



B-QUAL Australia Pty Ltd

JUNE 2020 Newsletter Vol 19 issue 4

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Chairman's Message

Running a business in difficult circumstances

Droughts, fires, floods and now Covid 19. No wonder we are struggling, if it's not one thing it's another. We have all had to adapt to these changing times and running a business is no exception.

The following are a few hints to help you

- Be proactive and understand your financial position – how is your cash flow looking?
- Check if eligible for government assistance – drought and fire packages, Jobkeeper and Jobseeker (for sole traders) payments
- Local council may defer rates
- Talk to your bank– they may be able to defer payments.
- Check if your insurer, power company and phone/internet providers have relief packages available
- Financial planning -your bank or accountant should be able to provide some advice if you don't already have a financial advisor
- Outstanding debts – can you defer payments or negotiate a payment plan
- Follow up on overdue accounts
- ATO may defer some tax payments or offer a payment plan
- Talk to your employees -they will be feeling the impacts too. Encourage them to seek help if needed. Your business may be eligible for jobkeeper payments for them.
- Customers -advise if any delays due to restrictions and encourage their loyalty
- Do you need to access your superannuation?
- Seek help especially for your mental wellbeing. These circumstances impact not just on you but on your employees, family and friends.

This will take up a chunk of time but will be worth it to keep your business running. It is worth noting that applying for the packages and subsidies is made easier due to the record keeping required by B-QUAL.

Remember you are not alone.

Wayne Fuller

Chairman

B-QUAL Australia Pty Ltd

B-QUAL NEWS

CRC /B-QUAL have finalised negotiations and we have progressed with the digitisation project with a contract being awarded to a Perth WA based software development company. We are advised software works will be completed and in field testing before Christmas; a full release is planned for early in 2021. We thank Liz, Sharon and their teams at CRCHBP/Uni WA for the hard work and effort they have put into the program which we are confident will be world's best.

Since the honey adulteration scandal we have been directly involved in an effort with CRCHBP to provide a Honey Assurance system for the Australian industry. A large section of this work has been the B-QUAL digitisation project. As a consequence of this collaboration with the CRCHBP, B-QUAL has joined CRCHBP as a partner creating an opportunity for future biosecurity auditing and connecting programs to a traceability system for Australian honey characterisation (including the flora database). There is much work ahead for our industry to capture data of which some in turn may be used in future industry assurance and biological programs.

Update on conducting audits remotely.

The current status is that if a member is happy for their audit to be conducted onsite, all B-QUAL auditors have to exercise Covid19 self-isolating requirements including conducting the audit outside on a patio or veranda or just the auditor in a room with a manual. A Covid19 declaration is also required to be completed under this system.

If the site is not happy for an Auditor to be onsite then a remote audit can be organised. The member should make this option clear to the auditor when they are planning the audit or contact the AUS-QUAL office or Michael Killer 0418 896 524 for further details.

The client will be sent an internal audit checklist to complete as well as the biosecurity declaration. The member will email the Auditor who will then complete the audit off site and contact the member if they need clarification over information. The biosecurity declaration will be forwarded to the office.

So far we have had 3 audits conducted remotely with the rest onsite.

New member enquiries.

Even in these difficult times we are pleased to report that our office has recorded 18 new enquiries in the period from January to 23rd May.

B-QUAL staff appointment.

Unfortunately Ann Falconer has indicated her intention to resign later this year to smell the roses and enjoy the Queensland sunshine. In view of this impending move the reins of B-QUAL have been handed to Alison Morris who will become the first point of contact from May. Alison is an old hand at AUS-MEAT and in fact some longer established B-QUAL members will remember Alison from the early days when we first appointed AUS-MEAT as program managers and Alison was the administration officer. We welcome her back into the B-QUAL family. Alison's email is: alison.morris@ausmeat.com.au We wish Anne all the best when she finally makes the big move.

Audit fee adjustments.

