAs identified by the NBRA – which reflects the priorities of the state governments
- have a current Australian business number (ABN), and engaged in carrying on the small business at the time of the bushfire in the defined disaster area (if you are a small business owner)

The Strengthening Business element is open to businesses from any sector and with any annual turnover. Being eligible for this element of EP does not in itself mean you are automatically eligible for other elements of EP.

Application Process

The application process is very simple and should only take a few minutes to complete. Applicants can apply prior to speaking to a facilitator, or after, and will need to complete the application form that is available on the [Business.gov.au](https://www.business.gov.au) website.

The application will ask for information like:

- business type, name, ABN, NFP status, ANZSIC;
- location of business, LGA;
- primary contact person and contact details;
- business turnover, taxable income, number of staff employed, indigenous ownership;
- short summary outlining what impact the bushfires have had on the business;
- short summary/selection of what services or advice the applicant is seeking from the facilitator service; and
- desired outcome of service

Program management staff will determine whether or not businesses meet the required criteria and refer eligible applicants on to the appropriate facilitators for the region. The applicant will be notified and the facilitator will contact the Primary Contact in the application to arrange the first meeting. Eligible applications can also come directly from facilitators in the area.

A note regarding the impact of COVID-19 on these services

At the time of writing, there is no face-to-face engagement with any of our facilitators. Meetings and discussions between facilitators and customers will take place on the phone, via email, through a videoconferencing platform or, likely, a mix of all three.

The department will continue to liaise with the bushfire recovery network to monitor and manage COVID-19 protocols as they pertain to engagement.

Business Facilitator Role

Role, Responsibilities and Expectations

Facilitators will work with the local community and individual businesses to:

- Assess the immediate need of individuals (owners; staff)
 - Access mental health or other services as required (counsellors/internet sites/support mechanisms – i.e. local support services/business groups).
 - Facilitate referrals/contacts.
- Assess the health of the business – establish:
 - Where the business was prior to the fires (status of operations and performance).
 - Where the business is now – severity of impact/trade status.
 - Where they want to be in 1-2 and 5 years' time.
- Provide tailored advice:
 - Provide information, advice, connections, access to services and finance.
 - Provide advice on strategies to overcome challenges and blockages, access new opportunities or information.
 - Facilitate connections and access to grants, services and finances to meet the individual and unique needs of the business.
 - Develop strategies to grow the business and improve its capabilities to become more resilient against future economic instability or natural disaster.
 - Based on the businesses individual needs.
- Develop a roadmap (with the customer) that:
 - Determines the immediate needs of the business (finances; staff; suppliers; regulation).
 - Identifies the medium and longer term challenges and growth opportunities of the business.
 - Provides clear milestones, timeframes and realistic actions to achieve the desired goals of the business.
- Facilitate access to funding and advice:
 - Identify and facilitate access to the available assistance that can help the business recover, grow and become more resilient (grants; loans; information; contacts; expert advice).

Facilitators will not be required to help customer's complete forms that are not specific to EP. There is a Commonwealth-led service that provides this kind of support, which is provided by the National Bushfire Recovery Agency (NBRA) in bushfire-affected LGAs.

Customer Perspective

Typical Business Type

The typical small business you will find within the identified LGA areas will have similar characteristics, they may typically be:

- Structured very simply – particularly micro businesses with less than 5 employees rely heavily on the owner, small businesses up to 19 employees may have more structure.
- Generally have levels of formal training or education on business management – they are just dealing with the issues in front of them.
- Managed by bank balance, not formal business records like cash flow and P&L.
- Is sustained on local trade; typically has a very short term focus (e.g. little contingency or succession planning in place, low levels of savings to carry through down times).
- Is traditional in the way it operates (may not be open to change) or is motivated to grow the business and is willing to take risks to reach goals.



Unique Challenges Faced In Bushfire Affected Regions

There are unique challenges for small businesses in regional locations. Not only have the communities and local business had to deal with the direct impact and aftermath of the severe bushfires of 2020, but they have also had to face the effects of other natural disasters over recent years. This includes long-term drought, severe floods and now, the impending COVID-19 crisis.

