

Reference: 20220089

02 May 2022



Dear 

Thank you for your Official Information Act request, received on 14 March 2022. You requested the following information:

I would like to request the information below, which relates to the government decision for a package of '\$12.1 billion support for New Zealanders and businesses' announced on 17 March 2020 by the Minister of Finance.

The scope of my request is limited to information on or before 18 March 2020.

I would very much appreciate it if information could be released in tranches/packages as and when they become available.

- 1. Cabinet paper/s Cabinet Minute/s related to the decision announced by the Minister of Finance on 17 March 2020*
- 2. All briefings, reports or other written advice provided by the Treasury to the Minister of Finance, Cabinet or other Ministers related to the decision announced by the Minister of Finance on 17 March 2020*
- 3. All written advice/feedback received by the Treasury from other government agencies, any independent or external advisors (including reserve bank), advisory bodies, external stake holders, related to the decision announced by the Minister of Finance on 17 March 2020*
- 4. all written advice received by the Minister of finance, any other Ministers or the Cabinet related to the decision announced by the Minister of Finance on 17 March 2020*
- 5. Dates, times, attendees of any meetings or workshops between officials, between officials and external advisors/stakeholders, officials and Minister of finance, external stakeholders and Minister of finance related to the decision announced by the Minister of Finance on 17 March 2020*

6. A list of directorates, teams, managers, external organisations, external advisors that were involved in providing advice on the decision announced by the Minister of Finance on 17 March 2020

On 30 March 2022 you clarified your request to copies of the following documents:

1. 3 Mar 2020 Treasury Report T2020/1056: Paper A - Wage Subsidy Scheme
2. 13 Mar 2020 Treasury Report T2020/1057: Updated Recommendations Wage Subsidy Scheme Establishment
3. 13 Mar 2020 Treasury Report T2020/636: Managing COVID-19 related costs
4. 13 Mar 2020 Aide Memoire T2020/652: Ensuring Financial Security During COVID-19 – Related Absences from Work
5. 14 Mar 2020 Aide Memoire T2020/655: Wage subsidy scheme expansion costings
6. 15 Mar 2020 Reserve Bank of New Zealand Report 5399: Direction
7. 15 Mar 2020 Treasury Report T2020/659: COVID-19 Response - Larger Businesses

On 8 April 2022 we transferred request item 6 *Reserve Bank of New Zealand Report 5399: Direction* to the Reserve Bank of New Zealand.

Information being released

Please find enclosed the following documents:

Item	Date	Document Description	Decision
1.	13 March 2020	Treasury Report T2020/636: Managing COVID-19 related costs	Release in full
2.	15 March 2020	Treasury Report T2020-629 COVID-19 Response - Larger Businesses	Release in full

I have decided to release the documents listed above, subject to information being withheld under one or more of the following sections of the Official Information Act, as applicable:

- contact details of officials, under section 9(2)(g)(ii) – to maintain the effective conduct of public affairs through protecting Ministers, members of government organisations, officers and employees from improper pressure or harassment, and
- direct dial phone numbers of officials, under section 9(2)(k) – in order to reduce the possibility of staff being exposed to phishing and other scams. This is because information released under the OIA may end up in the public domain, for example, on websites including Treasury's own website.

Information publicly available

The following information is also covered by your request and is publicly available on the Treasury and COVID-19 websites:

Item	Date	Document Description	Website Address
3.	3 March 2020	Treasury Report T2020/1056: Paper A - Wage Subsidy Scheme	https://www.treasury.govt.nz/sites/default/files/2022-03/oia-20200390.pdf
4.	13 March 2020	Aide Memoire T2020/652: Ensuring Financial Security During COVID-19 – Related Absences from Work	
5.	14 March 2020	Aide Memoire T2020/655: Wage subsidy scheme expansion costings	https://covid19.govt.nz/assets/Proactive-Releases/proactive-release/Aide-Memoire-Wage-Subsidy-Scheme-Note.pdf
6.	15 March 2020	Treasury Report T2020/1057: Updated Recommendations Wage Subsidy Scheme Establishment	https://covid19.govt.nz/assets/Proactive-Releases/proactive-release/COVID-19-financial-support-Paper-A-Business-Continuity-Package-Targeted-wage-subsidy-scheme-Updated-design-settings.pdf

Accordingly, I have refused your request for the documents listed in the above table under section 18(d) of the Official Information Act:

- the information requested is or will soon be publicly available.

