



## SUPPORT CRUCIAL AS SMALL BUSINESS NAVIGATES OUT OF COVID-19

While we move into another month of lockdown, we are beginning to see some light at the end of the tunnel and we're starting to hear about the pathways out of COVID-19 lockdown from many of the states and territories. The image of what life will look like post lockdown is getting a little less blurry. More relief and assistance are being provided to small businesses and changes to government policy are being realised. But the momentum needs to continue.

### A timely update to payment times policy

From 1 October 2021, an important change to the [Payment Times Procurement Connected Policy](#) (PT PCP) for small business subcontractors in Commonwealth Government supply chains took effect, which means we will see cashflow for such subcontractors start to improve. Faster payment times will also enhance small business's ability to hire, invest and grow.

It is so important, now more than ever, that small businesses in the supply chain experience fair payment times and it is great to see the government stepping up to enable this to occur.

We realise it may not always be easy for small business to challenge large business if these fair and better payment times are not being adhered to. Where disputes rise under this policy, small and family businesses will now be able to lodge a complaint through the Treasury at [ptpcp@treasury.gov.au](mailto:ptpcp@treasury.gov.au) and my Office is here if support or assistance is required. I will always encourage a conversation between parties to resolve a dispute in the first instance, but if this is more difficult than it should be, our dispute resolution function can provide support and guidance to try resolve disputes. Check out our '[5 steps to resolve your dispute](#)' tool and the [PT PCP fact sheet](#) which can be found on our website and will assist with ways to manage this process.

This initiative is one important step in a broader suite of required measures. It is great

news for small business to make things easier for them during the pandemic, and well into the future.

## Greater transparency on least-cost routing

I've strongly supported calls for greater transparency around [least-cost routing](#) and welcomed the Commonwealth Bank announcement on 23 September about their plans to introduce new competitive flat rates for all in-store and online payment transactions for eligible merchant customers. But there's significantly more still to be done and I urge all banks and financial institutions to act in addressing the issue of least cost routing.

## Indigenous Business Month

In October we also recognise [Indigenous Business Month](#). It is a fantastic opportunity to promote national Indigenous business, give them a voice and highlight what diversity we have within the indigenous market. The theme this year *Powering the Indigenous Economy* celebrates just what our Indigenous businesses contribute and recognises how essential it is to tap into the many forms of power that Indigenous businesses bring to the table.

Share your stories via **#Indigenousbusinessmonth** **#IndigBizMonth** and register for the event at [www.indigenousbusinessmonth.com.au](http://www.indigenousbusinessmonth.com.au) so we can all celebrate the economic contributions of Indigenous Australians. Live events can be followed via **#IBMLive2021**

## New Access for Small Business Owners

Last, but not least, we're incredibly pleased to see Beyond Blue's New Access for small business owners (NASBO) up and running. On 29 October, I will be taking part in Kochie's Business Builder's Webinar with Beyond Blue on this very important topic. This is very timely with October being National Mental Health Awareness Month.

NASBO is a confidential free six-week program available to small business owners that is delivered by trained mental health coaches with a background in small business who can provide lived experience advice and support. These coaches understand the pressures and demands facing small business owners and with oversight from clinicians, they are trained to refer participants as necessary to other support services.

The Office is seeing more pronounced mental health impacts because of the element of uncertainty or lack of options for small business owners into the future. We understand the ongoing nature of lockdown can have a major impact on owner's mental health, particularly as one of the biggest issues is that most small business loans are secured against an owner's family home. What a stressful situation it is for that owner to contemplate that if the business goes under, they could lose their home.

This initiative by Beyond Blue is to be commended, and I cannot urge small business owners enough to take up the program. It is vital small business owners know that help is available if they need it. NASBO enables you talk through what support you practically need, and the referral process can help you access that support.

For anyone who is struggling to cope, you can reach out by visiting our [My Business Health](#) web portal or registering for Beyond Blue's [New Access for Small Business Owners](#) program.

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## Women-owned and led small businesses survey

Ombudsman Bruce Billson is encouraging women-owned and women-led (WOWL) businesses to share their experiences through a survey. The survey's objective is to identify unique challenges and opportunities for WOWL businesses. This will assist with investigations into policy solutions that will improve opportunities and better support small WOWL businesses. The survey will take you approximately 10 minutes to complete, and will remain confidential unless you elect otherwise.

The [survey](#) opens today and will run for two weeks with the possibility of an extension.

**Complete survey today**

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## 2021 Indigenous Business Month: Powering the Indigenous Economy

This year Indigenous Business Month calls upon the Indigenous Business Sector and its allies to gather online, in community in Covid-safe ways, and power up the Indigenous Economy through connection.

There are several useful websites that exist to support Indigenous Businesses throughout Australia. If you are considering setting up a new business or would like resources to grow an existing business, conducting workshops, seeking out mentors or you need additional Covid-19 support. [Indigenous Business Australia](#) is a great starting point. Indigenous Business Australia is available to support your business and enhance the economic and development opportunities of Aboriginal and Torres Strait Islander people across Australia.

