



^ Traffic lined up at the border at Albury Wodonga

Photo: Mark Jesser

## Border region has been expanded

Greater Hume Council welcomes changes to the expanded border region, particularly the inclusion of the Culcairn and Henty communities.

Mayor, Cr Heather Wilton said 'she was relieved that we have made some headway towards opening up the region for some of our residents.

We still have a long way to go, however enlarging the region will make it simpler and easier for some of our residents to move around. However, border region residents can

only cross into NSW for a limited number of purposes'.

For more information and to apply for a COVID-19 NSW border entry permit, go to <https://bit.ly/351XAKj>

Council is appreciative of the untiring efforts of Justin Clancy, Member for Albury and James McTavish, NSW Cross-Border Commissioner, in escalating our significant concerns to both the Premier of NSW and Minister for Health.

Has your business has been impacted by border closures?  
Southern border small business support grant info in this issue  
\$5,000 and \$10,000 grants available. Apply from 8 Sept to 18 Oct 2020.

## COVID Safe check for businesses

Show your commitment to COVID Safety and keeping our community safe.

Complete a COVID-19 Safety Plan and register as a COVID Safe business.

The Service NSW website has template plans for your industry.

<https://bit.ly/2QslqVS> to access the templates.



### REWIRE

Rewire your small business with FREE with one-on-one sessions with your own business coach for up to 12 months and access to up to \$5000 for specialist advice, training or services.

**APPLY ONLINE**  
[www.rewireproject.com.au](http://www.rewireproject.com.au)  
1800 570 655

Read about REWIRE in this issue.

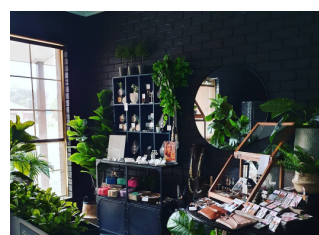
### Highlights:



Business Concierge  
Introducing Navpreet Kaur



Jindera Industrial Estate  
Industrial land now selling



Hello Maude  
Jewellery collective



Health and Safety  
Meet Bjelke Lansdown

## Business Profile

### BL Management Consultants

Die-hard advocate for our local area, Bjelke Lansdown is lead consultant for BL Management Consultants, who have been providing advice to business, industry and government regarding workplace health and safety for 20 years.

*"BL Management Consultants made our annual HSR Training engaging and practical, ensuring that the compliance was completed but there was added value in the learning and sharing"*  
Kristy Campbell - Chief People Officer (Hume Bank)

Mental Health social support training, program development and Respectful Behaviours training have featured heavily as popular services in the past five years.

BL Management Consultants service area includes the Riverina and, southern NSW and north east Victoria.

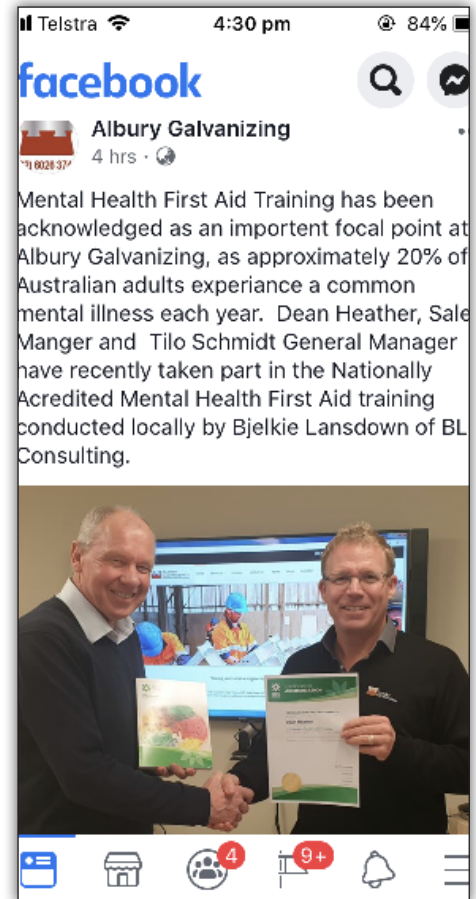
BL Management Consultants services include:

- Mental Health training, conflict resolution, conversations and support for individuals and teams
- Audits and Inspections - WHS, legislative compliance, Australian Standards
- Investigations
- Risk Management - assessments and reports, policy and frameworks
- Drugs and Alcohol - testing, policy and procedure reviews and development
- Consulting
- Workers Compensation and Premiums
- Occupational Violence and Gender Equity