Some relevant information has been removed from documents listed in the above table and should continue to be withheld under the Official Information Act, on the grounds described in the documents.

In making my decision, I have considered the public interest considerations in section 9(1) of the Official Information Act.

Please note that this letter (with your personal details removed) and enclosed documents may be published on the Treasury website.

This reply addresses the information you requested. You have the right to ask the Ombudsman to investigate and review my decision.

Yours sincerely

Reubhan Swann
Manager, Ministerial Advisory Service

OIA 20220089

Information for release

1.	Treasury Report T2020-636 Managing COVID-19 related costs	1
2.	Treasury Report T2020-629 COVID-19 Response - Larger Businesses	8



Treasury Report: Managing COVID-19 related costs

Date:	13 March 2020	Report No:	T2020/636
		File Number:	BM-2-6-2020 (Contingency 2020)

Action sought

	Action sought	Deadline
Minister of Finance (Hon Grant Robertson)	Agree to the recommendations in the paper	16 March 2020

Contact for telephone discussion (if required)

Name	Position	Telephone	1st Contact
Kamlesh Patel	Team Leader, Fiscal Reporting	s9(2)(k) (wk)	n/a (mob) ✓
Jayne Winfield	Manager, Fiscal Reporting	s9(2)(k) (wk)	s 9(2)(g)(ii) (mob)

Minister's Office actions (if required)

Return the signed report to Treasury.
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Note any feedback on the quality of the report

Enclosure: No

Treasury Report: Managing COVID-19 related costs

Executive Summary

This report outlines the options for a funding framework to manage the costs related to COVID-19 and including any funding required during the Budget moratorium.

Funding Framework

We seek your agreement on an approach so we can start developing guidance to agencies around the process that they should be following.

We believe it is important that a funding framework is in place in light of uncertainty around costs. This should assist the Government to meet their fiscal strategy, ensures the response can be adequately funded, takes a co-ordinated approach to funding decisions and can be used as a communication tool.

From the options identified, we recommend that a notional fund should be set up to manage the COVID-19 related costs. In addition to meeting the key considerations mentioned above a notional fund approach would also help provide a more robust basis to finalise some of our standard Budget process (such as the Budget package and the Treasury forecasts). A similar approach was used to manage the fiscal impacts of the Canterbury earthquakes in 2011.

If you agree with our recommended approach, we will provide further advice on the design parameters of a notional fund in the coming week.

Approval Process

It is likely that the Government may need to make policy decisions on COVID-19 with fiscal costs once the Budget moratorium has commenced. The Budget moratorium is a self-imposed rule to ensure Budget documents accurately capture all Government decisions. In past Budgets, there have been isolated late decisions made during the Budget moratorium that were able to be included into Budget documents.

With the degree of uncertainties and the potential that a number of Votes could be affected, we are proposing a hard cut-off is in put in place to reflect decisions during the Budget moratorium into the Estimate documents. Any decisions with fiscal costs taken after the hard cut-off date will be captured through an Additional Supplementary Estimates document. A similar exercise was required in 2011 to accommodate late decisions related to the Canterbury earthquakes. This approach would limit any disruption to the production of the core Budget products and would allow more time for policy responses to be further developed.

Update to Cabinet

It may be worth taking an oral item to Cabinet on Monday 16 March to inform your colleagues that you are developing a funding and spending approval framework, to reassure them there is flexibility to enable additional funding if necessary. We have added some key messages that you may want to give Cabinet in this report.

Recommended Action

We recommend that you:

- a **note** the Treasury plan to provide guidance to agencies by the week ending 20 March around the funding and spending approval process for CODIV-19 related costs
- b **agree** to establish a notional fund to manage for CODIV-19 related costs (the Treasury preferred option)
Agree/disagree
- c **agree** to manage CODIV-19 related costs against Budget allowances
Agree/disagree
- d **agree** to manage CODIV-19 related costs outside of Budget allowances
Agree/disagree
- e **note** that if your preferred option to fund COVID-19 related costs is recommendation c, the Treasury will provide further advice on the design parameters of a notional fund
- f **note** that the Budget moratorium starts on 30 March 2020 and runs until Budget day
- g **note** it is likely that there may be a number of decisions taken during the Budget moratorium for COVID-19 related costs
- h **agree** that any decisions after 30 March for COVID-19 related costs are presented in an Additional Supplementary Estimates document
Agree/disagree
- i **indicate** an alternative date if you disagree with recommendation h, and
- j **agree** to take an oral item to Cabinet on 16 March to inform Ministers you are developing a funding and spending approval process for CODIV-19 related costs
Agree/disagree

