













Sweet Easter predicted for small and family businesses

As we look ahead to the month of April, there are promising signs for small and family businesses.

This Easter holiday season will be the first in two years with freedom of movement and no trading restrictions to contend with.

Consumers are expected to spend a record \$9 billion on everything from longoverdue family getaways to seafood, chocolate and hot cross buns.

While the small and family business community gear up for the predicted holiday rush, we understand it can also be a stressful time for business owners. Particularly for those navigating their way through ongoing supply chain constraints, challenges accessing much-needed staff, delivery delays and heightened customer expectations.

My office is actively encouraging shoppers to be kindly customers – patient and understanding – and to consciously spend with small and family businesses.

Business Boost

It has been inspiring to see a growing number of small and family businesses using internet and mobile technologies over recent years. There is no doubt that deeper digital engagement has been the saviour for many small and family businesses throughout the pandemic.

In that light, it was my pleasure to join <u>Buy From The Bush</u> Founder Grace Brennan and Meta's Mia Garlick (pictured) in Dubbo for a Boost with Facebook session in late March. It was great to meet with regional and rural small and family businesses interested in harnessing the power of social media to access new customers, enter into new markets and grow their business!

Natural Disaster Preparedness and Resilience Inquiry

While we have high hopes for a prosperous Easter holiday period, our heart breaks for those small and family businesses in northern NSW and south-east Queensland, who are once again in the midst of flooding, just weeks after the last deluge.

Massive clean-up efforts will get underway over the coming days and weeks, with a lengthy and hard-going recovery to follow.

The distressing scenes of townships under water were front-of-mind as we completed our <u>Small Business Natural Disaster Preparedness and Resilience Inquiry</u> in March.

Our Inquiry has been handed to the Minister for Employment, Workforce, Skills, Small and Family Business, the Hon Stuart Robert MP.

The primary focus of our inquiry was to examine and make recommendations to improve education and engagement programs to best target and assist small businesses in preparing for natural disasters such as floods, bushfires and drought.

As natural disasters occur more frequently and with increased severity, small businesses could be greatly assisted by improved education and engagement programs to help them prepare accordingly.

The recommendations in our Inquiry were designed to provide much-needed support to the small business community in preparing for natural disasters and boosting their resilience.

Budget 2022-23

My office has welcomed the 2022-23 Budget and the support measures directed to Australian small and family businesses. A number of new, extended and enhanced measures have been announced to support the central role of small and family businesses in driving employment and economic growth. To find out more on what the Budget means for your small business you can read our full breakdown here.



Assistance win

A small business owner was not able to meet the criteria for a JobKeeper application as due to the December 2019 fires, their business was not in operation on 1 March 2020. The small business owner was initially reluctant to engage with our process, and did not have the appropriate paperwork for their business also due to the fires.

The Ombudsman's office wrote to the ATO Coronavirus Economic Response Package (CERP) team with the request to consider the small business eligible for JobKeeper, providing reasons for the small business not submitting an application for JobKeeper requesting that special consideration be given to the small business's exceptional circumstances.

We were able to provide evidence the business was in operation on 1 March 2020 in the form of bank statements submitted by the owner, as the owner was purchasing new stock with the intention to recommence trading. The small business owner was then granted original JobKeeper.



AFSA's campaign to support small-medium enterprises

Is your business experiencing financial difficulty? It's important to face the situation as early as possible. The Australian Financial Security Authority (AFSA) has launched a campaign and a dedicated page for small and medium enterprises that may have financial troubles, particularly due to the COVID-19 pandemic.

The page includes important information such as:

- what steps to take when experiencing financial difficulty
- different options available such as bankruptcy, debt agreements, temporary debt protection (TDP) and personal insolvency agreements (PIA)
- restrictions and impacts on business when entering bankruptcy
- the importance of seeking trusted advice early from professionals like accountants, business advisors and insolvency practitioners.

AFSA have also provided links to external websites that provide free, independent and confidential resources and services to small businesses experiencing financial difficulty.

Visit AFSA's website for more information



Easy Read Banking Guides

<u>Australian Banking Association</u> has created Easy Read Banking Guides to help distil the complexity of banking into simple communication in important areas.