The target businesses you will be assisting have been fighting against the effects of these impacts over a long time, and critically, very recently. They therefore may display other traits that you may not find in a typical small business located in a metropolitan setting. These could include:

- Are weary and worn down, lack motivation, are stressed, under pressure.
- Won't recognize mental health issues, or prioritise them.
- Are time poor and will be juggling multiple roles – HR, IT, Finance, C-suite.
- Have other priorities to focus on (e.g. family and/or staff may have been misplaced by the fires).
- Are wary of outsiders coming in and crowding the space, may lack trust in government officials.
- Will probably need help but are not inclined to look for it, or ask for it.
- Might not know where to start – are overwhelmed with the services on offer but cannot make sense of it/cannot identify what would be most helpful to them. If they'd tried to access help in the past and reached a roadblock, will generally avoid seeking help again.
- Worried about costs – may need to deal with suppliers/landlords/utilities/ATO.
- Worried about sales – marketing/worried about the future of the business and their family's livelihood.
- Are averse to taking risk; personal assets may be at risk.
- Have always managed to get by and will show resilience.
- Might be considering selling.

It might take time for facilitators to build up trust in the community to be able to help – that's why it is important to make as many connections on the ground as you can, and gain as much intelligence as you can to arm yourself with relevant insights and accurate information to be able to provide the right advice.

The Customer Persona

Who are our customers?

The Entrepreneurs' Programme has developed a set of preliminary 'Personas' that describe the most common, typical customer personas that we came across in bushfire communities. Personas are an immediate way we can better understand the traits of individuals, what drives them, and how we can best assist them through our programs.

These personas were drawn up prior to COVID-19, so there will be quite a shift in the way that most business perceive themselves into the future. We will revisit these personas as the program unfolds so that we can ensure that they are relevant to and represent the regions that we service over the next two years.

Emerging customer personas - Growth



Nik.E.
Ready to roll. Just give me the money, confirm I'm on track and let me get on with it.

Nik.E. thinks Nik.E. 'Just do it' is in a hurry. They have a specific need, action, opportunity and just want things to get on with. They want time condensed, possibly. Despite being in a hurry they service a little personal. It needs to confirm that they are on the right track. Clarifying that reassurance will make them even more eager to progress. Despite their eagerness there could be blind spots, but they would need to be probed for security and safety.



The Worn Down.
I feel the weight of responsibility but I'd rather feel the energy of opportunity.

The Worn Down. They recount better times from the past. They also remember what can go wrong – because they have been through it before. They feel a strong loyalty to staff and their families. They do not want to let anyone down. Sometimes, heavily opportunities and aspirations come to mind but for the most part they are burdened by the business. Reinvigorating them can improve their business and their lives.



The Best Intentioned.
I don't really need to know what. I need some help on how but mainly I need to be held accountable.

With The Best Intentioned. Eager to improve the business, can see opportunities (maybe too many but finds it difficult to follow through. More likely well-received amongst the staff for having good intentions but possibly frustrates staff as they have heard it before. On the cusp of making something good, great. Something great, exceptional. All about implementation.



The Deputy.
I need an ally to bring about the change that is needed.

The Deputy is probably part of the management team, but not the majority owner or most senior person in the organisation. But they are heavily invested in the business being successful. In some cases they may see more opportunity than the owner. But they are someone up against legacy systems, engrained attitudes and reluctance to change. This is isolating and frustrating. The Business Advisor is seen as an ally, someone that can help manage the complexities of change. A key influencer for The Deputy to leverage.



The Lead Rider.
We have an excellent team. But I also know the value of having experts monitoring our progress.

The Lead Rider is a high performer, with a good understanding of their business, their industry and also their limitations. They recognise the value of mentors of seeking external advice and having mechanisms to monitor progress. External monitoring of performance may only require a small amount of time but it is perceived as high value. Strategic conversations, new ways of seeing things, being asked challenging questions and making connections are also important to the Lead Rider.



The Fire Fighter.
I need to deal with this issue quickly, I have other issues that also need my attention.

The Fire Fighter is busy, important, always taking calls, on their email, running from meeting to meeting. They may seem to have endless energy – but it is being spent jumping from one thing to another. They believe they know what is best and are reluctant to take advice. The old saying 'working in the business not on the business' was likely written about them. The Business Advisor is seen as a means to an end – putting out a specific fire. The Fire Fighter has engrained habits and behaviours and so will always be fighting another.



Stage 1

The Customer Journey

A customer journey map for Strengthening Business customers is provided at Appendix 1. This journey map describes the key steps around engaging, assisting and finalising services with a customer.