Jayne Winfield
Manager, Fiscal Reporting

Hon Grant Robertson
Minister of Finance

Treasury Report: Managing COVID-19 related costs

Purpose of Report

1. This report sets out a high-level funding framework for managing costs related to the COVID-19 pandemic alongside the Budget 2020 process and recommends a preferred approach for approving expenditure.
2. The Treasury plans to issue guidance to Departments by the end of next week to outline the process if additional funding is required during Budget moratorium, which commences from 30 March 2020.

Funding framework for managing costs

Some policy decisions with large fiscal costs are likely to be taken soon

3. To date there have been a handful of funding decisions in relation to COVID-19 that have been mostly been managed through the Between Budget Contingency (BBC) set up at Budget 2019.
4. There are number of policy options currently being progressed, which can be broadly split into three categories:
 - public-health related response costs and increased expenditure by Departments as a result of the outbreak;
 - short term economic response costs, including the costs relating to policy decisions taken so far; and
 - a potential economic stimulus package.
5. With the BBC now exhausted, Budget 2020 decisions nearly finalised and the size of potential response costs the Treasury recommends establishing a framework for managing COVID-19 costs. As new costs continue to materialise, a co-ordinated approach should be in place to minimise disruptions to the wider Budget 2020 package and enable effective allocation of Budget allowances.
6. Table 1 outlines the options we have considered as a funding framework.

Table 1 – Funding framework options

Options	Description
A. Manage via a notional fund	A level of funding is set aside to meet the response costs. The initial set-up could be communicated as part of the Budget 2020 package and potentially accommodated through increased allowances.
B. Manage within existing allowances	Decisions are either part of the Budget 2020 package or a pre-commitment against the Budget 2021 operating allowance.

C. Costs are not managed outside of Budget allowances	Decisions would directly impact the Government's key fiscal indicators. This option may be more appropriate for large scale fiscal interventions such as the proposed discretionary fiscal stimulus
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There are some key criteria that should be considered when determining a funding framework

7. The following key criteria should be taken into considered when evaluating the funding options:
 - i Relationship with meeting fiscal strategy. How the funding framework enables the Government to achieve targets set out in the fiscal strategy;
 - ii Fiscal management approach. Setting up a process which achieves desired fiscal objectives whilst ensuring that the response is properly funded; and
 - iii Level of disclosure and transparency. How does the funding framework enable the Government to communicate their response.
8. Table 2 summarises the options considered against the key criteria outlined above

Table 2 – Evaluation of options

Options	Fiscal Strategy	Fiscal Management	Transparency
A	Would enable the Government to have a tool to stay on track to achieve fiscal targets.	Depending on the set up, a Cabinet committee could be given responsibility for prioritising and managing proposals to fit within the fund.	Would be simpler to communicate the Government's response and track decisions.
B	Would enable the Government to have a tool to stay on track to achieve fiscal targets.	Would make managing within Budget allowances difficult and could risk properly funding the response.	Would be challenging as funding is coming from a number of sources.
C	May make it challenging for the Government to stay on track to achieve fiscal targets.	Provides flexibility in the level of funding, however there are limitations with prioritising proposals.	May be difficult to communicate and track decisions.

Of the options we have identified, our view is that a notional fund is most appropriate to meet short and medium term costs.

9. Based on the key criteria, the Treasury recommends that a notional fund is set up to manage the response costs from COVID-19.
10. Establishing a notional fund will also help minimise the impact of COVID-19 decisions on other Budget production process (e.g. finalising the 2020 Budget package and the Treasury's forecasts).
11. If you agree with our recommendation of a notional fund, there are a number design choices that will need to be worked through including:
 - i the size of the fund;

- ii the scope of what spending is covered by the fund;
 - iii the process to access funding; and
 - iv the tracking and reporting of spending against the fund.
12. We can provide further advice on the design parameter of a notional fund if you would like to progress with this option.

