

# Opportunity Awaits

Small to Medium Business Grants  
Program Guidelines  
2026



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## Introduction

Latrobe City Council supports the establishment of new businesses and the expansion of existing businesses within Latrobe City targeting vacancy rates, business growth, beautification of the CBD, investment attraction and creating employment.

Successful applicants funded through this program will create economic growth, increase employment opportunities, add vibrancy to the Morwell and Moe Central Business Districts (CBD), and encourage innovation by doing business differently within the Moe and Morwell CBDs.

The Program aligns to the [Latrobe City Council Plan 2025-29](#) through supporting existing businesses, supporting the creation of new businesses, and encouraging innovation and investment within the Moe and Morwell CBDs.

## Program Objectives

This program is designed to support Small to Medium Enterprises (SMEs), Start-Ups, and Entrepreneurs, with a focus on diversifying the economies of the Morwell and Moe CBDs. It aims to address vacant commercial spaces and provide assistance to both existing and new businesses in the area.

The program seeks to:

- Support the establishment of new businesses or the expansion of existing businesses.
- Create employment opportunities within the Morwell and Moe CBDs.
- Increase the occupancy rate of vacant shopfronts in these areas.
- Stimulate economic activity and enhance the overall appeal of both CBDs.

## Funding

The program will support applicants to establish their new business or assist existing businesses looking to expand or upgrade approved amenity within the Morwell or Moe CBD. Existing businesses may receive partial funding if unable to meet all program objectives. This will be reviewed on a case-by-case basis.

There is one stream of funding, with up to \$15,000 (excl GST) per applicant.

### Funding Stream Criteria

For a business to occupy, upgrade or expand to or within a shopfront, an arcade, a centre or street-facing commercial shopfront in the Morwell or Moe CBD within the area displayed in the map below whilst meeting all other eligibility requirements and program objectives.

Funding may be used for works, improvements or activities that:

- Improve the visual appeal, functionality, or activation of the Moe or Morwell CBD
- Encourage business growth, occupancy, or visitation
- Improve amenity, accessibility, or safety
- Activate vacant or underutilised land or buildings
- Contribute to a vibrant, welcome streetscape

### What we will fund (all streams):

- External painting, cleaning or façade refresh
- New or upgraded signage (fixed or removable)
- Awnings, shade structures, or weather protection
- Lighting upgrades (feature, decorative, or safety lighting)
- Outdoor seating, tables, planters or greenery
- Minor landscaping works

- Fencing
- Capital improvement costs associated with fit-out of the business premises including, but not limited to furniture, cabinetry, joinery, partitioning, flooring, shelving, and painting that improve customer experience
- Conversion of vacant land into active commercial or community use
- Other works not listed above may be considered where they demonstrate a clear benefit to CBD revitalisation, business activity, amenity, or activation outcomes.

**What we won't fund:**

- Operational expenses which are ongoing costs to run the business, such as rent, utilities, legal costs, marketing, subscriptions, wages, insurance and personal expenses.
- Business startup or expansion costs not linked to physical improvements or activation
- Purchase of stock, inventory or consumables
- Plant or equipment not permanently installed or affixed to the site
- Vehicles, trailers, or transport-related assets
- Routine maintenance or repairs that do not result in visible or functional improvement
- Internal fit outs with no public-facing or activation benefit (unless part of approved expansion)
- Temporary installations intended to remain in place for less than 12 months
- Fines or penalties
- Works on properties outside of the designated CBD boundary
- Projects where required approvals cannot be obtained
- Expenditure items incurred prior to the date the business applied for the grant.
- Works required as a condition of a planning permit, building permit or statutory requirement
- Anything else outside of the agreed budget.
- Any activity that denigrates, excludes, or offends part of the community, or that is inconsistent with anti-vilification laws or Council policies or values.
- Any activity that pollutes air or water or destroys or wastes non-renewable resources.
- Applications that otherwise do not meet the eligibility or assessment criteria.

Council reserves the right to deem items ineligible where they do not align with the objectives of the CBD Revitalisation Grant Program, even if not expressly listed above.

**Key Dates**

Round 3 Open 16<sup>th</sup> March 2026

The third round will stay open until funding is exhausted or until June 8<sup>th</sup>, 2026, whichever is earlier

**Assessment Criteria**

Applicants will individually be assessed against the following criteria.

