



COVID-19 BUSINESS SUPPORT PACKAGES

Fruit Growers Victoria has put a package together for you of what support is available during these uncertain and quickly changing times. Please contact us if you need any specific assistance or have any issues you want investigated.

We are regularly liaising with Local, State and Federal Government as well as industry stakeholders to ensure our industry is represented and we are across the ever-changing landscape of COVID-19.

Please see below a list of support and resources for you, for further information, please click on the underlying links and it will take you direct to the resource.

Banking/Financial Support:

What support is available to me from banks and financial institutions impacted by COVID-19?

If you haven't heard from your bank by now, please contact your relationship manager if you have one or visit your banks website to see what support they are offering. Each bank will differ in their assistance packages, but as a general across all banks they are offering:

- [up to 6 Month Deferrals](#) on any commercial loans attached to a small business and on personal mortgages
- [50% Government Loan Guarantee](#) of an eligible loan through participating banks and non-bank lenders to businesses disrupted by the coronavirus. Loans will be repayment-free for 6 months. The maximum that can be borrowed under the guarantee facility will be \$250,000 on terms up to three years.
- [Early access to superannuation](#) - you can access up to \$10,000 of your superannuation in 2019-20 and a further \$10,000 in 2020-21 from mid-April 2020. You can only access if you were made redundant, your working hours were reduced by 20 per cent or more and if you're a sole trader, your business was suspended or there was a reduction in your turnover of 20 per cent or more.

State & Federal Support:

Australian Tax Office (ATO) & FEDERAL Government

What am I entitled to as a business under the COVID-19 support measures via the ATO & Federal Government?

- [Up to \\$100,000 - Boosting Cash Flow for Employers measure](#) – The ATO will pay this as a credit in the activity statement system from 28 April 2020 upon businesses lodging eligible upcoming activity statements.
- [Deferral of Tax Obligation](#) – The ATO can defer some payments and vary instalments for businesses such as income tax, activity statement, pay as you go (PAYG) instalments, FBT and excise payments by up to six months for businesses affected by Coronavirus – please call ATO Emergency Support Infoline on 1800 806 218



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- [Instant Asset Write Off](#) has increased from \$30,000 to \$150,000 and businesses can now claim an immediate deduction of up to \$150K for the purchase of assets in the 2019-20 income year.
- [Backing Business Investment Scheme](#) - Businesses with turnovers of less than \$500 million can claim an additional immediate tax deduction of 50% of the cost of assets purchased between 12 March 2020 and 30 June 2021. This is on top of the normal tax depreciation deduction the business would be entitled to (including the instant asset write-off explained above).
- [Change your GST reporting cycle](#) from Quarterly to [Monthly GST Credits](#) (under \$20million turnover)
- [Temporary relief for financially distressed businesses](#) - A range of support is several temporary measures to lessen the risk of a surge in insolvencies and allow more businesses to trade through this difficult period. (see *annexure 1 attached*)

Where do I go to find out if I'm eligible for the support out there?

- Click on the above highlighted links
- Call ATO Emergency Support Infoline on 1800 806 218, Individuals 13 28 61, Small business 13 28 66
- Book an afterhours call back from the [ATO here](#)
- Call the dedicated Federal Government Business Hotline 13 22 15
- Visit business.gov.au

VICTORIAN STATE GOVERNMENT

What COVID-19 support measures are available from the State Government to assist me?

- [Payroll Tax Refunds](#) - full payroll tax refunds for the 2019-20 financial year to small and medium-sized businesses with payroll of less than \$3 million
- [Payroll Tax deferral](#) for the first three months of the 2020/21 financial year until 1 January 2021
- [Land Tax Deferral](#) - State Government land tax payments will be deferred for eligible businesses, for eligibility please click [here](#)
- [Mentoring Services](#) for small business to help with Recovery Planning

Please click [here](#) to register and receive support directly from the State Government and to view the State's Economic Survival and Jobs Package click [here](#)

How can I access State Government support and find out more information?

