

# Evaluation of the Business Support Grant and Small Business Hardship Scheme

Evaluation Report

13 December 2022

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# Executive Summary



# Executive summary

## Background and purpose of the evaluation

In August 2021, the ACT Government implemented lockdown measures in response to a COVID-19 public health emergency. During this time Canberrans were required to stay at home, general retail was closed, and hospitality venues reduced operations, where possible, to take-away only.

In response to the public health measures and lockdown and subsequent impact on businesses the ACT Government implemented two programs which aimed to provide short term support for businesses operating in the ACT whose turnover significantly declined as a result of these measures.

The Business Support Grant (BSG) provided lump-sum grant payments to eligible businesses and the Small Business Hardship Scheme (SBHS) provided reimbursements to eligible businesses for utilities, rates and commercial vehicle registration.

Grosvenor Public Sector Advisory (Grosvenor) was engaged by the ACT Government in August 2022 to conduct an evaluation of the BSG and SBHS programs.

## Key Evaluation Questions

The evaluation was guided by the following key evaluation questions:

1. How effective and efficient was the implementation, administration and delivery of the BSG and SBHS Programs?
2. To what extent have the objectives and outcomes of the Programs been achieved?
3. What lessons have been learned through delivery of the Programs to inform future program models and policy design?

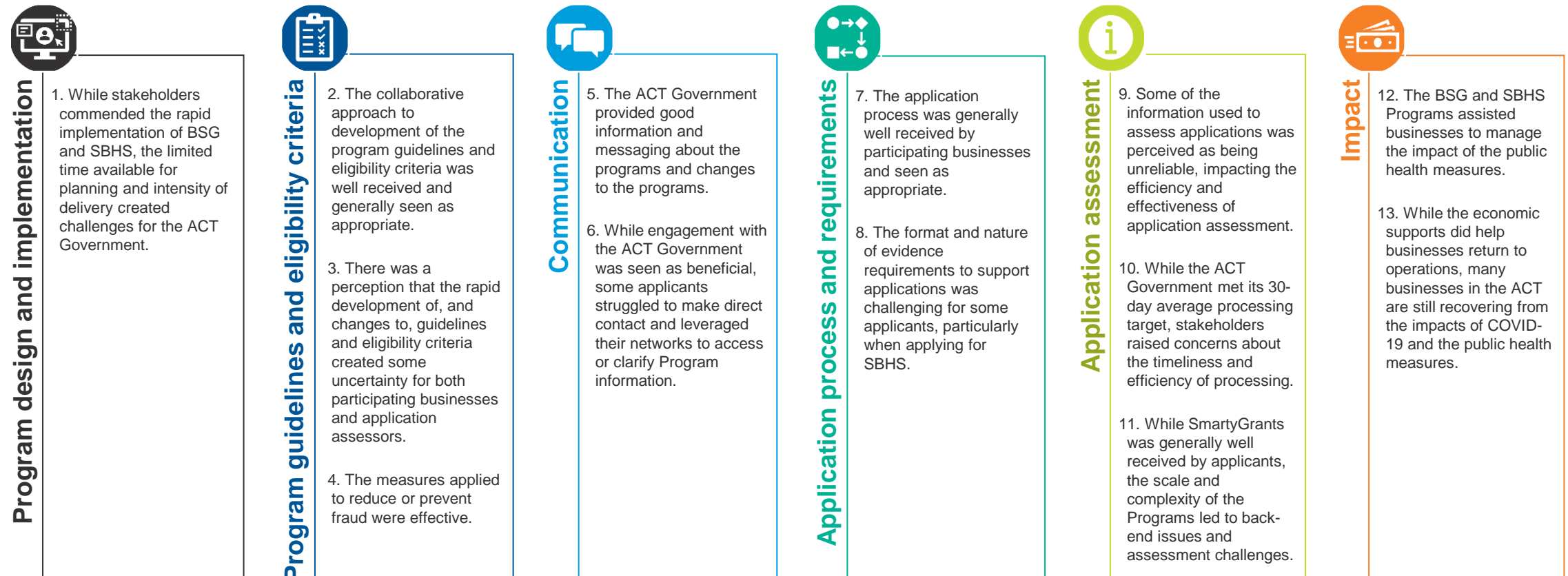
## Methodology

An eight-step methodology was applied to conduct the evaluation, which included project establishment, desktop review of documentation, benchmarking research, consultations, survey, and provision of a final report.

# Executive Summary

## Summary of findings

Thirteen findings have been identified in alignment with the KEQs and presented against six themes as summarised below.



# Executive Summary

## Summary of conclusions

The evaluation made three conclusions summarized below. Overall, the evaluation concluded that the BSG and SBHS programs were implemented efficiently and effectively, impacted many businesses positively and that valuable lessons were learned for the ACT Government in implementing future programs.



Conclusion 1: Despite a short implementation period, the BSG and SBHS Programs were effectively implemented, administered and delivered. Identified challenges were attributed (in-part) to the need for rapid design and may have been mitigated had additional time been available for planning.



Conclusion 2: Both BSG and SBHS have had positive impacts on participating businesses, providing businesses with short-term support to help manage some costs while unable to trade and operate. Local businesses are continuing to experience challenges as they return to normal operation.



Conclusion 3: There are multiple lessons learned from the delivery of BSG and SBHS that can be used to inform the design and development of other government programs and initiatives. This includes learnings specific to the management of programs in crisis situations, and business as usual program delivery.



# Executive Summary

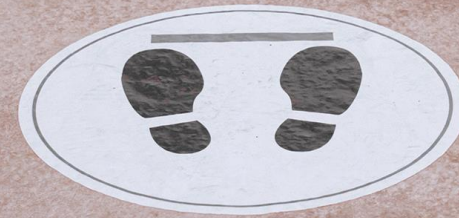
## Summary of lessons learned

Eleven lessons learned were identified which are summarised below. It is recommended that the ACT Government share the learnings identified from the evaluation more broadly across directorate program teams and applied to new grant programs or crisis response initiatives.

1. The ACT Government should ensure that both crisis management and business continuity plans are in place to ensure an effective response to future emergency situations. Learnings from the design and implementation of BSG and SBHS should be captured to inform future crisis management planning for policy responses, potentially including the development of templates and tools as required
2. The involvement of external organisations, program recipients and experts early in the planning and design phase of future programs can improve program effectiveness
3. Relationships with external organisations (such as the Canberra Business Chamber) were invaluable to these programs. These relationships should be maintained to support future program design and ongoing engagement with the business community and business owners
4. It is important to clearly define eligibility criteria and information requirements at the beginning of a program. Where this is not possible, stakeholder expectations must be carefully managed, with clear communication of what changes are made and what implication this will have for applicants
5. In future program application development, include scenario testing to ensure the forms and the processes are flexible to meet the varying needs of users. This should include ensuring that accessibility requirements are visible and appropriate for target populations
6. It is important for program messaging to manage stakeholder expectations by clearly articulating what to expect (regarding payment amounts and timeframes) as well as the scope and intention of the programs
7. Surge resourcing, including the mobilization of staff from other directorates and engagement of external support was an appropriate way to resource BSG and SBHS programs. Early mobilization of a large workforce and engagement of external supports should be considered for future crisis response grant programs, with appropriate time allowed for resource management
8. Fraud control must be carefully considered as part of program design, balancing the need for program integrity against rapid distribution of funding and support
9. When planning a new program ensure that sufficient time is allocated for the selection, procurement or design of appropriate supporting systems. Any systems should be tailored to align with the final program design, considering user/back-end needs, program size, scope and complexity.
10. Automate as many systems and processes as possible
11. Explore options for leveraging trusted data and information from other ACT and Australian Government sources

# 2

## Introduction





# Introduction

## Project Overview

Grosvenor Public Sector Advisory (Grosvenor) was engaged by the ACT Government to conduct an evaluation of the Business Support Grant (BSG) and Small Business Hardship Scheme (SBHS).

## Evaluation purpose and scope

The BSG and SBHS Programs were delivered by the ACT Government in 2021 in response to COVID-19 related public health measures and lockdown, to provide economic support to eligible businesses operating in the ACT.

The evaluation was conducted between August and December 2022, 12 months after the Programs commenced. It focused on the:

- › efficiency and effectiveness of Program delivery and
- › impact of these Programs on participating businesses.

The evaluation was scoped to include a comparative benchmarking exercise of economic support programs delivered in other Australian jurisdictions, consultations across a broad range of stakeholder groups and a survey of Programs applicants.

## Key Evaluation Questions

The evaluation comprised three key evaluation questions (KEQs) and associated sub-KEQs. These are presented in Figure 1 overleaf.

# Introduction

- 1 How effective and efficient was the implementation, administration and delivery of the BSG and SBHS Programs?
  - a. How effective were the Programs in balancing cost, timeliness, efficiency and integrity?
  - b. How appropriate was the Programs' governance documentation, systems, processes and data, alongside any relevant external data?
  - c. How effective and accessible were the Program systems, processes and information about the Programs?
  - d. What was the applicant experience dealing with the ACT Government under these Programs?
- 2 To what extent have the objectives and outcomes of the Programs been achieved?
  - a. To what extent were the Programs effective in providing short term support assisting businesses to manage the impact of the public health measures in place from August 2021, and subsequently, the ACT lockdown and extensions to it that restricted business activity?
  - b. To what extent did the Programs contribute to businesses' ability to return to normal operations post public health measures?
- 3 What lessons have been learned through delivery of the Programs to inform future program models and policy design?
  - a. What are the insights and lessons learned that could benefit and help shape future ACT Government grant programs and engagement with the local business community?
  - b. How can engagement with businesses be improved for future policy design?

Figure 1: Key evaluation questions and lines of inquiry

# Introduction

## Methodology

An eight-step approach was agreed with the ACT Government and followed to deliver the evaluation. A summary of the methodology is provided in Figure 2 below, with a more detailed description following.

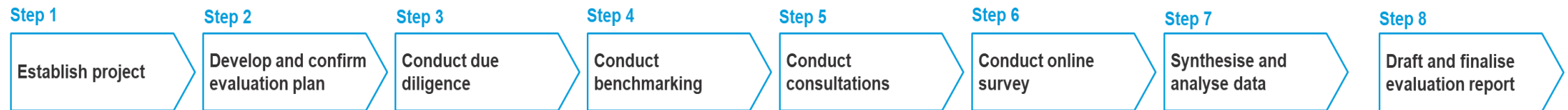


Figure 2: Evaluation approach

The evaluation encompassed a desktop review of program documentation and data and was supported by consultations with ACT Government representatives, external stakeholders and program applicants.

The benchmarking exercise involved a comprehensive desktop review of publicly available information about economic support programs delivered by other Australian jurisdictions in response to state lockdowns and public health measures. The benchmarking research was supplemented by consultations with representatives from accountancy peak bodies.

Consultations were undertaken with representatives from each of the following stakeholder groups:

- › Industry Leaders
- › Accountancy Peaks
- › Traders' Associations
- › Delivery Partners
- › Program applicants
- › ACT Government.

Details of the documentation and data reviewed, and stakeholders interviewed can be found at Attachments A and B, respectively.

A survey was developed and sent out to all program applicants covering the design, implementation and impact of both Programs. 1,105 survey responses were received (sample size of approximately 10%). The survey questions and summary of responses can be found at Attachments C and D, respectively.

# Introduction

## Limitations

Despite overall confidence in the evaluation approach and strong representation of stakeholder experiences and views, the evaluation must be viewed in light of the following constraints:

- › Stakeholder perceptions of the Programs were shaped with comparison to the first lockdown experienced in ACT in 2020, and the Australian Government's national response
- › When reflecting on the Programs, most stakeholders spoke about BSG rather than SBHS
- › Participation of program recipients during consultation interviews was lower than expected. Of the 90 contacted, only 15 were willing to participate, of which some were ultimately unavailable at the scheduled time. Despite this, multiple program recipients contacted Grosvenor to provide additional feedback following completion of the survey, somewhat offsetting the low interview rate
- › The desktop review comparator research is based on information publicly available as at 28/10/2022.

## Report structure

This report outlines the analysis, findings, conclusions and recommendation of the evaluation of the BSG and SBHS Programs. It is structured as per Table 1 below.

Section		Description
1	Executive summary	Overview and summarisation of the evaluation's findings and recommendations
2	Introduction	Introduction to the evaluation (this section)
3	About the Programs	Background and contextual information to the Programs
4	Findings against KEQs	Findings against KEQs with an exploration of the evidence and themes that emerged throughout the consultations and survey
5	Benchmarking	Summarises key insights from the benchmarking exercise
6	Summary of conclusions and recommendations	Summary of conclusions and recommendation for consideration by the ACT Government as an input to future design and delivery of programs and policy

Table 1: Report structure

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# About the programs





# About the programs

The BSG and SBHS were introduced by the ACT Government to provide short term financial support for eligible businesses operating in the ACT that were affected by the COVID-19 public health measures in 2021.

## BSG

The BSG Program was jointly funded by the Australian Government and ACT Government, delivering over \$326m in grants to over 11,000 eligible businesses. It was open to all employing and non-employing small and medium businesses operating in the ACT that had experienced a 30% decline in turnover as a result of the public health measures. The BSG Program was open for applications from 26 August 2021 to 7 October 2021.

The initial payments announced for BSG were \$3,000 for eligible employing businesses, and \$1,000 to eligible non-employing businesses. Several extension, top-up, and industry specific payments (TAPAHEF) were added in response to lockdown extensions and to target significantly affected industries. By completion of the Program, eligible businesses could receive up to \$125,000 depending on their size, employment status and sector.

## SBHS

The SBHS delivered over \$13m in reimbursements to small businesses in the ACT whose turnover has declined by 30% or more as a result of the COVID-19 public health measures. The SBHS was open for applications between 15 November 2021 and 4 March 2022.

Eligible businesses could apply for reimbursements of up to \$10,000 for utilities and rates paid from 1 July 2021 to 28 February 2022, and for commercial vehicle registration paid between 1 January 2021 and 28 February 2022.

A summary of the applications received for each Program is provided in Table 2.

BSG	Total
Applications received	11,736
Applications approved and paid	11,177 (95.2%)
Applications rejected	349 (2.97%)
Applications withdrawn/cancelled	210 (1.79%)
<b>Total paid</b>	<b>\$326,450,000</b>
SBHS	Total
Applications received	3,157
Applications approved and paid	2,599 (82.3%)
<b>Total paid</b>	<b>\$13,312,004</b>

Table 2: Summary of number of applications and total amount paid for both BSG and SBHS

# About the programs

## Program objectives

The Programs were designed to provide short term support for businesses operating in the Australian Capital Territory (ACT), and whose turnover significantly declined due to COVID-19 public health measures in place from 12 August 2021.

## Program logic

A high-level program logic was developed as part of this evaluation and presented in Figure 3 below. The focus of this summative evaluation was relating to the key outcomes, inputs and activities of the BSG and SBHS Programs. (It is noted that while the two programs adopted different designs, the intended outcomes are largely consistent.)

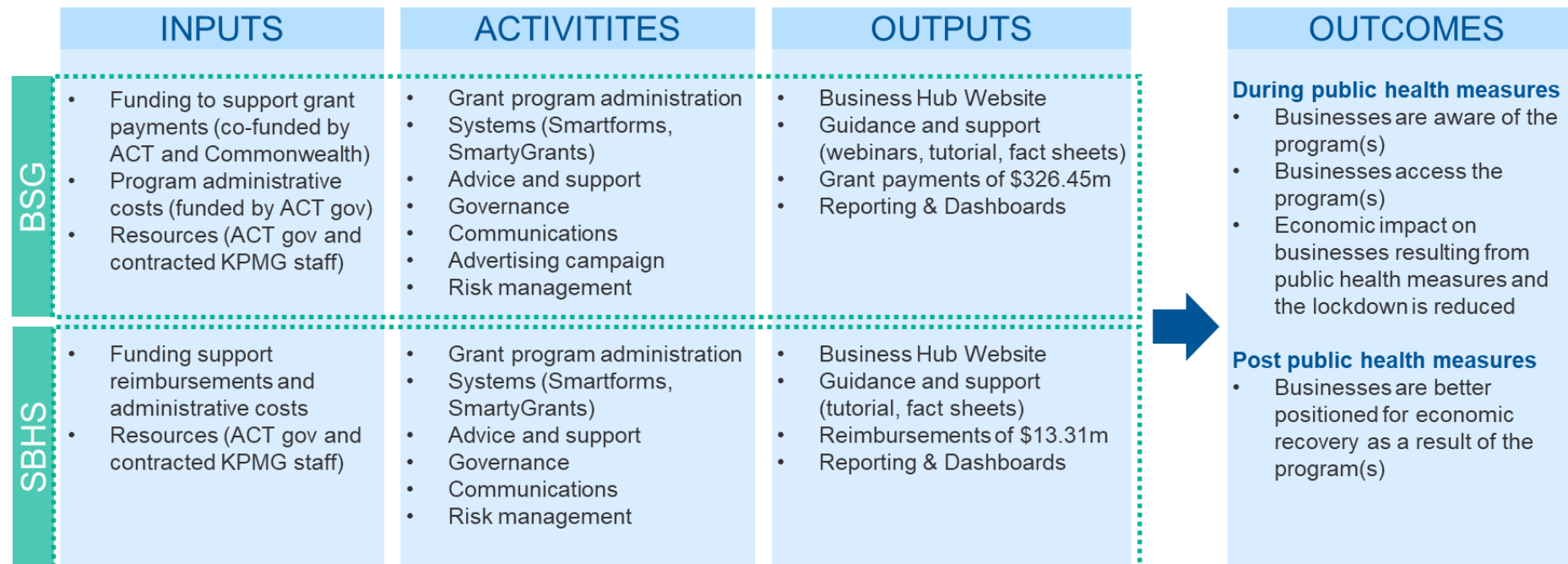


Figure 3: High-level program logic

# Program timeline

A timeline of key dates is presented in Figure 4, below. A 7-day lockdown was declared in ACT on 12 August and lasted 9 weeks. The BSG and SBHS Programs were announced on 13 August 2021. The BSG Program was open for initial applications for a total of 43 days and the SBHS Program was open for applications for a total of 110 days.