Criteria	Description	Weighting
Business Plan, Workforce & Experience	<ul style="list-style-type: none"> <li>• Clearly demonstrate that the purpose, vision and business model of the business is well researched, planned and validated.</li> <li>• Outline the workforce of the business, the relevant experience of the core team members and their ability to deliver on the purpose and vision.</li> <li>• Provide an outline of the business's marketing plans including promotional activities, product/service positioning</li> </ul>	50%

	<p>and identified target market/customers.</p> <p>*Existing businesses must demonstrate their expansion or growth plans, for example additional staffing, increased floor space, new activity, products, or services.</p>	
Financial Viability	<ul style="list-style-type: none"> <li>Clearly describe the activities that this grant will support.</li> <li>Detailed documentation that outlines the long-term viability of the business such as financial statements, forecasts and projections, cash flows, annual turnover and total investment into establishment or expansion of the enterprise, OR</li> <li>Provide alternate sufficient supporting documentation such as a statement to confirm the business viability from a legal practitioner or accountant.</li> </ul>	25%
Benefits and impact to Morwell & Moe CBD	<ul style="list-style-type: none"> <li>Outline how the business will establish or locate itself in Morwell or Moe CBD and how the funding will provide benefit to the community.</li> <li>Demonstrate the impact of the business – in terms of economic and social benefits to the Morwell or Moe CBD</li> </ul>	25%

## Eligibility Checklist

The applicant must:

- Be operating a business that will be established in, relocated to or expanded in the Morwell or Moe CBD. See appendix 1 and 2 below.
- Have a valid Australian Business Number (ABN) and be able to provide documentation confirming legal structure as a sole trader, company, co-operative or partnership.
- Be a small to medium sized business with a maximum of 199 employees.
- Hold any registration or licence necessary to carry on the relevant type of business.
- Be able to provide evidence of appropriate business insurances.
- Have no outstanding acquittals or debts to Latrobe City Council.
- Demonstrate financial viability as evidenced by relevant financial information (see Assessment Criteria for appropriate documentation).
- Provide evidence of a minimum 12-month commercial lease agreement within the Morwell or Moe CBD (agreement preferably to be provided from real estate agent). Can be subject to grant approval.
- Applicants may apply for the grant before obtaining required permits. However, grant funds will only be released once evidence of the approved permit(s) has been provided to Latrobe City Council. If the required permit or approval is not obtained, the grant offer may be withdrawn.

## Ineligibility

The Program will not support:

- Applicants that have an outstanding debt or acquittal Latrobe City Council or that have failed to comply with the terms and conditions of any previous Latrobe City Council funding agreement.
- Government departments or agencies, foundations or grant making bodies.
- Political organisations or organisations that have a political purpose.
- Current Latrobe City Council employees or their immediate families, and contractors to Latrobe City Council that have a conflict of interest
- Entities that denigrate, exclude, or offend parts of the community.
- Businesses or organisations that Council determines are not aligned with the objectives of the Opportunity Awaits Program, even if not specifically listed as ineligible.

## How to apply

Applications for grants are completed online using SmartyGrants. Applicants must address the eligibility, assessment criteria, answer all questions and submit all required documentation prior to the program closing.

## Application Process

1. Read the Guidelines.
2. Register online at SmartyGrants and preview a copy of the application.
3. Plan, research, and gather information required for your application.
4. Complete your application:
  - a. Answer all questions.
  - b. Uploading all supporting documents.
5. Submit your application before the closing date and time. On submission, you will receive an electronic reply acknowledging your receipt from SmartyGrants. Note that applications will be reviewed as they are received hence you may receive an outcome prior to the closing date.

### Important Notes:

- One application can be submitted for this funding round.
- Once submitted, no further editing or supporting materials will be accepted.
- Late applications will not be accepted.

## Supporting material

Applicants will be asked to provide documentary evidence as part of their application. This will be reviewed as part of the assessment and may include:

- Proof of the business being established within the Morwell or Moe CBD.
- Certificates of currency for insurance policies.
- Proof of incorporation or registration of business name, as applicable.
- Financial documentation (including profit and loss statements, cash flow and balance sheets) OR sufficient supporting information such as a statement to confirm the business viability from a legal practitioner or accountant.

