



THE ROAD TO RECOVERY FOR SMALL AND FAMILY BUSINESSES

It is very encouraging to see a new and positive outlook for many businesses as lockdowns are coming to an end, and we are looking forward to seeing business confidence resume with a blockbuster end to 2021. We will continue to encourage consumers to 'go local first' and support their small local and family businesses as they revitalise their businesses and their communities.

It is vitally important though for more clarity to be provided for small businesses around reopening rules, what businesses can and can't expect from their staff and their customers, and what they need to do to support their community and operate safely. Clear advice and guidance will give small business the confidence to reopen and start trading and rebuild their business operations.

There is still a case for ongoing support, and I am pleased to see federal, state and in some cases local government support for small and family businesses continuing. We will need to see this especially in the areas of travel and the visitor economy as our borders reopen. We want to see mass attendance at events and festivals, and the focus of governments should be to get these types of activities off the ground.

My Office is continuing to drive a [push for least-cost routing](#) to be rolled out to small and family businesses by the banks, and I call for more decisive action urgently, to support their recovery.

Discretionary Mutual Fund Review Interim Report - still time to submit feedback

On 20 October we released the [Show Must Go On interim report and overview](#) which explores whether a Discretionary Mutual Fund (DMF) can be a durable solution for the insurance crisis facing the leisure, recreation and amusement sector. The report discusses required legislative reform by states and territories to ensure it is 'fit for purpose' and highlights the need for a DMF to be recognised and accepted as a suitable solution by councils and showground managers.

We've called for submissions so we can further understand any issues before we release a final report to government. We're seeking thoughts and observations from small business and family enterprise owners in the sector, to test our thinking so that we can map a path forward and problem solve effectively for this important sector of our economy.

Submissions close on 3 November and we would love to hear from those in the sector. Submissions should be sent to: inquiries@asbfeo.gov.au

Women-owned, women-led (WOWL) businesses survey

In follow up to the [women-owned and women-led businesses survey](#) that we opened last month, during November the team will be conducting a detailed analysis of the findings and looking at initial thoughts around addressing some of the barriers that are raised.

What we can already see from survey responses is a general recognition that opportunities do exist to grow such businesses in Australia, but some of the challenges female entrepreneurs are facing include access to finance, access to Commonwealth procurement opportunities and ongoing issues around COVID and juggling home schooling and careers.

There was a tremendous response to the survey, and with more than 600 responses received, it is clear there is an appetite to engage and be heard. We thank all respondents who took the time to share their voice.

We can't guarantee any business will be a success, but what we can do is examine current settings and seek to identify and advocate for improvements that can be put in place to key policies and support that can be helpful in tackling and removing the barriers to success and making more of the opportunities.

One of my jobs is to support and encourage these existing businesses that are owned and led by women and inspire others to take up that entrepreneurial spirit. So, watch this space and we'll report more on the findings of the survey in due course.

Scams Awareness Week

From 8 to 12 November, it is Scams Awareness Week in Australia. So, in keeping with this year's theme - "Let's talk about Scams". A range of [organisations](#) including the ACCC, Scamwatch and the Australian Cyber Security Centre are joining forces to provide consumers and businesses with practical tips and advice on what to do to protect themselves from becoming the target or victim of a scammer.

One thing is for certain, scammers do not discriminate – we can all be victims.

It is critical that awareness of some common scams be brought to the attention of the small and family businesses to mitigate their risk. One such scam is called 'business email compromise', where the business may have their systems accessed by a criminal. Scammers then impersonate the business and contact their customers to provide "updated" payment details. These customers then, may unknowingly make payments to the account controlled by the scammer. When this happens, it's often very difficult for victims to get their money back.

When you are paying someone follow these simple steps:

- For a new supplier, ask them directly for their BPay biller code, PayID, or ask to use e-invoicing.
- For existing suppliers, only use the payment details stored in your records or system that you have confirmed in the past.
- If you get a request to change payment details, call the supplier directly using the number from your records or the number from their website to verify the new details.

When you ask your customers for payment, ask them to pay using your PayID or BPay biller code wherever possible. This can help to make sure your customers are paying into only your account and avoiding these scams.

Finally, another way to protect your digital business online, is to turn on multi-factor authentication to protect your email account. This provides an extra layer of security to your email account to prevent unauthorised access. Visit cyber.gov.au/mfa for more information, and more ways to protect your business.



Small Business Month
1 - 31 March 2022

smallbusinessmonth.nsw.gov.au

Together we can rebuild, recharge



GRANTS AVAILABLE NOW FOR NSW SMALL BUSINESS MONTH 2022 EVENTS

Grants of \$2,500 for local councils and \$3,500 for chambers of commerce, industry associations and not-for-profit groups are available to help them organise events for the fifth NSW Small Business Month in March 2022.

Organisations can also support small businesses as a collaboration partner.