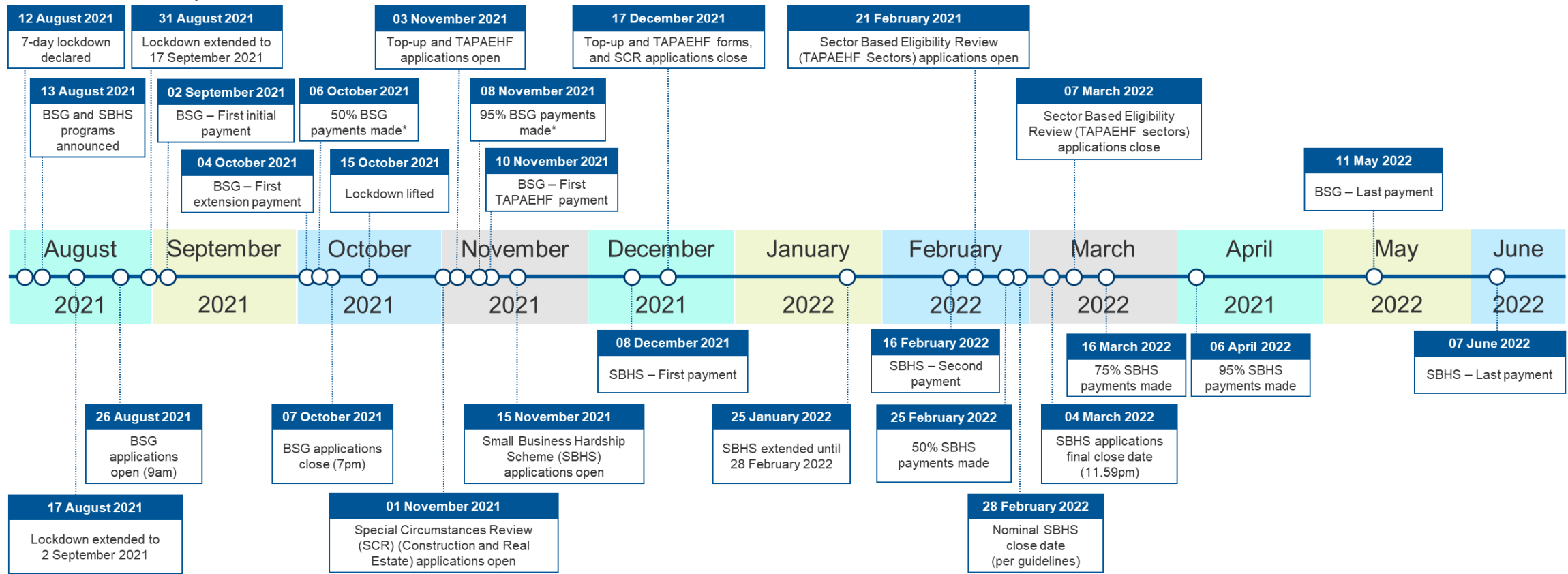


Figure 4: Programs timeline

\*initial and extension payments

# 4 Findings





# Findings

## Overview of evaluation findings

This section of the report presents the outcomes of Grosvenor's evaluation of the BSG and SBHS Programs. Findings have been developed in alignment with the KEQs presented in Figure 1 and presented against six themes presented in Figure 5 below.

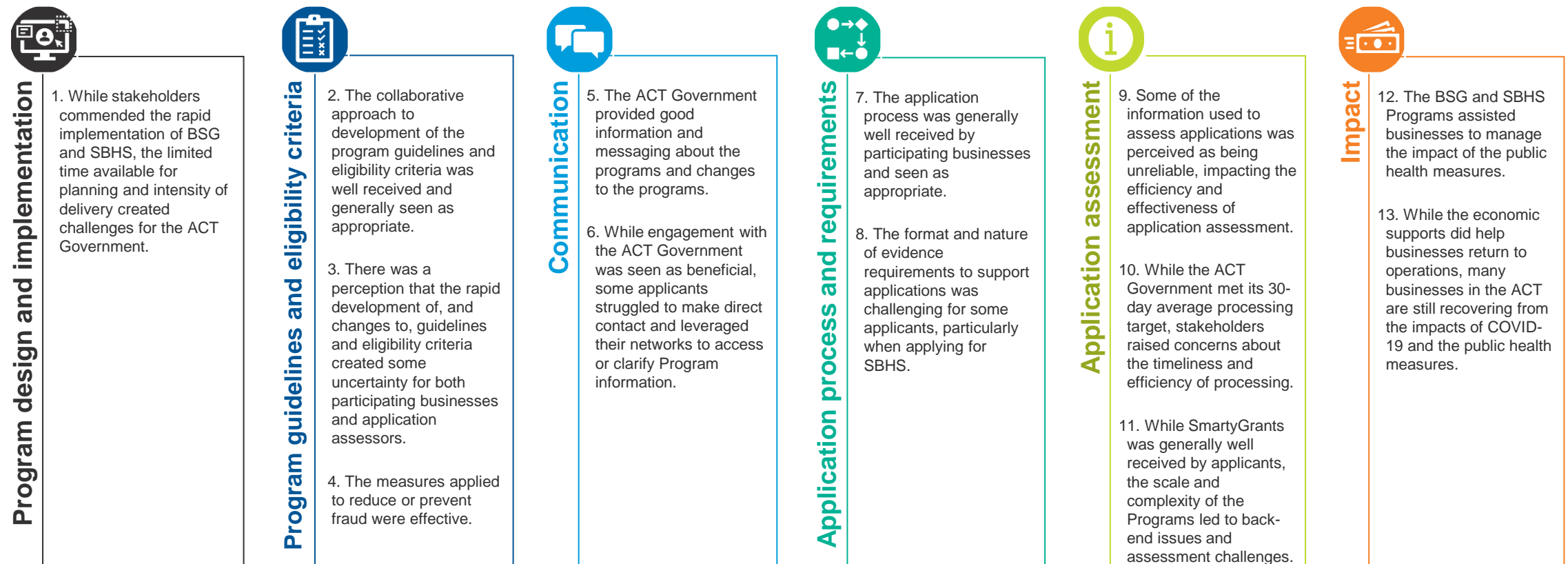


Figure 5: Overview of evaluation findings



# Findings



## Program design and implementation

1

**Key Finding:** While stakeholders commended the rapid implementation of BSG and SBHS, the limited time available for planning and intensity of delivery created challenges for the ACT Government.

Both the BSG and SBHS Programs were announced by the Chief Minister on 13 August 2021, one day after the commencement of health orders within the Territory. The Government prioritised rapid program design and implementation, marshalling resources from across the Directorate to open BSG applications 13 days after the initial announcement. SBHS opened approximately three months later.

### Program Planning

Initial planning for the SBHS Program commenced in the months prior to its announcement in the expectation that some business support would likely be required. While initial planning was undertaken, it was not possible to fully pre-plan both Programs, as:

- › the timing, nature and duration of lockdowns could not be predicted

- › resourcing had been redirected to the delivery of other programs and work related to COVID-19, limiting capacity to undertake detailed planning
- › Program design could not commence until Commonwealth input into the programs was confirmed

Many stakeholders were not aware of this pre-planning and questioned the Government's level of preparedness during consultations. It was suggested that program design should have been more fully progressed prior to health restrictions being required, with a view that a need for business support was going to be inevitable as COVID-19 spread throughout NSW.

# Findings



## Program design and implementation

*“The only thing that could have been improved was the time it took for the program to be implemented and applications to open. Given that Victoria had been locked down for many months, and NSW had recently gone into lockdown, I felt that the ACT Government had plenty of time to prepare a program like this and have it ready to go as soon as lockdowns/restrictions were announced... I think it would have been a great win for the ACT government if they had announced the program the day of the lockdowns starting and processed applications within a week”. (Survey respondent)*

*While the government tried to do the right thing, it didn't work as well as it could have which added to the stress. This was our second lockdown, the Government should have been more prepared, they had months (since 2020) to develop a system. They could have been more prepared. (Industry leader)*

*The Chief Minister said ‘COVID-19 is on our doorstep’ and told us to be prepared, yet when it came to lockdown the Business Support Grant was grossly unprepared. Businesses were left without information or anyone to contact. (Survey respondent)*

## Design and Implementation

Following announcement of the lockdowns, planning of the BSG Program was fast-tracked, with this initiative considered a higher priority than SBHS due to its greater value and broader reach. An iterative program design process was utilised to support quick implementation and adapt to changing health restrictions. While many likened this design process to *flying the plane while building it*, the approach was generally supported by stakeholders and seen as appropriate given the context. Specifically, it:

- › prioritised the distribution of funding over extended planning periods
- › enabled the Program to adapt in response to changes and extensions to health restrictions.

The approach to planning the Programs included:

- › user journey process mapping
- › system development of SmartyGrants to manage application and assessment data

# Findings



## Program design and implementation

- › application design including balancing the need to capture enough robust information to support assessment while maintain an easy process for the program applicants
- › development of control measures to maintain integrity and reduce the risk of fraud
- › establishment of processes to support assessment, requests for further information, eligibility reviews and declines
- › establishment of a centralised business advice line and mailbox.

While the need for rapid design was acknowledged by stakeholders, many reflected on the high intensity of work during this period. The design and implementation phase was identified as being stressful for those involved, with the approach limiting the time available for:

- › broad consultation around program design and materials
- › user testing of program materials and systems, including consideration of language used.

This was seen as negatively impacting on the effectiveness of the program guidelines, eligibility criteria, communication, system and speed of application assessment (see also Findings 2, 3, 6, 8, 10 and 11).

*Implementation was a bit nuts – it went from zero to 100 in such a short time.  
(Delivery partner)*

It is noted that the extended duration of health restrictions were not anticipated in August 2021, with many of the program team assuming the Program was being designed to support a period of weeks rather than months. As health restrictions were extended, it was necessary for the Programs to adapt and evolve, resulting in extensions to the Programs period and distribution of additional funding amounts (top-up and TAPAHEF payments). These extensions were valued by local business and seen as appropriate. While the initial payment amounts were seen by some stakeholders as quite small compared to what businesses could receive in NSW, with some noting that the top-up payments increased perceived alignment of funding between the ACT and NSW programs.

# Findings



## Program design and implementation

### Delivery and resourcing

The speed of design and implementation coupled with the large Program uptake necessitated substantial resourcing. Resource management became intensive, with BSG staffing levels peaking at 163 and associated workforce cost of approximately \$6.3m.

Effort was needed not only to develop the initial program guidelines and systems, but a significant manual effort was also required to resolve issues, improve program design, assess applications, approve exemptions and respond to changing restrictions and government decisions. In order to support design and implementation. To meet resourcing demand the Programs:

- › **utilised staff from other directorates.** While this provided immediate surge capacity from individuals familiar with internal systems it removed them from their BAU tasking, limiting the progression of work in other areas.

- › **engaged external advisors to support application assessment.**

This was seen as appropriate and effective with a perception that the speed of application assessment increased dramatically following the engagement of KPMG (note: data is not available to track processing speed overtime to confirm this claim).

Many stakeholders suggested it would have been beneficial to involve external advisors earlier in the Program design phase to provide additional capacity and technical input.

While feedback from the ACT Government recognised that with more time and upfront planning, some of the challenges could have been avoided with a more fit-for-purpose system, more automated processes and additional staff training. The ability and willingness of staff to adapt, collaborate and provide surge capacity was a highlight of the Program.

# Findings



## Program guidelines and eligibility criteria

2

**Key Finding:** The collaborative approach to development of the program guidelines and eligibility criteria was well received and generally seen as appropriate.

During the development of the programs, the ACT government leveraged an advisory group of representative industry leaders to develop and refine program guidelines and eligibility criteria. This group was established before the Programs as a feedback mechanism for public health directions more broadly and included:

- › the Australian Hotels Association (AHA)
- › Canberra Business Chamber (CBC)
- › Canberra Women in Business (CWB)
- › Canberra Region Tourism Leaders Forum (CRTLTF)
- › National Capital Attractions Association (NCAA)
- › National Retailers Associations (NRA)

- › Australian Retailers Association (ARA).

During lockdown, the group met daily to discuss emerging issues and changes affecting the Programs. Working group meetings prompted clarification of the Programs' guidelines to ensure they considered specific nuances of program applicants and industries and did not unintentionally disadvantage any business groups. For example, the group considered how to accommodate businesses with GST exemptions.

The use of this advisory group was well received and seen as a critical communication point and information source throughout the program. Group participants valued the opportunity to provide input into program design, ensuring that the needs of businesses and industries were considered.

While feedback about this group was generally positive, some concerns were raised:

- › one stakeholder suggested that there was too much expansion of the group overtime, with meetings becoming large and repetitive
- › another suggested that additional collaboration opportunities may have been beneficial to ensure the requirements of different businesses and industries were fully considered and addressed.



Some stakeholders felt that there was not enough consultation in the business community to inform development of program guidelines and eligibility criteria. Given the condensed timeline for implementation of the Programs, it was expected that additional consultation would have delayed delivery and any further delays would have likely added to the stress and impact to businesses at this time.

Industry representatives expressed a desire to continue (post programs) communication between ACT Government and local businesses.

*I can't speak highly enough of the engagement with government officials and this approach, rather than having meetings once every 6 weeks. It was a quick phone call. They were there, and they were listening. The level of engagement and access that we had – it was a true partnership approach that we had in getting things going in Canberra. (Industry leader)*

*I really commend the government's engagement. However, probably at the end of the 2 months, they engaged too many people. (Industry leader)*



# Findings



## Program guidelines and eligibility criteria

3

**Key Finding:** There was a perception that the rapid development of, and changes to, guidelines and eligibility criteria created some uncertainty for both participating businesses and application assessors.

Survey respondents were typically positive about the clarity of program guidelines and eligibility criteria. Of note, 84.1% of survey respondents for BSG and 81.1% for SBHS either agreed or strongly agreed with the statement “*The eligibility criteria for the program were clear*”. (See Figure 6.)

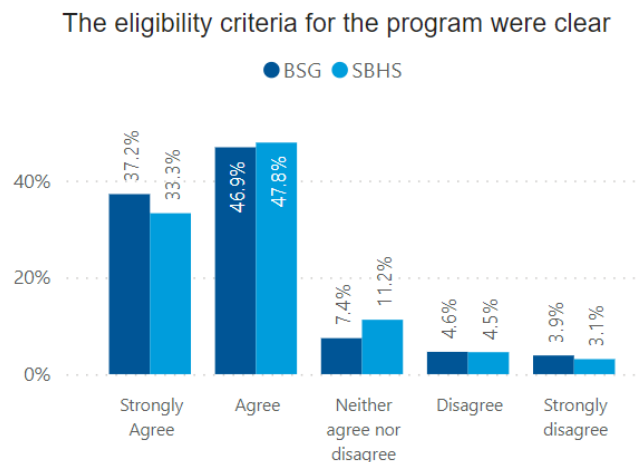


Figure 6: Clarity of eligibility criteria

Assessors reported an over-representation of people from culturally and linguistically diverse backgrounds in the decline process, suggesting that the level of understanding of eligibility criteria among these groups was lower.

## Changes to program guidelines

As health restrictions evolved over the first few weeks of BSG, and feedback from the advisory group was received about the Program, several changes were required for both the grant amounts and eligible sectors. Three iterations of the guidelines for the BSG were released:

- › Version 1 (24 August): Employing businesses were eligible to receive \$10k, with an expectation that the lockdown would last three weeks
- › Version 2 (31 August): Employing businesses were eligible to receive \$20k, with an expectation of a five-week lockdown
- › Version 3 (1 October): Introduced extension payments, TUP and TAPAEHF. This was the final iteration of the guidelines with conclusion of the lockdown on 15 October.

# Findings



## Program guidelines and eligibility criteria

Two versions of the guidelines were also published for SBHS, with the first on 15 November and the second on 28 January which included an expansion of eligible items and extension of the closing date.

Changes/extensions to the Programs were typically announced at the Chief Minister's daily press conferences. The fast pace of change in health restrictions meant that Program team had limited advance notice of changes to the Programs and did not have time to update the guidelines in advance of announcements. While updated guidelines were released as quickly as possible, there was some lag between announcements of program changes and what was included in official documents.

The perceived frequent updates to the Programs created some uncertainty for businesses and assessors.

## Impact on Program applicants

Qualitative survey responses from businesses indicated a level of confusion around their eligibility for payments as the guidelines were amended.

*The ACT Government announced the criteria, then changed the criteria without any notification. This excluded many businesses including mine when we had been budgeting and relying on the funds we had been told we would be receiving. I made staffing decisions based on the original information given to us, which left us in an extremely difficult financial situation. (Survey respondent)*

Despite these concerns, extensions to the Programs were well received by stakeholders, who saw this as appropriate given the evolving health situation. 75.7% of BSG survey respondents either agreed or strongly agreed with the statement “The BSG program adapted well the changing health measures” (Figure 7).

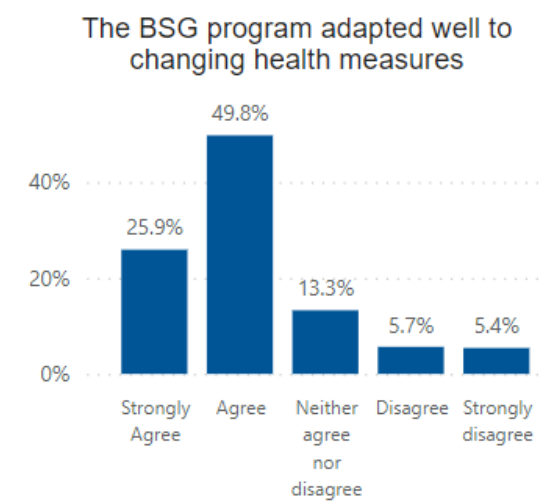


Figure 7: BSG adaptation

# Findings



## Program guidelines and eligibility criteria

### Impact on assessment

A clearly defined set of eligibility criteria and requirements assists with efficient and effective application assessment. Changes to guidelines and eligibility requirements overtime reportedly:

- › made it difficult to establish a clear and defined set of parameters for application assessment. As a result of this some stakeholders perceived the eligibility criteria to be subjective in nature.
- › meant manual updates were required to systems and processes used for application and exemption assessment. Panel meetings were required to discuss applications, determine eligibility and award exceptions.

The program guidelines could not be applied in a straightforward way for all business types. For example:

- › it was difficult for some businesses with seasonal income or non-typical business models to identify or prove their eligibility. Being able to prove a 30% reduction in turnover across the two defined periods was particularly challenging for businesses in the construction industry, those with seasonal income cycles and for newer businesses.

- › some applicants were disappointed they were only eligible for one grant where businesses across multiple locations were individually staffed and operated as independent entities rather than as satellites of a parent organisation.

External advisors and contracted assessors noted that it would have been beneficial to be involved in the development of guidelines and eligibility criteria. This would have helped in establishing a consistent understanding of the eligibility criteria, supporting a more robust and reliable assessment process.

# Findings



## Program guidelines and eligibility criteria

4

**Key Finding:** The measures applied to reduce or prevent fraud were effective.

Given the stress and hardship businesses were experiencing, the programs needed to balance the requirement for detailed information to support robust and accurate assessment while ensuring the application process was not burdensome and funding could be quickly distributed.

The ACT adopted a strong focus on fraud-control as part of program design which included:

- › a two step-validation process and post-grant auditing
- › an independent assurance review of the BSG Program
- › application, eligibility and assessment controls
- › payment controls on the financial systems
- › internal fraud and integrity controls.

In alignment with this approach, low instances of potentially suspicious applications were identified:

- › 239 (2%) BSG applications were identified as questionable, requiring further investigation. All of these applications had been paid and further investigation found each of the payments to be legitimate.
- › 73 (2.3%) SBHS applications were identified as questionable, requiring further investigation. Six of these applications had been paid and 67 had not been paid. All of these applications have been referred for further investigation.

While most stakeholders understood the need to mitigate fraud risk, there were divergent stakeholder views on whether the balance of fraud control within the ACT was right:

- › some felt that the fraud control was inappropriate, making the process slower and more difficult for program applicants who needed quick access to funds
- › others felt that the system could be easily abused and suggested that more controls were required, particularly within SBHS.