[Find out more](#)

## Are you an Indigenous small business and you would like some assistance with meeting your tax and super obligations?

Reach Out is planning a series of webinars in October and November specifically for Indigenous small businesses. The webinars we offer can be found by clicking this [link](#). Reach out is the Australian Taxation Office's initiative to assist Indigenous small businesses succeed with their Tax and Superannuation obligations.

If you are interested in registering or learning more about the Reach Out program, please email [ReachOut@ato.gov.au](mailto:ReachOut@ato.gov.au) or call the Reach Out team on:

- Nick Passalis (NSW) Small business experience manager 02 9374 1145
- Sala Folasa-tuioti (QLD) Small business strategy officer 07 321 35196
- Nathan Graham (NSW) Small business strategy officer 02 9354 6763

[Find out more](#)





## Australian Cyber Week: 25-29 October

2021 Australian Cyber week will run from 25 to 29 October with an objective to generate awareness about the Australian cyber security industry and showcase local innovation. It is also a timely reminder for business, including small and family enterprises to familiarise themselves with the tools, tips, and guidance available to ensure they stay cyber-aware and **help** protect their businesses from common cyber security incidents or threats.

The [ASBFEO website](#) contains a range of resources originating from the Australian Cyber Security Centre (ACSC) that are specific for Small and Family Businesses. Simple measures can be employed to avoid or reduce the impact of cyber security incidents - prevention is always better than cure. Cyber threats are increasing and can threaten livelihoods and reputations, so it is important to get the protection you need.

The ACSC itself has a dedicated [portal for small and medium businesses](#) including the addition of a [cyber security assessment tool](#). The tool was developed by the Department of Industry, Science, Energy and Resources to help improve cyber security skills among Australian small and medium businesses. This is amongst many other useful free guides and tools provided by the ACSC that you will find on their [website](#).

[Find out more](#)

## Keeping your superannuation safe

The ATO is seeing an increase in the number of Australians being targeted by identity fraud and fake investment schemes. To keep your superannuation safe, make sure you protect your identity and be cautious of what you share. If you suspect your identity has been compromised or you've fallen victim to a scam, you need to contact the ATO and your super fund as they have protective measures that can be put in place to keep your superannuation safe and secure.

## Protect your tax identity

Identity thieves can use things like your driver's licence, passport and tax file number to steal your tax refunds and commit refund fraud in your name. Protect yourself by always storing your identity documents in a safe place and treating requests for information with caution.

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## Key monthly statistics from our Assistance team





**487** phone calls to the ASBFEO Information Line.

**85%** of contacts were from small businesses

Payment disputes (**30%**) and contract disputes (**24%**) were the top two types of disputes.

**28%** of contacts came from NSW, **28%** from QLD and **22%** from VIC.

## Assistance win

A tech support business regularly advertised through Google Ads, until such time as Google did not allow advertising from third party tech support businesses in 2019. The tech support business received a bill for \$85.15 in 2020, and subsequently raised a complaint with Google. Google advised it had made a mistake and indicated to the tech support business that it would apply a credit to the account. Instead of crediting the account to return to zero, Google debited the account raising the amount owed to \$170.30. We contacted Google on behalf of the business, resulting in Google making the necessary adjustments. The tech support business's Google Ads account is also now open again.

Great one Jeff!



## Family Business Survey - 2021 report

Grant Thornton Australia and Family Business Australia are proud to release the Family Business Survey 2021 report.

With data from more than 250 family business leaders, the importance of being transition-ready is abundantly clear. The report looks at family businesses on a scale of transition-readiness, including naming a successor, the impact of COVID-19 on succession plans, transition timeframes and more.

To further understand the report and its findings, join the free webinar on Thursday, 7 October at 12pm (AEDT). You'll be taken through the research and provided with further insight into what it means, particularly for those who may not be feeling transition-ready. Belinda Lyone, co-CEO of Complete Office Supplies, who shares her family's transition journey in the report, will join the webinar to share her insights.

Read the Family Business Survey 2021 Report and register for the webinar here  
<https://www.familybusiness.org.au/resources/family-business-survey>

**Register today**



## Claiming expenses for home-based businesses

Running your business from home? You may be able to claim the business portion of some expenses. If you're a sole trader or partnership, you may be able to claim both running and occupancy expenses. If your business is a trust or company, you should have a market-rate rental contract.

Check out the ATO's fact sheet and find out more at [ato.gov.au/homebasedbusiness](https://ato.gov.au/homebasedbusiness)

**Find out more**



# Claiming business losses?

[ato.gov.au/businesslosses](https://ato.gov.au/businesslosses)

DE-9484

## Have you made a tax loss?

If you have made a tax loss, you may be able to claim it as a business deduction to reduce your tax liability. You may be able to offset and claim the loss in the current year, carry it forward to a future year, or carry it back and claim it as a refundable tax offset.