AUS-MEAT has advised the audit cost is to increase by CPI 2%, audit fee to go to \$ 675 + GST. In addition to this increase an administration fee amounting to \$ 60 will need to be added for each audit. The Board has decided that due to increasing member's costs in these difficult times \$ 30 only of the proposed administration cost be applied to the member and \$ 30 absorbed by B-QUAL for the period current to July 2021.

The B-QUAL Board and the program managers are well aware of the strains on members, families and staff caused by the recent events including drought, fires, floods and now Covid 19.

Although some Covid 19 isolation measures in some states have been relaxed the following information is published to help guide through the current times, it is hoped this general information may assist our members in recognising if help is required and where to find that assistance.

The isolation weekly mental health check-in. by Dr Kathleen O'Moore



Dr Kathleen O'Moore

As the news that we will all be staying at home for an extended period of time sinks in, it's more important than ever to keep on top of our mental health.

Many of us will not be able to catch up with friends and family members for some time. These are often the people who first notice any changes in our ability to cope. For now, we need to do those check-ins ourselves. Dr Kathleen O'Moore, based at the Black Dog Institute, says we should do these check ins weekly. This will ensure our mental health is kept in check and any issues are addressed when they appear.

Follow a check list:

- **Feelings:** Set an alarm on your phone, or a reminder in your calendar, so at a set time each week you can quickly do a check in on a scale from 0 ('not at all') to 10 ('extremely') of how stressed, anxious or down you are feeling? It is normal for these scores to go up and down but if you notice they are increasing and remaining very high, then it's time to prioritise your mental health.
- **Body:** Take a moment to check any changes in your body like tight shoulders or jaw, tightness in your chest, dryness of mouth, difficulty breathing or heart racing. These are all signs that you're feeling stressed.
- **Sleep:** Have there been changes in your sleep pattern? If you are constantly struggling to get off to sleep, waking in the night or waking earlier than usual, and finding it difficult to get back to sleep, these are signs your mind is unable to switch off and relax.
- **Thoughts:** Are you always worrying about the worst-case scenarios? Wondering if things will ever get better or if you will be able to cope? Focusing on the 'what if' scenarios is not helpful and it is best to try to limit this as much as possible.
- **Reactions/behaviour:** Many day-to-day challenges are out of our control, but we can control how we deal or cope with these changes. If you find yourself frequently snapping at those you love, constantly having no motivation or interest in anything, or always depending on things like alcohol or food to cope it is time to prioritise your mental wellbeing.
- **Check-in buddy:** Choose a check in buddy. This may be your partner, housemate or even a friend or colleague you're keeping in touch with via video messaging. Be honest about how you are coping. If you notice you are struggling, you can:

Make a Self-Care Plan: Make a plan of what you can do to improve your mental wellbeing and ask a supportive person to help you stick to it.

1. Try to do some physical activity each day (even just an hour of exercise a week has been proven to lower depression and anxiety).
2. Every day try to do something that gives you a sense of pleasure (like having a coffee, reading a book or listening to music), and something that gives you a sense of achievement (like cooking a meal, learning a new skill, tidying up around home, or completing work tasks).
3. Stop the cycle: sometimes without even knowing we can be doing things that we think will make us feel better but actually make us feel much worse. For instance, speaking regularly with a person who

may not be as supportive or helpful as we think, or spending too much time resting or sleeping when we have no energy. Try to notice how different things you are doing make you feel and where possible (and if it is appropriate) reduce those that make you feel a lot worse.

