



Support for small businesses under pressure

Wow – what a month.

Small business owners were forced to dig deep in March. Drawing upon the courage and resilience they have demonstrated in the past year, small businesses were once again facing incredible challenges. Many were impacted by severe flooding in NSW and some had to shut their doors due to the latest snap lockdown in Brisbane.

I know many small businesses across Queensland, especially those in the tourism and hospitality sectors, were eagerly anticipating a busy Easter period and so this period of uncertainty will be difficult. My office is monitoring this unfolding situation closely and will assist where possible.

Meanwhile, flood-affected small businesses will be able to access recovery grants of up to \$50,000 and grants of up to \$75,000 will be available to primary producers. These grants will be co-funded by the Australian and NSW governments. For more information on the grants, contact Service NSW on 13 77 88 between 7am and 7pm.

These seemingly unrelenting pressures have understandably taken a mental health toll on the small business community.

The good news is that help is available to small business owners who need it.

Stressed small business owners can now connect to a new tailored mental health support service by visiting ASBFEO's [My Business Health](#) web portal.

My Business Health has been re-developed to link small business owners in need of support to the *NewAccess for Small Business Owners* program, delivered by Beyond Blue.

NewAccess for Small Business Owners offers free one-on-one telehealth sessions with specially trained mental health coaches providing evidence-based advice on strategies for managing stress.

The program is provided by coaches that have experience in small business. Small business owners participating in this program will be able to talk to someone who understands the challenges of running a small business.

My Business Health is a free online tool offering dedicated holistic support to employers and sole traders. It provides practical tips to help a small business afloat and easy to read information about small business government support measures available. It also links to a range of helpful mental health resources provided by leading mental health organisations.

Small business owners who are struggling to cope with stress are encouraged to reach out for support.

March also saw the culmination of our collaboration with Family Business Australia, with the release of a free online guide to succession planning.

The [Introductory Guide to Family Business Succession Planning](#) provides a step-by-step guide to passing the family business on to the next generation.

Our succession planning guide provides a great starting point for families in business to consider the what, why and how of transitioning the business to the next generation.

The free Introductory Guide to Family Business Succession Planning is available on both the [Family Business Australia](#) and the [Australian Small Business and Family Enterprise Ombudsman's](#) websites.

Finally, it was great to meet with the new Minister for Employment, Workforce, Skills, Small and Family Business the Hon Stuart Robert to talk about supporting small and family businesses and how we can work together to ensure Australia is the best place to start and grow a business.



MEET THE OMBUDSMAN



**Meet the Australian Small Business and Family Enterprise
Ombudsman, Bruce Billson**



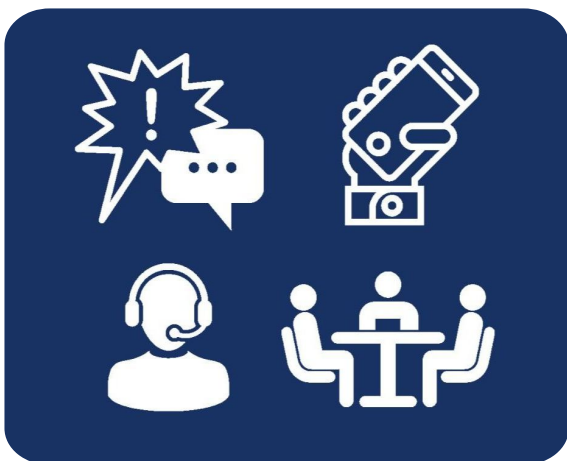
Received help from our office? We want your feedback

An independent review of ASBFEO has begun. The Australian Government reviews ASBFEO's assistance function every four years to make sure it is effective in supporting small businesses and family enterprises.

It will also look at any possible legislative and administrative improvements that could assist ASBFEO to improve its functions. Anyone who has an interest in ASBFEO can participate. [Consultation is open until 30 April 2021.](#)

[Read More](#)

Key monthly statistics from our Assistance team



453 phone calls to the ASBFEO Information Line.

85% of contacts were from small businesses

Payment disputes (**28%**) and contract disputes (**23%**) were the top two types of disputes.

30% of contacts came from NSW, **26%** from QLD and **22%** from VIC.