- Skills and qualifications of key personnel of the business.
- Proof of expansion plans for an existing Latrobe City business (including increased floor space, new activity, additional staffing etc).
- Commercial lease agreement.

Applicants can also include the following documents as evidence:

- Letters of support
- Marketing, public relations and promotion strategies including examples.
- Organisational chart.

In selecting optional material to attach, applicants are asked to limit the number and length of attachments to relevant supporting evidence.

## **Assessment Process**

- Latrobe City Council check applications to establish that all eligibility criteria are met. This is referred to as due diligence.
- The applications will be reviewed as they are submitted, meaning an outcome may be provided prior to the grant closing date.

### **Additional notes about the assessment process**

- Applications are confidential. The contents will not be disclosed to any person outside the application and assessment process without your consent, unless authorised or required by law. A short summary of the project concept will be used in reports to Council.
- Latrobe City Council will not correct errors in applications or supporting material. Applications are assessed as they have been submitted.
- Latrobe City Council reserves the right to request further information in considering any application, as well as the right to reject any application that is ineligible or does not meet the grant criteria.
- The assessment panel may recommend part funding.
- All funding decisions of Latrobe City Council are final.
- Unsuccessful applicants are able to re-apply in future funding rounds in accordance with grant guidelines.
- Names and brief project descriptions of successful applicants will be made publicly available, including publication on the Latrobe City Council Website and in media releases.

## **Lobbying**

Canvassing or lobbying of Councillors, employees of Latrobe City Council or the assessment panel members in relation to a grant application is prohibited.

No further consideration will be given to an application submitted by an applicant who contravenes this requirement.

## **Outcome Notification**

All applicants will be notified of their application outcome through SmartyGrants.

Applicants will not be reimbursed for the time spent on the application process.

## Payment and funding agreement

Successful applicants must provide details of their nominated bank account for Latrobe City Council to provide funding. Successful applicants are also required to submit an invoice to Latrobe City Council for the approved funding amount plus GST.

Payment terms are 30 days from the date of invoice, subject to the receipt of a signed funding agreement, tax invoice and any other requested information.

Successful applicants will also be required to enter into a funding agreement. The funding agreement outlines the application outcome, the items to be funded and any conditions associated with the use of funds. Any changes to the approved funding agreement will need to receive approval from Latrobe City Council. The decision on whether to approve a request for variation is at the discretion of Latrobe City Council.

Latrobe City Council will not be responsible for a shortfall in a project budget if a grant recipient is unable to meet project costs.

The funded works must be completed within 12 months (no later than two weeks after the agreed completion date of the proposal as stated in the funding agreement).

## Acquittal

The Acquittal report will be a reconciled statement of expenditure and income associated with the grant and will ask the applicant to provide detail on the outcomes of the project that were achieved because of the funding.

Applicants will also be required to attach:

- Evidence of how Latrobe City Council's support for the project was recognised.
- An actual income and expenditure budget for the project.
- Photo evidence that demonstrates the completed project.
- Statement on how the project has impacted their business.

The applicant must acquit their project within two months of the identified project completion date, unless otherwise agreed.

Acquittals will be considered as overdue if they are not completed within these two months of the specified project completion date.

By submitting the acquittal, the applicant provides permission to Latrobe City Council for the use and publication of the information provided.

## Reporting

Grant recipients will be required to submit:

- a Mid-term Progress Report: the due date for the report will be stated on the funding agreement
- a Final Acquittal Report: this report must be provided on the completion of the activities funded by the grant.

The Program Manager will provide documentation for reporting throughout the grant process.

## Support for applicants

### General enquires

For more information about the grant program please contact the project manager Jessica Mason on [jessica.mason@latrobe.vic.gov.au](mailto:jessica.mason@latrobe.vic.gov.au) or call 1300 367 700.

### **Permit and business start-up enquiries**

Applicants are encouraged to initiate contact with the Latrobe City Council Business Concierge prior to applying, to discuss potential locations, permit requirements and to get important advice on starting and growing a business within Latrobe City where applicable.

To request an appointment please fill out the [online form](#) or call 0437 285 491 and the Business Concierge will be in contact to discuss.

### **Technical Assistance**

Refer to the [SmartyGrants help guide](#) for technical assistance related to submitting your application. The SmartyGrants support desk is open 9am – 5pm Monday to Friday on 03 9320 6888 or by email [service@smartygrants.com.au](mailto:service@smartygrants.com.au).