Discovery Summary and Roadmap Templates

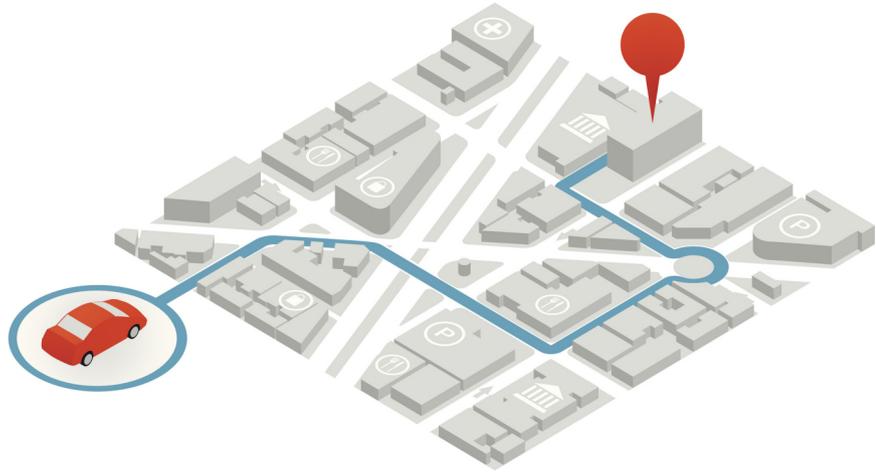
The Entrepreneurs' Programme is in the process of developing more accessible ways to engage with customers, and identify how the program can best complement their business needs today and at key points into the future.

The discovery summary and roadmap template included in this pack has been repurposed slightly to accommodate the unique environment of Strengthening Business facilitators: small businesses that have been impacted by the 2019-2020 summer bushfires.

The template is designed to start the conversation, to assist the business to identify what their needs and goals are, and to facilitate the development of a short-, medium- and long-term strategy to get there.

The customer uses the document as an initial self-assessment and then works with the facilitator to articulate the business's aspirations and priority areas.

This document is provided at Appendix 2.



Resources for Business

A list of resources is provided at Appendix 3, and will include information on financial assistance for small business, mental health services and support for small business, COVID-19 advice and resources, and general resources for bushfire affected businesses.

[Business.gov.au](https://www.business.gov.au) still remains the most definitive source of the financial assistance available to businesses recovering from the bushfires and/or recovering from the closures because of COVID-19.

This website is updated very quickly with new announcements and is quickly becoming a source of truth for many businesses.

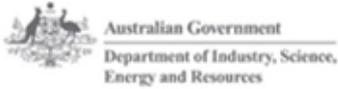


Appendix 1: Customer Journey

Strengthening Business – Bushfire recovery and resilience customer journey and process

Rapid Response Steps	Step 1: Engage	Stage 2: Listen	Stage 3: Capture	Implementation	End of Engagement
Customer Journey	Receive call from my business adviser asking about me and my business	My business adviser and I are discussing my current position and plans that are in place. We work through the steps I can take.	I receive a simple roadmap which captures my area of focus and gives me key actions and steps to follow	My business adviser and I continue to catch up at our agreed times to review my progress.	We have progressed and implemented our actions. Meeting with our business adviser, additional actions are discussed that we can carry on ourselves.
Business Adviser Journey	Review what you know about the business that has been referred to you. Review the loans, grants and other services available to the business in their state.	Use the simple roadmap to guide the conversation	Use the simple roadmap to capture as much information as possible during your engagement conversation	Follow up with customers as agreed.	Discuss the customer's progress with them and review what has been completed.
	Prep for the call by having the simple roadmap and the Knowledge Management system open	Ask additional questions as required to understand their now, next and possibly later needs	Once your call is complete, finalise the preliminary simple roadmap. Have another business adviser look over it, if feedback is warranted.	If required, assist the customer with access other specialists and advisers	Discuss options and actions that the business can take forward, and update as needed.
	Call your customer	Keep it simple to prevent overwhelming them.	Once the roadmap is complete, provide a copy to the customer and load to the customer's CRM record.	The specialist will complete a similar discovery process with the customer and update the existing simple roadmap.	Provide a copy to the customer and load the latest version against their record.
		The time spent and the resulting actions (Now, Next, Later) should reflect their position of Survival, Continuity, Future Prep or Crisis Opportunity	Access and complete the Survey to update key information about your customer.		

Appendix 2: Discovery Summary and Roadmaps



Business
Entrepreneurs' Programme



ABC COMPANY

Discovery summary and simple roadmap

Lead Facilitator

Jo Smith

DATE

01/01/2020

Last UPDATED

Date	By	Summary	Version
<i>Date</i>	<i>Name</i>	<i>Short summary of update</i>	<i>version of file</i>

Where the following sections of the document are updated, the new content should be added at the top of the section, with the author noted.

The version trail should be updated in the table above, in chronological order.

e.g.

Jo Smith 18 March 2020



Focus area

Where do you need to focus?

This section should capture what needs to be the focus of the customer at this point in time. Remember this document can be updated. This could be considered the priorities for our interactions with the customer.