Assistance case study

Our Assistance Team was approached by an IT business that had developed a software solution to maintain and migrate metadata for a government agency. The contract was terminated early which resulted in a dispute about whether the contract deliverables had been met by the small business.

The small business attempted to resolve the issue directly with the government agency, but was unsuccessful.

The Ombudsman wrote several letters to the two government agencies involved (head contractor and subcontractor). The parties agreed to attend mediation which was conducted in November 2020. While the matter was not resolved at mediation, further negotiations led to a settlement of the dispute after mediation.



The [My Business Health](#) web portal can help you with the challenges of running a small business. Access expert advice and find tips for achieving balance in your busy business world.

[Read More](#)

FLOOD SUPPORT



Affected by the floods?

Contact Service NSW

To connect with a Customer Care specialist, call Service NSW between 7am and 7pm. The Contact Centre hours have been extended to include weekends while communities recover. Information about the Customer Care service is also available in Service NSW Centres. Visit <http://www.service.nsw.gov.au> or phone **13 77 88**.

The ATO is also here to help

Major floods have created challenging conditions across NSW and south-east Queensland, and the ATO understands that family and property are the priority during this difficult time. While tax affairs may not be at top of mind for those affected by the floods, the ATO here to help when the time is right. The ATO have a range of practical support options available, including providing more time to lodge and pay, or reissuing tax documents or records. For more information about support available, visit ato.gov.au/dealing_with_disasters or phone **1800 806 218**.

[Read More](#)



Business interruption insurance claims and COVID-19

If you run a small business, hold business interruption insurance and have been affected by the COVID-19 pandemic, talk to your broker and consider whether your policy covers COVID-19 related losses. If you do not have a broker, speak to your insurer.

There are two 'test cases' currently before Australian courts which should provide greater clarity about whether insurance policies will cover business interruption losses from the COVID-19 pandemic, but this is expected to take some months.

If you think your insurance policy covers COVID-19 related losses, start collecting evidence now to prove your claim and calculate your losses. Collecting the evidence now, while it is still readily available, will help make the claims process easier.

[Read More](#)



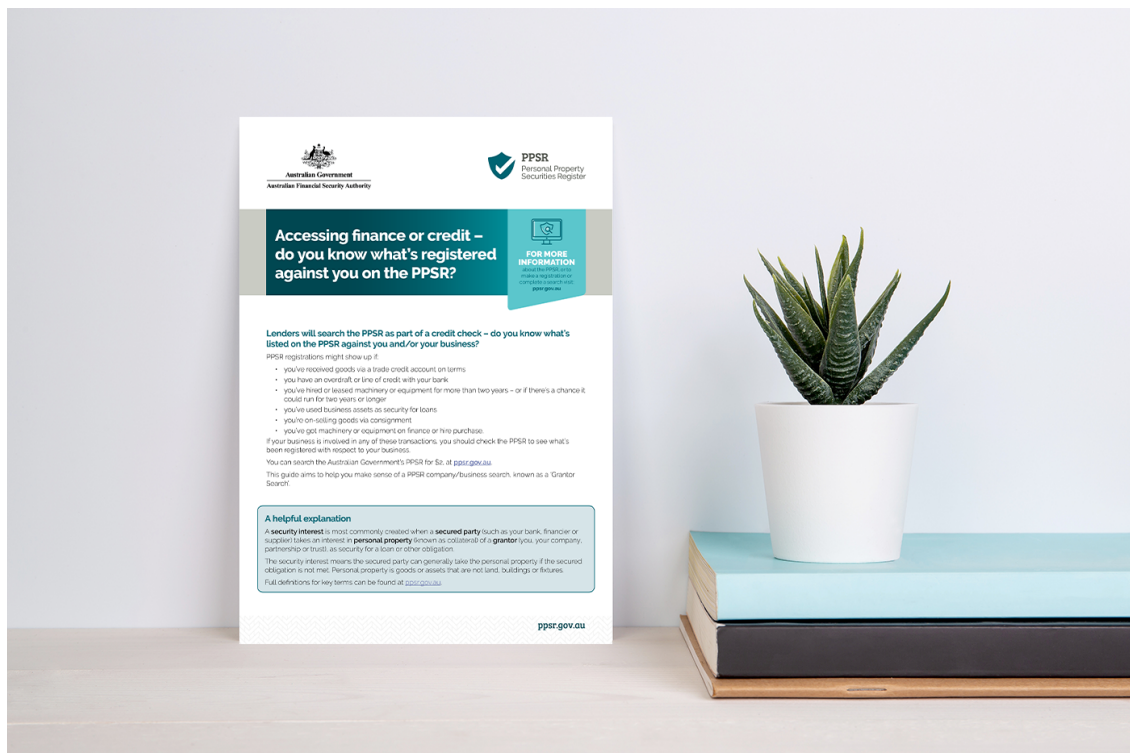
Webcast: COVID-19 - Next Steps for Your Business