Small Business Month is a unique opportunity to help the State's hardworking small business owners by offering events that teach them new skills, inspire them with new ideas and connect them with their fellow entrepreneurs.

The theme of the March 2022 Small Business Month is 'Rebuild, Recharge, Renew', which reflects the NSW Government's determination to help small businesses recover from recent challenges and build a brighter, stronger future.

Applications for event grants open on 1 November, and must be submitted by 10 December with organisations encouraged to get online, review the grant guidelines and start preparing applications now.

The events must adhere to the relevant NSW Health advice, including having a COVID-safety plan, registration of all attendees, limiting the number of people in the venue, requiring attendees to remain seated and hand sanitiser at all events.

For more information visit: smallbusinessmonth.nsw.gov.au

Find out more



Support your local small business

Small businesses are the heartbeat of Australian communities, employing millions of people and paying wages to nearly half of Australian's workforce. But they have taken a hit during the pandemic and need our help to get back on their feet.

The GO LOCAL FIRST campaign is about encouraging every Australian to back small business by purchasing good or services by purchasing goods or services from them either in person or online. Support your community by buying local!

[Find out more](#)



New resources to help small business tender for NSW government work

Small businesses across NSW can now access free online training and an informative guide to help them become “tender ready” and bid for NSW Government contracts.

The NSW Small Business Commission has collaborated with TAFE NSW to launch online training as well as a written guide to help small businesses understand and navigate the tendering and contract processes involved in working with the NSW Government.

The launch is the first major milestone in the four-year \$5 million tender support program being delivered by the Commission, part of the NSW Government’s commitment to sourcing more goods and services from NSW small businesses.

NSW Small Business Commissioner Chris Lamont said small businesses should take advantage of the Government’s commitment to source more goods and services from them and the availability of the free training resources.

“These new resources have been designed to help small businesses meet tender process requirements and more successfully compete for contracts,” Mr Lamont said.

The NSW Government spends about \$40 billion each year on procurement of goods, services and construction, with nearly half of that amount going to small and medium businesses.

Help with the tendering process

Tendering for Government work can be daunting for small businesses. The new resources will help them gain the knowledge, skills and confidence to not only tender for Government work but also assist in tendering for private sector contracts.

The online training program, *Selling to the NSW Government*, comprises four modules that help small businesses prepare for and navigate the four major stages of the tendering and contract processes:

- Getting Business Ready
- Finding Opportunities
- Selling to Government
- Successful Supplying

The training is complemented by a new publication, *Selling to the NSW Government: A Guide for Small Business*, a 45-page guide to becoming a Government supplier, which also includes templates for key tendering documents, such as a business’s capability statement and referee report.

The development of the resources was informed by a survey of small businesses, which identified their key pain points in tendering for Government

work and what information and assistance was most useful in helping businesses lift their capabilities and compete effectively.

The Commission's tender support program aligns with the NSW Government's refreshed [Small and Medium Enterprise \(SME\) and Regional Procurement Policy](#), which allows Government agencies to buy goods and services directly from an SME for all procurements up to \$150,000.

The training modules and the guide can be accessed via the NSW Small Business Commission [Selling to the NSW Government](#) digital page.

[Find out more](#)



Cyber Security Skills Partnership Innovation Fund Round 2 now open

The Department of Industry, Science, Energy and Resources is accepting applications for the second round of the Cyber Security Skills Partnership Innovation Fund.

A total of \$60 million is available to support innovative projects to increase the quantity and quality of the cyber security workforce. Successful applicants will receive grants from \$250,000 to \$3 million.

Applications will be accepted until 5.00 PM AEST on 6 December 2021. For Round 2, the department is particularly interested in projects that will boost the participation of:

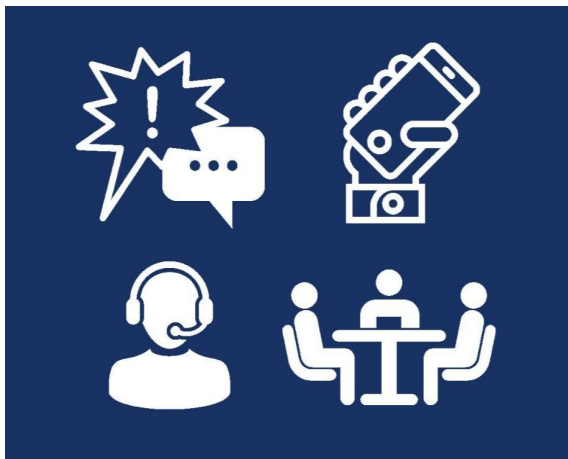
- women
- Indigenous Australians
- people based in regional and remote areas
- people with neurodiverse backgrounds.

The fund also aims to improve collaboration between industry and the education sector to attract, train and place cyber security talents into businesses. We encourage applicants who are able to find innovative or new ways to improve cyber security skills to apply.

