

ALGAL BLOOM FISHERIES AND AQUACULTURE ASSISTANCE GRANT GUIDELINES

Overview

The Algal Bloom Fisheries and Aquaculture Assistance Grant (“**ABFAAG**”) program is part of the South Australian and Commonwealth Government package to support commercial fisheries and aquaculture licence holders that have been significantly impacted as a result of the Algal Bloom, across South Australia’s coastline.

Grants are available to support eligible licence holders that:

- have received licence fee relief under the [Algal Bloom Fee Relief Program](#); or
- have been unable to catch and/or harvest their typical volume of marine species; or
- have been unable to operate due to extended harvest closures implemented by the Department of Primary Industries and Regions (“**PIRSA**”).

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

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

Available funding

Eligible **South Australian commercial fisheries or aquaculture licence holders** that have been significantly impacted by closures of harvest areas and/or experienced reduced catch/harvest since the Algal Bloom event may apply for assistance up to **\$225,000** (GST exclusive), as follows:

- **General Assistance Payment (Part A)** – up to \$200,000 – applicants may be eligible to access two (2) *General Assistance Payments*, up to \$100,000 each, subject to meeting eligibility criteria including demonstrating an impact over two different **impact periods**.
- **Employee Retention Payment (Part B)** – up to \$25,000 – only available to employing **South Australian commercial fisheries or aquaculture licence holders** that are eligible to receive a second *General Assistance Payment*.

Additional detail of each payment is provided below in Part A and Part B.

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.

Part A – General Assistance Payment

The available grant amount is up to **\$100,000** each (GST exclusive), calculated under a tiered scheme as follows *[note: applicants may be eligible for two (2) General Assistance Payments of up to \$100,000 each]*:

Tier 1

- An immediate initial payment of **\$25,000** (GST exclusive), subject to demonstrating:
 - the **closure of a licence holder's harvest area** for an extended period (greater than one (1) month in any consecutive three (3) month period from 1 April 2025 to 28 February 2026 (the '**impact period**')) as a result of a direction by PIRSA due to elevated levels of brevetoxin; or
 - a **decline in catch/harvest** of thirty percent [30%] or more in any consecutive three (3) month period from 1 April 2025 to 28 February 2026 (the '**impact period**'), compared to the corresponding three (3) month period in the year prior (the '**comparative period**'). *[Note: evidence needs to include comparable **catch data** from previous relevant periods that can be verified and confirmed by PIRSA]; or*
 - that PIRSA has approved a licence fee waiver under the [Algal Bloom Fee Relief Program](#) during any period from 1 April 2025 to 28 February 2026 (the '**impact period**').

Tier 2

- An additional amount of up to **\$75,000** (GST exclusive) depending on business turnover, subject to demonstrating (in addition to Tier 1 requirements):
 - the reduced catch/harvest has resulted in a decline in **business turnover** of thirty percent [30%] or more in any consecutive three (3) month period from 1 April 2025 to 28 February 2026 (the "**impact period**"), compared to the corresponding three (3) month period in the year prior ("**comparative period**").
- Additional amounts, up to \$75,000 are calculated as follows:
 - \$25,000 if business turnover in 2023-24 was above \$200,000.
 - \$50,000 if business turnover in 2023-24 was above \$400,000.
 - \$75,000 if business turnover in 2023-24 was above \$600,000.

Example: If an aquaculture licence holder has **business turnover** of \$330,000, subject to meeting all other eligibility requirements, it would be eligible to receive:

Base amount (Tier 1)	\$25,000
Additional (Tier 2)	\$25,000 (above \$200,000 less than \$400,000)
Total	\$50,000

Additional Information: Second General Assistance Payments

In response to the continued impact of the Algal Bloom event, eligible **South Australian commercial fisheries or aquaculture licence holders** who have received or are approved to receive an initial ABFAAG *General Assistance Payment* (i.e., Tier 1, or Tier 1 and Tier 2) may be eligible for a second *General Assistance Payment* (Tier 1, or Tier 1 and Tier 2) subject to demonstrating impact from the Algal Bloom event over a different **impact period**, and where applicable the **comparative period** *[note: the different **impact period** or **comparative period** must be different or subsequent, and not overlapping with, the **impact period** or **comparative period** used to assess the first grant application]*.

A second *General Assistance Payment* is strictly conditional on applicants demonstrating continued impact under the **ABFAAG** guidelines for a different **impact period**.

Part B – Employee Retention Payment

Eligible **South Australian commercial fisheries or aquaculture licence holders** that are able to provide evidence of sustained hardship experienced as a result of the Algal Bloom event, may apply for additional one-off assistance of up to **\$25,000** (GST exclusive) to supplement employee wages to assist with employment retention. The grant amount is calculated as follows:

- **\$4,000** (GST exclusive) per FTE employed by the applicant at the date of application, up to \$25,000 (GST exclusive) *[Note: pro-rata payment will be made for fractions of a whole FTE – see calculation and examples below]*.