What has running a small business looked like during COVID-19? What are your biggest concerns as we move into the next phase? What support and resources are there to help you move forward?

Join the 'COVID-19 – Next Steps for Your Business' webcast on Wednesday 5 May 5pm AEST to have these questions answered.

Fair Work Ombudsman Sandra Parker, [ATO](#) Assistant Commissioner Small Business - Deborah Jenkins, [ACCC](#) Commissioner Mick Keogh, [ASIC](#) Commissioner Danielle Press and [Ombudsman](#) Bruce Bilson will discuss ways their agencies can provide resources and advice to help your business take those next steps.

Don't miss out on this free online event, [register now!](#)



Do you know what's registered against your business on the PPSR?

Are you a business looking to access finance or credit? Lenders will search the Personal Property Securities Register (PPSR) as part of their credit check process for loans and other finance – but do you know what's registered against your business?

PPSR registrations might appear if your business has received goods via trade

credit, has used business assets as security for a loan and more.

The [new guide](#) provides information about how to search for your business on the PPSR, as well as some general definitions of key terms you may notice in your search results.

To read the guide, or access any of other resources for small business, visit ppsr.gov.au/business-resources.

To complete a \$2 organisation grantor search, [click here](#).

[Read More](#)



COVID-19 vaccinations and the workplace

With the COVID-19 vaccination roll out underway, employers may have questions about their workplace rights and obligations. The Fair Work Ombudsman has updated their COVID-19 vaccinations and the workplace page.

[Read More](#)



Nick Minchin appointed as Grocery Code Independent reviewer

On 10 March 2021, the [Government appointed](#) the Hon Nick Minchin AO to help strengthen the dispute resolution process under [the Food and Grocery Code](#). Suppliers must first raise their complaints with the new “Code Arbiters” – who have been appointed by each of the supermarkets and wholesaler to resolve disputes with suppliers, which may include compensation of up to \$5 million.

Suppliers that are dissatisfied with the Code Arbiters’ handling of their complaint can refer the matter to Mr Minchin as the Independent Reviewer. Mr Minchin can investigate complaints to ensure suppliers have received due process, make recommendations and refer alleged breaches of the Code to the ACCC for possible enforcement action.

All complaints will be handled strictly in confidence and suppliers are encouraged to come forward to address unacceptable commercial behaviours in the industry. To contact the Independent Reviewer please send enquires [here](#).

[Read More](#)