*The balance between needing to get money out to businesses and to ensure adequate supporting materials were supplied seemed sensible to me. (Survey respondent)*

*The high degree of documentation required slowed down the process and funds. (Accountancy peaks)*

*The information required was pretty minimal when I was applying, I realised it was vulnerable to fraud. It's easy – people have multiple bank accounts and it's easy to produce a “fake” audit trail if they wanted. (Program applicant)*

While the Territory's fraud controls were perceived as slowing down application assessment and the distribution of funds, the fraud control efforts were viewed positively when compared with other jurisdictions. Anecdotally, the NSW and Victoria governments accepted a higher level of risk in an effort to release money to businesses rapidly. Stakeholders recalled instances where legitimately eligible businesses had been unable to access funding in other jurisdictions as their information had already been used in a fraudulent application. Where this occurred, the legitimate program applicant was unable to receive funding until the fraudulently claimed funds had been retrieved by government.

# Findings



## Communication

5

**Key Finding:** The ACT Government provided good information and messaging about the programs and changes to the programs.

Multiple information sources were utilised by the ACT Government to raise awareness about the Programs and to distribute information and updates. Many businesses also signed up for the e-newsletter. Surveyed applicants typically became aware of the BSG and SBHS Programs via public announcements (28.4% for BSG and 24.3% for SBHS), word of mouth (16.5% for BSG and 16.9% for SBHS) the ACT Government website (16.5% for BSG and 16.9% for SBHS), email/e-newsletter (14.3% for BSG and 16.3% for SBHS) and local media (13.3% for BSG and 11.2% for SBHS) (Figure 8).

Applicants were generally positive about program communications, with 74.9% (884) of survey respondents agreeing or strongly agreeing that *The ACT Government communicated appropriately about the program and changes to the program* (Figure 9). This positivity was reflected during consultations, where participants highlighted that the ACT Government's website was a useful information source, being easy to understand and regularly updated. Webinars were also well received by participating businesses.

Stakeholders with visibility and experience of COVID-19 business support programs in other jurisdictions, particularly in NSW, reported that the communication from the ACT Government was more reliable and frequently updated.

Despite this positivity, concerns were raised in relation to the communication of program updates. There was a perception that information became increasingly confusing as Programs evolved. Stakeholders reported receiving multiple announcements and communications about changes made overtime and that there was some duplication in the information presented across multiple channels.

*... the ACT Government was sending multiple similar pieces of correspondence around the same time from various departments which could easily have ended up with multiple applications being made. Hence some better internal ACT Government communications controls and protocols could have made it clearer for the end users in a very difficult time. (Survey recipient)*

# Findings

## Communication

How did you become aware of the program?

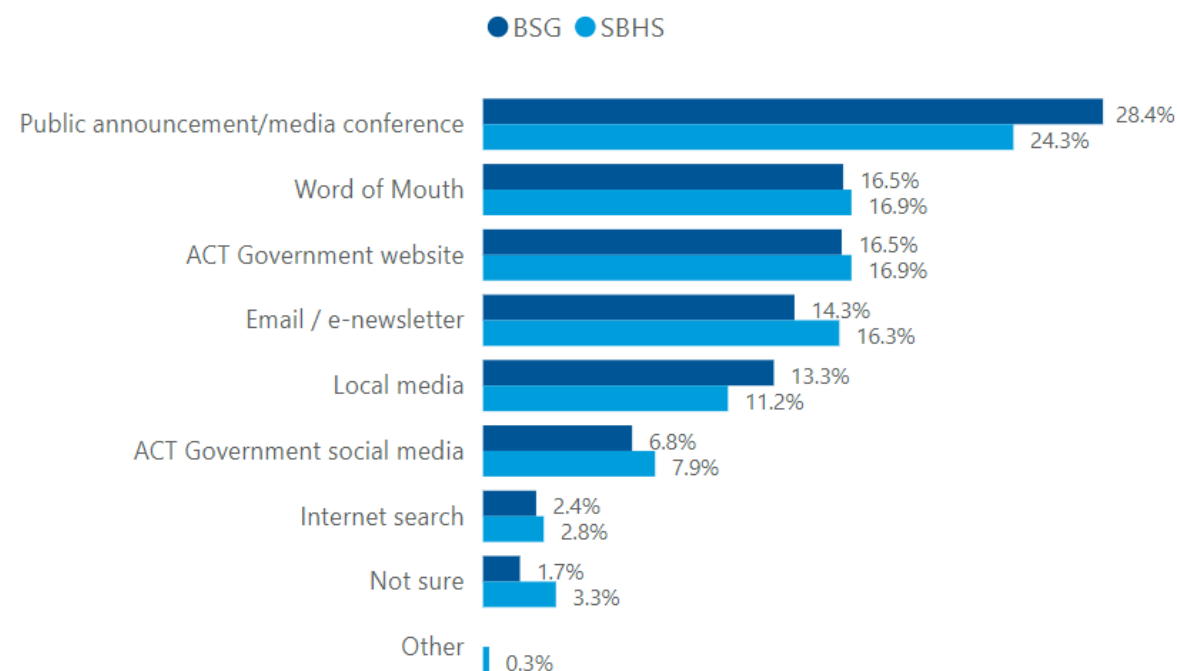


Figure 8: How stakeholders became aware

The ACT Government communicated appropriately about the program and changes to the program

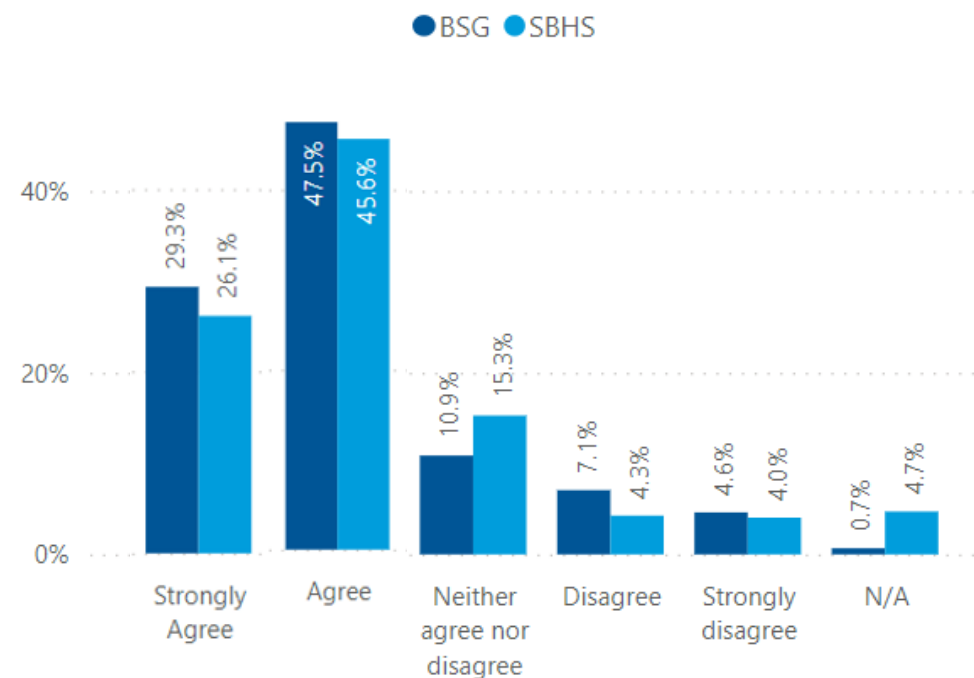


Figure 9: Communications

# Findings



## Communication

6

**Key Finding:** While engagement with the ACT Government was seen as beneficial, some applicants struggled to make direct contact and leveraged their networks to access or clarify Program information.

There were two main contact points that could be used by businesses to contact the ACT Government with any enquiries they had about the Program or their application. These were an advice line and business mailbox, contact information for both could be accessed through the ACT Government website. (Businesses approved for a grant payment were notified via email and the payments were made directly into the bank account provided through the application process).

Throughout the consultation and survey, program applicants highlighted the importance of direct communication with the ACT Government to confirm or clarify information. Where contact was made, applicants reported being able to get assistance and/or the information required, with many suggesting the assessment process sped up following the touch point.

Approximately half of the program applicants (43.9% for BSG and 50.3% for SBHS) reported in the survey that they had direct contact with the ACT government during the application process.

Of these 89.9% of BSG respondents and 83.8% of SBHS respondents (Figure 10) said their query was resolved, with about three-quarters either somewhat satisfied or very satisfied with the interaction. Three-quarters of those whose enquiry was not resolved were either somewhat dissatisfied or very dissatisfied with the interaction (See Figures 11 and 12).

Despite the perceived importance and benefit of direct communication, program applicants reported difficulty contacting the ACT Government via the contact phone number. Feedback suggested that they had difficulty getting in contact with someone over the phone and that emails went unanswered.

There was a sense of frustration that program applicants could not get the help they needed. The ACT government was perceived by some as inaccessible, with individuals seeking information through other (non-official) channels or leveraging their networks for information.

# Findings

## Communication

Did you have any contact with the ACT Government about the SBHS application

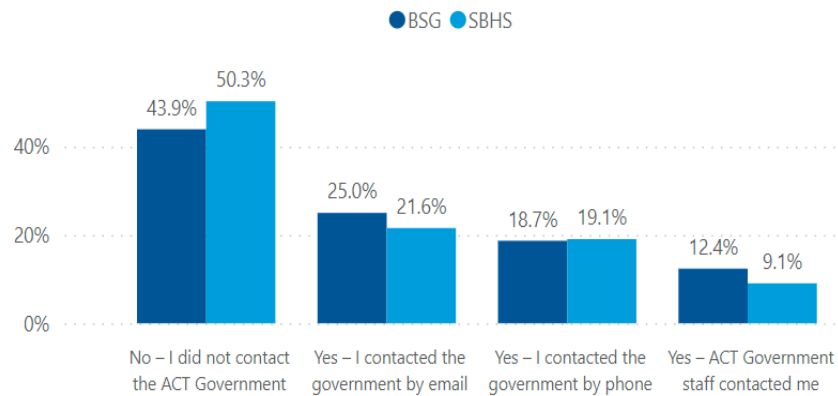


Figure 10: Contact with ACT Government

Was your application query resolved?

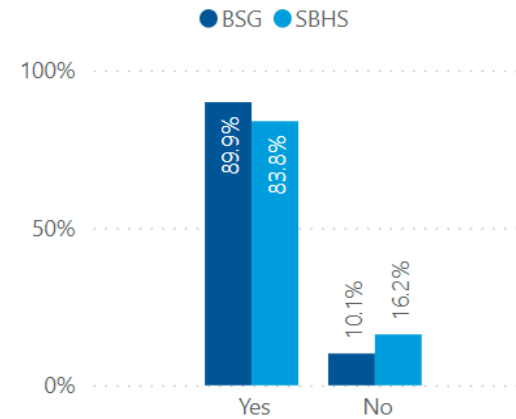


Figure 11: Contact with ACT Government

How satisfied were you with the interaction

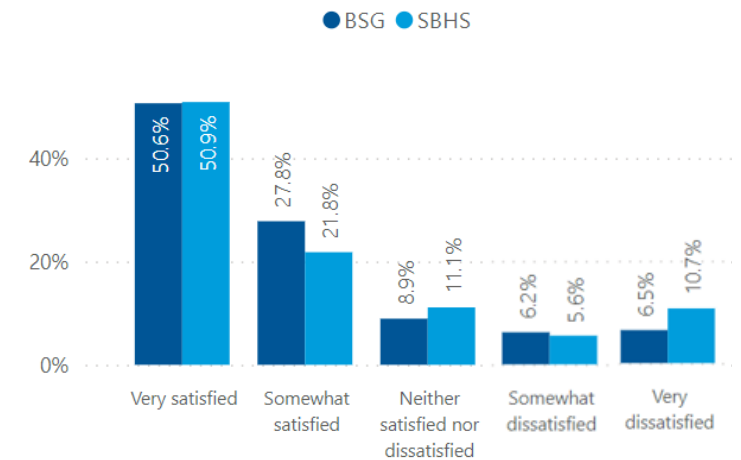


Figure 12: Satisfaction with interaction



# Findings

## Communication

There was considerable pressure on a small number of ACT Government staff to resource the advice line. Initially calls were triaged through Access Canberra, but as more calls were received regarding individual applications the load on the advice line increased. Staff who felt comfortable to perform this role were assigned to the advice line, and feedback from the ACT Government indicated that greater training in resilience and managing difficult situations would have increased staff capability and capacity.

Individuals with disabilities, low literacy, and from CALD backgrounds found it particularly challenging to access assistance. While non-English and disability access options were listed in section 9 of the BSG guideline, they were not easily accessible or obvious on the application form or the ACT Government website.

*Due to a disability, I have difficulties with my sight and short-term memory. I had so much difficulty reading everything that was online and trying to get help was a nightmare. The website needed a way to indicate if you needed help. (Program applicant)*

Program applicants and industry representatives reported that Industry bodies and the Business Chamber played a conduit role between the applicants and the Programs. These organisations became the first point of contact for information and questions about the Programs for some applicants:

- › using their existing relationships within the ACT Government to establish a connection between businesses and the ACT Government to escalate issues
- › providing an enquiry service for the programs that supplemented the ACT Government's existing capacity and helped to reduce the volume of calls to the program Advice Line.

*A lot of the peak bodies became the “call centre” for the Government. (Industry leader)*

A number of applicants and peak body representatives highlighted in the consultations that they had leveraged pre-existing contacts with Government to access information, with some commenting it would have been difficult to progress the application without this connection.

While the systems were configured to notify businesses via email that they had been approved for a grant and payment had been made, and in addition to challenges contacting the Government, program applicants reported a general lack of communication from the ACT Government about the status or progress of their application and expected timing of payment. This created uncertainty among applicants, who were keen to access funding as quickly as possible. Qualitative survey responses commonly referred to communication as an area of the Program that could have been improved.

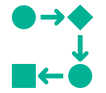
*Communicating how the application was tracking and a simple email or call would have been well received. (Survey respondent)*

*It was unclear the processing time for the grant, we did not know how long it would take to be assessed and it was very uncertain for us. (Survey respondent)*

Emails on the progress of applications were added as a function within SmartyGrants from 14 September, so this feedback may be reflective of applications submitted earlier in the Program.



# Findings



## Application Process and requirements

7

**Key Finding:** The application process was generally well received by participating businesses and seen as appropriate.

A one-stage application was developed for both Programs, with all information to be uploaded through an online form into the SmartyGrants system at the time of application. This aligned with the approach taken for grant programs previously managed by the ACT Government. A high-level customer journey was used to inform the development of the application and SmartyGrants forms. Insufficient time was available for user and language testing of the forms.

Feedback from the consultations and survey indicated the application process was straight-forward and easy to complete for most program applicants. Of those who responded to the survey:

- › 90.5% of BSG respondents and 87.3% of SBHS respondents agreed or strongly agreed with the statement *I understood how to apply for the Program* (Figure 13)
- › three-quarters of respondents for both BSG and SBHS agreed or strongly agreed that *The application form was easy to complete* (Figure 14)

- › 83.5% of BSG respondents and 80.1% of SBHS respondents agreed or strongly agreed that *The application form could be completed within a reasonable time* (Figure 15).

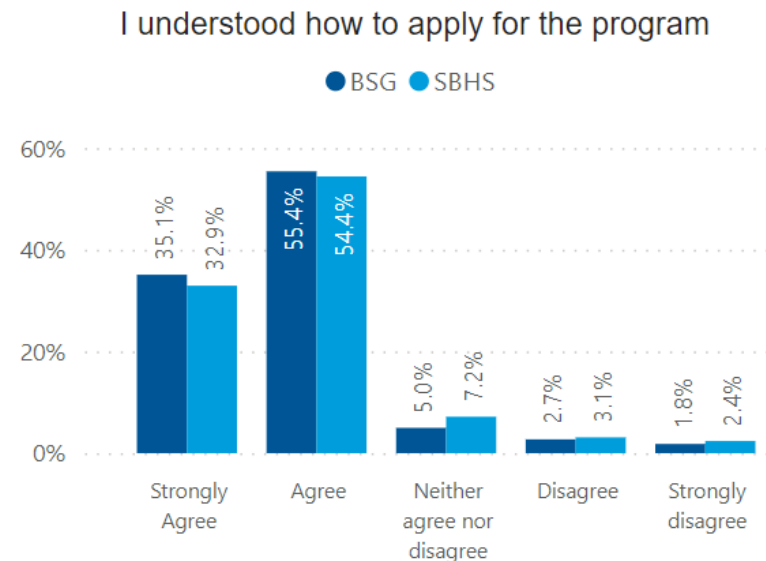
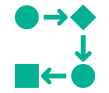


Figure 13: Understanding of the application process

# Findings



## Application Process and requirements

The application form was easy to complete

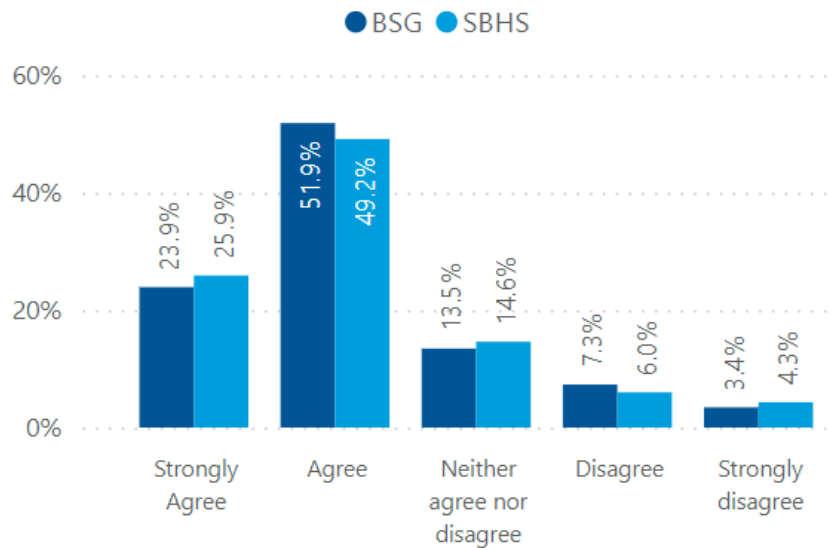


Figure 14: Ease of application process

The application form could be completed within a reasonable time period

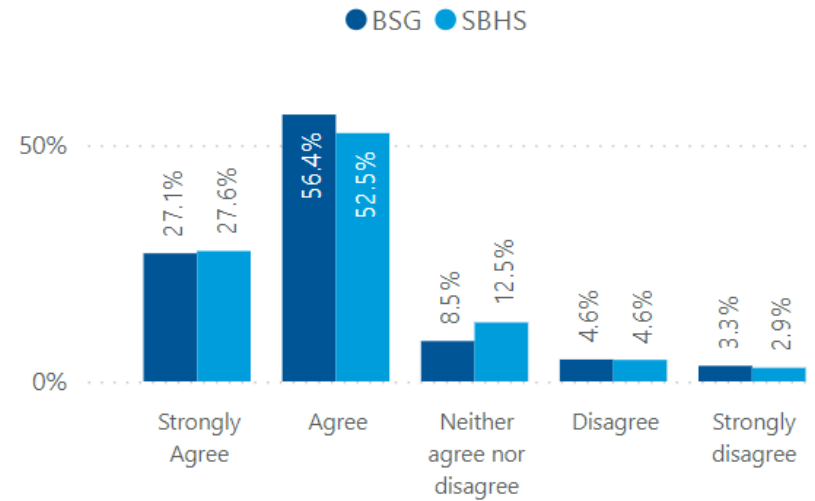
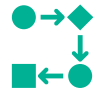


Figure 15: Time required for application

# Findings



## Application Process and requirements

More than forty percent of BSG applications were required to go through additional requests for more information – of these 661 required requests for more information two or more times. This process was established to ensure all information and evidence required for assessment was provided by businesses. Most commonly these requests sought additional supporting documentation to evidence annual turnover, and evidence of a reduction in revenue. The program applicant was emailed with the request outlining the additional information that was required. The process for requests for information was often reported as being inefficient and a drain on resources as follow-ups required phone calls and manual system processes. Feedback received through the request for further information process was used to clarify the information requirements on the application form. The proportion of approved and paid applications was very high for both BSG (95.2%) and SBHS (82.3%). Indicating that the vast majority of applications were correctly completed and processed.