The *Employee Retention Payment* is only available to **South Australian commercial fisheries or aquaculture licence holders** eligible to receive a second *General Assistance Payment* (i.e. where an eligible applicant can demonstrate impact from the Algal Bloom event over a different **impact period**).

FTE Calculation

In addition to full-time employees, the FTE calculation can also be used to express a part-time or casual employee as a proportion of an employee in an equivalent full-time position. The proportion is expressed as a decimal fraction of one (to two decimal points). To calculate the FTE for part time or casual employees, divide the number of hours worked per week (excluding overtime hours) for each employee by the normal full-time hours per week of his or her position.

For example, for positions in which 37.5 hours per week is normal full-time:

- *an employee working 20.0 hrs/week in that position would be 0.53 FTE (20.0 divided by 37.5 = 0.53).*
- *an employee working 37.5 hrs/week in that position would be 1.0 FTE (37.5 divided by 37.5 = 1.0).*

[Note: An employee cannot be expressed as more than one full-time equivalent (1.0)].

How funding may be used

Financial support provided to eligible **South Australian commercial fisheries or aquaculture licence holders** is to be applied as follows:

Part A – General Assistance Payment

- funding is intended to assist in meeting costs and overheads, including utilities, salaries, rent, expert advice, finance and interest payments, whilst the business is unable to operate due to harvest restrictions implemented by PIRSA, or has experienced a significant reduction in catch.

Part B – Employee Retention Payment

- funding is an additional incentive for a business to retain existing employees throughout the Algal Bloom event. It is intended to act as a supplement, in addition to any **General Assistance Payments** received, to assist businesses meet their total wage costs, rather than fund employees in their entirety. Applicants may apply funding received from a Tier 1 or Tier 2 General Assistance Payment towards employment costs, including wages, at their discretion. However applicants **must** apply all funding received from an *Employee Retention Payment* towards employee wage costs.

The grant is a voluntary payment by the **State** to assist parties impacted by the Algal Bloom event. It is not intended to meet all costs of the eligible recipient.

Key dates

Applications open	29 July 2025
Applications close	31 March 2026
Grants paid	General Assistance Payments
	Tier 1 - Once an application is approved and grant agreement executed, payment is processed within fifteen (15) days.
	Tier 2 - Payment within fifteen (15) days of the State being satisfied of the applicant's eligibility.
	Employee Retention Payment
	Payment in combination with a second <i>General Assistance Payment</i> (either Tier 1, or Tier 1 and Tier 2) i.e. within fifteen (15) days of the State being satisfied of the applicant's eligibility.

Eligibility criteria

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 commercial fisheries or aquaculture licence holder** (if the South Australian commercial fisheries or aquaculture licence that the applicant trades

through is not in the name of the applicant, the applicant must have authority from the licence holder to apply for a grant using that licence to meet these eligibility criteria);

- have held an active ABN since 1 January 2025;
- be registered for GST at the time applications opened (29 July 2025);
- demonstrate minimum **business turnover** of \$75,000 in financial year 2023-24 or 2024-25;
- have an **Australia-wide grouped payroll** not greater than \$10 million in the financial year 2024-25 *[Note: the information you provide with your application will be verified against information held by Revenue SA];*
- derive at least seventy-five per cent [75%] of **business turnover** directly from commercial activities under the commercial fisheries or aquaculture licence(s) in financial year 2023-24 or 2024-25;
- demonstrate ability and intent to continue to operate as a going concern i.e. beyond the Algal Bloom event *[Note: grant monies will need to be repaid if the business is wound-up or sold within 12 months of receiving a grant]; and*
- not be an **excluded entity**;

If applying in accordance with Part A – General Assistance Payment:

- to access Tier 1 funding, demonstrate, as a result of the Algal Bloom event:
 - 1)** you have restricted, or no, access to harvesting areas as a result of a direction by PIRSA to close a harvest area for an extended period (greater than 1 month in any consecutive three (3) month period from 1 April 2025 to 28 February 2026 (the ‘**impact period**’)), due to elevated levels of brevetoxin; and
 - you derived at least 50% of revenue in 2023-24 from a product or species that is subject to a harvest restriction directed by PIRSA;
 - OR
 - 2)** a **decline in catch/harvest** of thirty per cent [30%] or more in any consecutive three (3) month period from 1 April 2025 to 28 February 2026 (the ‘**impact period**’), compared to the corresponding three (3) month period in the year prior (“**comparative period**”). *[Note: evidence needs to include catch data that can be verified and confirmed by PIRSA];*
 - OR
 - 3)** you have had licence fee(s) waived by PIRSA under the [Algal Bloom Fee Relief Program](#) during any period from 1 April 2025 to 28 February 2026 (the ‘**impact period**’).
- to access Tier 2 funding, demonstrate, as a direct result of the Algal Bloom event:
 - a decline in **business turnover** of thirty per cent (30%) or more in any consecutive three (3) month period from 1 April 2025 to 28 February 2026 (the ‘**impact period**’), compared to the corresponding three (3) month period in the year prior (the ‘**comparative period**’);

- to access a second General Assistance Payment (i.e., Tier 1, or Tier 1 and Tier 2), applicants must demonstrate continued impact from the Algal Bloom event by evidencing the relevant eligibility criteria over a different **impact period** and, where applicable, **comparative period**.