This is a section where you may discuss the timeframe, who is involved, the areas of the operation that will be focused upon. The EP engagement can be as broad, or as narrow, as is appropriate. The reasons for this focus may also be briefly noted.

This then becomes the focus of the engagement with EP.

Approximate length – ½ to 1 page.



Findings

What was discovered?

Identify any findings that need to be captured, particularly those that relate to the focus of the EP engagement. These findings may include positives and negatives, ultimately they should link to the opportunities and challenges.

Approximate length – ¼ to 1 page.



Opportunities

What do the findings mean, where are the opportunities?

Identify any opportunities/enablers that particularly relate to what the customer would like to achieve. This is also where you may identify what the findings mean, if they represent an opportunity, and discuss what may be required to fully realise the opportunity.

Approximate length – ¼ to 1 page.



Challenges

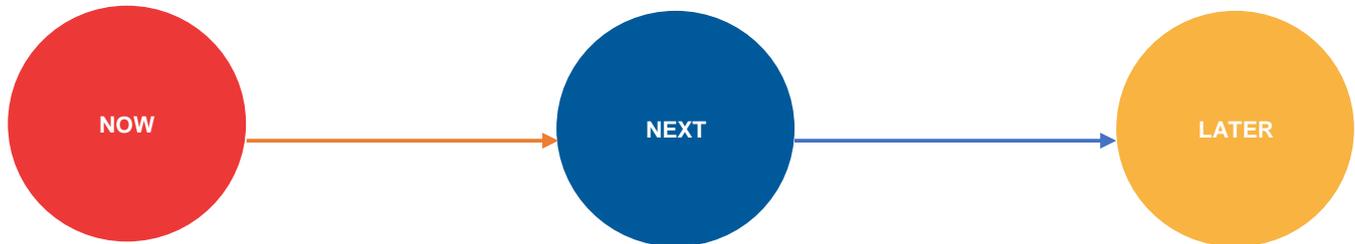
What may need to be overcome to achieve their focus?

Identify any challenges/barriers that particularly relate to what the customer would like to achieve. This is also where you may identify what the findings mean, if they represent an issue or challenge.

Approximate length – ¼ to ½ page.

Simple roadmap

Where to from here?



Customer actions

within ??? weeks	within ??? months	within ??? months
1.	4.	7.
2.	5.	8.
3.	6.	9.

Business Facilitator support actions

within ??? weeks	within ??? months	within ??? months
1.	4.	7.
2.	5.	8.
3.	6.	9.

Insert suggested time for completion of actions.

These actions may include; connections, links, prepare more detailed roadmaps or actions, introduce specialist or new business adviser/facilitator. These actions should include how the Business Facilitator will support the customer team at each of the stages.

These actions will also be transferred to the Service Delivery Tool and that is where completions are recorded.



Disclaimer

Entrepreneurs' Programme services are undertaken by business advisers/facilitators employed either by the Commonwealth or a delivery partner. Using the information you have supplied, the purpose is to identify areas for improvement.

This service relies upon information you provide and may include the views of other parties in providing this service. As such, the Commonwealth is unable to guarantee the accuracy, completeness and relevance of services for your purposes. You should satisfy yourself that it is appropriate for your business needs before taking any action.

The Commonwealth excludes all liability to the maximum extent permitted by law for any loss, damage, cost or expense suffered or incurred arising from the use of, or reliance upon, the service or any actions taken by your business in addressing issues or implementing recommendations identified as part of the service, complementary services or otherwise provided separately by the business facilitator.

Appendix 3: Business Resource List

Program Management Contact



You can email Entrepreneurs' Programme - Strengthening Business through:

EPStrengtheningbusiness@industry.gov.au



Or you can call business.gov.au on: **13 28 46**

Resources for Businesses

The lists on the following pages include information on financial assistance for small business, mental health services and support for small business, COVID-19 advice and resources, and general resources for bushfire affected businesses. This list is not exhaustive and is dynamic. Facilitators will continue to add to the list and shape it to suit their individual needs.

[Business.gov.au](https://www.business.gov.au) still remains the most definitive source of the financial assistance available to businesses recovering from the bushfires and/or recovering from the closures because of COVID-19. This website is updated very quickly with new announcements and is quickly becoming a source of truth for many businesses.

Mental Health Resources

Resource	Details
Department of Health support for bushfire Trauma	\$76 million of Australian Government funding will provide distress counselling and mental health support for individuals, families and communities affected by bushfires.
Ahead for Business	Website is run by 'Everymind' and provides support resource both for businesses and for those that support businesses.
My Business Health	Mental health resources for business owners available from the Australian Small and Business and Family Enterprise Ombudsman.