While local media outlets in Canberra reported that many businesses were experiencing difficulties with the application and request for more information processes, the survey indicated that the media may have been reporting the views of a vocal minority rather than representing the views of all program applicants.

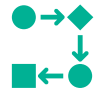
*There was a lot of negative media regarding the application process and the documents required. However, I thought the form was easy to complete and the documents required were essential to know the business turnover. (Survey respondent)*

*In terms of the mechanics, I saw some complaints on the Canberra Business forum but I find it pretty easy to use. The administrative process was easy to comply with. It wasn't very burdensome. (Program applicant)*

A small number of stakeholders, including surveyed applicants, expressed dissatisfaction with the application process. Challenges experienced during the application process were often attributed to difficulties with interpretation of the items in the application or evidence requirements (further discussed in Finding 8). Assessors also reported that CALD groups were overrepresented in the request for information and decline processes and suggested that the application process may have been more challenging for these groups.



# Findings



## Application Process and requirements

**8 Key Finding:** The format and nature of evidence requirements to support applications was challenging for some applicants, particularly when applying for SBHS.

While the majority of survey respondents understood the application evidence requirements for each Program (85.2% for BSG and 82.7% for SBHS) (Figure 16) and felt that the level of evidence required was reasonable (85.3% for BSG and 82.2 for SBHS) (Figure 17) consultations revealed that some businesses experienced difficulties with providing the right evidence for their applications.

Program applicants typically felt that the application process for SBHS was more difficult than BSG, and many reported that the application effort was not commensurate with the value of the reimbursement. Feedback indicated that the amount of information needed to be provided with each invoice was cumbersome and repetitive.

*With the reimbursements, you had to put in the supplier and account number every single time, and you were filling in just a heap of information.*  
**(Book-keeper)**

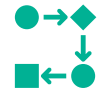
Stakeholders noted that the application process and provision of evidence was much easier for businesses that were able to use an accountant or book-keeper to assist them with the application and with gathering the required evidence. Other applicants reported having difficulties with providing appropriate evidence or supporting documentation. This was commonly attributed to the use of different business financial systems that have different reporting formats than what was required in the application.

Specific issues were experienced by businesses that paid their bills via even-pay rather than in a lump sum, or which paid commercial vehicle registration on a 3-monthly rather than 12-monthly basis. These were identified as reasons for ineligibility, causing frustration for some program applicants.

*Hardship scheme was a total waste of time in the end. I'm still pretty peeved off about it. You're asking people to collate like 20 invoices, and they wanted it each month. The form didn't allow for even pay. It was too hard, and I missed out, and that hurt.* **(Program applicant)**

*The way I was paying my bills were reflected in my bank statements and it's different from the way my bills were coming in. They were asking for a photo of the bill, and it wasn't correlating to my bank statement – the dates of the payment and bill was different.* **(Program applicant)**

# Findings



## Application Process and requirements

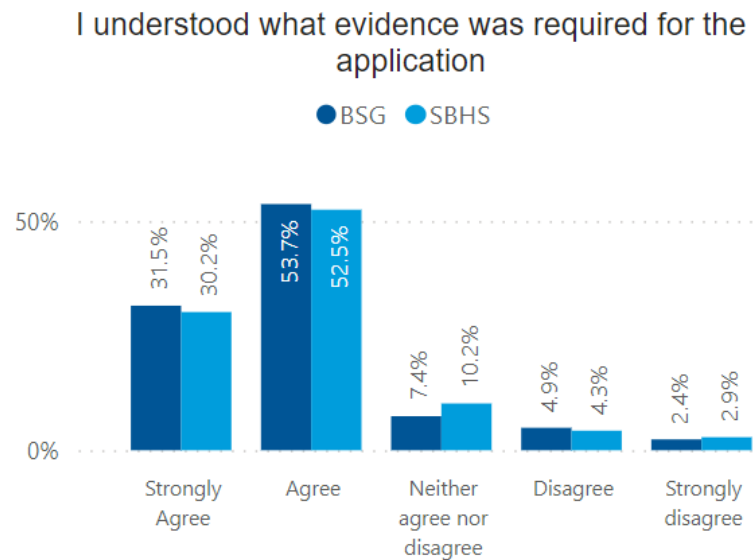


Figure 16: Understanding of evidence required

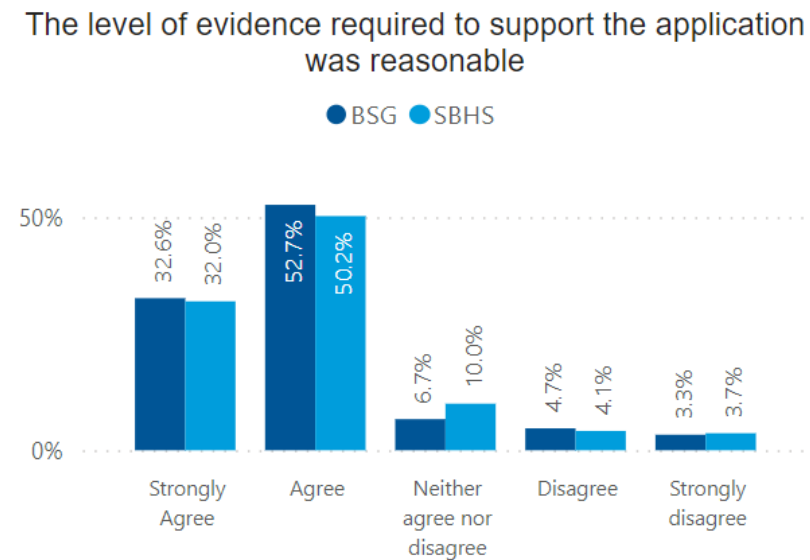


Figure 17: Level of evidence

# Findings

## i Application assessment

9

**Key Finding:** Some of the information used to assess applications was perceived as being unreliable, impacting the efficiency and effectiveness of application assessment.

The eligibility requirements for the Programs included requirements for businesses to be operating in the ACT and the application assessment required a determination of the industry sector businesses belonged to, particularly for payments targeting specific sectors. To support the assessment of these requirements the Programs relied on ABN information from the ATO, Australian and New Zealand Industry Standard Industrial Classification (ANZSIC) codes and business listings on the Australian Business Register (ABR).

The reliability of information used to assess eligibility for the BSG Program was questioned by stakeholders. Specifically, while ANZSIC codes were heavily relied upon by all jurisdictions to identify a business' industry and eligibility for industry specific elements of Programs. (They are often set up when the business is established, but do not get updated if the business details change. In addition, ANZSIC codes are not verified by a government or independent body and can be changed by businesses at any time.)

In some instances, issues with information reliability resulted in businesses not being eligible based on their address, or ANZSIC code not being

updated to reflect their current location or industry. However, review and exception processes were established to ensure businesses who were eligible were not unfairly excluded.

The Territory was aware that the ABR was not considered to be a reliable source of business address information as records are not frequently updated in the ABR. Therefore, a verification of addresses was completed using supplementary information, such as lease agreements or utility bills to confirm the business address.

Many business respondents were unaware of the barriers to the ACT Government's timely access of ATO information and questioned why the BSG and SBHS did not leverage the full range of tax and other business information held by the Australian Government.

*ACT Government chose not to link to the ATO like Jobkeeper was, so you had to do identity checks, and if that was through the ATO it would have been much quicker. (Bookkeeper)*

While the ACT attempted to access ATO information to support application assessment. Given that different information is held at different levels of government access to ATO's datasets outside of ANZSIC codes and ABR was not possible under existing government data sharing arrangements.

*These programs have highlighted the need for data sharing between governments. (Accountancy Peaks)*

# Findings

## i Application assessment

10

**Key Finding:** While the ACT Government met its 30-day average processing target, stakeholders raised concern about the timeliness and efficiency of processing.

The BSG Program guidelines stated that the grant payment would be made within an average of 30 days of receiving a correctly lodged application. The average processing time for both Programs met the 30-day target from receipt of a correctly lodged application:

- › BSG processing peaked at 26 days, reducing to an average of nine days in week six
- › SBHS processing averaged 29 days for first claims, decreasing to 13 days for second claims.

The BSG program saw a large influx of applications, with a third (3,951 or 33%) of all applications received within the first week of applications opening. This correlates with longer processing times in the initial weeks of the Program. Processing times decreased over the life of the Programs as a result of increased workforce capacity, assessor upskilling and clarification of application requirements.

While initial BSG assessments were undertaken in SmartyGrants, the Special Circumstances Review process and some internal administrative processes were managed through excel.

The effort to assess SBHS applications was significantly higher than for BSG. The assessment required manually calculating the reimbursement amount based on the supplied documents and checking against the application figures. As a result of the significant effort, a minority of stakeholders questioned whether SBHS was a worthwhile program to deliver.

*There were so many moving parts for SBHS. The assessment and checking of documentation required a lot of time for assessors. There were so many error points for applications. (Delivery partner)*

*SBHS applications had low accuracy as there were many variables. The applications were more opened to mischief. There were a lot of time spent on assessing SBHS in relative to what was spent on BSG. (Delivery partner)*

The involvement of KPMG and legal experts in the assessment process was well-received, as it increased the assessment capacity, provided clarity in eligibility / exemptions and added a perception of independence.

# Findings

## Application assessment

*With BSG, there came a point where there was more flexibility and adaptability when KPMG became involved. There were more resources and business and accounting knowledge. As time went by, people became more confident in the BSG program. (Industry leader)*

While the targets for average processing time were met, there was an overwhelming sense from program applicants that it took a long time for payments to be received. This may have been exacerbated by:

- › expectations for fast payments built from businesses experiences with the speed of the Australian Government's support payments
- › program applicants being under a great amount of stress, and less tolerant of waiting days or weeks for payment.

*The initial experience of those who applied early was the administration was not properly set up. It felt like the ACT was not properly set up like the Federal Government was, to easily administer payments. It clearly led to a delay in payments. Which caused frustration for some business owners. (Industry leader)*

*There was a lot of delays in payments. What is the point - if I am hungry today, I have to wait 2 months to get the money. (Traders Association)*

*They processed our payment really quickly (a matter of weeks). So, in terms of delivery – they did a good job. Not everybody agrees – they said there's long delays. (Program applicant)*

There was also a perception among stakeholders that there was no sensible order or prioritisation as to how applications were processed. Some accountants who submitted multiple applications for businesses saw large variances in the speed of application processing, and that applications submitted early in the open period sometimes took longer to be processed than those submitted later.

Inefficiencies in processing were identified, resulting from requests for further information as over 40% of BSG applications required at least one request for further information. Additional delays were caused by the reliance on manual processes and excel tracking, particularly for the special circumstances review process.



# Findings

## i Application assessment

11

**Key Finding:** While SmartyGrants was generally well received by applicants, the scale and complexity of the Programs led to back-end issues and assessment challenges.

The SmartyGrants system was utilised by the ACT Government as the primary solution to support online applications, assessment and communications for both the BSG and SBHS Programs. Due to the need for rapid implementation, there was not sufficient time to build a custom system or procure a solution for these large and complex grant programs. The SmartyGrants system was therefore selected to support fast implementation, noting:

- › it had been successfully used in other grants programs run by the ACT Government
- › ACT Government staff had pre-existing skills and knowledge of the system, supporting fast / immediate implementation and use
- › it was used for COVID-19 related grant packages across other jurisdictions such as WA and NT

- › it enabled email integration to communicate with program applicants about the program and assessment outcomes.

While SmartyGrants had been successfully used in other programs, system limitations were identified as a result of the large, complex and evolving nature of BSG and SBHS, notably:

- › default system reporting information was not fit for purpose and the reporting information required manual handling and preparation to meet the information requirements of the end users
- › the progression of applications from one stage to another was not automated
- › applications in the system that required more information from the applicant needed to be manually checked and progressed (i.e. no automated reminders were in place to ensure this occurred).

*Designing the program in these systems was a challenge. (ACT Government)*

The reliance on manual processes both created additional workload for assessors and also impacted the timeliness of application processing where requests for information were not actioned / followed through in a timely manner.

# Findings

## Application assessment

It was suggested that the system was not suited to large and complex programs such as BSG and SBHS, as it had not previously been used for grant programs of this volume and nature. Manual customisation was required in the system to align with the program design. ACT Government stakeholders acknowledged the system limitations during consultation, however, highlighted that an alternative solution wouldn't have been viable given the rapid design and implementation of the Programs.

*We acknowledge it wasn't perfect, but we had to use something available that could meet our needs. (ACT Government)*

In contrast to the experiences of program managers and assessors, applicants were generally satisfied, noting familiarity with the system interface from other programs. The use of a familiar system reduced stress for some applicants, providing them with confidence they could quickly and correctly upload their information. Despite this positivity, a minority of applicants and their representatives reported difficulties logging into the system and uploading documents.

*There were some issues with the SmartyGrants system – it was jumpy and laggy. I filled in a lot of information and at the end, when you hit submit, instead of continuing on.. it went to the top of the page. (Accountant)*

# Findings

## Impact

12

**Key Finding:** The BSG and SBHS Programs assisted businesses to manage the impact of the public health measures.

As the largest Grant program ever operated by the ACT Government, \$326,450,000 was paid to over 11,000 businesses in the ACT under BSG. A further \$13,312,004 was reimbursed to over 2,500 businesses under SBHS.

There was an overwhelming sense from both the survey and consultations that the BSG and SBHS Programs had a significant positive impact, helping eligible businesses to manage the impacts of the public health measures. Of note, 90.5% of survey respondents for BSG and 85.6% for SBHS either agreed or strongly agreed with the statement “*The program helped to reduce economic hardship as a result of the public health measures*” (Figure 18). 88.5% of BSG respondents and 83.6% of SBHS respondents either agreed or strongly agreed with the statement “*The program had a positive impact on the business*” (Figure 19).

Feedback from the Accountancy Peaks and Industry Leaders indicated that the Programs saved a lot of eligible businesses and that, without the government assistance, they would have had to close. This is in line with the feedback that received from program recipients in the survey and during consultations.

*Although I think there were a few issues and delays in the programs being delivered, overall, under the circumstances and uncertainty, Canberra businesses were supported. My sincere thanks to the Government for the financial support which led to the survival and recovery of my business.*  
**(Survey respondent)**

*I went from stressing about going bankrupt to being able to make some payments. It was stressful. Had the program not been in place I would have had to fold.* **(Program applicant)**

*Without BSG, it would've had an enormous negative impact on the business. We used the grant money to pay our staff, and to operate on a takeaway only basis. Keeping the staff connected to the business was very important to us and the grant money helped us to do that.* **(Program applicant)**

# Findings

## Impact

The program helped to reduce economic hardship as a result of the public health measures

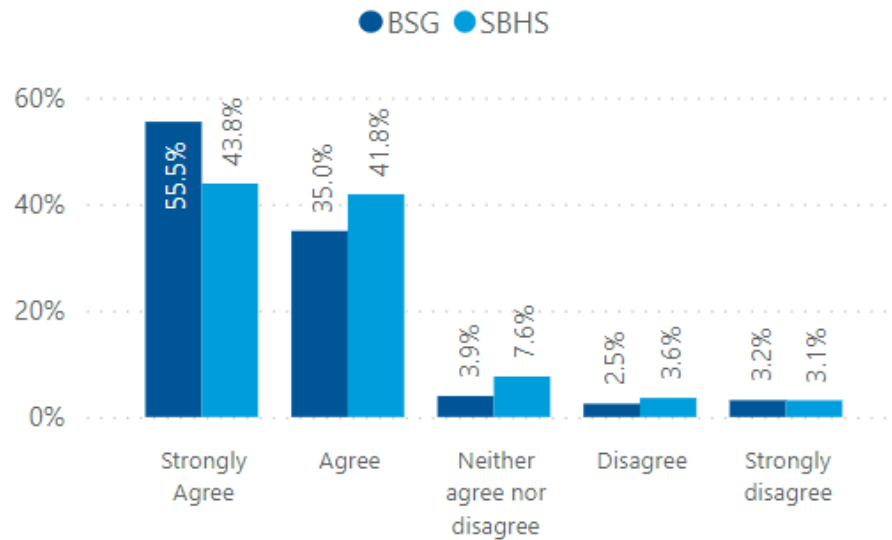


Figure 18: Reducing economic hardship

The program had a positive impact on the business

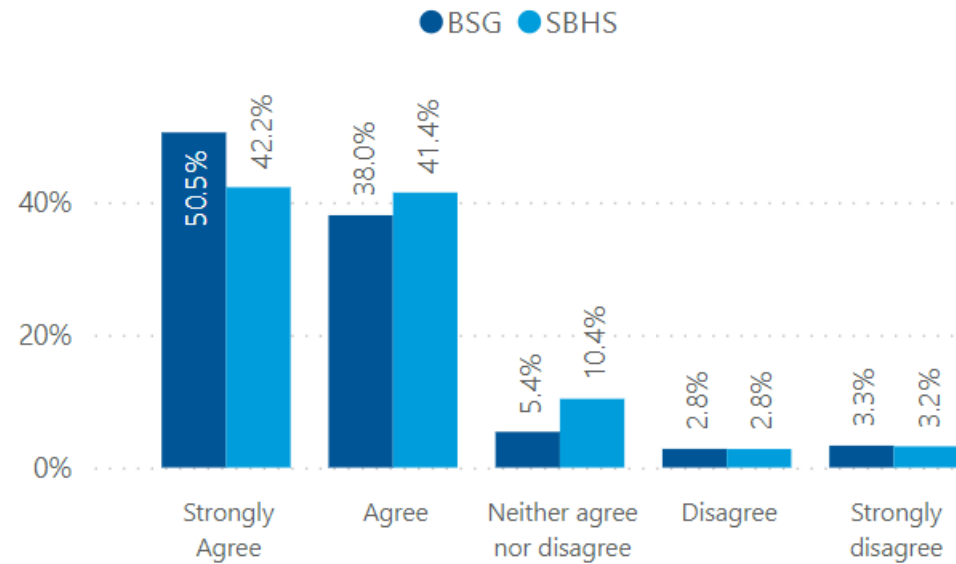


Figure 19: Business impact

# Findings

## Impact

Program recipients reported that they used the grant funding to pay staff wages, rent, bills, insurance, suppliers and tax. Regardless of use, many businesses identified during consultation that they had been able to retain their workforce as a result of funding. This was perceived as a key enabler to recommencement of operations post-lockdown, removing the need to recruit or train new staff.