The guides include step-by-step instructions, images, and present understandable and concise information in an easy-to-read layout.

The resources are available to be used by individuals, community organisations, local councils and more.

Access the guides here



Act Now Stay Secure

Small businesses are especially vulnerable to cyber attacks as they often lack the resources or expertise to properly defend themselves. A cyber attack can have devastating consequences. Take action now and educate yourself and protect your business with the ACSC's Small Business Guide.

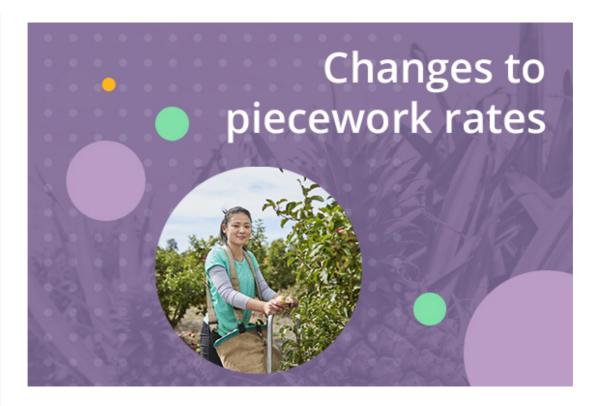
Check out the guide here



elnvoicing

elnvoicing is here! No more manual data entry and chasing missing information or lost invoices. With elnvoicing you can automatically send and receive invoices through your accounting software. This will save you time, money, and stress.

Find out how to get started with elnvoicing



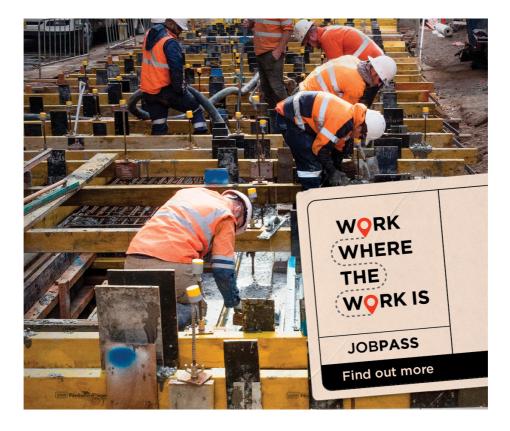
Changes to the Horticulture Award

Are you working in the horticulture industry?

From 28 April 2022, new piece rate rules apply in the Horticulture Award, including new record-keeping requirements. All workers paid a piece rate will be guaranteed a minimum amount for the hours they work each day.

The Fair Work Ombudsman has information for growers, employers and employees about their rights, responsibilities, and entitlements.

Find out more



JobPass

JobPass makes it easier for skilled workers including electricians, architects and real estate agents to work where the work is.

It means that more work licences and registrations are now automatically recognised interstate, without delays, additional fees and lengthy paperwork.

This is good for workers and people who need work done.

Find out more about JobPass



Director ID

If you're a director of a company, registered Australian body, registered foreign company or Aboriginal and Torres Strait Islander corporation you need a director identification number (director ID).

When people must apply depends on when they became a director for the first time:

- New directors appointed for the first time between 1 November 2021 and 4 April 2022 must apply within 28 days of their appointment.
- From 5 April 2022, intending new directors must apply before being appointed.
- Existing directors appointed before 1 November 2021 have until 30 November 2022 to apply.

Find out more



Everything you need to start something big

When running a business, no two days are the same. You're busy balancing projects, people and things can change pretty quickly. In some instances, you may not be 100% sure where to even start when it comes to certain details.

If you run a business in Australia there is no doubt you've stopped by Officeworks to pick up some supplies. But Officeworks is more than just a stationery go-to, offering retail essentials like <u>POS solutions or protective screens</u>, to <u>IT support, and support to teams looking to create an inspiring and productive space to work.</u>

Located around the country, there is a team of Officeworks business specialists who collaborate with business owners to make the running of their day-to-day easier. We've collated a list of some of the most popular services available to help businesses like yours operate with ease and it all starts with the <u>Business Hub</u>.

Read the full article from the Australian Retailers Association

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info@asbfeo.gov.au