Kona Cooperative Extension – Events and Announcements Newsletter

Volume 16, April 2020

Dear Growers & Friends,

I hope you are all doing well, staying healthy, and exercising due diligence by staying home and being courteous to others. YOU, Hawaii's farmers, ranchers, fishermen, and gardeners are so important in keeping us fed, and I thank you from the bottom of my heart. This is, however, an unfortunate time, and many, if not all of us, are being affected by the shut-down. We at CTAHR will continue to serve and support you to the best of our abilities.

Please find important resources below, including information regarding:

- Coronavirus Aid, Relief, and Economic Security (CARES) Act
- Families First Coronavirus Response Act
- Flexibilities for Crop Insurance
- UH Farm Survey "Addressing Sustainability in Food Production and Farm Labor in Hawai'i"
- Hawai'i Island Food Alliance: Collection of Farmer & Community Resources
- Call to Action survey for farmers, ranchers, and producers with products for sale
- Webinar: Farm and Farm Family Risk and Resiliency
- Sew fabric masks for healthcare workers
- Risk intuition
- Hawaii and Pacific Basin Farm Service Agency March 2020 Newsletter

If you have questions about your farm, trees, etc., please email me at and-rovide me with a contact number if you'd rather discuss things over the phone. If you are noticing a problem or something unusual on your farm or plants, please send clear photos to my email, as I do not have a work cell phone. If you prefer, I do also have Zoom and Facetime. In trying to keep everyone safe and healthy and to minimize contact/travel under the current orders from the Governor, we can try doing a Zoom or Facetime farm visit too. Let's see how we can work with the current situation for the best outcomes.

Coffee growers:

Don't let your guard down. Stay on top of your spraying to kill and manage CBB infestation levels. If you must, do a pre-harvest picking to remove mature green berries in which CBB has entered the seed and is in the C/D position. Spraying will not kill CBB in this position, and CBB will continue to develop and then infest surrounding berries.

-Andrea

UH CTAHR Cooperative Extension Offices was closed on the following days:

Thursday, March 26th, in observance of Prince Kuhio Day Friday, April 10th, in observance of Good Friday

Visit https://www.hawaiicoffeeed.com/events-and-announcements for additional information on the following events, announcements and more.

University of Hawaii COVID-19 Update

It has just been announced that the 10 UH campuses are closed, effective immediately, to everyone except current students and employees. Hawaii county cooperative extension offices and research stations will be closed to the public. The ADSC lab is closed for the time being so no new samples will be accepted, we will let you know when the lab is up and running. Extension faculty can do farm visits if necessary, while adhering to the CDC's guidelines (6' of separation).

Additional questions can be directed to your nearest extension office.

- Hilo Komohana Research and Extension Center (808)969-8201
- Kamuela Kamuela Extension Office (808)887-6183
- Kona Kona Extension Office (808)322-4892

The following CTAHR workshops have been cancelled until further notice:

- Hawaii Island
 - Cacao Grafting Workshop Kona (3/25/2020)
 - Hawaii Chocolate & Cacao Association Conference (3/27-29/2020)
 - o Coffee Berry Borer Conference Kona (4/4/2020)
 - o CBB IPM & Research Update Workshop Ka'u (4/13/2020)
 - o CBB IPM & Research Update Workshop Hilo (4/14/2020)
- Oʻahu
 - Train the Trainer Event (4/29/2020)
- Maui
 - Cacao Grafting Workshop Maui (4/1/2020)

This list will be updated as we receive more information - last updated 3/20

SBA Disaster Assistance Program Fact Sheet

- The State has certified enough businesses as needing assistance and once approved by the Federal Govt, Hawaii will be listed as an eligible location for coronavirus disaster loans on disasterloan.sba.gov (as of 4:30 pm Thurs HI is not listed)
- These are direct loans from the US Treasury and not the usual SBA guaranteed loans offered through banks