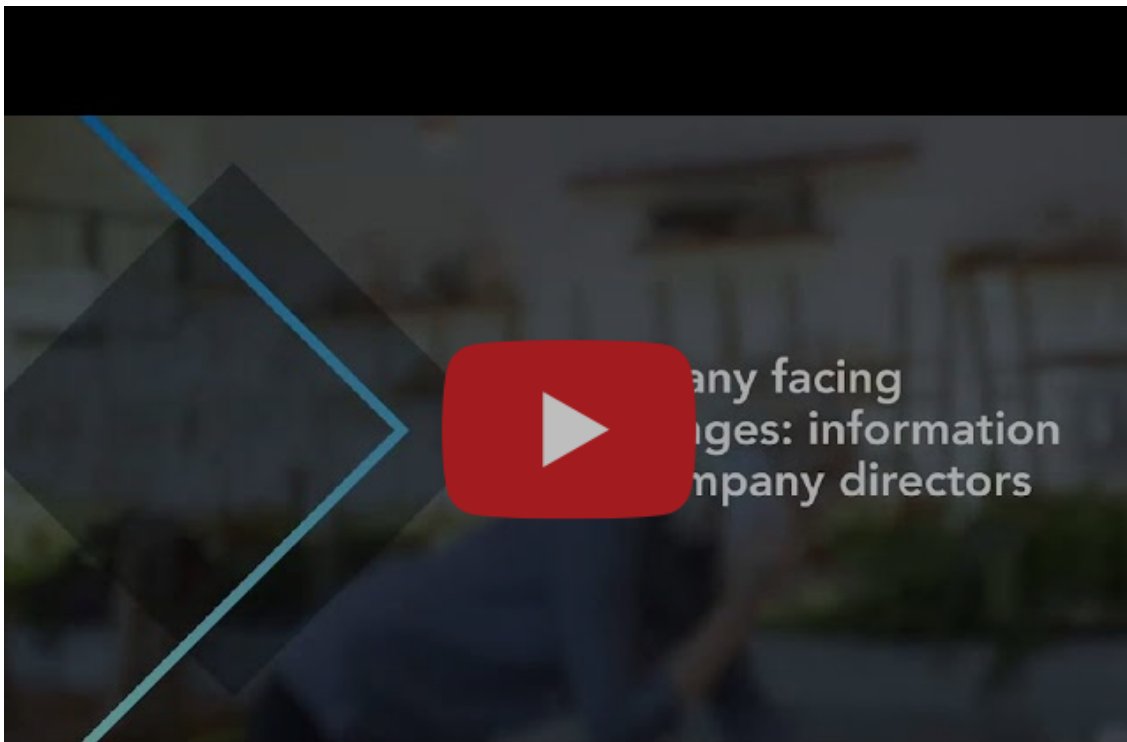
An Introductory Guide to Family Business Succession Planning

Many family business owners hope to pass on their business to the next generation. Family business succession maintains the strong connection between the two most important things in a family business owner's life; their business and their family.

Family Business Australia in collaboration with our office, recently launched *An Introductory Guide to Family Business Succession Planning*.

This introductory guide provides you with a step-by-step guide to help you pass the family business on to the next generation. Explore what pathways are available for family business succession and what you need to consider to maximise your chance of success.

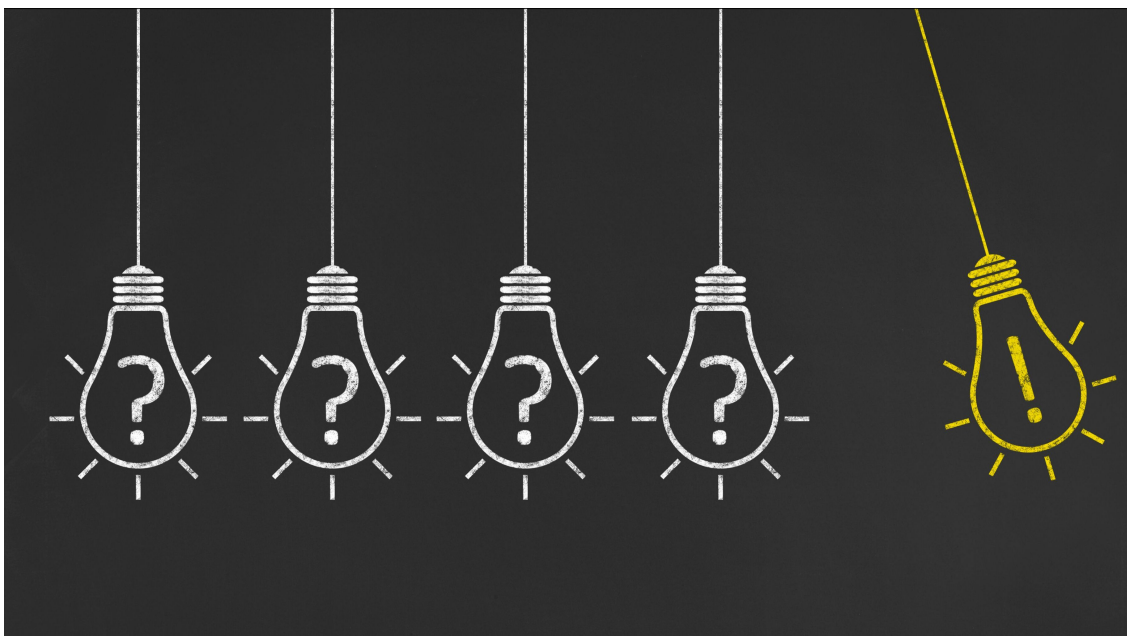
[**Read more**](#)



Company facing challenges: information for company directors

If running your small business is becoming difficult, what should you do? We know that small business owners put their heart and soul into their business. Ultimately, every business owner wants their business to be successful. This video offers some great advice for business directors that are in a tough position.

