

# ALGAL BLOOM SMALL BUSINESS SUPPORT GRANT GUIDELINES

## Overview

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The Algal Bloom Small Business Support Grant (**ABSBSG**) program is part of the South Australian and Commonwealth Government package to support South Australian small businesses and industry that have been significantly impacted by the Algal Bloom, across South Australia's coastline.

Grants are available to support **Small Businesses** and **Not-for-Profit Organisations** that have experienced a material reduction in **business turnover** as a result of the impact arising from the Algal Bloom event.

The Department of State Development (**DSD**), working in collaboration with the Department of Treasury and Finance (**DTF**), will administer the ABSBSG program.

Bolded terms in these Guidelines are defined in Attachment 1: Definitions.

## Available funding

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Eligible applicants can access up to three (3) grant payments as follows:

- First grant payment: **\$10,000** (excluding applicable GST)
- Second grant payment: **\$20,000 each** (excluding applicable GST)
  - To be eligible for a second \$20,000 grant payment, applicants must demonstrate sustained impact from the Algal Bloom event over a different **impact period** [note: the comparative period must be different or subsequent to, and not overlap with, the period used to demonstrate this requirement for previous payments].
- Third grant payment: **up to \$20,000 each** (excluding applicable GST)
  - To be eligible for a third grant payment of up to \$20,000, applicants must demonstrate sustained impact from the Algal Bloom event over a different **impact period** [note: the comparative period must be different or subsequent to, and not overlap with, the period used to demonstrate this requirement for previous payments].
  - The third grant payment will be capped at the value of the applicant's verified decline in **business turnover** for the third **impact period** compared to the corresponding **comparative period**.

*Example: If an eligible business demonstrates **business turnover** of \$12,000 in the applicable **impact period** and business turnover of \$20,000 in the corresponding **comparative period**, (turnover decline of 40% or \$8,000 for the third impact period), the maximum third grant payment available is capped at \$8,000 (reduced from \$20,000).*

Grants are voluntary payments by the State Government to assist parties impacted by the Algal Bloom event.

Only one application, for each grant payment, can be submitted per aquaculture or fisheries licence or per Australian Business Number (**ABN**).

The Treasurer, or their delegate, may in their absolute discretion designate multiple applicants to be a **Grouped Entity** for the purpose of applying the maximum grant cap.

## How funding may be used

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Financial assistance is provided to eligible **Small Businesses** and **Not-for-Profit Organisations** that have experienced a material reduction in **business turnover** as a result of the impacts arising from the Algal Bloom event, who may use the grant for any of the following (without limitation) to support the continued viability of their business:

- meeting standing business costs, including utilities, salaries and rent;
- seeking financial advice to support the ongoing operations of the business;
- adjusting the business to be viable in the changed operating environment;
- increasing business resilience;
- developing the business and extending business reach through marketing and communications activities; and
- retaining, staying connected to, and supporting existing employees.

## Key dates

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<b>Applications open</b>	29 July 2025
<b>Applications close</b>	31 July 2026
<b>Grants paid</b>	Once applications are approved, payment is processed within 15 days

## Eligibility criteria

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To be eligible for the grant, the applicant must:

- be a legal entity established in Australia (a sole trader, company, partnership or trustee of a trust). Incorporated entities must be incorporated in Australia;
- be a **South Australian Entity** (including both businesses and not-for-profit organisations);
- hold an active ABN as at 1 January 2025;
- have an **Australia-wide grouped payroll** of less than \$1.5 million in 2024-25 [*note: the information you provide with your application will be verified against information held by Revenue SA*];
- be primarily categorised in one or more of the **impacted marine industry categories**;
- not be an **excluded entity**; and
- for businesses or **Not-For-Profit Organisations** other than **commercial fisheries and aquaculture licence holders**:
  - be registered for GST at the time this program was announced (22 July 2025) Note: not-for-profit organisations with annual business turnover between \$75,000 and \$149,999.99 in 2024-25 are able to apply if not registered for GST;
  - demonstrate minimum **business turnover** of \$18,750 in the three (3)

month **comparative period** [note: for second and third payments, the comparative period must be different or subsequent to, and not overlap with, the period used to demonstrate this requirement for previous payments]; and