[blmc.com.au](http://blmc.com.au)



▲ Bjelke Lansdown



▲ Tilo Schmidt and Dean Heather of Albury Galvanizing complete Mental Health First Aid training conducted locally by Bjelke Lansdown of BL Management Consultants

### Did you know?

#### Loose Fill Asbestos Insulation Scheme

38 properties total  
14 blocks retained or rebuilt  
21 vacant blocks sold  
3 commercial allotments

Source: Elders Real Estate



### Top Tips when applying for grants

<https://www.smallbusiness.nsw.gov.au/news/top-tips-applying-grants>

## Business Profile

### Hello Maude

Introducing a delightful new store operating in a little store

at 118A Albury St Holbrook (set back a little beside The 10 Mile) called Hello Maude Jewellery Collective.

A carefully gathered & curated range of boutique artisan jewellery, with a passionate focus on Australian made.

Kayleen Laffan business owner believes in supporting small, buying local and always seeking new, unique and timeless treasures. Find Hello Maude on Instagram.

@hello.maude



< Hello Maude - visit soon to see an eclectic range of jewellery, fashion accessories and giftware.





# Southern border small business support grant

The NSW Government has announced a grant for small businesses (including Greater Hume LGA businesses) that have been impacted by the closure of the NSW and Victorian border.

The 'Southern border small business support grant' is designed to provide immediate, short-term cashflow assistance to help businesses survive or adapt to the changed circumstances.

The grant amount will be tiered based on the business decline in turnover:

- the first tier of \$5000 is for small businesses, with or without employees (including non-employing sole traders) that have suffered at least a 30% decline in turnover as a result of the border closure



- the second tier of \$10,000 is for small businesses that employ between 0.5 and 20 full-time equivalent (FTE) staff, that have suffered at least a 75% decline as a result of the closure.

For more information visit

<https://bit.ly/3hsCRCQ>

Businesses can apply online from 8 September to 18 October 2020.

A business concierge can guide you through changes to regulations and the assistance available to small business. Speak to NSW Service Business Concierge - Navpreet Kaur  
Mobile: 0409 125 274



^ NSW Service Business Concierge - Navpreet Kaur

## Cash Flow Boosts

**Boosting cash flow for employers payment \$20,000 to \$100,000 to eligible small and medium sized businesses and not for profits. Delivered as a credit on lodgement of their activity statements.**

The Government is providing temporary cash flow support to small and medium businesses and not-for-profit organisations that employ staff during the economic downturn associated with coronavirus.

The boosting cash flow for employers measure will be done through 2 sets of cash flow boosts to support employers to keep operating, pay rent, electricity and other bills and retain staff.

Through the Australian Taxation Office (ATO), the Government will provide tax-free cash flow boosts of between \$20,000 and \$100,000 to eligible businesses, delivered through credits in the activity statement system, when they lodge their activity statements up to the month or quarter of September 2020.

Cash flow boosts will generally be

equivalent to the amount you withheld from employee wages for each monthly or quarterly period from March to June 2020.

An additional cash flow boost will apply when you lodge activity statements from June to September. These credits will be equal to the total boost credits from March to June 2020.

### How to apply

You don't need to apply, the cash flow boost is a tax free payment to employers and is automatically calculated by the ATO. For most businesses, it will automatically be credited to your account when you lodge your activity statement for pay as you go withholding. There are no new forms required.

<https://bit.ly/2EKVbc7>



**Australian Government**  
**Australian Taxation Office**

## JobKeeper payment

**Great news for small businesses relying on JobKeeper to keep their staff in place.**

The JobKeeper Payment, which was originally due to finish on 27 September 2020, will continue to be available until 28 March 2021 for eligible businesses (including the self-employed) and not-for-profits.

In addition, from 3 August 2020, the relevant date of employment will move from 1 March to 1 July 2020, increasing employee eligibility for the existing scheme and the extension.