While the Programs helped many businesses in the ACT, some said that it wasn't enough to make a meaningful difference. For example, those in the construction industry or with larger businesses such as hotels reported that the grant was just a 'drop in the ocean'. Anecdotal evidence suggested that many businesses had closed throughout this period.

*A lot of businesses were very grateful about it, and it saved a lot of businesses. The issues became more problematic with those larger organisations in tourism and hospitality – it wasn't enough. So, they took massive losses. (Industry leader)*

*My landlord kept my business opened to be perfectly honest. The grant didn't help to keep my business open. (Program applicant)*

*It was a band-aid solution when sutures were required. (Traders Association)*

For others, the time delay to receive payments and the stress of the lockdown overshadowed the impact of the Programs.

*With the stress of the business, it didn't feel like it helped. It wasn't the thing that kept my business open. My landlord kept my business open, and the Government should have enforced more of that. (Program applicant)*

*Although generous, the funds were a small portion of what was lost during this period. (Survey respondent)*

It is important to note that many of the negative impressions of impact may be a result of misunderstanding the scope and intention of the Programs. The Programs were designed to provide short term economic support to as many businesses as possible to reduce the economic impact on businesses, not remove the economic impact of the public health measures entirely. Through the consultation activities it was evident that some businesses and industry stakeholders believed that the programs were (or should have been) designed to fully fund and sustain local businesses across this period.

A small number of applicants who were ineligible for the Programs expressed dissatisfaction, frustration and disappointment that they were not able to receive the funding.



# Findings

## Impact

**13 Key Finding:** While the economic supports did help businesses return to operations, many businesses in the ACT are still recovering from the impacts of COVID-19 and the public health measures.

While the Programs focused on short term support during the public health measures and lockdowns, it was expected that they would better position businesses to recover once the measures were lifted.

BSG was more commonly identified as assisting businesses to return to normal operation, with 86.3% of BSG survey respondents who received funding agreeing or strongly agreeing with the statement “Receiving the funding helped the business resume operations sooner than otherwise achievable without the program” (Figure 20). In contrast, only 75.4% of survey respondents who had received SBHS funding Agreed or Strongly Agreed with this statement.

Consultations revealed that, for many businesses, the grants and reimbursements helped with immediate costs, but that the short-term nature of the programs time-boxed their impact. Twelve months on since the cessation of BSG, businesses are still affected by the impacts of COVID-19 and the lockdowns.

While businesses have been able to return to operations, many stakeholders report that it is still far from ‘normal’, and loans or deferred costs are still being paid back. In addition to the long-term impacts of the public health measures, businesses are now facing additional challenges, such as:

- › labour skills shortages
- › supply chain issues
- › commercial lease costs / limited supply of commercial real estate
- › mental health
- › productivity
- › increased costs due to supply chain issues and inflation.

# Findings

## Impact

Receiving funding helped the business resume operations sooner than otherwise achievable without the program

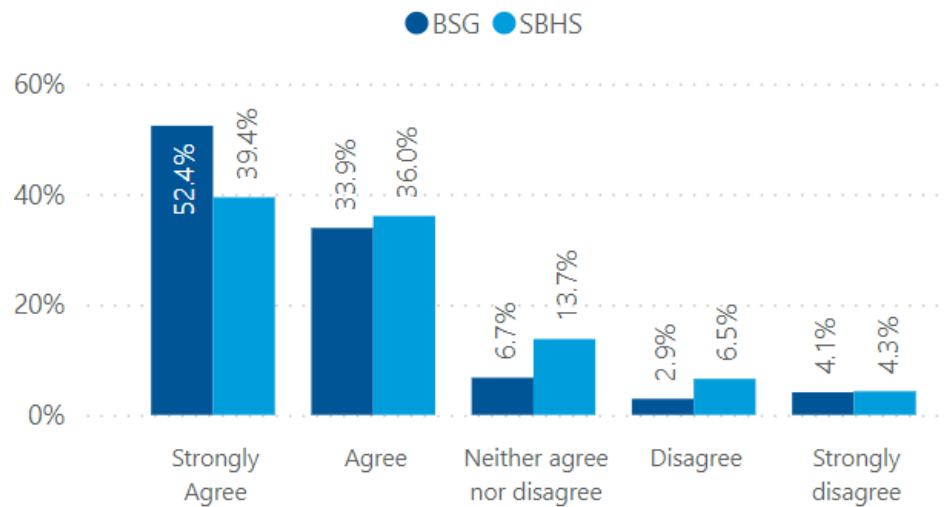


Figure 20: Helping resumption of operations

*There was maybe an underestimation of the longer-term impacts on businesses. (Industry leader)*

*I suppose it should be recognised that small businesses still struggled on after the COVID-19 measures were lifted... numbers of clients was and is still down. Now we have no support, and we struggle on as best we can. (Survey respondent)*

*Some hospitality businesses are still doing it tough with no help from the government. (Survey respondent)*

*I think the intention of the programs were to help businesses and it appeared to. But it didn't end there. The pandemic is still around, people are still working from home – so some F&B businesses are still impacted till this day with reduced patronage. It was all good intentions, and it should have really been just enough to get people through, but it just wasn't enough. (Accountant)*

*During COVID-19 lockdown, I got a personal loan to help finance my business, and I am still paying back the loan till this day. (Program applicant)*

# 5

## Benchmarking



# Benchmarking

## Purpose

As part of this evaluation the ACT Government was interested to learn from the approaches that other Australian jurisdictions took in response to COVID-19 public health measures and lockdowns. A desktop review was undertaken to identify what COVID-19 support programs were delivered by other jurisdictions and compare the similarities and differences in the features of relevant programs.

The desktop review comparator research is based on information publicly available as at 28/10/2022. It was apparent that guidelines and information relevant to some comparator programs have been removed by the delivering jurisdiction. Hence, the completeness of comparator information cannot be guaranteed.

## Comparison of ACT Programs with other jurisdictions

Over 40 similar COVID-19 business support programs were delivered across Australia (summarised in Table 3). Approaches taken across the different jurisdictions are summarised in sections following.

### Victoria (VIC)

During 2020 and 2021, VIC experienced several lockdowns with a total duration of 9.4 months (263 days). As a result, VIC had delivered the highest number of business support programs compared to other jurisdictions. VIC administered a mix of industry and non-industry specific programs as well as additional rounds of top-up payments and extensions.

In addition, VIC provided specific COVID-19 business support funds to support Victorian Aboriginal businesses, a rebate program for COVID-19 deep cleaning costs, a voucher program and many other industry specific support programs catered to Victorian businesses during the extended lockdown period. Compared to ACT, VIC had delivered a wide range and variety of COVID-19 support programs.

### New South Wales (NSW)

NSW is another jurisdiction that had experienced extended lockdown for about 5.7 months (159 days). NSW delivered more targeted support grants than the ACT based on location or business type, as well as industry specific programs. Several voucher programs and a rebate program for government fees and charges were also administered.

# Benchmarking

NSW had a cash flow support program to help businesses maintain their employment levels – also known as the JobSaver payment. This program was similar to the Australian Government's Jobkeeper payment which helped businesses continue employing and paying their employees during the lockdown period. However, the JobSaver payment program was quite different from the BSG program delivered by the ACT government whereby funding received through JobSaver was in smaller and more frequent installments and could only be spent by businesses on maintaining their staffing levels, BSG was a lump sum payment to be spent on business costs.

Jurisdictions	Approximate number of COVID-19 support programs available across other jurisdictions	Approximate number of programs similar to BSG & SBHS
NSW	18	5
VIC	44	14
SA	11	7
QLD	14	5
NT	7	5
WA	13	4

Table 3: Number of COVID-19 business support programs in other jurisdictions





# Benchmarking

## Comparison of ACT Programs with other jurisdictions

### Queensland (QLD)

QLD did not experience long lockdowns like other jurisdictions, and instead experienced sporadic, short-term lockdowns. The economic support required in this state was not as significant as ACT, NSW or VIC.

QLD administered two non-industry specific COVID-19 business support programs that are similar to BSG that provided grants to QLD businesses. One program covered both employing and non-employing businesses and the other program was only available to employing businesses.

Non-employing businesses in QLD were eligible for a \$1,000 one-off grant, compared to ACT which were up to \$20,000 (including extension and TAPAEHF payment). Employing businesses in QLD could get up to \$15,000 one-off grant as compared to ACT that could get up to \$125,000 (including extension, top-up and TAPAEHF payments).

QLD also administered two industry specific programs for employing businesses whereas ACT incorporated industry specific grants as an extension of BSG (TAPAEHF). Small to medium industry specific businesses in QLD were able to receive grants of up to \$100,000 and major tourism businesses were eligible for up to \$4,000,000 grants payments.

### South Australia (SA)

SA did not experience long lockdowns like other jurisdictions, and instead experienced sporadic, short-term lockdowns. The economic support required in this state was not as significant as ACT, NSW or VIC.

SA delivered two COVID-19 business support grant programs – one for businesses in general and one for industry specific businesses. Each program had delivered several rounds of additional payments.

The COVID-19 business support grant programs in SA delivered different grant amounts depending on the location of the businesses. Employing businesses that located in CBD areas could receive up to \$27,000 and up to \$10,000 for non-employing businesses; whereas employing businesses located in non-CBD areas could receive up to \$22,000 and up to \$5,000 for non-employing businesses.

# Benchmarking

Industry specific employing businesses located in CBD areas were eligible for up to \$40,000 and up to \$4,000 for non-employing businesses; whereas industry specific employing businesses located in non-CBD areas could receive up to \$25,000 and non-employing businesses could receive up to \$1,000.

## Northern Territory (NT)

NT delivered a few rounds of COVID-19 business support programs and industry specific programs. In addition, the NT delivered a COVID-19 business support package for both employing and non-employing businesses which included a grant, top-up payment, tax waiver, and a reduction in utility charges. This approach provided similar support as BSG and SBHS combined. On the other hand, ACT did not have any packaged programs. Instead, the BSG Program provided support to businesses and the SBHS Program provided reimbursements for utilities, rates and commercial vehicle registration.

As at 17 November 2022, NT is the only jurisdiction that still has an active ongoing COVID-19 business support program open for applications (subject to eligibility criteria).

## Western Australia (WA)

WA did not experience long lockdowns like other jurisdictions, and instead experienced sporadic, short-term lockdowns. The economic support required in this state was not as significant as ACT, NSW or VIC.

WA delivered two COVID-19 business grants programs and several other packages for industry specific supports including grants and reimbursements.

WA had a packaged business support program targeted towards the tourism industry. The package included a grant of up to \$10,000 for non-employing businesses and \$20,000 for employing businesses, and a reimbursement of up to \$50,000 for total deposit refunds administered related to tourism activities.

WA had another reimbursement program of up to \$5,000 which was targeted towards the hospitality industry. Compared to ACT's SBHS, the program provided reimbursements of up to \$10,000 to non-industry specific businesses for utilities, rates and commercial vehicle registration.

### **Other Comparisons**

ACT, NT and WA all used SmartyGrants to administer their COVID-19 business support programs.

ACT is the only jurisdiction that incorporated industry specific grant (TAPAEHF) as an extension of its COVID-19 business support grant program (BSG). Every other jurisdictions has delivered at least two separate programs for industry and non-industry specific COVID-19 grant programs to businesses.

# 6

## Conclusions



# Conclusion 1

Despite a short implementation period, the BSG and SBHS Programs were effectively implemented, administered and delivered. Identified challenges were attributed (in-part) to the need for rapid design and may have been mitigated had additional time been available for planning.

# Conclusions

The efforts of the ACT Government in implementing BSG and SBHS were largely commended throughout the evaluation period. The program team was able to rapidly develop the programs in a collaborative manner, leveraging the pre-existing Advisory Group to ensure the views of local businesses were captured and incorporated. Mobilisation of a surge workforce incorporating staff from other directorates and external assessors enabled rapid implementation, with the first funds distributed 27 days from the initial announcement of BSG and seven days after applications opened.

In contrast to other jurisdictions, the Programs design and evidence requirements were seen as effectively balancing program integrity (minimizing fraud risk) against the need to distribute funding in a timely manner. Positive impacts of this approach were identified, with a low proportion of applications being identified as suspicious.

Interactions between program applicants and the ACT Government were largely positive and seen as beneficial throughout the application and assessment period. It was however noted that applicants had difficulty accessing the advice line, with external groups such as the Canberra Business Chamber providing informal support and responding to applicant queries.

While the approach to design and implementation allowed for rapid distribution of funds, it resulted in challenges that may have negatively affected program design and artefacts. Specifically:

- › program guidelines were rapidly developed and had to be iterated overtime in response to changing health restrictions. Minimal time was available for consultation or user testing to ensure appropriateness. Further time to plan and test guidelines, potentially including earlier involvement of external advisors (legal and financial) would have been beneficial.
- › insufficient time was available to procure and test application systems. SmartyGrants was adopted as it already in use by the ACT Government, however, this system was not fully suited to the Program design and scale. This misalignment resulted in reliance on inefficient manual processes as part of application assessment. The absence of functionality to automatically monitor / track applications when additional information was requested created some delays.

These challenges were typically a result of the lack of time available for planning, and a need to iterate as the health situation evolved. Had more time been available for planning, it is expected that the ACT Government would have been able to mitigate some of these challenges.

While the prioritisation of rapid planning and distribution of funds over a longer planning period was considered appropriate in this instance, more expansive planning should be undertaken for future (non-emergency) initiatives.



# Conclusion 2

Both BSG and SBHS have had positive impacts on participating businesses, providing businesses with short-term support to help manage some costs while unable to trade and operate. Local businesses are continuing to experience challenges as they return to normal operation.

# Conclusions

Across the two programs, over \$300 million of economic support was distributed to local businesses. Funding was typically regarded as a welcome relief in a very stressful period, providing businesses with short-term support to help manage the impact of health restrictions and lockdowns.

As the larger of the two programs, BSG was seen as particularly impactful, distributing up to \$125,000 for eligible businesses (*note: funding amount varied depending on the size and industry of participating businesses*). Application requirements were seen as less arduous for this Program than SBHS, with commentary suggesting it had a greater value proposition. Effort required from businesses and assessors for SBHS was seen as disproportionate to the final value and impact of the Program, with some questioning its worth.

Despite a high level of positivity and gratitude towards the Programs, some stakeholders questioned the impact and whether more should have been done to support local businesses. Concerns were expressed that:

- › the Programs did not provide sufficient financial support. It was apparent that there were conflicting views on the scope and purpose of the Programs, with some perceiving that it was intended to (or should have) fully supported businesses throughout the lockdown period. This level of support was never the intention of the ACT Government, with the programs instead designed to assist with some costs across the period.
- › payments were not made in a timely manner, with a need to increase the speed of application assessment and distribution of funding. Despite these concerns, it is noted that the average processing time was within the advertised 30 days.

Twelve months from completion of BSG many local business owners continue to face personal and business challenges as a legacy of the lockdown, despite returning to normal operations. Full business recovery is expected to have an extended duration, with a potential need identified for ongoing engagement to monitor business welfare.

# Conclusion 3

There are multiple lessons learned from the delivery of BSG and SBHS that can be used to inform the design and development of other government programs and initiatives. This includes learnings specific to the management of programs in crisis situations, and business as usual program delivery.

# Conclusions

Based on the findings and conclusions of this evaluation, Grosvenor identified opportunities for improvement that can be applied to new grant programs or crisis response initiatives. These have been described in the pages overleaf together with the impacts of implementing the proposed enhancements and have been framed in the context of supporting the ACT Government's design and implementation of any future comparable programs.

It is recommended that the ACT Government share the learnings identified from the BSG and SBHS programs more broadly across directorate program teams.

# Conclusions

## Lessons learned 1

The ACT Government should ensure that both crisis management and business continuity plans are in place to ensure an effective response to future emergency situations. Learnings from the design and implementation of BSG and SBHS should be captured to inform future crisis management planning for policy responses, potentially including the development of templates and tools as required.

The global pandemic forced all levels of government to adapt and implement policy at a pace never seen before. Rapid emergency responses during the pandemic sheltered the economy, protected jobs and saved lives. The Territory has experienced several crisis events in the past and many other jurisdictions are currently managing climate disasters. Crisis management planning is a key tool used by government to prepare, respond and recover from any future crisis.

It would be beneficial to ensure that future crisis management planning incorporates consideration of policy responses which may be required in an emergency or crisis situation. If appropriate resourcing is available, this should include consideration of the types of programs and supports that may be required, in different situations.

Through the design and delivery of the BSG and SBHS programs, the ACT Government has developed multiple learnings relevant to program management in a crisis response situation. It is important that these learnings (particularly relevant to program design, system usage and resourcing models) are captured with relevant materials develop and incorporated into future crisis management plans. This may include, for example, development of templates and tools to support rapid program planning and design.

# Conclusions

## Lessons learned 2

The involvement of external organisations, program recipients and experts early in the planning and design phase of future programs can improve program effectiveness.

A key success of these programs was the consultation with business representatives and industry peak bodies, including through the Advisory Group. Seeking advice from these stakeholders contributed to the development and implementation of program design. The need for rapid Program design limited the time available to undertake consultation, with the ACT Government unable to engage more broadly with the targeted Program recipients and engage external advice / expertise prior to Program commencement.

Broad consultation and testing as part of Program design is crucial to ensuring Programs are designed in an equitable and appropriate manner. Early engagement with target recipients and external advisors (where required) as part of future programs will help to ensure that:

- > program design aligns with the needs of the targeted population, including ensuring flexibility to accommodate different circumstances (for example, non-typical business structures)
- > eligibility criteria are not designed in a way that unintentionally disadvantage any particular groups
- > application processes and evidence requirements are achievable and do not present a burden to applicants.



# Conclusions

## Lessons learned 3

Relationships with external organisations (such as the Canberra Business Chamber) were invaluable to these programs. These relationships should be maintained to support future program design and ongoing engagement with the business community and business owners.

Collaboration to support the COVID-19 response has strengthened the relationship between ACT Government and local business representatives. The Advisory Group was particularly well received and seen as a suitable model for Government-Industry liaison, particularly in its initial iteration with a small, targeted membership.

Ongoing engagement (post-COVID-19 emergency) between business representatives and the ACT Government will be important to:

- > maintain relationships and connections established throughout these programs
- > gain insight into the ongoing needs and challenges of the business community
- > inform the design of future policy and programs.

This would likely provide a good forum to monitor the ongoing recovery of local business from the impacts of public health measures and lockdowns, noting ongoing challenges.

Program applicants indicated that they would welcome consultation and engagement from the ACT government on future development of policies and programs to ensure they are designed with consideration of needs and nuances of different businesses. Appropriate methods of engagement should be considered and implemented in the early stages of future program design.