Bushfire Assistance for Businesses

Resource	Details
National Bushfire Recovery Agency	Federal help to connect affected people with the assistance they need.
Department of Education, Skills and Employment – Employment Facilitator	Andrew Wales for South Coast is a good guy to contact.
New South Wales – State assistance	Contact Graham Baxter from the Southern Region Business Enterprise Centre - graham@serbec.com.au .
South Australia – State assistance	The 2019/2020 bushfire season has had a devastating effect on people and businesses in South Australia. A recovery package and a range of support services are available to help.
Victoria – State assistance	Improve your chances of a quick recovery after a bushfire.
Eurobodalla, NSW Shoalhaven, NSW Bega Valley, NSW East Gippsland, VIC Towong, VIC Adelaide Hills, SA Kangaroo Island, SA Yorke Peninsula, SA	Contact your local councils to meet with the Economic Development Manager.

RDA – Far South Coast RDA – Gippsland RDA – Adelaide Hills and Kangaroo Island	Regional Development Australia is connecting regional businesses, councils and industry sectors to build a connected, innovative and sustainable region.
Regional Australia Institute From Disaster To Renewal – The centrality of business recovery to community resilience [PDF report]	A strong source for updated discussion, particularly around economic shifts in regional Australia.
Australian Bureau of Statistics (ABS)	Links to source data used in attached summary spreadsheet.
Small Business Bushfire Financial Counselling	<p>If your small business has been affected by a bushfire, free help is available from Financial Counselling Australia.</p> <p>You can call their national help line on 1800 413 828.</p>
CPA Disaster Recovery Toolkit	The toolkit is designed to assist small businesses impacted directly and indirectly by a disaster – especially where they do not have a continuity plan, or their continuity plan proves insufficient.
Cynch – Melbourne based cyber security firm	Advice to businesses to be aware of fraud and cyber risks as they virtualise their workforce.
National Careers Institute Partnership Grants – Round One	The program provides grants from \$20,000 to \$700,000 for up to 2 years to enhance partnerships between industry, employers, schools and tertiary institutions to deliver innovative career advisory products and services for people at all stages of their careers.

COVID-19 Resources

Resource	Details
Business.gov.au – Coronavirus information and support for business	<p>Collated information and support for businesses around coronavirus (COVID-19).</p> <p>The page includes information on financial assistance, eligibility and timing for new government support for Australian businesses.</p>
Keeping your small business cyber fit while working remotely during an emergency	Melbourne based cyber security firm CYNCH has provided a summary of potential fraud and cyber security risks for businesses with workforces working remotely during an emergency.
Deloitte – The Heart of Resilient Leadership Responding to COVID-19 [PDF]	A guide for senior executives.
COVID-19 – What small businesses can do now	Advice from the Australian Small and Business and Family Enterprise Ombudsman.

Ethnolink Languages Services	<p>COVID-19 (Coronavirus) Translated Resources</p> <p>Ethnolink a community translation specialists have put this library of multi-lingual resources together so that all Australians can access information in their preferred language about the Coronavirus (COVID-19) pandemic.</p>
Australian Government – Australian Trade and Investment Commission	<p>COVID-19 updates for exporters</p> <p>Helping Australian businesses manage the impact of the coronavirus pandemic</p>
Kochie's Business Builders	<p>Hub to house the latest news, tips and recommendations that can help businesses navigate COVID-19.</p>
CPA Australia – Disaster Recovery Toolkit [PDF]	<p>The Disaster Recovery Toolkit is designed to assist small businesses impacted directly and indirectly by a disaster – especially where they do not have a continuity plan, or their continuity plan proves insufficient. It is intended to help such businesses take a considered approach to the many elements of recovery following a disaster.</p>
CPA Australia – COVID-19 Information and Support	<p>Latest updates from CPA Australia to provide information, support and resources for businesses around COVID-19.</p>
Business SA	<p>COVID-19 Resources for Business</p> <p>Business Resilience</p>
Australian Government – The Treasury	<p>Economic Response to the Coronavirus that provides timely support to affected workers, businesses and the broader community.</p>
Department of Health	<p>Information on COVID-19</p>
VIC Chamber of Commerce	<p>Information and resources on COVID-19</p>
IBIS COVID-19 Special Report	<p>If you would like a copy of the report, we can send one to you electronically.</p>
Regional Australia Institute From Disaster To Renewal – The centrality of business recovery to community resilience [PDF report]	<p>A strong source for updated discussion, particularly around economic shifts in regional Australia</p>