- demonstrate, as a direct result of the Algal Bloom event, a decline in **business turnover** of thirty percent (30%) or more in any consecutive three (3) month period from 1 April 2025 to 30 June 2026 (the ‘impact period’), compared to the corresponding three (3) month period in the year prior (the ‘comparative period’).
- If applying for a first and second grant payment, **commercial fisheries and aquaculture licence holders** must:
  - demonstrate, as a direct result of the Algal Bloom event, a decline in **business turnover** of thirty percent (30%) or more in any consecutive three (3) month period from 1 April 2025 to 30 June 2026 (‘the **impact period**’), compared to the corresponding three (3) month period in the year prior (the ‘**comparative period**’) [note: for second payments, the comparative period must be different or subsequent to, and not overlap with, the period used to demonstrate this requirement for previous payments]; or
  - have had licence fee(s) waived by the Department of Primary Industries and Regions (PIRSA) under the [Algal Bloom Fee Relief Program](#) during any period from 1 April 2025 to 30 June 2026 (the ‘**impact period**’) [note: for second payments, fees must have been waived in a subsequent period to the **impact period** used for the previous payments].
- If applying for a third grant payment, **commercial fisheries and aquaculture licence holders** must:
  - demonstrate, as a direct result of the Algal Bloom event, a decline in **business turnover** of thirty percent (30%) or more in any consecutive three (3) month period from 1 April 2025 to 30 June 2026 (‘the **impact period**’), compared to the corresponding three (3) month period in the year prior (the ‘**comparative period**’) [note: for third payments, the comparative period must be different or subsequent to, and not overlap with, the period used to demonstrate this requirement for previous payments].

To be considered as part of the application process, and as an essential criterion, applicants are also required to describe, to the satisfaction of DSD and DTF, how their business has been negatively impacted by the Algal Bloom event. The Treasurer, or their delegate, may decline an application in the event a clear linkage is not demonstrated to their satisfaction.

New businesses that were not in operation during any **comparative period** may be eligible for assistance should they be able to:

- demonstrate that **business turnover** has declined over another period of operation, not less than three (3) months, by thirty percent (30%) or more, as a direct result of the Algal Bloom event to the satisfaction of the Treasurer, or their delegate. Evidence could include average monthly trading activity, comparisons against projections, volumes of products produced/sold; and
- demonstrate **business turnover** of at least \$18,750 across any three (3) month period since commencing/taking over operations.

Small businesses may be assessed for exceptional circumstances eligibility where they do not explicitly meet the specific eligibility criteria outlined in this section but have been impacted by the Algal Bloom event.

Eligibility under exceptional circumstances will be considered by the Treasurer, or their delegate, on a case-by-case basis. The Treasurer, or their delegate, is not obliged to approve any application.

## Evidence

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Applicants must declare that they meet the Eligibility Criteria when submitting an application and provide the following evidence in support of their application:

- copy of lodged business activity statements (BAS) downloaded from the Australian Taxation Office (ATO) portal for the relevant periods (including **impact period** and **comparative period**), as per eligibility criteria. Where this is not available:
  - copies of income statements/financials validated by a **registered tax agent** for the relevant **impact period** and the comparative period in the previous year.
- a copy of the business' bank statement, which must show the bank name and logo, business' bank account name(s), BSB and account number.
- a Certificate of Currency for any business insurance policy *[if the business does not have an insurance policy, the form will give the applicant the option to provide their most recent Business Activity Statement issued by the ATO]*.
- where an existing business has been purchased, evidence of the downturn should be provided by comparing business turnover against an equivalent period (not less than three (3) months) of the former business and independent verification from a **registered tax agent**.
- where the applicant is submitting an application on behalf of a trust, a business bank statement showing the account name of the trust and the trustee. If the business bank statement cannot show a link between the trustee and the trust, the form will give the applicant the option to provide a copy of the trust deed or consent to act as trustee documents instead.
- any other information requested from time to time by DSD or DTF through the application process.

## How to apply

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All applications to the ABSBSG program will need to be submitted via the online application portal at: <https://mybusiness.smartygrants.com.au/algal-bloom-support>.

Applicants that receive a first payment under the ABSBSG program will be invited to submit an application for second and third payments subject to demonstrating continued impact in a different or subsequent **impact period**. Applications may only be made by accessing the links provided in the invitation.

An application for a second or third payment cannot be submitted until a first or second payment is approved, respectively.

If you require further information regarding the ABSBSG program, please contact [algalbusinesssupportgrants@sa.gov.au](mailto:algalbusinesssupportgrants@sa.gov.au) or call 8429 7700.

## Terms and conditions

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- Applicants must retain all records required for assessment purposes under the program until five (5) years after the closing day for applications.
- Applicants must consent to DSD conducting an audit of documentation used to support an application to verify information provided, which may include contacting the nominated qualified accountant to verify the financial information provided.
- If information in the application is found to be untrue or misleading, the matter may be referred to law enforcement authorities of the relevant Australian, state or territory government and penalties may apply.
- Detailed terms and conditions for the ABSBSG program will be included in the application form.