<https://bit.ly/31HUIjV>



### Did you know?

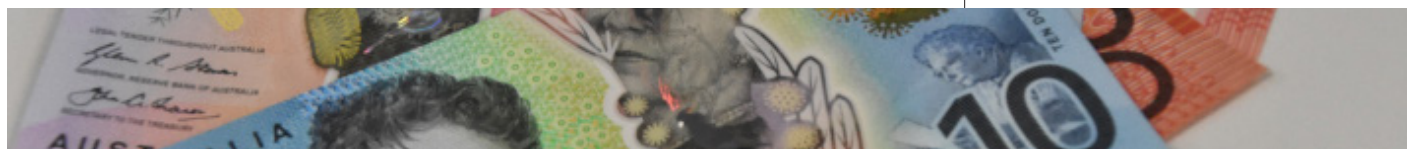
#### JobKeeper Payments May 2020

<https://treasury.gov.au/coronavirus/jobkeeper/data>

A study of the Greater Hume Postcodes

Postcode		@ May 2020
2642	Jindera +	208
2644	Holbrook	80
2658	Henty	57
2659	Walla Walla	35
2660	Culcairn	50

REMPAN estimates 29.2% of local businesses have applied for JobKeeper support in Greater Hume LGA.



# REWiRE

Rewire your small business with FREE with one-on-one sessions with your own business coach for up to 12 months and access to up to \$5000 for specialist advice, training or services.



**APPLY ONLINE**  
[www.rewireproject.com.au](http://www.rewireproject.com.au)  
 1800 570 655

## Rewire is here for small businesses

FREE help with one-on-one business coaches + \$5K for eligible small businesses for training and specialised advice.

The program provides support for eligible small businesses through to 30 June 2021.

Small business coaches will help you to:

- Assist with identifying and navigating government and community grants, programs or schemes
- Understand your financial position and the viability of your business
- Identify options to manage the financial issues of your business
- Develop budgets and cash flows
- Create and implement an action

plan to work towards your business goals

- Negotiate with your lenders and access dispute resolution services
- Access broader professional advice and support as required including specialist marketing, taxation, accounting or legal advice
- Developing and implement marketing strategies
- Establish social media marketing

Business coaches are available by phone, email, video call, and in person at your place of business or at a suitable location (due to current COVID-19 restrictions).

To receive assistance under the program, small businesses must meet the following criteria:

- have 19 employees or less
- are experiencing, or at risk of, financial hardship
- are ineligible to access services

## Lighting for small business

If you replace old lights with new energy efficient lights such as LEDs, you can reduce your electricity bill by hundreds of dollars a year.

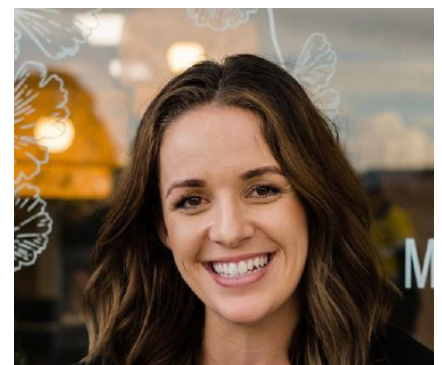
### What's available?

The NSW Government has launched a lighting upgrade offer for small businesses.

The purpose of the offer is to help eligible small businesses replace old lights with new LED lights. The cost of the LED lights and the fee for installation is subsidised.

For more info

<https://business.gov.au/Grants-and-Programs/Lighting-for-Small-Business-NSW>



under the existing RFCS program (generally someone who contributes a significant amount of their labour or capital to a primary production enterprise or is a recipient of the farm household allowance).

**Enquiries 1800 570 655**

Apply for your spot in the program

<https://bit.ly/3ftv85P>



# Land Development in Greater Hume

## Jindera Industrial Estate

Council has recently completed a new signage program for the businesses operating in the Jindera Industrial Estate. A total of 18 businesses are participating, with 16 featured in the photo at right.

Six block are now for sale in the Jarick Way Subdivision Estate, see below, priced from \$30 sqm + GST.

Enquiries T: 02 6036 0100.