# Conclusions

## Lessons learned 4

It is important to clearly define eligibility criteria and information requirements at the beginning of a program. Where this is not possible, stakeholder expectations must be carefully managed, with clear communication of what changes are made and what implication this will have for applicants.

Clearly articulated eligibility criteria create efficiencies and streamline the design and development of supporting systems, processes and forms. Consistent understanding of guidelines and eligibility criteria is critical to ensuring equitable program access and assessment.

Where programs operate in an uncertain or changeable environment, it is inevitable that iterative design may be required, with adjustments made to guidelines and eligibility criteria overtime. This was evident in both BSG and SBHS.

Any changes to eligibility criteria or program guidelines should be clearly articulated and promoted to the target population to ensure awareness and understanding of:

- > what changes have been made, and why
- > implications for program eligibility, application and assessment (i.e. when the change will come into affect and how this will be incorporated into current and future application assessment).

# Conclusions

## Lessons learned 5

In future program application development, include scenario testing to ensure the forms and the processes are flexible to meet the varying needs of users. This should include ensuring that accessibility requirements are visible and appropriate for target populations.

While the BSG and SBHS programs were able to be adapted as feedback from recipients was received, clarity around interpretation of the guidelines and evidence requirements could have been established sooner, had time permitted for user testing. Further, user testing will assist in ensuring CALD populations and individuals with a disability are able to access and interpret program information.

# Conclusions

## Lessons learned 6

It is important for program messaging to manage stakeholder expectations by clearly articulating what to expect (regarding payment amounts and timeframes) as well as the scope and intention of the programs.

Frustrations and disappointment felt by program applicants were likely to have resulted, at least in part, from inaccurate expectations of program processes and scope. For example:

- > while some applicants expressed dissatisfaction with the time taken for payments to be received, most were made within the 30-day period stated in the program guidelines
- > some local businesses expressing dissatisfaction with the impact of BSG and SBHS were under the impression the Programs were designed to fully support businesses across this period, exceeding intended scope.

Many applicant expectations had been shaped by the experience they had with the Australian Government COVID-19 response in the previous year. This was a much larger scale implementation, with more sophisticated systems and data verification than the ACT were able to offer. Such comparisons skewed local business expectations of how the ACT Programs could be delivered, and what they could achieve.

For all future programs, particularly those implemented in periods of high stress for program recipients, the ACT Government should clearly articulate and manage recipient expectations on an ongoing basis. Environment scanning should be undertaken to identify like programs, activities or other factors occurring that may influence or impact stakeholder expectations to enable proactive communication and minimise confusion.

# Conclusions

## Lessons learned 7

Surge resourcing, including the mobilization of staff from other directorates and engagement of external support was an appropriate way to resource BSG and SBHS programs. Early mobilization of a large workforce and engagement of external supports should be considered for future crisis response grant programs, with appropriate time allowed for resource management.

In crisis situations and/or programs requiring rapid implementation and iterative development, it will not be possible to fully scope resourcing at project commencement. Where programs are expected to have large uptake and/or reach, there is potential for high workload requirements. Required resourcing should be considered as part of design, including contingency planning for surge capacity where programs are expected to iteratively develop and/or may have large uptake.

Early consideration of surge resourcing, including work to engage external support, should be undertaken as soon as possible in the design phase to enable fast mobilization if required. Where this model is adopted, early planning needs to also consider management of BAU tasks in other areas and transition back to normal workload.

As management of surge resourcing is time intensive, appropriate program management effort should be allocated to this task.

# Conclusions

## Lessons learned 8

Fraud control must be carefully considered as part of program design, balancing the need for program integrity against rapid distribution of funding and support.

The fraud controls used by the ACT Government were effective in minimising the instances of suspicious applications. This approach also helped to reduce the number of fraudulent applications that had to be retrospectively investigated and resolved, reducing ongoing effort and resourcing needs.

While the fraud controls were particularly beneficial for the ACT Government, it did impact the speed at which payments could be made to businesses. In a non-crisis response program, the impact of fraud controls on the timeliness of payments has very limited impact. However, in a crisis response program, where speed can make a significant difference, the question needs to be asked about who seeks to benefit the most from fraud control measures.

Other state governments took on more fraud risk in an effort to distribute funds quickly. While there was follow up effort required to retrieve fraudulently accessed funds businesses were more quickly supported.

## Lessons learned 9

When planning a new program ensure that sufficient time is allocated for the selection, procurement or design of appropriate supporting systems. Any systems should be tailored to align with the final program design, considering user/back-end needs, program size, scope and complexity.

While SmartyGrants met many of the functional requirements for the delivery of the programs, system limitations resulted in the establishment of several manual processes. This included to adjust the system settings when changes were made to the programs, to follow up on requests for more information and to conduct assessments and verification of information.

Should a need for future large-scale grant programs be identified, the ACT Government may need to:

- > engage with SmartyGrants to address challenges identified during implementation of BSG and SBHS
- > identify alternative systems better suited to large, complex and evolving initiatives.

It is acknowledged that, at times of crisis response, the time available to design and implement programs may be limited. Where this occurs, systems should be selected to align with program design to the extent possible within the time available. Engagement with system providers may be required throughout the program period to troubleshoot problems which emerge.



# Conclusions

## Lessons learned 10

### Automate as many systems and processes as possible

Manual effort was required at many stages of the program which created additional load on resources. Some of the manual processes that were implemented such as the request for more information follow-ups could be avoided in the future with more automated processes. In this case, notifications when additional documents had been uploaded would have reduced a significant amount of manual effort.

## Lessons learned 11

### Explore options for leveraging trusted data and information from other ACT and Australian Government sources.

Current data sharing arrangements between the Federal and ACT governments are limited. COVID-19 support programs such as BSG and SBHS have highlighted possible benefits of increased data sharing between governments. Increased access to datasets held by other government agencies could benefit future programs through efficient verification of applicant information and reduction of the risk of fraud.

# 7

## Attachments

# Attachments

- 1 Document review
- 2 Consult list
- 3 Survey questions
- 4 Survey analysis
- 5 Benchmarking summary

# Attachment A – Document review

Folders	Documents received and reviewed
Guidelines	<ul style="list-style-type: none"> <li>› COVID-19-Small-Business-Hardship-Scheme-Guidelines_UPDATED-JAN-2022</li> <li>› COVID-Business-Support-Grants-Employing-Businesses-Guidelines-V3</li> <li>› Special-Circumstances-Review-Guideline</li> <li>› TAPAEHF-Sector-Defining-Features</li> </ul>
Program Logic – Customer Journey Maps	<ul style="list-style-type: none"> <li>› COVID-19_SBHS_Second_Application-Application</li> <li>› DRAFT SBHS Declined Workflow</li> <li>› SBHS - Extension stages</li> <li>› TEST6_SBHS_Assessment_-_Second_Application-Assessment (1)</li> <li>› Business Support Grant Program - SmartyGrants Business Process Workflows</li> </ul> <p><u>BSG</u></p> <ul style="list-style-type: none"> <li>› Business Support Grants integration and customer journey</li> <li>› BSG Compliance Framework</li> <li>› BSG resourcing</li> <li>› BSG Rates of payment and 30 days</li> <li>› BSG Timeline</li> </ul> <p><u>SBHS</u></p> <ul style="list-style-type: none"> <li>› Attachment B - Small business hardship - implementation framework</li> <li>› Small Business Web and other content</li> <li>› Att A - COVID-19 Small Business Hardship Scheme guidelines – SIGNED</li> </ul>
Stakeholders Information Details (SmartyGrants)	<ul style="list-style-type: none"> <li>› Aboriginal and Torres Strait Islander Enterprises with BSG &amp; SBHS Applications</li> <li>› BSG - Stakeholder Information – SmartyGrants</li> <li>› SBHS - Stakeholder Information - SmartyGrants</li> </ul>
Wrap up pack	<ul style="list-style-type: none"> <li>› Infographic BSG</li> <li>› Att A - BSG and SBHS Program Elements</li> <li>› Att E Infographic SBHS</li> <li>› Attachment B - ACT Business Support Grants - End of Program Report</li> <li>› Attachment C - ACT Small Business Hardship Scheme - End of Program Report</li> </ul>

# Attachment A – Document review

Folders	Documents received and reviewed
SOPS	<p><u>Initial BSG program guidance material</u></p> <ul style="list-style-type: none"> <li>› Att C (i) COVID-19 Business Support Grant Program Team A Initial Assessment Checklist within SmartyGrants 12 September 2021</li> <li>› Att A COVID-19 Business Support Grant Program Standard Operating Procedure 12 September 2021</li> <li>› Att B COVID-19 Business Support Grant Program Assessor Guide 27 August 2021</li> <li>› Minute COVID-19 Business Support Grant Program - approval of guidance material and standard operation procedures</li> <li>› Att E - COVID-19 Business Support Grant Program Seeking Further Information Procedural Checklist 3 September 2021</li> <li>› COVID-19 Business Support Grant Program - Frequently Asked Questions (FAQ) - Standard Operating Procedure (SOP) 12 September 2021</li> <li>› Att D COVID-19 Business Support Grant Program Finance Standard Operation Procedure for Assessors 14 September 2021</li> <li>› Att C (ii) COVID-19 Business Support Grant Program Team B Financial Assessment Checklist within SmartyGrants 12 September 2021</li> </ul> <p><u>Initial BSG program SOPs</u></p> <ul style="list-style-type: none"> <li>› COVID-19 Business Support Grant Program - SmartyGrants Business Process Workflows</li> <li>› COVID-19 Business Support Grant Program Assessor Guide 27 August 2021</li> <li>› COVID-19 Business Support Grant Program Finance Standard Operating Procedure for Assessors 3 September 2021</li> <li>› COVID-19 Business Support Grant Program Standard Operating Procedure 3 September 2021</li> <li>› COVID-19 Business Support Grant Program Team A - Initial Assessment Checklist in SmartyGrants 3 September 2021</li> <li>› COVID-19 Business Support Grant Program Seek Further Information Standard Operating Procedure 3 September 2021</li> <li>› COVID-19 Business Support Grant Program - Email Scripts Template - Seek Further Information 1 November 2021</li> <li>› Business Support Grant Training Session Meeting Agenda 26 August 2021</li> </ul>

# Attachment A – Document review

Folders	Documents received and reviewed
SOPS	<p><u>SFI</u></p> <ul style="list-style-type: none"> <li>› Team B – Reassessing Applications after Further Information received - SmartyGrants Process 2</li> <li>› Contacting Applicants to Seek Further Information – SmartyGrants Process 2</li> <li>› SFI STANDARDS WORDS BSG Update FINAL 2</li> <li>› SFI Reminder Calls to Applicant – SmartyGrants Process 2</li> <li>› SFI Phone Script FINAL 2</li> <li>› Seek Further Information - Workflow 2</li> </ul> <p><u>Updated BSG program SOPs</u></p> <ul style="list-style-type: none"> <li>› COVID-19 Business Support Grant Program - Alleged Suspected Fraud - Standard Operating Procedure (SOP) v1.0 17 December 2021</li> <li>› COVID-19 Business Support Grant Program - Overview - Standard Operating Procedure (SOP) v2.0 - 17 December 2021</li> <li>› COVID-19 Business Support Grant Program - Financial Assessment - Standard Operating Procedure (SOP) v2.0 17 December 2021</li> <li>› COVID-19 Business Support Grant Program - Declining Applications - Standard Operating Procedure (SOP) v1.0 17 December 2021</li> <li>› COVID-19 Business Support Grant Program - Payment Processes - Standard Operating Procedure (SOP) v1.0 17 December 2021</li> <li>› COVID-19 Business Support Grant Program - Top-up Payments - Standard Operating Procedure (SOP) v1.0 17 December 2021</li> <li>› Attachment A - COVID-19 Business Support Grant Program Administrative Review Standard Operating Procedure (SOP)</li> </ul> <p><u>SBER</u></p> <ul style="list-style-type: none"> <li>› COVID-19 Business Support Grant Program - approval SBER guidance material</li> <li>› Attachment B - Sector Based Eligibility Review Guidelines</li> <li>› Attachment C - Assessor Guidance - TAPAEHF Sector-Based Eligibility Review</li> <li>› Attachment D - TAPAEHF Assessor Rating Scale - Impact of Sector Downturn</li> <li>› Attachment E- TAPAEHF Assessor Rating Scale - Business Connection to Sector</li> </ul>



# Attachment B – Consultation list

## Internal stakeholders:

- › Focus groups with ACT government executives and program staff

## External stakeholders:

- › Canberra Region Tourism Leaders Forum
- › Master Builders Association
- › National Capital Attractions Association
- › Australian Hotels Association (AHA) - ACT Branch
- › Canberra Business Chamber
- › Property Council of Australia
- › Chartered Accountants Aust NZ
- › CPA (National)
- › CPA (ACT)
- › Philip Business Community
- › Mitchell Traders Association

## External delivery partners:

- › Bell Chambers Barrett
- › KPMG
- › SCBEC (now Enterprise Plus)

## Program recipients:

- › 8 businesses from a range of sectors were consulted.

# Attachment C – Survey questions

## Part A: Business demographics

As this survey is anonymous, we have a few questions about your business so we can understand views from different business industry sectors that respond to the survey.

### 1. What industry does your business operate in?

- › Accommodation and Food Services
- › Administrative and Support Services
- › Agriculture, Forestry and Fishing
- › Arts and Recreation Services
- › Construction
- › Education and Training
- › Electricity, Gas, Water and Waste Services
- › Financial and Insurance Services
- › Health Care and Social Assistance
- › Information Media and Telecommunications
- › Manufacturing
- › Mining
- › Professional, Scientific and Technical Services
- › Public Administration and Safety
- › Rental, Hiring and Real Estate Services
- › Retail Trade
- › Transport, Postal and Warehousing
- › Wholesale Trade
- › Other

# Attachment C – Survey questions

## Part A: Business demographics

### 2. What is your current role within/related to the business?

- › Business owner
- › Business manager
- › Business employee
- › Authorised accountant (external)
- › Other (please specify)

### 3. When you applied, what did you report as your annual business turnover?

- › More than \$30k and less than \$75k
- › More than \$75k and less than \$2m
- › More than \$2m and less than \$5m
- › More than \$5m and less than \$10m

- › More than \$10m

### 4. Was your application assessed as an employing or non-employing business?

- › Employing
- › Non-employing

# Attachment C – Survey questions

## Part B: Business Support Grant (BSG)

The following questions relate to your experience with the Business Support Grants (BSG) Program.

### 5. Did your business apply for the BSG Program, that was open for applications between 26 August and 7 October 2021?

- › Yes
- › No
- › I do not recall

### 6. When did your business apply for the grant?

- › August
- › September
- › October
- › I do not recall
- › Other (please specify)

## BSG application process

The following questions relate to your experience applying for the BSG program.

### 7. How did you become aware of the program? (select all that apply)

- › Public announcement/media conference
- › Local media
- › Advertisement
- › ACT Government website
- › Email / e-newsletter
- › ACT Government social media
- › Internet search
- › Word of Mouth
- › Not sure
- › Other (please specify)

# Attachment C – Survey questions

## Part B: Business Support Grant (BSG)

8. Did you prepare the BSG application?

› Yes

› No

9. Please rate your agreement with the following statements about the application process:

	Strongly disagree	Disagree	Neither agree or disagree	Agree	Strongly Agree	N/A
I understood the purpose of the program before I applied						
The eligibility criteria for the program were clear						
I understood how to apply for the program						
Program materials were easy to locate / access online						
The application form was easy to complete						
The application form could be completed within a reasonable time period						
I understood what evidence was required to support my application						
The level of evidence required was reasonable						

# Attachment C – Survey questions

## Part B: Business Support Grant (BSG)

**10. Do you have any comments around what worked well or where you experienced challenges during the application process?**

**11. Did you have any direct contact with the ACT Government about the Program throughout the application process? (select all that apply)**

- › Yes – I contacted the government by phone
- › Yes – I contacted the government by email
- › Yes – ACT Government staff contacted me
- › No – I did not contact the ACT Government
- › Other (please specify)

**12. Was your application query resolved?**

- › Yes
- › No

- › Not applicable

**13. What could have been done to resolve your query?**

**14. How satisfied were you with the interaction?**

- › Very satisfied
- › Somewhat satisfied
- › Neither satisfied nor dissatisfied
- › Somewhat dissatisfied
- › Very dissatisfied

**15. Did you receive funding under the BSG?**

- › Yes
- › No
- › Unsure



# Attachment C – Survey questions

## Part B: Business Support Grant (BSG)

### BSG program impacts

The following questions consider your experience with the BSG Program and what impact (if any) it has had on your business.

**16. Please rate your agreement with the following statements about the administration and management of the BSG Program:**

	Strongly disagree	Disagree	Neither agree or disagree	Agree	Strongly Agree	N/A
The program adapted well to changing public health measures						
The ACT Government communicated appropriately about the program and changes to the program						

**17. Please rate your agreement with the following statements about the program impacts on your business:**

	Strongly disagree	Disagree	Neither agree or disagree	Agree	Strongly Agree	N/A
The BSG program had a positive impact on the business						
The BSG program helped to reduce economic hardship as a result of the public health measures						
Receiving grant payments made it easier to resume business operations as public health measures eased						

# Attachment C – Survey questions

## Part B: Business Support Grant (BSG)

18. Is there anything about the BSG program that you found worked particularly well?

19. Is there anything about the BSG program that you felt could be improved?

## Part C: Small Business Hardship Scheme (SBHS)

The following questions relate to your experience with the Small Business Hardship Scheme (SBHS) Program.

20. Did your business apply for the SBHS Program?

- › Yes
- › No
- › I do not recall

# Attachment C – Survey questions

## Part C: Small Business Hardship Scheme (SBHS)

### SBHS application process

**21. How did you become aware of the program? (select all that apply)**

- › Public announcement/media conference
- › Local media
- › Advertisement
- › ACT Government website
- › Email / e-newsletter
- › ACT Government social media
- › Internet search
- › Word of Mouth
- › Not sure
- › Other (please specify)

**22. Did you prepare the SBHS application?**

- › Yes
- › No

# Attachment C – Survey questions

## Part C: Small Business Hardship Scheme (SBHS)

23. Please rate your agreement with the following statements about the application process:

	Strongly disagree	Disagree	Neither agree or disagree	Agree	Strongly Agree	N/A
I understood the purpose of the program before I applied						
The eligibility criteria for the program were clear						
I understood how to apply for the program						
Program materials were easy to locate / access online						
The application form was easy to complete						
The application form could be completed within a reasonable time period						
I understood what evidence was required to support my application						
The level of evidence required was reasonable						

# Attachment C – Survey questions

## Part C: Small Business Hardship Scheme (SBHS)

**24. Do you have any comments around what worked well or where you experienced challenges during the application process?**

**25. Did you have any direct contact with the ACT Government about the Program throughout the application process? (select all that apply)**

- › Yes – I contacted the government by phone
- › Yes – I contacted the government by email
- › Yes – ACT Government staff contacted me
- › No – I did not contact the ACT Government
- › Other (please specify)

**26. Was your application query resolved?**

- › Yes
- › No

- › Not applicable

**27. What could have been done to resolve your query?**

**28. How satisfied were you with the interaction?**

- › Very satisfied
- › Somewhat satisfied
- › Neither satisfied nor dissatisfied
- › Somewhat dissatisfied
- › Very dissatisfied

**29. Did you receive funding under the SBHS?**

- › Yes
- › No
- › Unsure

# Attachment C – Survey questions

## Part C: Small Business Hardship Scheme (SBHS)

### SBHS program impacts

The following questions consider your experience with the SBHS Program and what impact (if any) it has had on your business.