4. Try to notice when you are thinking in an unhelpful way. Ask yourself: Is there another, more helpful way I could think about this situation? What will make me feel better? What would I tell a best friend who said this to me?
 5. Stay connected: even though we are stuck in physical isolation, this doesn't have to mean social isolation. When we are home, we will need to be creative about trying new ways to connect. If socialising helps your mood, schedule a virtual coffee with a friend each day. If going to the gym or yoga helps you reduce stress, try an online class. If you love to sing and dance, join a virtual choir or dance group. If you don't know how, or don't want to use virtual connection try calling a friend or sending letters. If taking time out helps, find a quiet place, take a few deep breaths, go for a walk or listen to music.
- **Use the 54321 technique when feeling overwhelmed:** Using the 5-4-3-2-1 technique, you will purposefully take in the details of your surroundings using each of your senses. Strive to notice small details that your mind would usually tune out, such as distant sounds, or the texture of an ordinary object.
 - **What are 5 things you can see?** Look for small details such as a pattern on the ceiling, the way light reflects off a surface, or an object you never noticed.
 - **What are 4 things you can feel?** Notice the sensation of clothing on your body, the sun on your skin, or the feeling of the chair you are sitting in. Pick up an object and examine its weight, texture, and other physical qualities.
 - **What are 3 things you can hear?** Pay special attention to the sounds your mind has tuned out, such as a ticking clock, distant traffic, or trees blowing in the wind.
 - **What are 2 things you can smell?** Try to notice smells in the air around you, like a recently cooked meal or coffee. You may also look around for something that has a scent, such as a flower or an unlit candle.
 - **What is 1 thing you can taste?** Grab a snack and focus your attention closely on the flavours.
 - **Get professional help when you need it:** If you are feeling very anxious or depressed for more than two weeks, it is time to get professional help. There are a range of free and low-cost online programs that you can access from home and complete anonymously (see below) or with the support of a health professional (such as [THISWAYUP](#) or [MindSpot](#)). You can visit:
 - [MyCompass](#) - an online self-help program for people experiencing mild-to-moderate anxiety and depression.
 - [BiteBack](#) - an online positive psychology program for young Australians between 13-16 years old.
 - [iBobbly](#) - a self-help app for young Aboriginal and Torres Strait Islander people aged 15 years and above.
 - [Online Clinic](#) - an anonymous assessment tool for common mental health conditions that provides you with a personalised report to discuss with your GP.
 - You can also contact your GP about accessing bulkbilled sessions with a Clinical Psychologist via video or phone.
 - **Crisis support:** If you find yourself very distressed and need immediate support contact:
 - Lifeline on 13 11 14 or [lifeline.org.au](#)
 - Beyond Blue on [beyondblue.org.au](#) or 1300 22 4636

This advice has been drafted by Dr Kathleen O'Moore from the Black Dog Institute
www.blackdog.org.au/covid-19



Managers, here's how to support your staff during COVID-19 and other stressful times.

Dr Aimee Gayed Black Dog Institute Researcher

COVID-19 has created dramatic changes in the workplace. Depending on your organisation, you and your team may now be working remotely, running staggered rosters, or working modified duties on site.

These changes, coupled with the ongoing health and economic threat of COVID-19, can have a significant impact on employee wellbeing. As a manager, it's important to think about how to support your staff, particularly those struggling with stress and other emotions.

Here's what you can do.

1. Maintain regular catch-ups with your team

Regular team catch-ups are an excellent starting point for maintaining a sense of connection with your team. While your current work setup may make these catch-ups trickier to implement than normal, they're worth scheduling.

"Having regular contact from early on means you build up a rapport, you get to understand your staff, your team, and then you're more in tune to picking up those little changes that may indicate that someone's having a particularly hard time," says Dr Aimee Gayed, a psychologist and Postdoctoral Research Fellow in workplace mental health at Black Dog Institute.

2. Look out for signs of struggle

When it comes to assessing how employees are coping, keep an eye out for changes in demeanour. Body language (if you're still seeing staff in person) can be a fairly reliable indicator of mood, as can the underlying tone of emails and phone calls and the speed at which employees respond.

Changes in attitude towards work and changes in productivity can also be signs that something isn't right, although Gayed cautions that some productivity fluctuations are likely given that almost everyone is dealing with significant workplace changes.