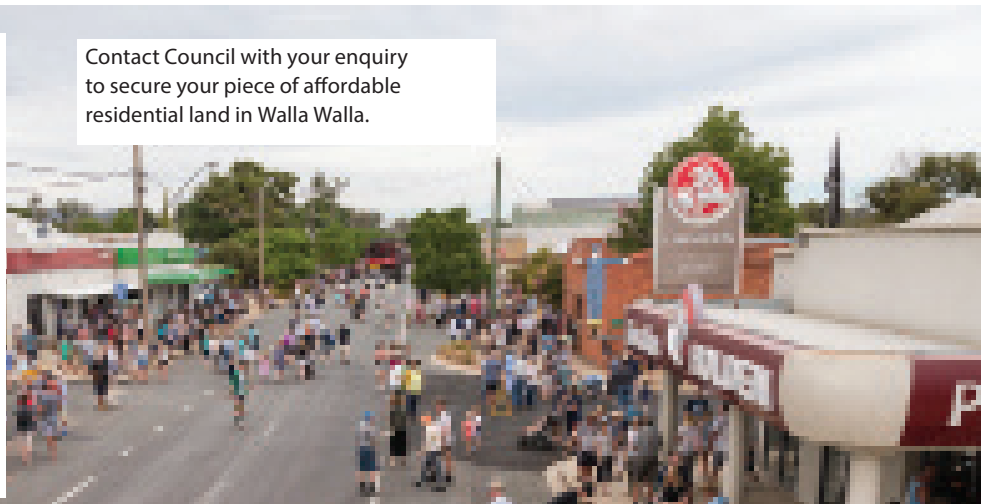


## Jacob Wenke Drive Subdivision

Recently Council accepted an offer on another allotment in the Jacob Wenke Drive Subdivision at Walla Walla. The development has been undertaken by Council to support new home development in Walla Walla.

Allotments are fully serviced. Blocks vary from 962 sqm to 1,166 sqm and are priced from only \$57,750 (GST Incl.).

Contact Council with your enquiry to secure your piece of affordable residential land in Walla Walla.







On Demand Regional Buses Public Transport for the towns of Holbrook, Woomargama, Mullengandra, Morven, Culairn, Gerogery, Jindera, Burrumbuttock, Walla Walla, Henty, Yerong Creek, The Rock, Uranquinty.

If you live in or near one of these towns and need to travel into Albury or Wagga give them a call.

Please give at least 24 hours notice before your travel, when you book Regional Buses will arrange a time to pick you up from your home, a location

of your choice and then transfer you to the destination of your choice.

This is a door to door service.

After you have booked you will receive a text message the night before your travel with your pick up times and arrival times.

There are two buses running, the Burrumbuttock bus and the Holbrook bus.

The Burrumbuttock bus services Burrumbuttock, Walla Walla and Jindera into Albury from 7:00am to 7:00pm Weekdays.

The Holbrook Bus operates from 7:30am Woomargama, Holbrook, Morven, Culairn, Gerogery into Albury at

9:00/9:30 on Monday, Wednesday and Friday ( on Fridays we also do include Mullengandra).

On Tuesdays we leave 7:20 Woomargama, Holbrook, Morven, Culairn, Henty, Yerong Creek, The Rock, Uranquinty into Wagga Wagga.

On Thursday we leave 7:30/8:00 Henty, Culairn, Gerogery into Albury.

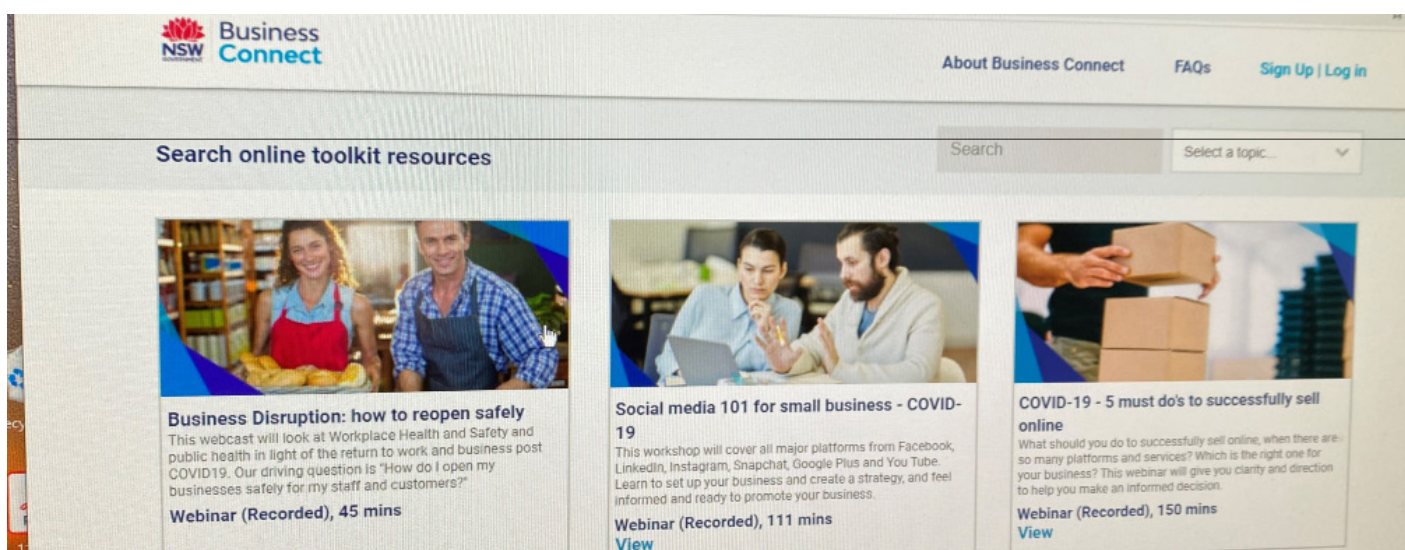
We leave both Albury and Wagga at 2:30pm to come back home, also with this service we will give you free transfers around Albury and Wagga.