**30. Please rate your agreement with the following statements about the administration and management of the BSG Program:**

	Strongly disagree	Disagree	Neither agree or disagree	Agree	Strongly Agree	N/A
I understood what costs could be reimbursed						
The ACT Government communicated appropriately about the program and changes to the program						

**31. Please rate your agreement with the following statements about the program impacts:**

	Strongly disagree	Disagree	Neither agree or disagree	Agree	Strongly Agree	N/A
The SBHS program had a positive impact on the business						
The SBHS program helped to reduce economic hardship as a result of the public health measures						
Funding helped the business to resume operations sooner than otherwise achievable without the program						



# Attachment C – Survey questions

## Part C: Small Business Hardship Scheme (SBHS)

**32. Is there anything about the SBHS program that you found worked particularly well?**

**33. Is there anything about the SBHS program that you felt could be improved?**

## Part D: Other supports

**34. Are you aware of any other COVID-19 business support programs?**

- › Yes
- › No

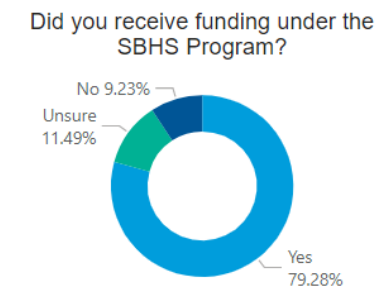
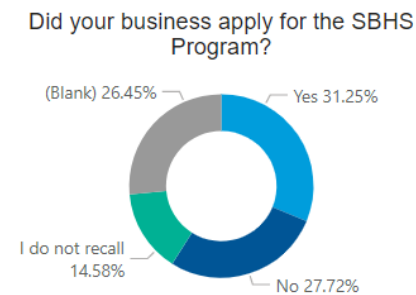
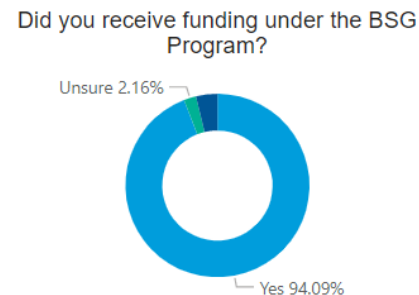
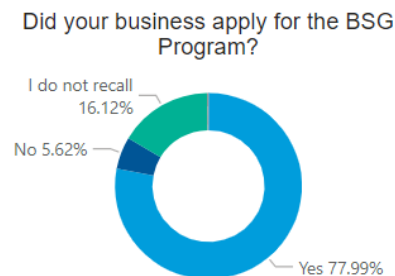
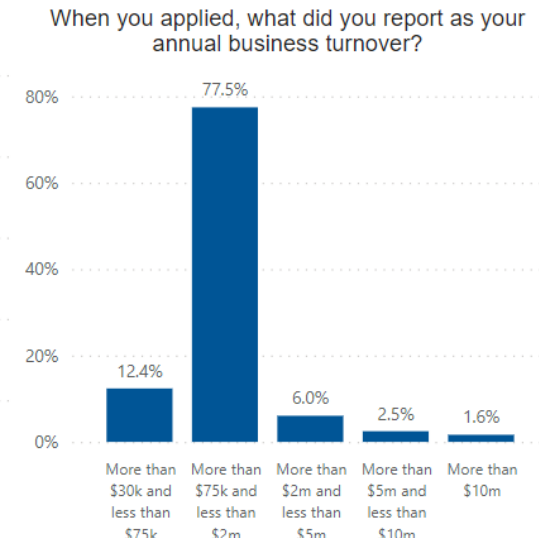
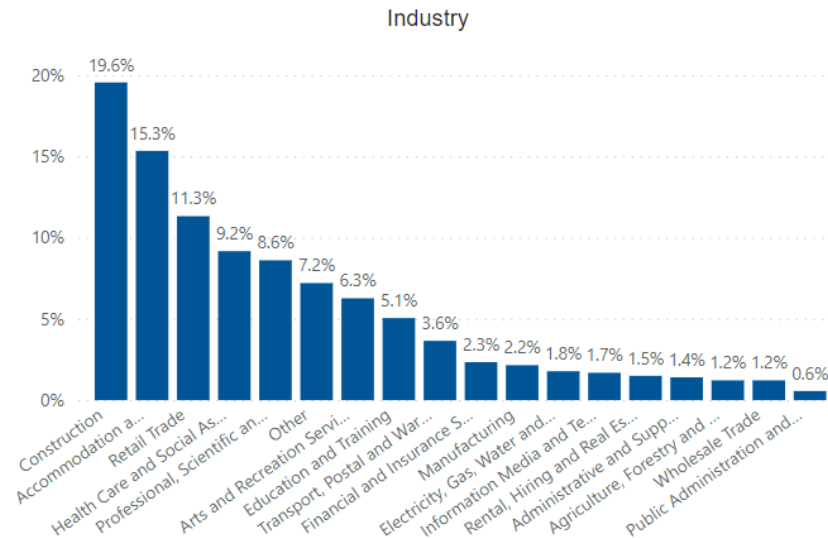
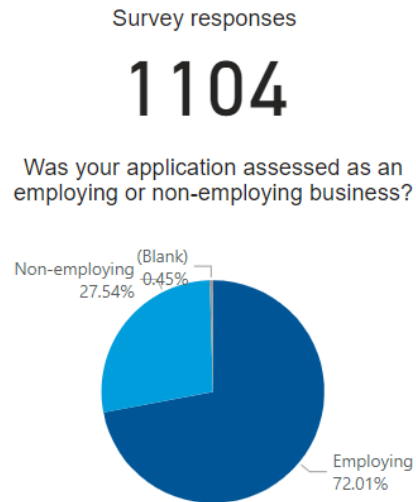
**35. Which other COVID-19 business supports did you access? (select all that apply)**

- › Commercial Tenancies Declaration
- › Local Business Commissioner
- › License and Fee Waivers
- › Payroll Tax Deferral
- › Other (please specify)

**36. Please provide any other comments or feedback you may have about your experience with either of these programs.**

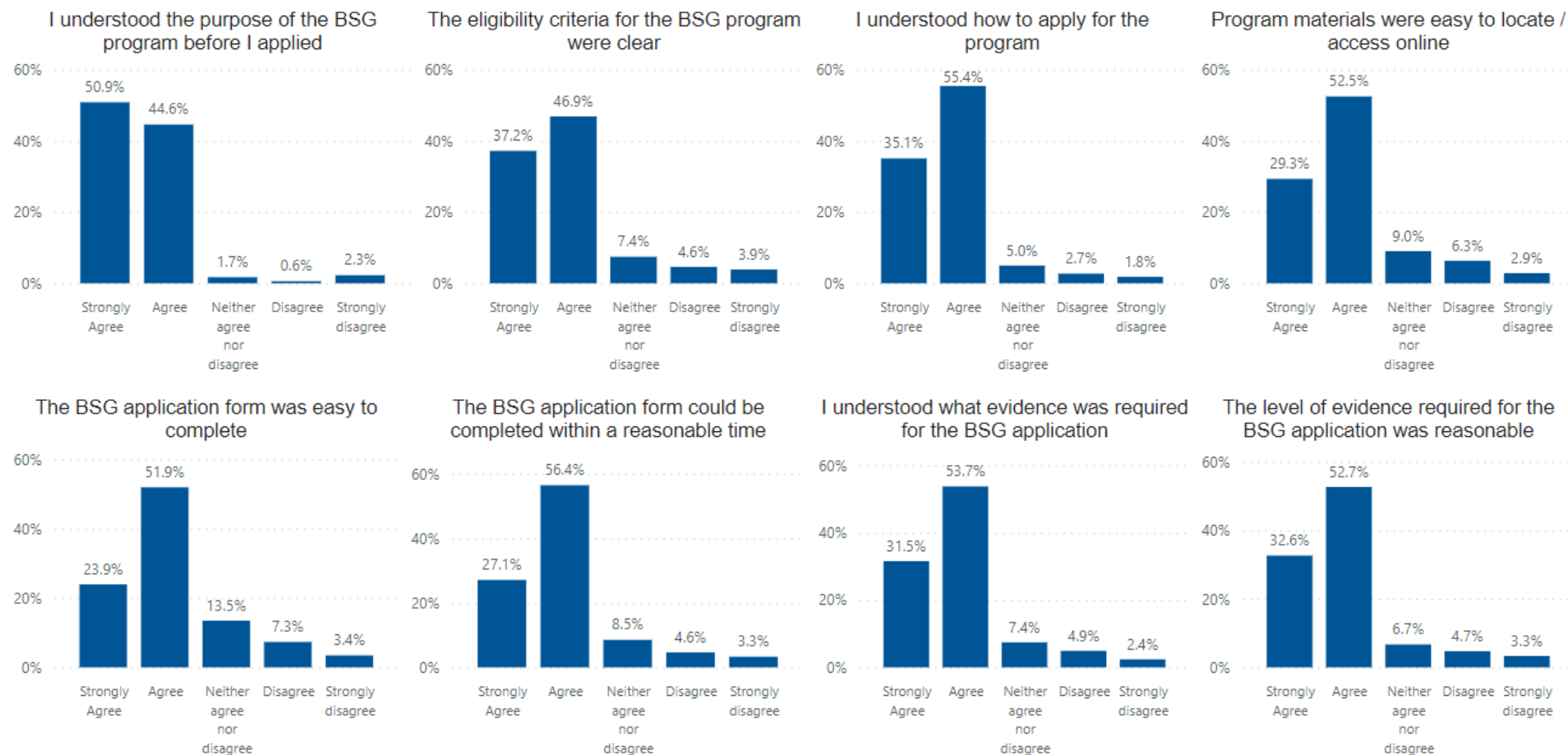
# Attachment D – Survey analysis

## Survey demographic information



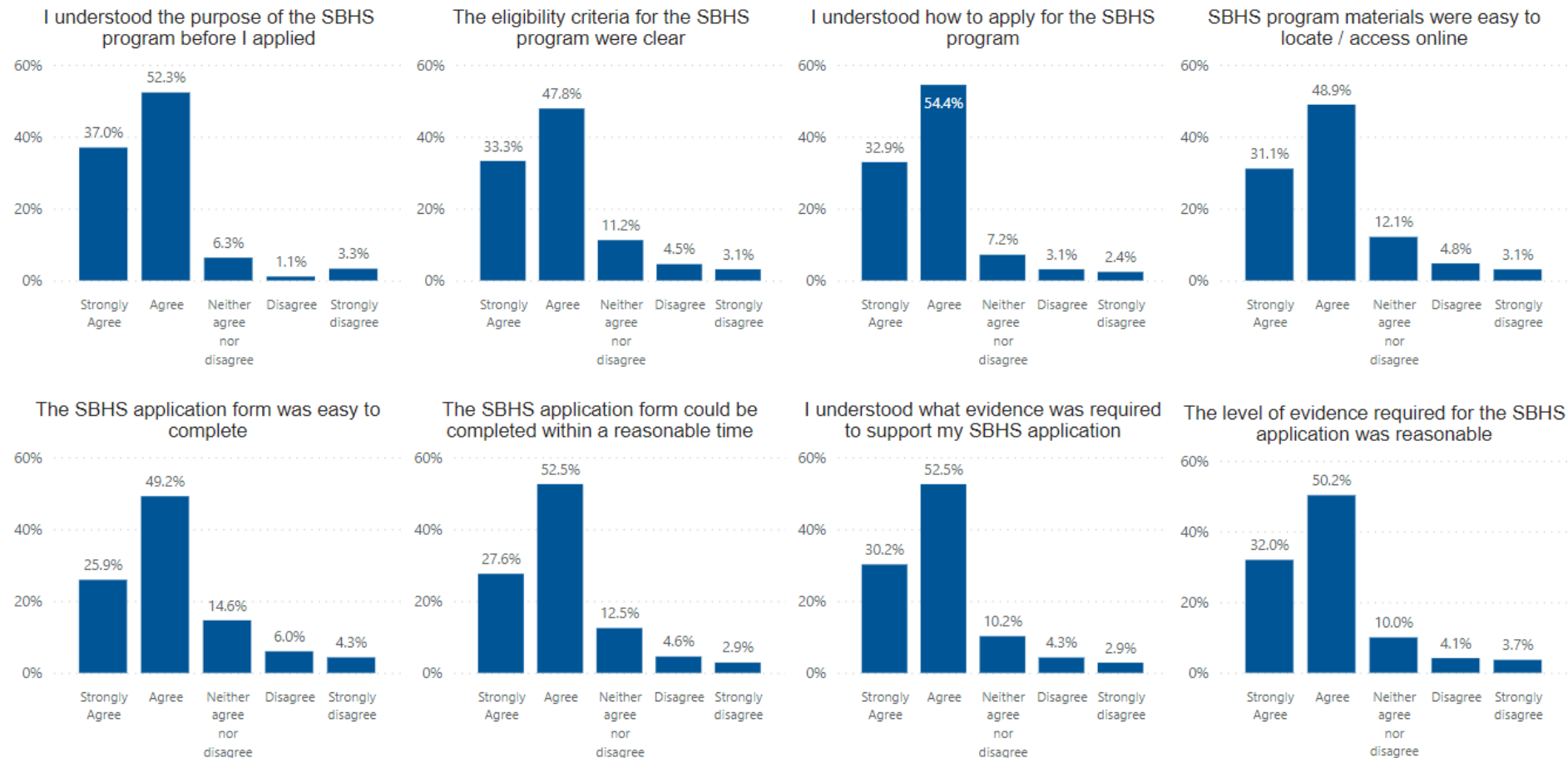
# Attachment D – Survey analysis

## BSG – Application



# Attachment D – Survey analysis

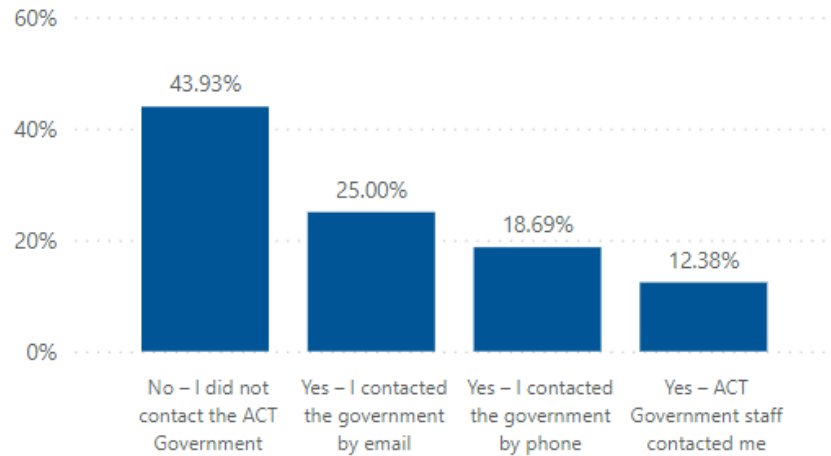
## SBHS – Application



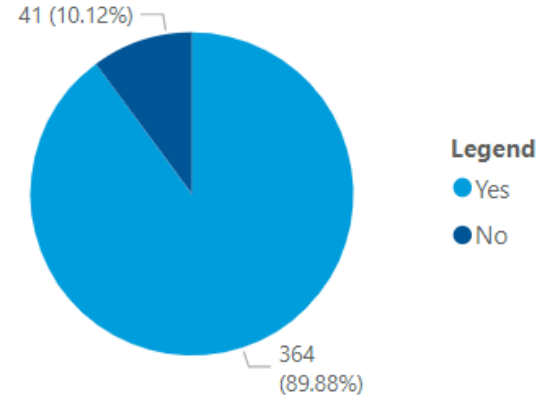
# Attachment D – Survey analysis

## BSG – Interaction

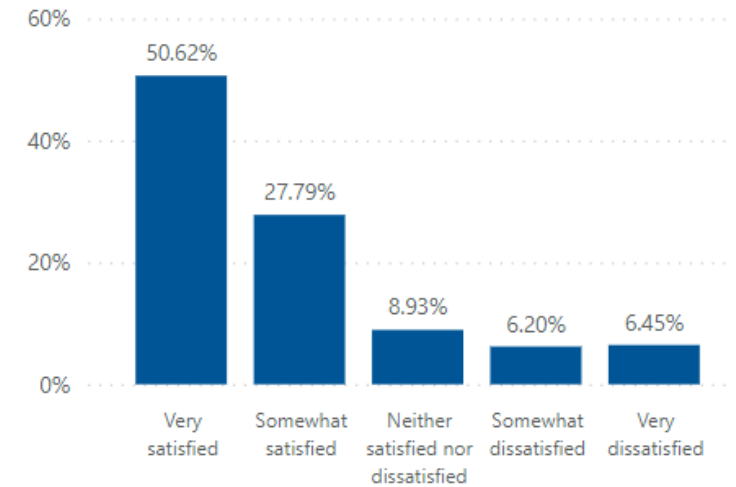
Did you have any direct contact with the ACT Government about the BSG Program throughout the application process



Was your application query resolved?