"Judging by work output alone may not be as reliable as it would be in a normal setting, and reassuring staff that changes in productivity at this time are normal can help reduce the pressure on them, but if it's coupled with other signs, it's worth following up," she says.

"For example, if a staff member has a change in mood and also seems to be struggling with workload, that's a fair enough reason for a manager to be able to say, 'How's it going at home? Is there anything else I can do or someone else in the team can do to help reduce the pressure at this point in time?'"

3. Set up regular 1:1 meetings with staff you're concerned about

If you're getting a sense that someone in your team needs support, make sure you follow up, preferably in a private setting or on a 1:1 phone/video meeting where you can encourage them to speak openly about their feelings.

"Regular check-ins in a one-on-one capacity from early on is recommended and will make these discussions easier," Gayed says. Be conscious of asking open-ended questions (such as 'Tell me about the new remote

working arrangement – how is it working out for you?') rather than queries with a yes/no answer – this will help you better gauge what might be going on.

4. Provide support, both in and beyond the workplace

If one of your employees is struggling, be responsive. Where possible, approve requests for leave or consider arranging modified duties that will reduce the immediate pressure while enabling the staff member to stay connected to work.

If they need more structured support, connect them to your employee assistance program (if you have one) or to other high-quality mental health resources and services external to your organisation – it's not your job to try and counsel them yourself but it is part of your role as manager to support them.

"Managers should be aware of the support services available from within their organisation, as well as in the public domain, so they can promote and facilitate help-seeking for their employees," Gayed says.

Whatever arrangements you end up making, don't leave the conversation there – schedule the next follow-up session before ending your catch-up so you can continue checking in, even if your staff member is on leave.

5. Keep an eye on your own mental health

As a manager, it's easy to get distracted by meeting the needs of those around you while forgetting about your own, but it's important to take the time to check in with your own feelings and make sure you're still on track. Maintain regular catch-ups with your own manager or a trusted colleague who has some insights into your professional situation, and be frank about the challenges you're experiencing both at and beyond work.

Sharing your experiences with your team can also be beneficial – acknowledging the difficulties you are experiencing with this new arrangement can help staff feel more comfortable speaking to you about their difficulties early on and can also help you clarify your own feelings. If you need extra support, use the channels available to you both in and beyond your workplace.

"Being in tune with changes in your own behaviour or ability to manage workload is important," Gayed says.

"The resources that you would hopefully be across for your employees are also relevant for you."

Dr Aimee Gayed
Black Dog Institute Researcher

B-QUAL acknowledges and thanks our financial partners: ***Please support those who support us.***



Less than 11% of beekeepers in Australia operating 100 or more hives have an accredited or auditable QA and food safety program in place. Help us improve that number over the next 12 months. If you are not a B-QUAL member pick up the phone or email our office and ask for details on how you can show your clients you operate your enterprise to the highest industry standards.

Planning During a Challenging Environment.

Nic Berry. Integrity Financial Planners

As we continue our busy lives day in day out it can be hard to take a step back and consider what your long term goals are and devising a plan on how to get there. We often focus on the here and now as there is always something demanding our immediate focus. With the current environment throwing more and more challenges at us this has never been truer. I believe the following quote (Source Unknown) sums up a financial plan quite well 'Give me six hours to chop down a tree and I will spend the first hour sharpening the axe'. A solid financial and business plan is the sharp axe required in navigating this challenging environment.