**We are now also picking up prepaid parcels for people and business in Albury and Wagga.**

To book the service

M: 0448 353 281 or

E: [bookings@regionalbuses.com.au](mailto:bookings@regionalbuses.com.au) between 7am and 5pm.



## Business Connect - free online toolkit launched

Many small businesses are facing challenges as a result of COVID-19.

In response, [Business Connect](#) has launched an online toolkit packed with over 50 pre-recorded webinars, training videos and factsheets.

Resources are free and accessible 24/7, offering practical advice and training on a range of topics.

From building an online store and understanding Facebook marketing to redefining your product or service for recovery, cashflow for agribusiness - COVID-19, businesses can find a wealth of tips to help them cope and adapt.

<https://bit.ly/2QFvRGU>

The online toolkit complements Business Advice, webinars and events.

Your local Business Connect  
Advisor is Kevin Bascomb  
E: [kbascomb@becadvice.com.au](mailto:kbascomb@becadvice.com.au)  
M: 0402 857 041  
W: <https://becadvice.com.au>



## Getting the right help this tax time

There have been changes to tax rules and some of them provide assistance to small businesses to meet the challenges faced by COVID-19. It is important for small business to have the latest information.

If you do your own taxes, the ATO can help you access a range of new or expanded government initiatives including boosting cash flow, instant asset write-off, the backing business incentive and JobKeeper payments for your employees.

Questions to ask yourself include:

1. Has your business made a loss this year?
2. Have you received a government payment or grant?
3. Are you able to take advantage of the temporary cashflow boosts on offer?
4. Have you looked into using the shortcut method to calculate working from home deductions for both 2019-2020 and 2020-2021 financial year.

<https://www.smallbusiness.nsw.gov.au/news/getting-right-help-tax-time>

## Greater Hume Shire Councillors



^ Back Row: Cr Tony Quinn, Cr Annette Schilg, Cr Doug Meyer OAM, Cr Jenny O'Neill  
Front Row: Cr Matt Hicks, Cr Lea Parker, Cr Heather Wilton, Cr Denise Knight, Cr Terry Weston

Mayor, Cr Heather Wilton Holbrook  
hwilton@greaterhume.nsw.gov.au  
02 6036 2610

Deputy Mayor, Cr Doug Meyer, OAM Henty  
dmeyer@greaterhume.nsw.gov.au  
0429 690 999

Cr Matt Hicks Jindera  
mhicks@greaterhume.nsw.gov.au  
0419 602 780

Cr Jenny O'Neill Jindera  
joneill@greaterhume.nsw.gov.au  
0438 263 417

Cr Denise Knight Jindera  
Retired from Council on 20 Aug 20

Cr Tony Quinn Gerogery West  
tquinn@greaterhume.nsw.gov.au  
0429 674 933

Cr Annette Schilg Walbundrie  
aschilg@greaterhume.nsw.gov.au  
0429 906 401

Cr Lea Parker Holbrook  
lparker@greaterhume.nsw.gov.au  
0427 362 723

Cr Terry Weston Culcairn  
tweston@greaterhume.nsw.gov.au  
0407 933 127

## Work On Your Business 2020 series

Finally, face to face training for Greater Hume businesses.