[Read More](#)



Changes to company tax rates

Are you eligible for the lower company tax rate? Instead of using the full company tax rate of 30%, you may be eligible for a lower company tax rate of 26% for the 2020–21 income year and 25% from the 2021–22 income year onwards if you are a base rate entity.

[Read More](#)



Using your company's money or assets

If you use company money or assets, remember to report and record transactions properly. Find out when you can take money out of your company or use its assets, and the right way to report these transactions and keep proper records.

[Read More](#)

Multi-factor authentication

> Token ✓

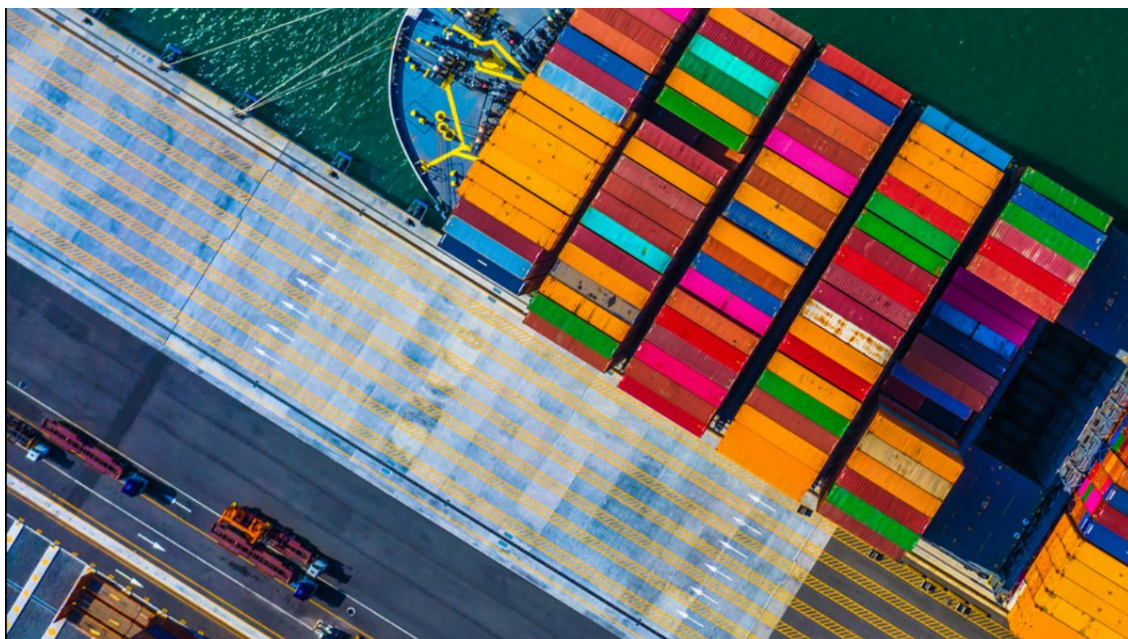
> Pin

> SMS

Do you have multi-factor authentication?

Watch this video to learn more about how you can implement multi-factor authentication to safeguard your information. Act now, stay secure.

[Read More](#)



New Austrade website

Austrade has launched export.business.gov.au, a fully integrated digital service to help Australian businesses grow overseas. Austrade provides data-driven export information, tools and insights to help new exporters and advice about preparing for global growth. It provides more than 3,500 export market profiles allowing

businesses to find, compare and choose markets based on their industry and goods.

[Read More](#)

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.

Quick and simple!

Have a YouTube account? Subscribe to the ASBFEO channel today.



*Copyright © 2020 Australian Small Business and Family Enterprise Ombudsman
All rights reserved.*

Our mailing address is:

info@asbfeo.gov.au