## Freedom of information

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Applicants should be aware that all documents in the possession of the government, including those about this grant opportunity, are subject to the *Freedom of Information Act 1991 (SA)* (FOI Act). Information submitted in applications and all related correspondence, attachments and other documents may be made publicly available under the FOI Act.

The FOI Act gives members of the public a legally enforceable right to apply to access documents – subject to certain exemptions – held by government agencies, local government authorities, statutory and regulatory bodies and South Australian universities.

## Privacy and information policy

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DSD and DTF comply with the Government of South Australia's Information Privacy Principles Instruction. DSD and DTF collect information (including personal information) as reasonably necessary for the purposes and functions of:

- administering our grants and funding programs;
- keeping you informed about the program, relevant upcoming events, grant funding;
- initiatives and outcomes, our services, special events or client feedback surveys, as well as our activities in general; and/or
- improving our websites and other services.

The collection and use of information extends to use of such information by the Treasurer and Minister for Small and Family Business for the purposes as outlined above.

If an applicant believes that any information provided in their application is confidential or commercial-in-confidence, the applicant must clearly identify such information and the reason for its confidentiality.

Any information contained in or relating to an application and any other associated evidence, documentation or information, including information identified by an applicant as confidential information for the purposes of applying for funding under this Program, may be disclosed by DSD or DTF to, or used by DSD or DTF:

- to its employees, advisers or third parties in order to manage the ABSBSG program, including but not limited to, for the purposes of evaluating and assessing the application;
- for the purposes of verifying any information contained in your application – DSD or DTF may provide information to other agencies or third parties nominated in your application including, but not limited to, RevenueSA;
- for the purpose of economic, policy or other modelling, including sharing with third parties, consultants or advisers engaged by DSD or DTF for that purpose;
- for due diligence, monitoring, reporting and audit purposes;
- within the state government where this serves the legitimate interests of DSD or DTF;
- in response to a request by a House or Committee of the Parliament of the Commonwealth of Australia or South Australia;
- for training, systems testing and process improvement, including compiling statistics and reports;
- if an application is successful, for promotion of outcomes;
- where information is authorised or required by law to be disclosed; or
- where the information is already in the public domain.

It is the intent of the government to be transparent with regards to financial assistance provided to industry. The government intends to publicly disclose details of all financial assistance provided by the government for this program (which will include, but is not limited to, the name of the successful applicant, and amount of grant funding).

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## Reservation of Rights

The Treasurer reserves the right to:

- administer the ABSBSG program and conduct the process for the assessment and approval of applications to the ABSBSG program in such manner as they think fit;
- change the structure, procedures, nature, scope or timing of, or alter the terms of participation in the process or overall ABSBSG program (including but not limited to these Guidelines, eligibility, timeframes, terms and conditions, submission and compliance of applications), where in such circumstances notice will be provided to applicants on the DSD website; and
- consider or accept, or refuse to consider or accept, any application which:
  - is lodged other than in accordance with these Guidelines; or
  - is lodged after the relevant closing date; or
  - is otherwise non-conforming in any respect.
- where approval of an application has been communicated to an applicant, withdraw such approval in the event facts or information come to the attention of DSD or DTF (whether known at the time of the application or not) which in their

reasonable opinion:

(a) are material to their assessment of the application or (b) mean the application is made other than in accordance with these Guidelines or non-confirming in any respect; and

- abandon or close the program as they think fit.

## Disclaimer

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No responsibility for any loss or damage caused by reliance on any of the information or advice provided by or on behalf of the State, or for any loss or damage arising from acts or omissions made, is accepted by the State, its instrumentalities, officers, servants or agents.

## Copyright

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By applying for financial assistance an applicant will be taken to:

- license the state to reproduce for the purpose of this process, the whole or any portion of application despite any copyright or other intellectual property right that may subsist; and
- transfer ownership in the documents and any other materials constituting the application to the Treasurer.

# Attachment 1: Definitions

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**Algal Bloom event** means: the naturally occurring, algal bloom event that is affecting parts of the South Australian coastline as of July 2025.

**Algal Bloom Fee Relief Program** means: the PIRSA licence fee relief program for commercial fishers, aquaculture and charter boat operators impacted by the algal bloom affecting South Australia's coastline.

**Australia-wide grouped payroll** means: the payroll for all members of a group for payroll tax purposes under Part 5 of the *Payroll Tax Act 2009* (SA).

**Business turnover** means: total business or gross income from everyday business activities, including sales made over the internet, income from sales (cash and electronic) and foreign income. It excludes all the following:

- any grant payment received from the **State** as part of the Algal Bloom response package (including, but not limited to grants under the ABSBSG program, the Algal Bloom Fisheries and Aquaculture Assistance Grant (ABFAAG) program and the **Algal Bloom Fee Relief Program**) *[note: applicants are responsible for identifying any grant payments included in their financials to ensure the timely/accurate assessment of their applications];*
- GST included in sales to your customers;
- sales to associates that aren't for payment and aren't taxable;
- sales not connected with an enterprise you run;
- input-taxed sales you make;
- sales not connected with Australia; and
- value of gifts made to you.