- Loans of up to \$2M are available for operating funds they cannot be used to pay down or consolidate long term debt
- Loans are available for both for-profit and non-profit entities, at an interest rate of 3.75% for for-profits and 2.75% for non-profits. The SBA will set the term of the loan, which will be up to 30 years
- There is a 1-year deferment on any required payments. Interests will continue to accrue during that period, but a payment will not be required. There is no pre-payment penalty
- Apply electronically: faster than a paper application although these will be available there is no cost to apply
- In following up on your status after you apply the person who will know the status in your "Case Manager" use that term
- Be sure to apply for an "Economic Injury Loan" only and not for real estate or any other purpose, even if your situation involves that or your application will get kicked out
- The website will list what you need to apply and includes SBA Form 5, the application; IRS Form 4506T which allows access to your tax records; complete copies of your most recent Fed'l Tax Return (except for amounts under \$500k for for-profits); your Schedule of Liabilities, SBA Form 2202; and your Personal Financial Statement, SBA Form 413. Other info may be required: current YTD P&L, prior year-end P&L and Balance Sheet, Personal Tax Returns, monthly sales figures (SBA Form 1368) It is strongly recommended that you begin to acquire the information you will need now if you intend to apply.
- Be sure the name on your tax returns matches the business name under which you are applying
- Loans will be approved based on credit history and ability to repay on a case by case basis, and will require personal guarantees
- Loan amount will be approximately based on the amount needed to float 6 months of monthly bills. These "working capital" loans can be used to pay fixed debts, payroll, accounts payable, and other bills that could have been paid had the disaster not occurred. They are not intended to replace lost sales or profits
- Applicant does not request a specific amount; SBA determines the loan amount
- Collateral will not be required on loans under \$25k; Collateral required when it is available on loans over that amount
- There are some businesses that are not eligible for these loans casinos, racetracks, religious or charitable organizations - but also agricultural businesses are not eligible except for aquaculture concerns or agricultural cooperatives.
- You must have been in business at least one year all types of business entities are eligible
- You can receive this loan even if you have an existing SBA Disaster Loan, but you can't consolidate loans
- Approval <u>may be</u> as soon as 3 weeks after application, but this is a rapidly developing and brandnew situation, so it certainly behooves applicants to apply as soon as HI has been approved and listed on the website
- Should your initial loan amount not be sufficient, you can come back and request additional funds

If a loan is denied an applicant will be referred to SBDC to assist in providing additional information and will have up to 6 months to request reconsideration

How do we care for and protect vulnerable workers in the midst of COVID-19? It has overwhelmed the world, impacting the life of every worker and their family. While some may have stopped work or continued their work from home to lessen the spread of infection, many migrant and immigrant workers have very little choice but to keep working, increasing their vulnerability. COVID-19 has become a very real occupational health threat that impacts workers, their families and their community. Join MCN for this national webinar where we will respond to many of your questions about COVID-19 and discuss strategies and resources to help workers best protect themselves and their families.

Wednesday, March 25, 2020
7:00 AM
Register for webinar in English at https://bit.ly/2Ub9Jqu
Set reminder for Facebook Live event at https://bit.ly/3bjlyQ8

Trabajando en los tiempo de COVID-19: Protegiendo a los trabajadores vulnerables y sus familias miércoles, el 25 de maro de 2020

7:00 AM

Regístrese aquí para el seminario en español - https://bit.ly/33I0f9t
Programe un recordatorio para el evento de Facebook en vivo - https://bit.ly/2QFIgLz

USDA Designates Two Hawaii Counties as Primary Natural Disaster Areas

WASHINGTON, March 18, 2020 — Agriculture Secretary Sonny Perdue designated two Hawaii counties as primary natural disaster areas. Producers in Hawaii and Maui counties who suffered losses due to recent drought may be eligible for U.S. Department of Agriculture (USDA) Farm Service Agency (FSA) emergency loans.

This natural disaster designation allows FSA to extend much-needed emergency credit to producers recovering from natural disasters. Emergency loans can be used to meet various recovery needs including the replacement of essential items such as equipment or livestock, reorganization of a farming operation or the refinance of certain debts.

COVID-19 Emergency Farmer Relief

Completing this template does not guarantee receipt of funds. It is to **quantify** the needs of the local farmers to gauge the level of funding needed and to **determine where the funding will be most impactful**. The goal is to support local farmers by purchasing the supply of food produced until the demand resumes and/or by facilitating food distribution. The goal is to minimize the need to import food.

Funding will depend on the availability and release of funds. Download the form at https://bit.ly/2JfTFxj

Information about SBA Disaster Loan & Farmers Emergency Relief Program for those Impacted by COVID-19

View the full newsletter - https://bit.ly/3drfRCv In this issue:

- The Kuha'o Business Center will be CLOSED TO THE PUBLIC until further notice
- SBA Economic Injury Disaster Loan Program
- COVID-19 Emergency Farmer Relief

CTAHR Notes: Issue 429, March 23, 2020

View the full newsletter - https://bit.ly/2Jb55mk In this issue:

- ASAO Dean Sends Message of Reassurance
- Make Sure Your Events Are Updated or Cancelled
- Big Island Extension and Research Stations Go to Remote Assistance
- ADSC Temporarily Curtails Services
- Change in NREM Presentation
- Safe Food Handling

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C&CI Newsletter

View the full newsletter - https://bit.ly/2UtKOxv In this issue:

- DNA Fingerprinting Demonstrates Widespread Lack of Arabica Conformity https://bit.ly/2wwu3tt
- SCA "In Limbo" Over Next Month's Specialty Coffee Expo https://bit.ly/3aqwxYU
- Starbucks to Invest in Chinese Roasting Facility https://bit.ly/3bo3hCa
- ICO Cancels Next Meeting of the International Coffee Council https://bit.ly/2UySApA