Key Steps to Devising a Plan

1. Set your goals and objectives - The first step of a plan is to determine what you want to achieve in the short and long term. This could include retirement age, short and long term business goals or even a goal to buy a caravan and travel.
2. Review your Current Position – Set out how you are currently positioned. Note your assets, liabilities and understand your current cash flow. Budgeting and reviewing cash flow can be a mundane exercise however; it establishes the backbone of your planning.
3. Seek Expert Advice to Devise Plan – In order to develop a thorough plan it is highly likely you will need to seek advice to assist. Specialists in accounting, finance and lending will assist in devising strategies to suit your situation. As you are an expert in your field, they are experts in their fields. If these specialists have your key goals and objectives in mind, these strategies will align to formulate your overall plan.
4. Review your Plan – Once your plan is in place it is important to regularly review it. This not only involves ensuring the strategies remain relevant but also tracking your current position towards meeting your goals and objectives. In addition, as time goes by, your goals and objectives may change and hence your plan will need to change accordingly.

To start you thinking about what you may plan for I have summarised below some key areas which may be included in your planning.

Budgeting

Budgeting is a key component of a financial plan for not only business cash flow but also personal cash flow. At the end of the day it is cash flow that keeps both our business and lifestyle moving forward. We prefer to refer to a budget as a spending plan. As what you are trying to achieve is estimate your cash inflow and then devise where you would like to spend that cash flow. By establishing a spending plan, you can prioritise areas where you would like to direct cash flow (e.g. savings for a holiday) and avoid or minimise areas where you would not like to utilise cash flow (e.g. credit card debt).

A key component of reviewing your spending plan is reviewing regular ongoing expenses such as finance payments, utilities and insurances. These should be reviewed to determine if you can achieve the same level of quality service or product at a more competitive price. The savings can then be focussed into the areas which will further assist in meeting your goals and objectives.

A cash flow buffer will also assist in providing comfort so that in the event that unforeseen events may occur, you will be in a position to ride these out whilst making changes to your business or personal structure.

Superannuation

It is a common misconception that superannuation in its own right is an investment. In fact superannuation is effectively a tax structure. Superannuation is designed to provide incentive for Australians to save for their retirement. For those employed by an employer, there are mandatory payments required to each employee's superannuation. However, those who are self-employed can often neglect considering superannuation as part of their overarching plan. Superannuation does have a vast number of rules regarding contributing and withdrawing money to mention a few however; this structure can be a key pillar to your overarching strategy. Given the complexity of this area it would be likely that you will need to seek advice to assist you.

Insurance

Given the amount of hard work you have put in to be in the position you are today, it is important to protect this. Not only should the assets which you utilise be protected but also your income. Without income it would not be possible to proceed in achieving your financial goals and objectives. Therefore, it is important to have appropriate insurance cover that is regularly reviewed to protect the areas that are important to you and lower your risk.

Moving Forward

In summary, a thorough and robust plan will assist in blocking out some of the current distractions to keep focus towards your overarching goals and objectives. I hope this article has assisted in making the first steps to devising a plan for a great future. It is never too late to start planning AND the best time to start is now.

This article was supplied by Nic Berry, Authorised Representative, Integrity Financial Planners, (03) 9723 0522
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Honeybee Industry Council chair Peter McDonald is worried about access for bees to flowering trees nationally.

He said agriculture more broadly was reliant on honeybee pollination, which was worth \$15 billion annually, with the value of honey around \$120 million a year.

"In Victoria and Tasmania, access to national parks is easier with state governments recognising the important role of bees to pollination," he said.

But it is harder in NSW and Queensland.

"NSW imposes restrictions on new bee sites in national parks, while the Queensland Government has a plan afoot to remove bee sites from all national parks by 2024," Peter said.

Stress and its impact on you



What is stress?

Physical and mental health impacts

Factors that impact mental health

Recognising and managing stress

What is stress?

Stress is our body's response to a demand placed on it. Stress is often confused with anxiety, but stress is not a diagnosable mental illness.

Stress is a normal condition, experienced by everyone. It involves an emotional, physical or mental response to events that cause bodily or mental tension. It can be thought of as a state of readiness – the 'fight or flight' response.

A small amount of stress from time to time is not a problem; it can even motivate us to get things done. But when stress is intense and ongoing, it can start to impact our physical and mental health.

Experiencing stress

Stress has a **thinking** part and a **feeling** part.