Please click on the above highlighted links or:

- Call Business Victoria COVID-19 hotline on 13 22 15
- Register here: [Economic Survival Jobs Package](#)
- There is a dedicated Coronavirus Hotline If you suspect you may have the coronavirus disease (COVID-19) call the dedicated hotline – open 24 hours, 7 days -1800 675 398

BUSINESS CONTINGENCY PLANNING:

How do I set up a business recovery/contingency plan for a potential COVID-19 outbreak?

- THE CPA have a some good resources here if you scroll down to [Small Businesses Resources](#) including templates and guides on how to set up contingency planning



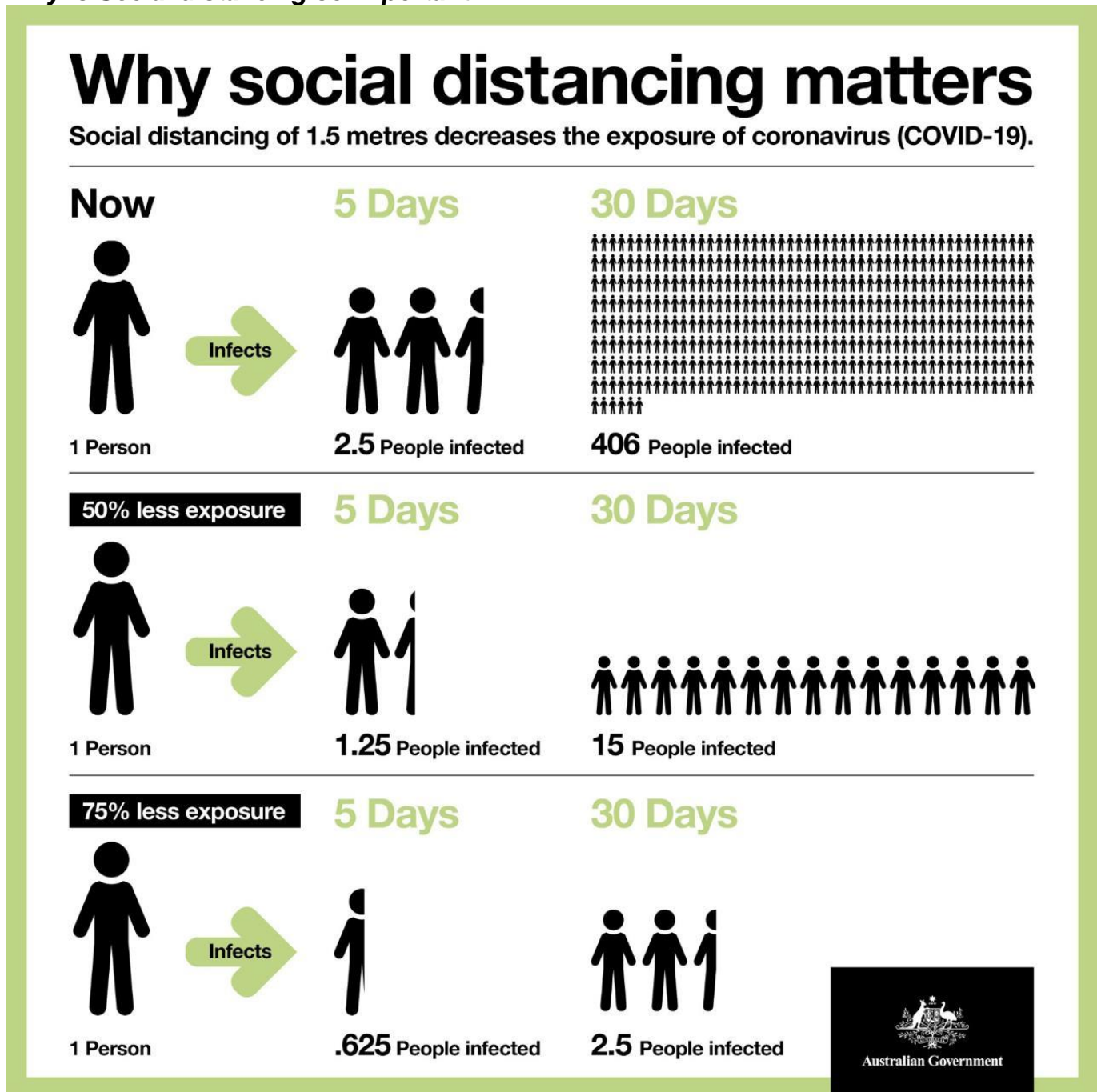
- [Worksafe Victoria](#) have a preparing for a Pandemic Guide available and OHS assistance

HEALTH:

Where do I go if I'm feeling overwhelmed, stressed and concerned for myself and my employee's wellbeing?

