

A family owned business, _____ has served the Lismore community for more than 30 years. Situated on _____ Street, _____ is an icon of the area and most famously known as having the “best” chips and gravy around.

We purchased _____ in 2006, followed by purchasing the commercial property where the takeaway shop is located in an effort to reduce overheads, rent and ensure the future of the business.

For the past 16 years we have dedicated our lives to serving quality takeaway food to the people of Lismore and recently listed both the business and the property for sale to implement plans for retirement at the ages of 66 and 61.

_____ has unfortunately endured both minor and major floods throughout the years and were successfully able to re-open the business within two weeks after the major flood of 2017.

2017 however consumed all our saved super, to the amount of \$130k in order to make the business operational again which has unfortunately left us with no backup plan for retirement. In an effort to safe proof the business further we obtained quotes for insurance to include flood cover.

Unfortunately, due to the size of the commercial food fryers this eliminated half the companies, and the few remaining insurance companies that offered flood cover were charging an additional \$27,000 a year. It is unsustainable for the average small business to have an additional expense of \$27,000 p.a.; leaving us with no option but to forgo flood insurance and simply put in place a flood management plan for a one in 100-year flood event.

Like all small businesses, especially those in retail/hospitality, _____ suffered an economic downturn due to the pandemic and were just starting to recover as a result of restrictions being lifted throughout the state. The second quarter of FY 2022 showed trade was improving and indicated revenue may return to pre-pandemic trading figures.

However, hopes were shattered during the last weekend of February with news of the impending flood that would likely hit Lismore. Being generational locals to the Northern Rivers, we knew this amount of rain in the catchments up North were indicating this flood could be as high as the 1954 and 1974 floods.

We began to prepare as best we could, with the help of family and friends we lifted everything we could higher than the level of the 1954/74 floods. Fridges, freezers, and some electrical equipment were removed, and stock lifted to higher ground, however we had to leave behind cold room fixtures and pieces of equipment that were too heavy to move or were fixed to the property.

The reports from BOM and SES gave the Lismore community the confidence that this flood would not be as devastating to the area as the 2017 flood, and we waited for what was to come.

In the early hours of February 28, 2022, the harrowing messages started, through text, social media, and phone calls. Families were calling for help and they were told it wouldn't be coming until daylight and to

simply retreat to higher ground. The screams for help and the banging on the roofs continued during the day and were so desperate they could be heard over the rain.

Family and friends were sitting on furniture on their dining room tables or piling mattresses and trying to escape the freezing cold water. The water was rising so quickly, it was moving at a ferocious speed and SES was unable to reach so many of those in need. Family and friends started, saying goodbye to loved ones in fear of not being saved, some of which unfortunately did not make it.

Communication was lost and everyone waited to see who and what would survive this devastating flood.

No one could prepare themselves for the devastation that would be witnessed. Houses and businesses inundated, windows smashed, walls missing, roofs broken, houses washed off foundations. The screams started once again amongst the heartbreaking tears for a lifetime of love and work had been wiped away.

Lismore simply looked like a warzone, so many wondering if this was a nightmare and realizing it was simply their new reality.

has lost both the commercial cold room and commercial freezer; both have lifted off their foundations, one was lifted through the roof, through external walls and came to rest in the back alleyway.

We knew what we had to do and got to work ripping up carpet, demolishing walls, taking out cabinets and removing bathrooms. We did as much as we could knowing there was a shortage of not only trades but also funds to complete the work. To this day we still require assistance and have lodged two requests for assistance with Service NSW and local charities.

The repairs to re-open is estimated at approximately \$200,000 which includes replacement cost of a commercial fryer of circa \$30,000 and one cool room and one freezer circa \$45,000. For building repairs \$170,000 and stock replacement \$30,000. A builder was employed to assist with removing internal walls, debris, and the cool rooms at an expense of \$15,000. We have also begun the huge underlying task of purchasing a tilt tray to move equipment for future flood disasters and making changes to make the business more flood resilient.

On March 3, 2022, the application process for the 13-week disaster payment was commenced.

The the application for the \$50k small business grant commenced and Leos has received the first \$15K after almost a month after submission, which was used to pay the builder for the assistance in demo and the supplier for a replacement front door to be able to secure the business from potential looters. It really is the small wins that get you through the day at the moment. We unfortunately don't have the additional \$35k to spend to provide tax invoices at NIL balances to be able to claim additional payments.

Although the paperwork was moved to the above business apartment, thinking it would be safe, it was unfortunately lost in the flood and is now preventing the application for a business loan.

On Friday 1 April 2022 we were told the 13-week payment is from Services Australia and is subject to Disaster Payment Federal Legislation. Which states if your Taxable Income for FY21 was NIL you would not receive assistance. This 13-week payment does not consider any revenue lost from the trading of a

business and like many small business owners we were not drawing incomes during the pandemic. Therefore, we have no income to pay for basic living expenses and no capital to fund the repairs to rebuild the business to serve the community and pay employees.

There is no support at this time for local businesses which is the back bone to the economy, especially in the small community of Lismore. We have to not only work at removing all the mud from both the business and the apartment but then navigate the system in order to find out who can help them receive assistance.

In conclusion

needs more than \$150,000 to make the business operational, not functioning at 100% but just to be trading, after working our entire lives, we are left with absolutely nothing and have received minimal help from the government to help get back on our feet.

is only one example of a small business doing it tough in the Northern Rivers and are not supported by the Federal Government. Scott Morrison has visited the region and declared the area as a Natural Disaster however this has not cut the red tape and has not provided the support to get our community back on their feet to allow them to put food on the table, clothes on their back and to have electricity to turn the lights on, electricity for heating for the coming winter and people employed.



Pre 28 FEB 2022 – image of front of fully operational



Post FEB 2022 - Commencement of demolition



Post FEB 2022 – Internal Image



Post FEB 2022 – Freezer in back alley way



Post FEB 2022 – removal of Freezer from back alley way and demolition of roof and internal walls and disposal of unrepairable equipment



Post FEB 2022 – removal of Freezer from back alley way and demolition of roof and internal walls and disposal of unrepairable equipment



Post FEB 2022 – removal of Freezer from back alley way and demolition of roof and internal walls and disposal of unrepairable equipment

Support small business and support Australians.

REF: 'WE', 'OUR' references