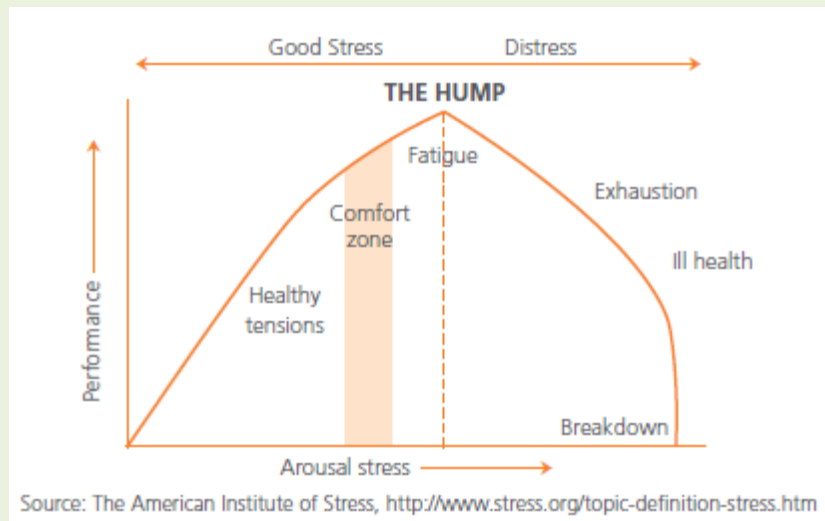
When stressed, you might have thoughts like "I can't cope with this", "this is too much pressure for me", "I don't have enough time" and "how am I going to get this done". In essence, your mind has decided you have 'more on your plate than you can chew'.

At the same time, your body goes into 'fight or flight' mode. Your nervous system is activated, and hormones are released that enable you to react quickly. For example, when stressed you might notice your heart rate increases, pupils dilate, breathing rate increases and muscles tense. You might also notice changes in mood or emotions. These changes enable you to deal with the situation.

Stress has also been shown to affect the body's immune response. This change in immune response and increased inflammation is a possible link between various physical diseases and stress, including cardiovascular disease, thyroid disease, and diabetes.

Impact of stress on daily activities

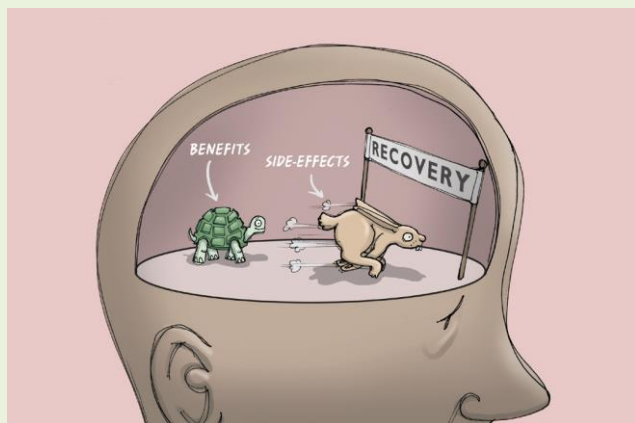
Initially increasing stress, or arousal, increases performance, this is explained by the Yerkes- Dodson Law (see diagram).



The ‘comfort’ zone allows you to work under stressful conditions. Levels of arousal or stress above the ‘comfort’ zone however, lead to impaired performance, reduced concentration and fatigue.

Keeping health in mind.

If not addressed, prolonged chronic stress can lead to structural and functional changes inside the brain. These changes can play a role in the development of or trigger several physical and mental illnesses including:



- Depression, anxiety, schizophrenia
- Autism spectrum illnesses
- Hypertension
- Cardiovascular diseases
- Endothelial dysfunction
- Sleeping problems

How much stress is too much?

Stress is personal. What someone thinks is stressful, you might find satisfying and fun. For example, some people may find working 10 hours a day for long periods does not cause stress; for others, it will. Some people enjoy public speaking; for others, this is too stressful.

