

*Red Rooster Ayr owner, Michael Taylor, has been able to continue supporting his staff through the COVID-19 crisis with a COVID-19 Jobs Support Loan from QRIDA*



## + North Queensland business confidence and staff maintained during COVID-19

**North Queensland fast food business owners have confidence in the future of their enterprise and for their staff during COVID-19 after they were able to access a Queensland Government COVID-19 Jobs Support Loan.**

Close to 30 people rely on Red Rooster Ayr owner Michael Taylor to keep them in jobs and he has been able to continue supporting them despite uncertainty during COVID-19.

Mr Taylor was among the first business owners in the state to access the Queensland Government's \$500 million COVID-19 Jobs Support Loans, to retain staff and maintain business operations.

The loan scheme administered by the Queensland Rural and Industry Development Authority (QRIDA), provides finance of up to \$250,000 for businesses and non-profit organisations impacted by COVID-19 to assist with carry-on expenses such as employee wages, rent and rates and other expenditure.

"The support has given me much more confidence we will get out the other side. We will come out with some scars but it will make a big difference to the outlook," he said.

"We are friends with all our staff and their families so it's nice to be able to do what we can to help those guys with work and try to make it business as usual as much as possible.

**"The support has given me much more confidence we will get out the other side."**

"We have just over 30 staff in total, ranging from 15 to 55. The workforce is fairly varied but because we are a small community it's a fairly stable workforce and once they come to us, they stay for some time.

"We enjoy a good dose of loyalty and commitment."

Mr Taylor said COVID-19 was new territory for the business and he wasn't able to tell what the future would hold but assistance was able to give him some hope.

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“The unknown trading pattern is a challenge in itself. It’s the unknown that has created the total nightmare but as long as we are not ill and we are still trading, it’s a good day,” he said.

“Without a doubt the loan has changed my outlook on the whole situation to positive. It effectively gave us a little bit more support and takes away some of the financial uncertainty.

“I know I have the capacity to pay my staff whether I continue trading or have to be shut down, and I can keep my staff on when I get out the other side.

**“Without a doubt the loan has changed my outlook on the whole situation to be positive.”**

“I’m more confident now and that’s in no small part due to the safety net of this QRIDA loan. That makes a lot of difference to us in terms of being able to have confidence that we can stay in business in the long term.

“It means we can be hopeful.”

Mr Taylor said he found the application process straight forward and was approved within days.

“The process was nothing short of spectacular and I’ve never seen the government move with that speed. It was very streamlined given the demand the scheme must have been under,” he said.

“I found it easy to get to the QRIDA site, easy to begin the process and I was able to save my application and go back to it without losing my place.

“I was pleased to receive an email and phone call updating my application status and the morning I got the call to say it was approved was the nicest.

“I would expect the application has got to be detailed but in the grand scheme of things and compared to what we are facing now, it’s not an onerous task.

“I was pleased and nicely surprised it was approved so quickly.”

He said he encouraged other business owners impacted during COVID-19 to consider their options and submit a complete application.

“We like it was Queensland Government, so closer to home in terms of looking after us and the loan is relatively flexible,” Mr Taylor said.

“The amount of support we are offered and the capacity to pay the loan back over a longer term was also positive.”



*Michael Taylor outside his Red Rooster store in Ayr*

**“...I would urge other businesses to make sure they keep looking for what kind of support is available to them...”**

“We all have so many priorities in terms of running a business but I would urge other businesses to make sure they keep looking for what kind of support is available to them and put in their full effort to get it.

“I’m glad I didn’t cut any corners and put in the effort to do it. If you need to ask for help then it is much easier and worth the effort to get it right the first time.”

For more information see [www.qrida.qld.gov.au/covid19jobssupportloans](http://www.qrida.qld.gov.au/covid19jobssupportloans) or **Freecall 1800 623 946**.

*QRIDA is delivering the \$1 billion COVID-19 Jobs Support Loan Scheme on behalf of the Queensland Government.*