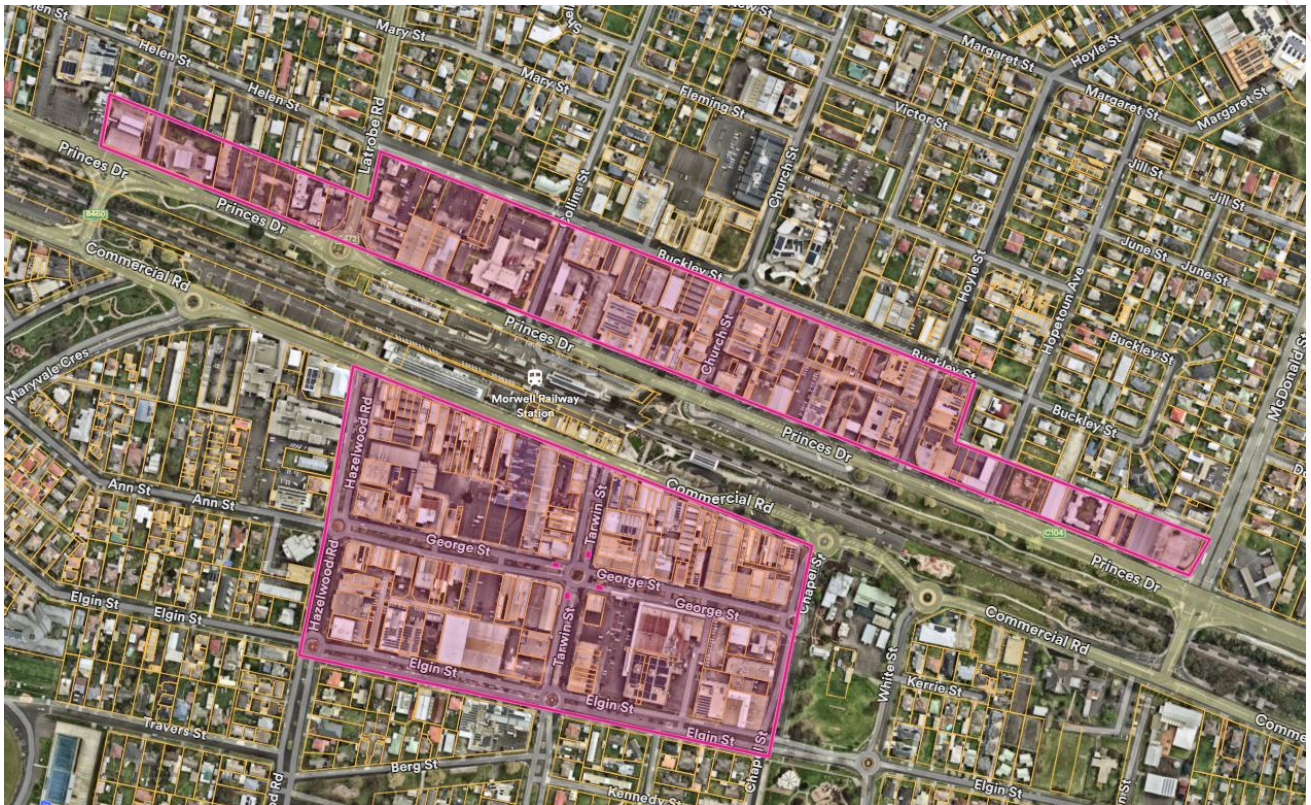
### **Interpreter & Translation services**

To contact us in your own language through the Translating and Interpreting Service (TIS) phone 13 14 50 and ask them to contact the Latrobe City Council on **1300 367 700**

If you are deaf, or have a hearing impairment or speech impairment:

- Contact us through the [National Relay Service](#);
- TTY users phone 133 677 then ask for 1300 367 700;
- Speak and Listen users phone 1300 555 727 then ask for 1300 367 700;
- Internet relay users connect to the NRS then ask for 1300 367 700

### Appendix 1. Key Focus Areas Morwell CBD



\*Relevant sites must be a commercial property within the Northern or Southern side of the CBD

Appendix 2. Key Focus Areas Moe CBD



\*Relevant sites must be a commercial property within the Northern or Southern side of the CBD