There are many things that can cause stress. When they do, we call them ‘stressors’.

Potential stressors include:

- * Relationship difficulties
- * Life changes (e.g. Marriage, separation, retirement, moving house, starting new job, being retrenched or becoming unemployed)
- * Illness
- * Work issues
- * Study demands
- * Event planning. And the list goes on. Your stressors will also change over time as your life demands change.

Recent studies have found genetic differences in the genes that direct the production of stress hormones, and that there are differences in the way stress impacts on these genes. This may be the reason why people respond differently to stress, and why some are more vulnerable to the effect of chronic exposure to stress.

Stress and mental health

There's a common misconception that there is a direct correlation between stress levels and mental health. There has been an assumption that if we want to improve mental health, and particularly mental health at work, we need to reduce stress. However, the research shows that the factors affecting our mental health are much more complex and interlinked than this simplistic model.

Our mental health and wellbeing is impacted by:

- **individual factors:** personal resilience, genetics, early life events, personality, mental health history, lifestyle factors
- **home/work factors:** conflicting demands, significant life events
- **workplace factors:** the design of our jobs, the teams we work in and the culture of an organisation

Managing stress

It's important to remember that stress is more than just feeling overworked. We have become accustomed to feeling high levels of stress and hence are often unaware of or may not even know what it feels like to be relaxed.

You need to be able to recognise stress to deal with it. By repeating these 4 steps regularly, you may start to recognise your stressors.

1. **Event:** Describe to yourself one event this week that you found stressful. Consider where you were, when it was, who was there and what you were doing.
2. **Rating:** On a scale of 1-5, how stressful was this event? (1 = mildly stressful, 5 = extremely stressful)
3. **Thinking:** What were you thinking about this event? For example, were you thinking of the worst possible outcomes? Were you focusing on the stress itself?
4. **Feeling:** Where did you feel the stress? For example, as a physical ache or more emotional response, such as making you irritable? Did it change the way you were thinking, e.g. less able to concentrate or change your behaviour, such as disturbing your sleep?

It is helpful to develop a range of responses to stress. Luckily, there are some tried-and-true strategies for dealing effectively with the stress that shows up in our lives.

1. **Recharge activities:** When we get stressed, we often stop making time for things that are nourishing, satisfying and refreshing to do.
2. **Daily routines:** The human mind likes predictability and certainty. When life gets stressful, we can restore some order to the chaos by ensuring that we continue with simple daily routines.
3. **Circles of concern and influence:** The problems, issues and difficulties we face generally fall into two 'circles':
 - **Circle of concern** contains things over which you have little direct control
 - **Circle of influence** contains those concerns that you can actually do something about focus on making changes in this circle.
4. **Reality check:** As mentioned before, stress has a large 'thinking' component, and certain types of thinking

are likely to trigger stress and/or make your stress worse. Thought challenging is a useful strategy to ensure the way you are thinking about a situation is more balanced, realistic and helpful.

Key messages

- . Stress is a normal condition, not a mental illness
- . Everyone experiences stress, but we experience it differently and this changes over time
- . Prolonged stress can negatively impact physical and mental health
- . Learn to recognise your stressors so you can deal with them.

The Black Dog Institute is a not-for-profit facility for research for diagnosis, treatment and prevention of mood disorders such as depression, anxiety and bipolar disorder. It was founded in 2002 by the UNSW School of Psychiatry and is based in Sydney NSW.

For immediate assistance contact.

Beyond Blue 1300 22 46 36. Lifeline 13 11 14 Mensline 1300 789 978. or your local GP.

The information in this document is general information only and is not intended as a substitute for professional medical advice, diagnosis or treatment.

Some of the lighter things to come out of the isolation lockdown!

Communication breakdowns



learning about Zoom meetings



Taking masks to the extreme



corona curve



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