If applying in accordance with *Part B – Employee Retention Payment*, the applicant must:

- have received or are approved for a second *General Assistance Payment*; and
- be an employing entity at the date of application.

South Australian commercial fisheries or aquaculture licence holders may be assessed for exceptional circumstances eligibility where they do not explicitly meet the specific eligibility criteria outlined in this section but have been materially 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.

Applicants will not be eligible if:

- the applicant has received, or has been approved to receive, financial assistance relating to the Algal Bloom event from another **State** government assistance scheme, except for [Algal Bloom Fee Relief Program](#).
- the applicant is entitled to receive a payment under a general insurance or income protection insurance policy in relation to the Algal Bloom event.

Evidence

Applicants must declare that they meet the Eligibility Criteria when submitting the 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 **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 period and the comparative period in the previous year.
- copy of lodged tax return(s) downloaded from the Australian Taxation Office (ATO) portal, or copies of income statements/financials validated by a **registered tax agent**, showing business turnover for the relevant year per eligibility criteria.
- a copy of the business' bank statement, which must show the bank name and logo, business' bank account name(s), BSB and account number.
- Catch/harvest returns for the relevant period for which a decline is demonstrated, as well as the **comparative period** (if applicable) *[Note: the information you provide with your application will be verified against information held by PIRSA]*
- a Certificate of Currency for any general business insurance policy and income protection 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 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.
- a signed statement declaring an ability and intent to continue to operate as a going concern i.e. beyond the Algal Bloom event [*note: the statement provided with your application may be validated by the **State** and/or its representative as part of the assessment process*].
- any other information requested from time to time by DSD or DTF through the application process.

In addition, applicants applying for an **Employee Retention Payment** must also provide:

- the number of **FTE** employed at the date of application, with a declaration that the calculation has been conducted in accordance with the definition of **FTE** as set out in these Guidelines and *Part B – Employee Retention Payment*.

How to apply

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

Applications will be assessed against the eligibility criteria and must be submitted by the closing date.

Applicants that receive or are approved for a first *General Assistance Payment* under the ABFAAG program will be invited to submit an application for a second *General Assistance Payment*, and *Employee Assistance Payment* (if applicable) subject to demonstrating continued impact in a different **impact period**. Applications may only be made by accessing the links provided in the invitation.

An application for second General Assistance Payment (or Employee Retention Payment) cannot be submitted until a first (or second) payment is approved.

If you require further information regarding the ABFAAG program, please contact algalbusinesssupportgrants@sa.gov.au or call 8429 7700.

Terms and conditions

- 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.

- All grants are conditional upon eligible Applicants entering into a grant agreement on terms and conditions determined by the **State**.

Freedom of information

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

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 ABFAAG 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** 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).

Reservation of Rights

The Treasurer reserves the right to:

- administer the ABFAAG program and conduct the process for the assessment and approval of applications to the ABFAAG 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 ABFAAG 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

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

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

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 ABFAAG program, the Algal Bloom Small Business Support Grant (“ABSBSG”) 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.

Catch data means: mandatory catch and effort periodic returns and, where applicable, catch and disposal records.

Closure of a licence holders harvest area means: an area closed in response to South Australian Shellfish Quality Assurance Program (SASQAP) actions.

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

Decline in catch/harvest means: a reduction in catch/harvest reported for the comparative period analysed.

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; or

- State or Federal Government agencies.

FTE means: a person, as at date of application:

- a) who resides in South Australia;
- b) who is taken to be an employee of the applicant under the *Payroll Tax Act 2009* (SA);
- c) who, under an applicable industrial award or agreement, is taken to work on a full-time basis, or if no such award or agreement exists, is required by the applicant to work at least 37.5 hours a week; and
- d) is not a contractor, or engaged by or through a contractor.

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).

Impact Period means: a consecutive three (3) month period from 1 April 2025 to 28 February 2026 for which the applicant demonstrates impact to meet eligibility criteria outlined in these Guidelines (e.g., a reduction in **business turnover**, or the period in which an applicant has received licence fee relief from PIRSA).

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).

South Australian commercial fisheries or aquaculture licence holder means: a business that as at 28 July 2025:

- holds a valid South Australian commercial fisheries or aquaculture licence issued by PIRSA;
- 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.