**Commercial fisheries and aquaculture licence holder** means: a business that as at 22 July 2025 holds a valid South Australian commercial fisheries or aquaculture licence issued by PIRSA.

**Comparative period** means: for the period used to demonstrate a reduction in business turnover, the corresponding three (3) month period in the year prior e.g. where business turnover is measured from 1 April 2025 to 30 June 2025, the comparative period is 1 April 2024 to 30 June 2024.

**Excluded entity** means: the following organisations which are not eligible for assistance:

- public companies within the meaning of the Corporations Act 2001 (Cth) (other than an unlisted public company);
- tax-exempt entities (except for registered charities that are income-tax exempt);
- Local Government and Councils;
- Local Government Associations;
- Industry Associations;
- State or Federal Government agencies; or
- businesses or individuals managing short-term private/holiday rentals e.g. private properties rented through real estate agents of booking sites such as Airbnb or Stayz.

**Grouped Entity** means: a group of applicants which are taken to be one applicant for the purposes of the ABFAAG program and the maximum grant cap. An applicant ('First Entity') may be grouped together with another applicant where, for example, that other applicant:

- is a related body corporate to the First Entity within the meaning of s 50 of the
- Corporations Act 2001 (Cth);
- controls the First Entity or their business, or which is controlled by the First Entity or their business within the meaning of s 50AA of the Corporations Act 2001 (Cth);
- where the First Entity or their business is controlled by an entity (the 'Principal Entity'), is controlled by the Principal Entity within the meaning of s 50AA of the Corporations Act 2001 (Cth);
- has an investment in the First Entity or their business;
- is an entity in which the First Entity or their business has an investment;
- is an associate of the First Entity within the meaning of s 50AAA of the Corporations Act 2001 (Cth);
- is any officer or employee of the First Entity; or
- is any other entity which, in the opinion of the Treasurer or their delegate, is related to the First Entity or their business.

**GST** means: goods and services tax levied under the *A New Tax System (Goods and Services Tax) Act 1999* (Cth).

**Impacted marine industry category** means: any of the following categories for businesses or not-for-profit organisations:

- marine or coastal tourism operator\* (excluding general accommodation, hospitality and food services);
- charter boat and fishing charter operator;
- marine-based sport and/or school (e.g. surf school);
- **commercial fisheries and aquaculture licence holder**;
- seafood processor;
- marine and fishing supply chain manufacturer or retailer (e.g. tackle shops, marine equipment suppliers); or
- marine or coastal caravan parks, camping grounds and other accommodation providers (excluding short-term private/holiday rental providers e.g. private properties rented through real estate agents or booking sites such as Airbnb or Stayz)\*; or
- beachfront kiosk/cafés\*.

*(\*) Must be listed on the Australian Tourism Data Warehouse as at the date of application. A business or not-for-profit with an ATDW listing created after lodging an application will not be eligible.*

**Impact Period** means: a consecutive three (3) month period from 1 April 2025 to 30 June 2026 for which the applicant demonstrates impact to meet the eligibility criteria outlined in these Guidelines (i.e. a reduction in **business turnover**, or the period in which an applicant has received licence fee relief from PIRSA).

**Not-for-Profit Organisation** means:

- a charity registered with the Australian Charities and Not-for-profits Commission; or
- a not-for-profit organisation which provides services to the community and doesn't operate for the profit or personal gain of its individual members, such that profits made must go back into the services the organisation provides and mustn't be distributed to owners, members or other private people- e.g., most sporting and recreational clubs, community service organisations, professional and business associations and social organisations.

**Registered tax agent** means: a currently registered member of a professional accounting body (i.e. CPA Australia, Chartered Accountants Australia and New Zealand or the Institute of Public Accountants).

**Small Business** means: a business that:

- holds an ABN;
- is not an **excluded entity**;
- has an Australia-wide grouped payroll of less than \$1.5 million in 2024-25 [note the information you provide with your application will be verified against information held by Revenue SA]; and
- is a sole trader, partnership, private company or trustee of a trust that carries on a business.

**South Australian Entity** means: a small business or not-for-profit organisation that, as at 22 July 2025:

- is currently conducting its business or operations in South Australia;
- when aggregated as a whole with its Related Entities, conducts its business or operations predominantly in South Australia; and
- has its principal place of business and head office registered at a premises within South Australia.

**State** means: the Government of South Australia.