The Cyber Security Skills Partnership Innovation Fund forms part of the Cyber Security National Workforce Growth Program, a key component of Australia's Cyber Security Strategy 2020. The government committed an additional \$43.8 million to the program in the 2021–22 Budget. The government's investment in the cyber security workforce will boost cyber defences and protect Australia's growing digital economy.

[Find out more](#)

Key monthly statistics from our Assistance team



438 phone calls to the ASBFEO Information Line.

80% of contacts were from small businesses

Payment disputes (**29%**) and contract disputes (**23%**) were the top two types of disputes.

32% of contacts came from NSW, **26%** from QLD and **22%** from VIC.

Assistance win

A travel agent business had her Facebook page access disabled and had been trying to have the issue rectified since June. We were able to assist to have access reinstated and this time Facebook were able to give a bit more information about what had happened and how to prevent future occurrences.

The businesses Facebook access was restricted as an automated reaction to some suspicious engagement with her page. Once the team verified that our small business was not the source and that the page itself was benign, her access was reinstated.



Accessing support for you and your business

If you're having difficulty meeting your tax and super obligations, contact your registered tax professional or the ATO for help. It's also important to look after your mental health. Check out NewAccess, a free and confidential mental health coaching program developed by Beyond Blue for small business owners.

Find out more at ato.gov.au/smallbizmentalhealth

Find out more



Find out how
and when to lodge

ato.gov.au/sbtaxreturns

DE-9486

Lodging a return for your business?

As a business, what you need to report and how you lodge your annual tax return depends on your business structure. Remember to lodge on time even if you can't pay, because it will give you certainty of your tax position and let you know if you need support.

Find out more at ato.gov.au/SBtaxreturns

Find out more





Extra super step when hiring new employees

From 1 November, if you have new employees start and they don't choose a specific super fund, you may need to request their 'stapled super fund' details from the ATO. A stapled super fund is an existing account which is linked, or 'stapled' to an individual employee, so it follows them as they change jobs. This change aims to reduce the number of additional super accounts opened each time they start a new job. You'll be able to request stapled super fund details for new employees using Online services for business.

For more information visit ato.gov.au/stapledsuperfund

Watch the webcast



Things that seem
the same but aren't

**myGovID and myGov may sound similar, but
they are different!**

👉 First, use the myGovID app to prove who you are

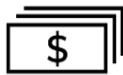
👉 Then use your myGovID to securely sign in to myGov

🔒 Go to <https://www.mygovid.gov.au/mygov> for more info!

Find out more



We help everyone in Australia follow the laws that make all workplaces equal and fair.



Pay & wages

- Check or calculate pay
- Current minimum wage
- Paying wages

Learn more →



Leave

- Check or calculate leave
- Annual leave
- Sick leave
- Compassionate leave

Learn more →



Starting employment

- Types of employees
- Before starting work
- Probation
- Hiring employees

Learn more →

Fair Work Ombudsman - New website is live

The Fair Work Ombudsman (FWO) launched their new website. With an updated design and structure, it's now easier to find the information and advice you need, anytime, and on any device.

The new look fairwork.gov.au was created based on customer feedback, research and best practise, and includes:

- re-organised information and resources into clearer, simpler pathways
- 2 new sections on [starting employment](#) and [employment conditions](#).

The content and functionality of most tools and resources are unchanged, including the [Pay and Conditions Tool](#).

If you use [My account](#), you'll notice it looks a little different too, but with the same functionality as before. There will be some further changes to My account and you can [subscribe to emails](#) to keep updated.

Employer Advisory Service



Fair Work Ombudsman - Tailored Advice for Small Business Employers

The FWO's new [Employer Advisory Service](#) provides eligible small businesses with written advice on pay and entitlements under awards, agreements and the National Employment Standards.

Advisers have been assisting small business employers with enquiries on a range of topics, including award coverage, employing new staff and hiring apprentices.

Read more about the [Employer Advisory Service](#) and how to access it.



Fair Work Ombudsman – Annual Wage Review

Minimum wages in 21 awards are increasing from 1 November. You can access the pay rates from FWO's [Pay Calculator](#) and [Pay guides](#).

Following the [Annual Wage Review 2021](#), the Fair Work Commission announced a 2.5% increase to the national minimum wage and all award wages. The increase to award wages has happened in 3 stages, with the final stage coming into effect on 1 November.

- **1 July 2021** - most awards increased from the first full pay period on or after 1 July 2021
- **1 September 2021** - the increase for the Retail Award started from the first full pay period on or after 1 September 2021
- **1 November 2021** - 21 awards increase from the first full pay period on or after 1 November 2021.

For more information, including a list of awards increasing from 1 November, please visit: [Annual Wage Review 2021](#)

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!



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

Our mailing address is:

info@asbfeo.gov.au