Please know that there is a lot of support out there, please remember to check in on friends, workers and look after yourself in this uncertain time. Please click [here](#) to access mental health and wellbeing support that is available.

Why is Social distancing so important?



How to encourage your workers to practice good hygiene standards?
(Think about printing the following graphic and handing out to all employees)



PROTOCOLS WHEN LEAVING YOUR HOME

1  Wear long sleeves.

2  Tie your hair, don't wear jewellery, make up or cream.
You will touch your face less.

3  If you have a mask, put it on just before you leave.

4  Try not to use public transport.

5  If you take your pet, try to avoid him/her brushing against surfaces

6  Take disposable tissues, use them to cover your fingers when you touch surfaces.

7  Crunch up your tissue, place it in a bag, close the bag then dispose of it.

8  If you cough or sneeze, don't do it in your hands or the air, do it into your elbow.

9  Try not to use cash, if you do, disinfect your hands.

10  Wash your hands after touching any object or use hand sanitiser.

11  Do not touch your face until you have clean hands.

12  Practice social distancing.



PROTOCOLS: LIVING WITH SOMEONE AT RISK



FIGHTING COVID-19

1



Sleep in separate beds.



Prepare 20ml bleach per 1 litre of water solution.

2

Use different bathrooms, disinfect them with bleach.

3



Do not share towels, cutlery, glasses, etc.



Knobs, switches, tables, back of chairs, etc.

Daily clean and disinfect high transit and contact areas and surfaces.

4

5



Wash clothes, bed linen and towels frequently.



Keep distance, sleep in different rooms.

6

7



Air out bedrooms frequently.



Call health services if you present with 38° fever and have difficulty breathing

8

9



Do not break the 14 day quarantine. Every day you breach you reset the counter.

Full government printouts can be found [here](#) to give to your workers or display at work.

Employee Support:

What COVID-19 support measures are available to support my business and employees?

- [Supporting apprentices and trainees](#) Employers will be reimbursed up to a maximum of \$21,000 per eligible apprentice or trainee (\$7,000 per quarter) for employees they cannot retain.
- Understand your obligations around sick leave, click on the below links for information:
 - [Paid sick and carer's leave](#)
 - [Unpaid carer's leave](#)
 - [Notice and medical certificates](#)

For individual Centrelink Payment Information please see [here](#)

BIOSECURITY GUIDELINES DURING COVID-19:

I'm sure everyone is ensuring good hygiene and sanitation, but it doesn't hurt to have a reminder and ensure you have a good biosecurity plan in place.

In addition to Social Distancing and Sanitation Facilities, please consider the following to ensure a safe and healthy workplace and minimal disruption for COVID-19:

1. Have a good Biosecurity Plan in place.
2. Communicate your processes and plans to all staff and visitors and emphasise good hygiene, sanitation and social distancing at home and work. Consider offering a pack for your workers to take home.
3. Sanitise all shared touch points such as fridge handles, cold room handles, toilet door handles, bathroom taps, meal room table tops, forklift steering wheels, hand rails, ladder rails etc.
4. Make sure you and your staff know what the basic symptoms of COVID-19 are and how to report them. [Here](#) is an online self-assessment you can do.
5. Limit entry points to your property and production sheds to one access point so that all movements can be recorded, you should always know who is on your property.
6. Allow visitors only as required and ensure you record who they are and that their vehicles, equipment, boots and clothing are clean.