[Find out more](#)



## Varying your pay as you go instalments due to COVID-19



To assist businesses who continue to be affected by COVID-19, the ATO won't apply penalties or interest on varied instalments for the 2021-22 income year when you have taken reasonable care to estimate your end of year tax.

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## Key webinars for small businesses

Getting your cash flow in order and understanding the current health of your business will help you and your business to be ready in good and bad times.

In October the ATO is offering 2 webinars to improve your cash flow management skills:

- **Cash flow for small business success:** This webinar gives you critical knowledge and cash flow management skills. Find out how to identify issues and use a range of tips to help maximise your cash flow.
- **Strategies for improving your cash flow:** This webinar explores seven key strategies that may improve the cash flow of your business.

The webinars are available throughout October. They'll be delivered via Webex and you'll receive a link to the session after you register. Don't miss out!

[Book now](#)



## Trying to get your invoices paid? The PPSR can help

Cashflow is critically important for small businesses, and the COVID-19 pandemic has presented many challenges over the past 18 months.

If your business supplies goods and gives customers a payment timeframe (such as 30, 60 or 90 days) you're offering credit. The Australian Government's Personal Property Securities Register (PPSR) is one way to help you get your invoices paid, or your goods back, if your customer can't pay.

Your invoice or contract, along with an effective PPSR registration, can put you

ahead of banks, other lenders and outstanding tax debts, if your customer goes out of business.

A PPSR registration costs \$6 per customer and can cover future supplies of similar goods for up to 7 years.

Not sure if you have a security interest or looking for more information on how to register? Visit [ppsr.gov.au/COVID19](https://ppsr.gov.au/COVID19) for a range of resources on how the PPSR can help protect your business from risk.

**Find out more**



## Single Touch Payroll Phase 2

Want to stay up to date on important aspects of Single Touch Payroll Phase 2? Hear from industry professionals who'll help you understand the changes and what you need to consider, in a webinar series that explains it in detail. The second webinar in this series will be held from 1.00–2.30pm AEST on Thursday 7 October and includes:

- an overview of income types and country codes
- a walkthrough of employment conditions and cessation
- a discussion of disaggregation of gross payments.

Register for [Single Touch Payroll Phase 2 Webinar Series - #2](#)

The third webinar will be held from 1.00–2.30pm AEST on Friday 22 October and includes:

- further discussion on disaggregation of gross payments
- an overview of paid leave
- an overview of allowances.

Register for [Single Touch Payroll Phase 2 Webinar Series - #3](#)

- Recordings of the webinars are available [Single Touch Payroll news, events and resources](#)

[Register here](#)



## JobMaker Hiring Credit

Eligible employers have until 31 October 2021 to claim the JobMaker Hiring Credit for new eligible employees hired between 7 April - 6 July 2021. You can receive payments of up to \$200 a week for each eligible employee aged 16-29 or \$100 for each eligible employee aged 30-34.

To claim you need to:

- Register before 6 October 2021 through ATO online services, Online services for business, or through your registered tax or BAS agent.
- Nominate your additional eligible employees by running payroll events through your Single Touch Payroll (STP)-enabled software.
- Claim your payments – enter your headcount and payroll information for the Jobmaker period, and the ATO will calculate your claim amount based on the information you provide.

If you're already participating in the scheme, check you still meet eligibility criteria before claiming. The ATO has resources available to help you claim the JobMaker Hiring Credit, including a guide, a list of key dates and a payment estimator tool.

[Find out more](#)

**Fair Work Ombudsman – Online learning courses**

The Fair Work Ombudsman have developed two online learning courses to help the franchise sector understand their workplace rights and obligations and promote compliance within their networks. This includes educating franchisees about their obligations as employers and franchisors about their responsibilities under workplace laws and accessorial liability provisions.

The [Franchisee Workplace Essentials](#) course:

- explains franchisee obligations as an employer
- outlines the risks of non-compliance
- provides information on the resources and supports available to help them comply with workplace laws

The course [Workplace laws for Franchisors](#):

- explains the franchisor liability provisions
- helps franchisors to identify practical actions they can take to promote compliance in their franchise network

[Find out more](#)

## Fair Work Ombudsman Webinar

You are invited to [register](#) (and share this invitation) for the Fair Work Ombudsman's free webinar for small businesses, including culturally and linguistically diverse small businesses, on **Thursday 28 October 2021** from 5pm to 6pm AEDT.

The webinar will cover workplace obligations including minimum wages, pay slips, record-keeping and the Fair Work Ombudsman's free templates, tools and resources.

[Register today](#)

### Subscribe to our media release list

Keep in the loop of small business and family enterprise news and subscribe to our media release list!

You'll be among the first to receive media releases and alerts from the ASBFEO.

All you need to do is email [media@asbfeo.gov.au](mailto:media@asbfeo.gov.au).

Quick and simple!



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