Approval Process during the Budget Moratorium

There is some flexibility in the current timetable

13. The Budget moratorium will be in place from 30 March up until Budget Day, to ensure that all Government decisions are accurately captured in Budget documents.
14. As previously advised (T2020/507) there is some flexibility in the Budget timetable to capture decisions up to a certain point in time during the Budget moratorium and still be captured in Budget documents. The ability to maintain this flexibility is somewhat dependant on the scale and complexity of decisions made.
15. At this stage, it is difficult to predict how many decisions may need to be taken or the timing of these decisions during the Budget moratorium.

Given the uncertainty, we propose to limit changes to Budget documents from decisions taken during the Budget moratorium

16. The current deadline for submitting Estimate chapters is 6 April. While there is some time before they are finalised and printed, this time is used to complete quality checks and final sign-offs. The documents produce for Budget are sequence to ensure that there is sufficient time for them to be all completed for Budget day. We are proposing that any decisions relating to COVID-19 expenditure during the Budget moratorium are not reflected in the Estimate chapters.
17. The key reason for this recommendation is to ensure the quality of Budget products. It is highly likely that decisions will be across a number of Votes, which will make it more challenging to accommodate late changes and there is a risk making late change could impact quality of Budget products and squeeze the production timeframes.

Decisions during the Budget moratorium can be captured through presenting Additional Supplementary Estimates

18. The Government can make decisions during the Budget moratorium under the Imprest Supply Bill and then present an Additional Supplementary Estimates after the 2nd reading of the Supplementary Estimates Bill.
19. The Additional Supplementary Estimates would also provide an opportunity to update the costings for some of the policy responses, which may be necessary given the level of uncertainties.
20. An Additional Supplementary Estimates was last used in the 2010/11 fiscal year to provide authority for spending relating to the Canterbury earthquakes.
21. To ensure that only urgent matters are considered during the Budget Moratorium we would recommend some controls are put in place before matters are considered by Cabinet.

22. At a very high-level the process for preparing Additional Supplementary Estimates is:

- a chapter needs to be prepared for each Vote effected;
- FEC examine the chapters; and
- a Supplementary Order Paper (drafted by PCO) is introduced after the 2nd reading of the Supplementary Estimates Bill and debated.

But these decisions can still be communicated at Budget

23. Under our proposal although decisions taken during the Budget moratorium are not reflected in Estimate documents there are other options available to communicate these decisions. If you choose to manage costs through a notional fund, disclosures of any decisions could be added to the *Budget Economic and Fiscal Update*.

Invoking Section 25

24. The guidance we are looking to issue to agencies will also cover the scenario if the Government invoke Section 25 and 25A of the Public Finance Act (PFA) 1989.
25. Section 25 and 25A of the PFA 1989 exist to enable quick authority for the expenditure of public money to meet a declared emergency, when it is unlikely to be appropriate (given the likely scale of the emergency) to rely on unused appropriations or imprest.
26. Approval under these sections (rather than using imprest) is easier and quicker to obtain because it does not have to be referred to Cabinet.
27. If it considered necessary, and after an emergency is declared, the Minister invokes sections 25 and 25A, following advice by the Treasury.
28. Under this situation the Treasury would ensure that appropriate controls are in place for expenditure incurred under these sections.

Next steps

29. We are meeting you at 8:30 am on Monday 16 March to discuss our significant judgements in the preliminary fiscal forecasts. During this meeting we are able to discuss high-level options for a funding framework in greater detail, alongside timing considerations.
30. We recommend you take an oral item to Cabinet to inform Ministers that you are developing a funding and spending approval framework, to reassure them there is flexibility to enable additional funding if necessary. Below are some key messages:
- With the continuing developments around the COVID-19 pandemic, I am looking at developing an approach that provides some flexibility around managing costs and the approving of spending.
 - At this point in time, where possible I encourage you to communicate to your agencies that any short term costs should be met from existing baselines.
 - I want to reassure you I will be considering options around how spending can be approved during the Budget moratorium. Therefore, please limit any funding request over the next couple of weeks to only urgent matters.
 - I encourage that your agencies communicate with the Treasury, prior to considering seeking funding around COVID-19 related costs.