As part of NSW Small Business Month (October), Greater Hume Council is planning TWO face to face training sessions for businesses during October.

Session One - Tuesday, 6 October  
- Explore Grants and Support for Business

Session Two - Tuesday, 13 October  
- Bookkeeping Tips, Budgets & Tax Planning.

Due to COVID-19, the face to face training will be held at Holbrook Library, with a maximum of 18 participants.

Expert guest presenters will present on the topics. Sessions run 5.30pm - 7pm.

More information and how to register coming soon.

Funded by NSW Government, Council and supported by Business Connect.

Training will be FREE for Greater Hume business operators. Registrations necessary.

The training will run under COVID-SAFE guidelines.

More Info - contact Marg Killalea.



^ Participants from 2019 Work On Your Business training.

## Buy Local in Greater Hume





## The Australian Financial Complaints Authority is open and here to assist small businesses



The Australian Financial Complaints Authority (AFCA) is an independent, not-for-profit, non-government organisation. AFCA helps individuals and small businesses resolve complaints about financial products and services.

The service is fair, free and independent. So it's a free service for small businesses and consumers to access.

AFCA replaces the Financial Ombudsman Service, the Credit and Investments Ombudsman and the Superannuation Complaints Tribunal.

AFCA's capacity to deal with small business complaints is significantly greater than predecessor schemes.

For AFCA to consider your complaint, the financial firm must be a member of our organisation.

We define a small business as having fewer than 100 employees (an increase from 20 employees), and we can consider complaints about small business credit facilities up to \$5 million (previously \$2 million).

What types of small business complaints can AFCA consider?

AFCA can consider a broad range of financial problems including:

- errors in banking transactions and credit listings
- difficulty repaying loans, credit cards and short-term finance where your financial position has changed
- mistakes in guarantor arrangements
- errors in leasing contracts
- inappropriate provision of credit
- denial of an insurance claim (such as car, building and travel)
- mistaken internet payments
- inappropriate investment advice.

Contact AFCA on 1800 931 678

[afca.org.au](http://afca.org.au)



## Get the latest community and economic stats

Council now subscribes to the REMPLAN Community Profile and Economic Profile for Greater Hume Council area, with free public access a feature.

REMPPLAN Community delivers comprehensive insights into the unique demographic characteristics of the Greater Hume area.

REMPPLAN Economy is our local economy at a glance. Get headline stats on local population, employment, output, tourism and gross regional product (GRP).

To view the profiles google [remplan.greaterhume](http://remplan.greaterhume)

## What is the PPSR ?

### Personal Property Securities Register

Every day you may be putting your business at risk when buying, selling, leasing or hiring out goods, or selling valuable goods on consignment. Do the goods you are buying have money owing on them?

Will you get your goods or money back if your customer goes broke?

You can't avoid these common transactions, but you can protect yourself.

Why use the register ?

The register offers your business excellent risk protection. It is also a tool that can help you raise finance using your business goods and assets.

Using the register can protect you in the following ways:

- When buying goods
- When selling goods on retention of title or consignment
- When leasing, renting or hiring out goods.

### Factsheets

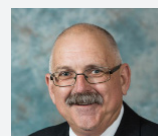
In these uncertain times, businesses across a range of industries are facing difficulties.

## Business Contacts

Editor Business News



Marg Killalea  
Executive Assistant - Governance & Economic Development



Steven Pinnuck  
General Manager

## Council Offices

Holbrook Office  
General Manager / Corporate Services/ Community Services / Economic Development

39 Young Street, Holbrook,  
NSW 2644  
P 02 6036 0100  
E [mail@greaterhume.nsw.gov.au](mailto:mail@greaterhume.nsw.gov.au)

In response to the continuing economic downturn, we have released two factsheets featuring information on how small businesses can enforce their security interests.

• Your customer has gone broke – what happens now? - if your client has registered a security interest on the PPSR, this factsheet explains the steps a business needs to take to get its goods, or their value, back if their customer has gone out of business.

• Your customer has defaulted on your security agreement – what happens now? - if your client has registered a security interest on the PPSR, this factsheet provides practical information and steps a business needs to follow to enforce their security interest.

[ppsr.gov.au](http://ppsr.gov.au)