Other considerations for Orchard & Packing Sheds

- Stagger shifts start times and lunch breaks to avoid large numbers of people being at the same place at the same time.
- Have a clear process to minimise disruption if someone gets sick or if you have a confirmed case of COVID-19.
- **COMMUNICATE COMMUNICATE COMMUNICATE!!!** – Staff will be concerned, reassure them of the processes and what you have in place and keep the lines of communication open, so your staff are informed. Communicate often, communicate short and sharp, and provide where to find information easily.
- Delegate key staff at various levels to be a key communicators for the working groups.
- Transporting workers – if possible restrict the amount of workers that travel together on buses and other forms of transport, have hand sanitiser available on every bus/vehicle and encourage employees to use it on entry and exit, ensure

good ventilation, look at similar staggering and separation for groups travelling together.

A note on sanitisation:

Cleaning and Sanitising are not the same thing!

Cleaning removes visible dust, grease, dirt, stains and odours, Sanitising is the process of killing bacteria (what you cannot see). Both a detergent and a sanitiser must be used.

Is there a validated cleaning process that has been recommended? The below has been taken from Fresh Food Safety :

https://www.freshfoodsafety.org/news/2020/3/20/fresh-produce-safety-and-covid-19-positive-workers-in-processing-facilities-key-points-for-industry?mc_cid=1117bb72cb&mc_eid=cdd08c229f

Even though there is no specific cleaning advice available for COVID-19, based on the information given in these two studies (Dormalen et al. 2020 and Kapf et al., 2020), increased contact time using ethanol, hydrogen peroxide or sodium hypochlorite will theoretically be sufficient to inactivate COVID-19. If your current disinfection procedures involve usage of ethanol, hydrogen peroxide or sodium hypochlorite, increasing the contact time or concentration (if not both) would be the suggested actions to take.

Further information and resources plus phone numbers:

- Australian Government Department of Health - Coronavirus Health Information Line – 1800 020 080
- VIC Department of Health and Human Services - 1800 675 398 – here <https://www.dhhs.vic.gov.au/coronavirus>
- Another good resource : <https://www.hortidaily.com/article/9202112/what-should-growers-do-covid-19-considerations/>

OTHER QUESTIONS/RESOURCES

Is Agriculture classified as an Essential Service?

YES, Federal Agriculture Minister David Littleproud has confirmed that agriculture is an essential service.

- Commercial tenants in government buildings can apply for rent relief – *a move private landlords are also being encouraged to undertake.*
- the Government will pay all outstanding supplier invoices within five business days
- Vic Gov will provide \$500 million to establish a *Business Support Fund*. The fund will support the hardest hit sectors, including hospitality, tourism, accommodation, arts and entertainment, and retail.
- Vic Gov will establish a \$500 million *Working for Victoria Fund* in consultation with the Victorian Council of Social Services and Victorian Trades Hall Council. The fund will help workers who have lost their jobs find new opportunities, including work cleaning public infrastructure or delivering food – providing vital contributions to our state's response to the pandemic and affording those Victorians security when its needed most.
- <https://www.business.gov.au/Risk-management/Emergency-management/Coronavirus-information-and-support-for-business/Assistance-for-severely-affected-regions-communities-and-industries>



CHANGES TO CENTRELINK PAYMENTS:

Full Details Here : <https://treasury.gov.au/coronavirus/households>

- 2 x \$750 payments to social security, pension, veteran and other income support recipients and eligible concession card holders, Farm Household Allowance and others. Please click here for the factsheet: <https://treasury.gov.au/coronavirus/households>, student, youth, carers allowance etc.
- **Income Support Payments** - For the next 6 months the following allowances will increase to \$550 per fortnight for:
 - ❖ Farm Household Allowance
 - ❖ Jobseeker Payment
 - ❖ Partner Allowance
 - ❖ Widow Allowance
 - ❖ Sickness Allowance and Wife Pension
 - ❖ Youth Allowance Jobseeker
 - ❖ Parenting Payment (Partnered and Single)

As you can appreciate, the situation is rapidly changing and evolving daily. FGV will endeavour to keep growers up to date as new information becomes available.