Treasury Report: COVID-19 Response – Support for Larger Businesses

Date:	15 March 2020	Report No:	T2020/659
		File Number:	SH-11-4-3-1 (Banks)

Action sought

	Action sought	Deadline
Hon Grant Robertson Minister of Finance (None)	Note the contents of this report and the prepared messages in annexures 1 and 2	15 March 2020

Contact for telephone discussion (if required)

Name	Position	Telephone		1st Contact
David Shewan	Senior Analyst, Financial Markets	s9(2)(k)	s 9(2)(g)(ii)	
Robbie Taylor	Manager Financial Market			✓

Minister's Office actions (if required)

Return the signed report to Treasury.
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Note any
feedback on
the quality of
the report

Enclosure: No

Treasury Report: COVID-19 Response - Larger Businesses

Purpose of Report

1. This report:
 - a updates you on progress on the COVID-19 working capital package,
 - b identifies what we see as the potential objectives that any option for larger business may wish to address,
 - c sets out where the scheme may differ from the broader working capital support scheme developed by officials, and
 - d provides you with a series of 'holding messages' while officials continue their work.

Context

2. The economic analysis that you have received has highlighted that the COVID 19 virus will be a significant global economic event. A recession looks likely and a large percentage of the population will likely be affected.
3. We anticipate that this will have a significant direct effect on a number of New Zealand firms within certain industries. There will also be an indirect second round impact for most firms as a result of declining confidence, a reduction in growth in trading partners, or via delays or disruptions to firms supply chains.
4. While we anticipate that the impact of COVID 19 will be substantial, it is currently unclear how many firms will face short-term disruptions in their ability to source working capital. The targeting and need for a temporary working capital facility will become clearer with time.
5. We have provided you with some holding messages that you could use in the meantime – see appendix 1. We note that even an indication that support is being explored or considered may result in a significant number of direct approaches to the Crown for support and may discourage businesses and lenders from exploring alternative solutions already available to them.

Analysis

Progress on the working capital package

6. The Treasury reported to you on Friday 13 March in relation to a package for a working capital support scheme [T2020/648].
7. The Treasury is meeting with the New Zealand Banking Association (NZBA) and senior representatives from each of the banks on Monday 16 March to discuss provision of working capital facility. Private banks are best placed to provide support to affected customers and are well positioned to do so. Part of the discussion with banks will be about the need to be prepared should conditions change. A government guaranteed facility delivered in conjunction with the banks may be considered given the nature or expected depth of the economic downturn.

8. The NZBA has already indicated that its members will support customers affected by COVID 19.
9. A key goal will be to design a flexible package that can be scaled to accommodate a range of different sized firms. Ideally the package should encourage the banks to continue to support their customers. But consideration will also be given to firms that do not have strong banking relationships.

COVID-19 Issues for larger businesses

10. We have previously provided advice on a working capital support scheme that would be targeted at supporting small to medium size entities, and small corporate firms.
11. We are now exploring whether a working capital support package could be designed to be scalable to cover larger businesses. Decisions on eligibility will depend on both your objectives and negotiations with the banks. It is nonetheless likely that larger, economically significant, businesses could fall outside the scope of any bank administrated working capital support package.
12. We anticipate larger firms to have a higher level of resilience in the face of COVID-19, suggesting issues will generally emerge more slowly with time. In general, these firms have stronger balance sheets and more options, due to deeper relationships with banks and capital markets.
13. Due to the impacts of COVID-19, some larger firms may nonetheless be facing significant and sustained financial pressure. This could mean that:
 - a in the short to medium term, some firms may face liquidity issues (ie. insufficient funds to pay their debts as they become due), and
 - b potentially in the longer term, some firms may face balance sheet solvency issues (ie. the value of their liabilities exceeding the value of their assets). This means that the long-term viability of their business may be at risk.

The Crown could potentially provide some liquidity support to these larger firms

14. Where larger firms are unable to issue debt the Crown could explore alternative lines of liquidity to these larger firms. In contrast to the broader working capital support scheme, this would not necessarily be delivered through bank funding channels – or could be done so on different terms. Indicative principles may structure eligibility on the basis that:
 - a Firms are impacted by COVID-19.
 - b Any facility would provide a backstop where other avenues are not available.
 - c Access would be temporary.
15. Officials are developing potential options. As we do so, we would see value in understanding your objectives and parameters for providing funding, including:
 - a Who
 - b How much, and
 - c For how long.

Risks

Provision of a working capital support scheme will expose the Crown to fiscal risks

16. This risk will be influenced by:
 - a Crowding out of private sector support that may otherwise be provided, increasing demands on the Crown.
 - b Credit risk associated with firms received funding through the scheme
 - c Changes in behaviour or incentives prompted by the creation of any scheme
17. The design of the scheme may mitigate this risk. Although targeting the scheme correctly remains difficult given the uncertainty as to the commercial issues that may arise on account of COVID 19.
18. Any scheme provided under urgency involves significant design and operational risks.