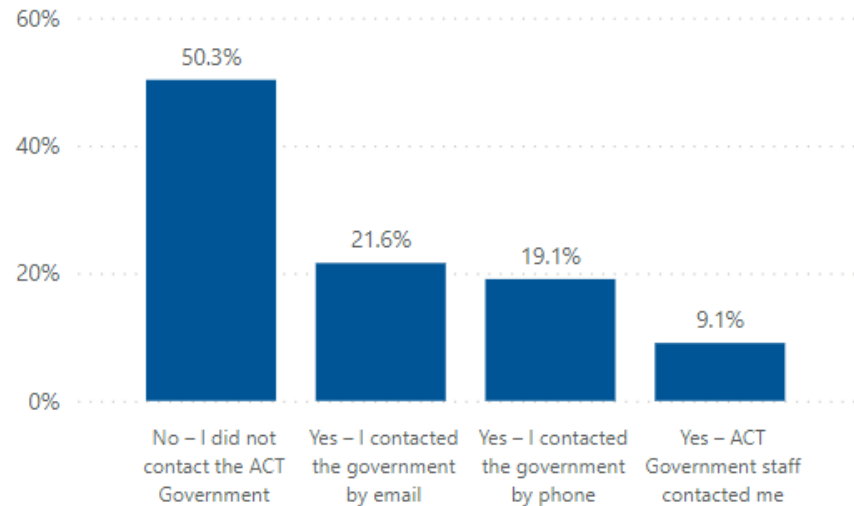
How satisfied were you with the interaction



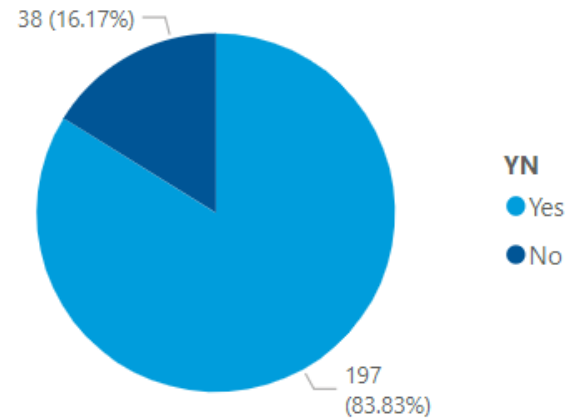
# Attachment D – Survey analysis

## SBHS – Interaction

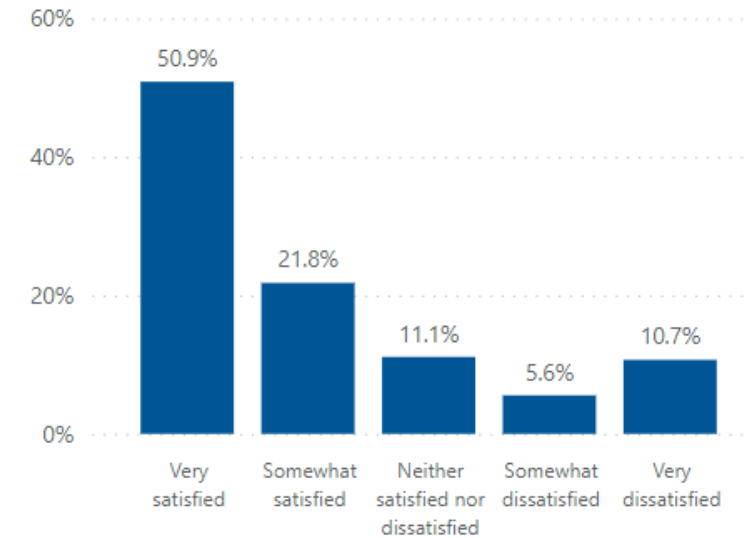
Did you have any contact with the ACT Government about the SBHS application



Was your application query resolved?



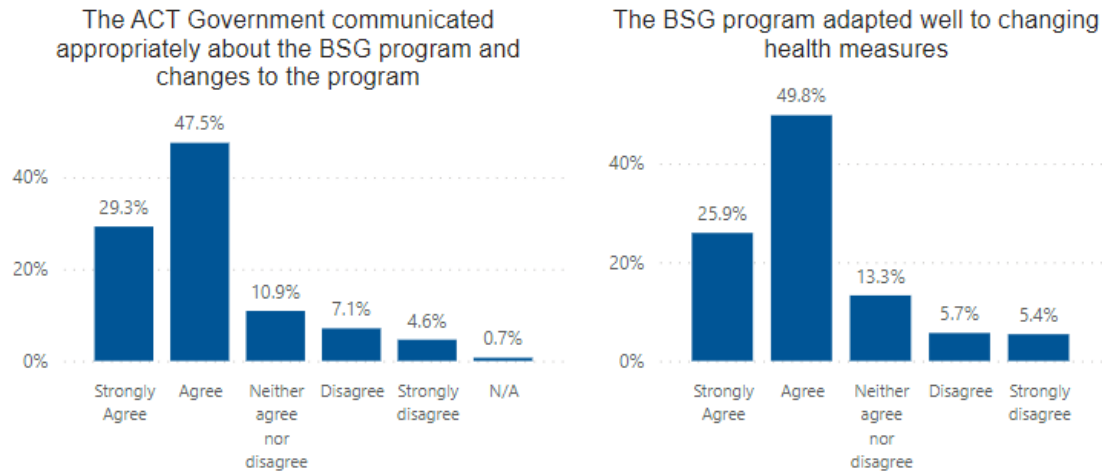
How satisfied were you with the interaction



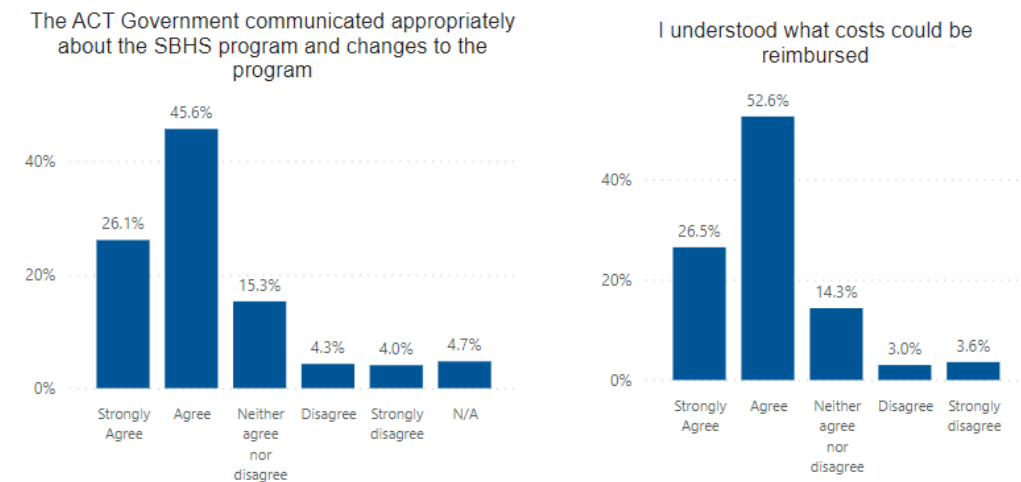


# Attachment D – Survey analysis

## BSG – Administration



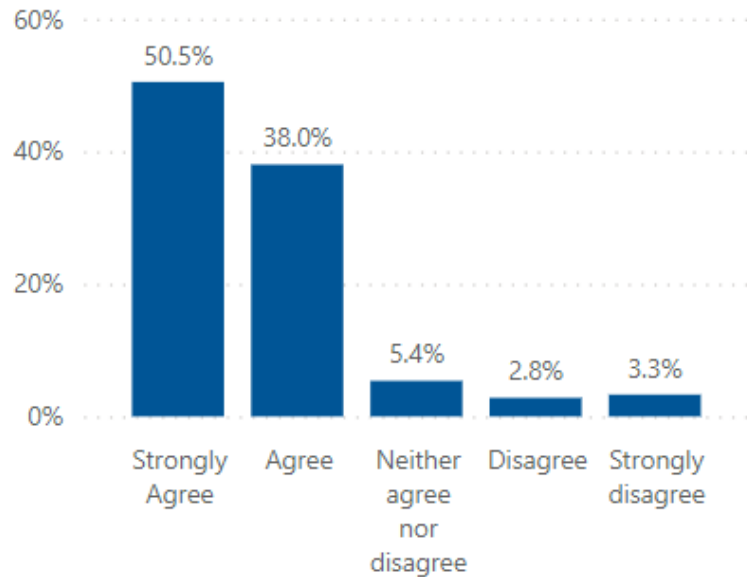
## SBHS – Administration



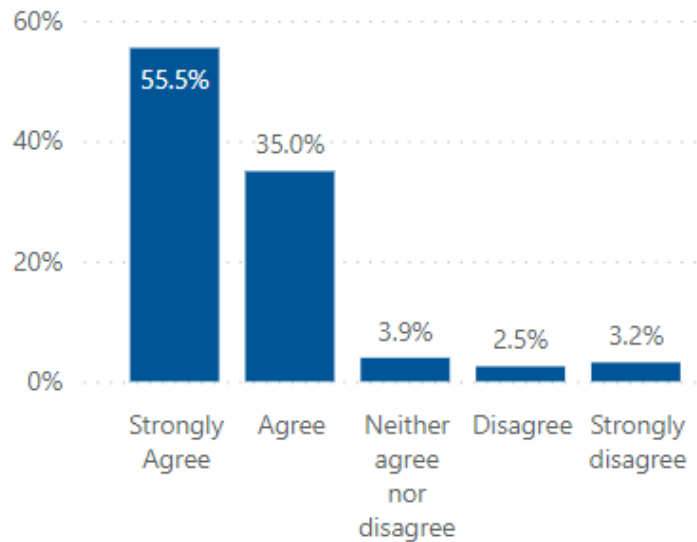
# Attachment D – Survey analysis

## BSG – Impact

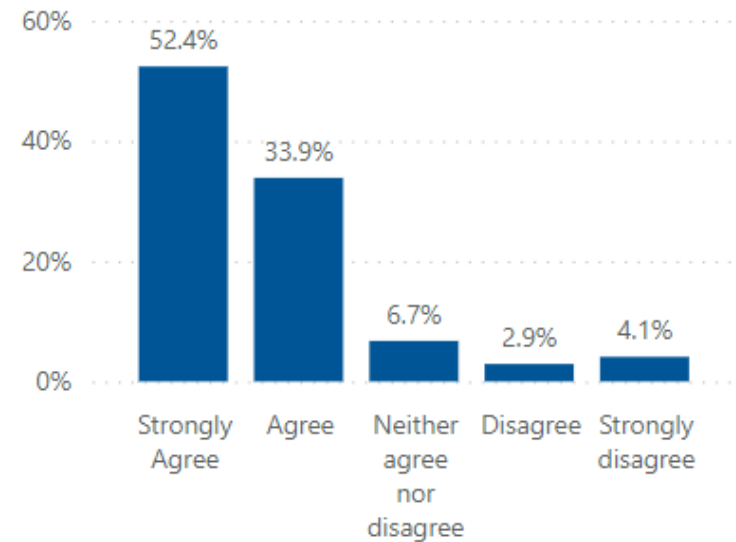
The BSG program had a positive impact on the business



The BSG program helped to reduce economic hardship as a result of the public health measures

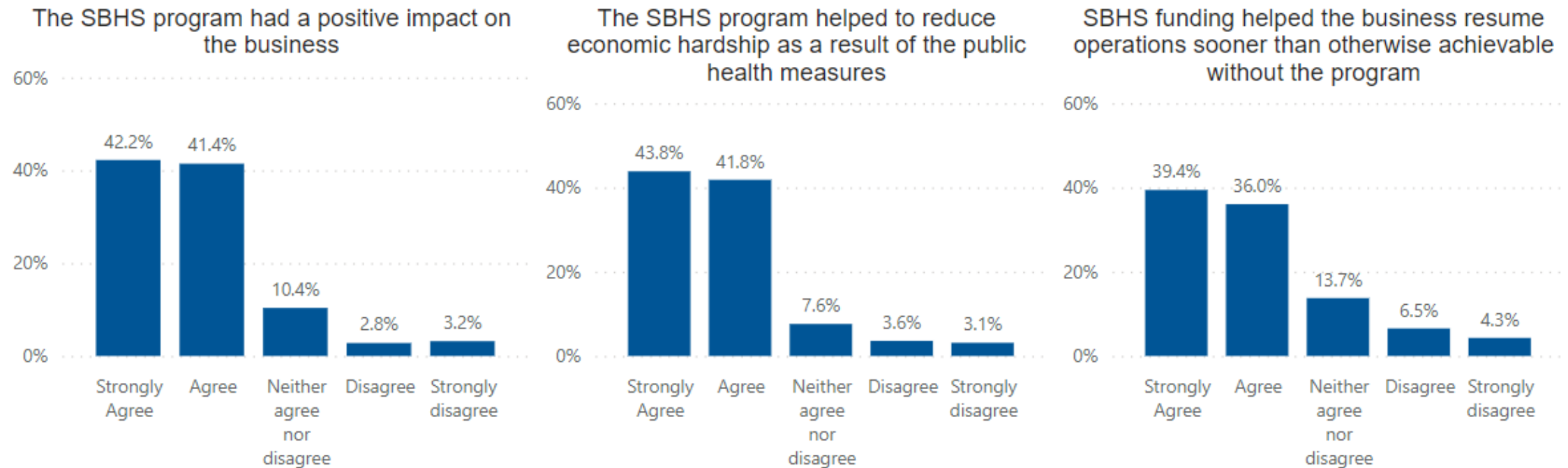


Receiving grant payments made it easier to resume business operations as health measures eased



# Attachment D – Survey analysis

## SBHS – Impact



# Attachment E – Benchmarking summary

State	Program	Total maximum possible amount (\$)	Employing / Non-employing	Criteria	Reduction in turnover	Industry specific grant?	System used	Other / Comments
ACT	BSG	48,000 / 75,000 / 105,000 / 125,000	Employing	Annual turnover	At least 30%	- No (BSG) - Yes (TAPAEHF)	Smarty Grants	Total maximum possible amount (including Top-up and TAPAEHF payments) depends on the threshold levels of annual turnover amount
		20,000	Non-employing					Total maximum possible amount includes \$5,000 TAPAEHF payment (if eligible)
ACT	(Reimbursement) SBHS	Reimbursement of up to \$10,000 for eligible businesses	Both	Annual turnover	N/A	No	Smarty Grants	Have at least a 30 per cent reduction in revenue due to restricted trading conditions during the ACT's lockdown
SA	Business Hardship Grant	- 15,000 / 22,000 (non-CBD) - 20,000 / 27,000 (CBD)	Employing	Total Australian grouped payroll	At least 50%	No	N/A	Total maximum possible amount (including top-ups) depends on the threshold levels of annual turnover amount (< \$2mil or > \$2mil)
		- 5,000 (non-CBD) - 10,000 (CBD)	Non-employing					
SA	Tourism, hospitality and gym grant – (turnover based grant and automatic grant payment)	- 12,000 / 25,000 (non-CBD) - 28,000 / 40,000 (CBD)	Employing	Total Australian grouped payroll	30% reduction	Yes	N/A	Total maximum possible amount (including top-ups) depends on the threshold levels of annual turnover amount (< \$2mil or > \$2mil)
		- 1,000 (non-CBD) - 4,000 (CBD)	Non-employing					

# Attachment E – Benchmarking summary

State	Program	Total maximum possible amount (\$)	Employing / Non-employing	Criteria	Reduction in turnover	Industry specific grant?	System used	Other / Comments
VIC	Small Business COVID-19 Hardship Fund	20,000	Both	Ungrouped annual Victorian payroll	At least 70%	No	N/A	
VIC	Licensed Hospitality Venue Fund 2021	90,000 (average)	Both	N/A	N/A	Yes	N/A	- Businesses must hold relevant licences in hospitality to be eligible for the fund - Including numerous top-ups amount
VIC	Business Costs Assistance Program	50,000 (average)	Both	N/A	N/A	Yes	N/A	Be registered as operating in an eligible industry sector identified in the List of Eligible ANZSIC classes (as defined by the ANZSIC class linked to the business' ABN)
NSW	2022 Small Business Support Program	20,000 2,000	Employing Non-employing	Aggregated annual turnover	At least 40%	No	N/A	
NSW	COVID-19 business grant (2021)	7,500 10,500 15,000	Both	Aggregated annual turnover	Tier 1: At least 30% Tier 2: At least 50% Tier 3: At least 70%	No	N/A	
NSW	2021 COVID-19 micro-business grant	10,500	Both	Aggregated annual turnover	At least 30%	No	N/A	

# Attachment E – Benchmarking summary

State	Program	Total maximum possible amount (\$)	Employing / Non-employed	Criteria	Reduction in turnover	Industry specific grant?	System used	Other / Comments
NSW	\$10,000 small business support grant (2020)	10,000	Employing	Annual turnover	75% reduction	No		
NSW	Accommodation Support Grant	Tier 1: 2,000 Tier 2: 5,000	N/A	N/A	N/A	Yes	N/A	Depends on the number of reservation nights cancelled due to COVID-19 restrictions (Tier 1: 10 or less nights / Tier 2: 11 or more nights)
QLD	2021 COVID-19 Business Support Grants	10,000 / 15,000 / 30,000 1,000	Employing Non-employed	Annual turnover	At least 30%	No	N/A	Total maximum possible depends on the threshold levels of annual payroll size
QLD	Tourism and Hospitality Sector Hardship Grants	30,000 / 50,000 / 100,000	Employing	Annual turnover	At least 70%	Yes	N/A	Total maximum possible depends on the threshold levels of annual payroll size
QLD	Major Tourism Experiences Hardship Grant	2,000,000 / 3,000,000 / 4,000,000	Employing	Annual turnover	At least 50%	Yes	N/A	Total maximum possible depends on the threshold levels of annual turnover amount and number of employees
QLD	Small Business COVID-19 Adaption Grant	10,000	Employing	Annual turnover	N/A	No	N/A	- Have a payroll of less than \$1.3 million - Business revenue has experienced a significant decline

# Attachment E – Benchmarking summary

State	Program	Total maximum possible amount (\$)	Employing / Non-employed	Criteria	Reduction in turnover	Industry specific grant?	System used	Other / Comments
NT	Territory Business Lockdown Payment Program	1,000	Employing	Annual turnover	At least 50%	No	SmartyGrants	Total maximum possible depends on the threshold levels of annual turnover amount
	Top-Up Small Business Payment Program	1,000 / 2,000 / 4,000						
NT	Business Hardship Register (Package)	6,000 / 9,000 3,000	Employing Non-employed	Annual turnover	At least 40%	No	SmartyGrants	- Business Hardship Grant - Waiver of payroll tax (for payroll below \$5 million) for January 2022 to March 2022 payroll tax return periods - Reduction in regulated utility charges by 30% for January 2022 to March 2022 - Business Hardship Grant Top up Payment
NT	Tourism Survival Fund	15,000 / 30,000 / 60,000 / 90,000	Both	Annual Turnover	At least 50%	Yes	SmartyGrants	Total maximum possible depends on the threshold levels of annual turnover amount
NT	Visitation Reliant Support Program	9,000 3,000	Employing Non-employed	Annual Turnover	At least 50%	Yes	SmartyGrants	
NT	COVID-19 Lockdown Payment Program	1,000 (one-off) 2,000 (average – weekly payment)	Employing	Annual Turnover	At least 50%	No	SmartyGrants	Program still ongoing



# Attachment E – Benchmarking summary

State	Program	Total maximum possible amount (\$)	Employing / Non-employed	Criteria	Reduction in turnover	Industry specific grant?	System used	Other / Comments
WA	Small Business Assistance Grant December 2021	12,500 4,400	Employing Non-employed	Annual Turnover	At least 30%	Yes	SmartyGrants	Hospitality sector
WA	Small Business Hardship Grants Program 2022 (Expanded)	37,500 / 50,000 3,750 / 5,000	Employing Non-employed	Annual turnover	At least 30% - revised from 40%	No	SmartyGrants	Total maximum possible depends on the threshold levels of employees and percentage of turnover decrease (30% / 40%)
WA	Safe Transition Support Package			N/A	N/A	Yes	SmartyGrants	Demonstrate a 30% reduction in forward bookings over the period 5 February to 5 May 2022 (or an alternative 3 month period for seasonal businesses)
	(Reimbursement) \$15 million Tourism Deposit Refund Program	Reimbursement of up to \$50,000 for eligible businesses	Both					
	(Grant) \$20 million Tourism Support Program	20,000 10,000	Employing Non-employed	Annual turnover	At least 30%			
WA	(Reimbursement) Visitation Reliant Support Program – Activating Alfresco Rebate Program	5,000	Employing	N/A	N/A	Yes	SmartyGrants	- Based on revenue and payroll - Have incurred eligible expenses for establishing, expanding or improving an outdoor dining area

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