A core design principle is that funding should not be extended to firms facing solvency pressure...

19. For some larger firms, the sustained market disruption from COVID-19 (for example sustained reductions in revenue) may result in solvency pressures. We have provided you with some lines that you could give to businesses if they approach you – see appendix 2.
20. Providing working capital support to these firms does not provide a viable long-term solution. Should firms approach the Crown facing these issues, further work is required through a separate process.

...although there is the potential for further solvency issues to emerge over time

21. Further lending may lead to long term solvency issues should the economic downturn be sustained. The Crown will have few options to limit its risk short of capping or withdrawing its guarantee triggering the failure of the firm.

Next Steps

22. We will discuss the policy principles for a working capital guarantee scheme that were included in our last Treasury Report (T2020/648 refers) with banks on Monday 16 March. The Treasury will update your office on any feedback that the banks provide on Tuesday 17th March.
23. The Treasury will provide advice on our proposed next steps in relation to working capital by Friday 20 March.
24. You will shortly receive an Ministry of Transport note on aviation sector issues (other than Air New Zealand) which it is proposed that Minister Twyford will use as talking points at Cabinet. The general corporate support advice will have implications for advice relating to companies in the aviation sector.
25. Officials are available to discuss as required.

Recommended Action

We recommend that you:

- **Note** that officials will continue develop options along the broad parameters discussed in this report.
- **Note** the key messages in appendix 1.
- **Agree** to distribute the communications messages in appendix 2 to Ministers.

Robbie Taylor
Manager, Financial Markets

Hon Grant Robertson
Minister of Finance

Appendix 1 - Talking Points

- Banks currently hold significant buffers of excess capital and liquidity over regulatory minimums. On Tuesday the Reserve Bank will announce a one year deferral to planned increases in capital requirements. This will provide more scope for the banking system to support borrowers who are facing financial stress.
- New Zealand Bankers' Association chief executive Roger Beaumont says customers financially affected by COVID-19, particularly small to medium sized businesses, are encouraged to contact their bank.
- The NZBA has noted that banks have a number of options for supporting customers, including:
 - Reducing or suspending principal payments on loans and temporarily moving to interest-only repayments.
 - Helping with restructuring business loans.
 - Consolidating loans to help make repayments more manageable.
 - Providing access to short-term funding.
 - Referring individual customers to budgeting services.
- The Government is supporting firms via wage subsidies, the tax package and sick leave provisions.
- The Government is working directly with NZ Registered banks to understand the impact of Covid-19 on access to working capital.
- This engagement will ensure the government is prepared should a solution need to be implemented
 - *If pushed* – to support viable firms, the Government is exploring potential temporary arrangements with banks to help firms with working capital issues associated with the COVID-19 related downturn. *Note that detailed announcements referring to guarantees or other specific structures should be avoided in order to enable appropriate negotiations with the banks.*
- We expect larger firms will be more resilient, with stronger balance sheets, more options, due to deeper relationships with banks and capital markets, however we are monitoring this situation closely.
- We will be monitoring any stresses that emerge but, like for smaller firms, recommend any business facing issues get in touch with their banks, shareholders and funding partners.

Appendix 2 – Q&A (for if you are contacted by businesses)

- It is possible that businesses will approach you for liquidity support direct from the Crown, particularly where they consider that the Government's economic response package is insufficient to fully support their business (e.g. if they are large or complex). It is important that your response does not blunt incentives on businesses to seek support from traditional funding sources or commit the government to any support.
- If you are contacted, we recommend that you:
 - First note that the business should speak with their bank to find a solution. Banks have publicly announced they are willing to assist affected businesses and have set out a number of options they will explore to provide support.
 - Second refer the business to the government's announced economic response package, including any working capital support package (if this is established).
 - If pushed, third indicate that the business could if it wished provide further information about their business and why support is needed, and this will be passed on to officials.
- In these discussions it is important that you do **not**:
 - suggest that the government may provide support outside of the packages already announced
 - refer to any work being undertaken by officials on potential packages for liquidity support outside of those already announced
 - indicate what the nature of any possible support could look like.
- Even an indication that other support is being explored or considered may result in a significant number of direct approaches to the Crown for support and may discourage businesses and lenders from exploring alternative solutions already available to them.