



ABUNDANCE OF CAUTION EXTENDS COVID IMPACTS

2022 is off to a patchy start – with those small and family businesses well suited and adapted to pandemic constraints powering forward, those reliant on foot-traffic, dependable supply-chains, team availability, predictable movement opportunities and person-to-person interactions are still facing heavy headwinds.

One thing shared across all small and family businesses, business owners and leaders is that they are exhausted and fatigued. Proprietors are adding even more working hours to the significant responsibilities of business ownership to plug team gaps and attend to additional pandemic-inspired demands.

Many small and family businesses are navigating a range of challenges as they work to keep their doors open and their employees and customers safe as we learn to live with Covid. Rather than prescriptive health orders, an abundance of caution and care towards others and concern for the wellbeing of customers and colleagues alike is producing business challenges and consequences that are harder to predict and more varied than 'hard lockdown' rules.

Those challenges of having staff in isolation and needing to navigate differing rules and impacts of supply chain disruptions, have added to a sharp dip in consumer confidence, pronounced over the festive season in a way not seen in decades. While January is typically a time of upbeat sentiment – economists believe consumers have been spooked

by rising Omicron cases across Australia.

The data is reflecting what some sectors describe as a repeat of near-lockdown conditions and this accords with what impacted small and family businesses are telling us they are experiencing. Businesses reporting more encouraging conditions and optimism about the year ahead want to know skills, supplies and finance will be available to support their growth and ambition.

I have been very pleased to bring together ministers and government agencies to hear first-hand from small business representative organisations about what they are experiencing, what they need to be able to continue powering the recovery and what policy settings will be most helpful.

Critical Industries Supply Chain Forum

My office has been co-facilitating regular Critical Industries Supply Chain Forum meetings, where a range of practical solutions to the issues small businesses are facing have been up for discussion. Businesses have been vocal in calling for nationally-consistent requirements across states and territories – particularly for those businesses in critical supply chains in relation to testing and isolation.

Recent changes to testing and isolation rules have been welcomed, with participants recognising that these rules will continue to evolve and be recalibrated for smaller workplaces, with advocates urging broader industry application. Participants are united in urging policy makers to understand the interconnectedness and co-dependencies of supply chains and seek to preserve and support workforce availability.

Clear communication was called for to ensure smaller employers understand and can implement what their obligations are, including clarity over OH&S requirements. Industry associations have a key role to play here in keeping their members up to date with relevant state guidelines. Of course, a nationally consistent unified approach to testing and isolation is preferred.

Affordable and timely access to rapid antigen tests has been very challenging for smaller workplaces, without the capacity to stockpile. While recent rule changes have helped reduce pressure on available stocks, measures to ensure smaller employers can obtain rapid antigen tests so they can comply with testing and isolation rules and to protect the workforce and community have been called for. Smaller workplaces need to be able to access the tools that policy makers deem are central to their ongoing viable operations. This engagement will continue as the virus evolves, along with the implications for the small business community and will no doubt require a revisiting and recalibration of solutions and support.

I have been encouraged by the Australian Government's interest in hearing the views of small business and the receptiveness of ministers and senior officials to collecting this valuable field evidence.

Policy Forums

The very positive policy forum hosted with the Minister for Small & Family Business, the Hon Stuart Robert, late last year has been welcomed by participating small business industry associations. It was followed by a separate forum with the Opposition, jointly

hosted with Deputy Leader Hon. Richard Marles MP. These meetings provide an excellent opportunity to raise pressing problems and creative solutions with policy makers aimed at improving our current small business environment.

Mental Health Support

These additional pandemic-related pressures on small business have taken a heavy toll on mental health and wellbeing. That's why I commended the Australian Government's commitment to renew funding for a critical mental health program tailored to small business owners.

An additional \$4.6 million in funding will ensure Beyond Blue's New Access for Small Business Owners program can expand and continue to assist small business owners who need mental health support. It is vital that small business owners reach out for help if they are not coping. Small business owners who look after their mental health, can also help their business.

More information about the NewAccess for Small Business Owners program is available by calling 1300 945 301 or on the Beyond Blue website.

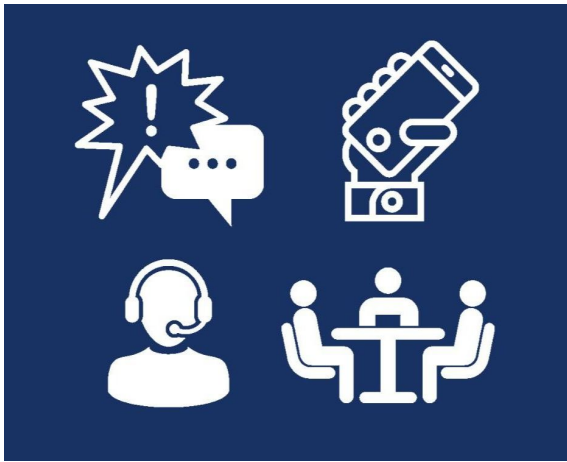
Small Business Natural Disaster Preparedness and Resilience Inquiry

Finally, my office has launched an inquiry into small business natural disaster preparedness and resilience. The inquiry, referred to my office by Minister for Employment, Workforce, Skills, Small and Family Business, the Hon Stuart Robert MP, will examine and make recommendations to improve education and engagement programs to best target and assist small businesses in preparing for natural disasters such as fires, floods and drought.

Over the coming weeks we will be seeking feedback from the small business community in relation to this body of work. Details of the inquiry can be found [here](#).

Despite the tight timelines, our aim is to consult and collaborate effectively to draw out well considered and thought-leading recommendations to Government. This inquiry approach carries forward the stakeholder engagement and public policy analysis evident in formulating our support for a Discretionary Mutual Fund model as the best path forward for addressing the insurance crisis, that has earned such a positive response.

Key monthly statistics from our Assistance team



426 phone calls to the ASBFEO Information Line.

74% of contacts were from small businesses.

Payment disputes (**26%**) were the main type of dispute, followed by contract disputes (**20%**).

28% of contacts came from NSW, **22%** from QLD and **27%** from VIC.

Assistance win

Our Assistance team were able to assist in resolving a franchising matter prior to it progressing to mediation. The franchisee exited the franchise early and a fee for early termination was sought by the franchisor. We were in the process of making arrangements for Alternative Dispute Resolution (ADR) between the parties, however the franchisee decided to accept the franchisor's exit arrangements and was able to arrange a payment plan to pay the early termination fee.



Join our small business webinars

ato.gov.au/sbwebinars

ATO Small Business Webinars

ATO offer free webinars on many topics. There are general topics that suit all small businesses and others that are specific to certain industries or situations. Some webinars are available in Chinese, Arabic and Vietnamese. The webinars are interactive online seminars presented by experienced tax officers. They are live and you can ask questions to help you apply the information to your situation.

In the 60 minute [Using your business money and assets](#) session, you will learn about several options on how to pay yourself and record the use of business money and assets correctly if your business is a company or trust. This webinar will be delivered throughout February. You'll receive a link to the session after you register.

Don't miss out, book now!

Register for ATO's webinars



Cyber Security Assessment Tool upgrades

Are you looking to assess and strengthen your business's cyber security?

Use the Department of Industry, Science and Energy Resources' free Cyber Security Assessment Tool to see what your business is doing well and what you can do to make it more cyber secure. The tool is easy to use. It will ask you a series of questions about how you currently manage cyber security risks in your business. Based on your answers, it will determine your current cyber security maturity level and provide you with a list of recommendations and practical actions you can take to improve. You can download the recommendations as a PDF and track your progress by using the tool again after implementing the recommendations.

Recently, we upgraded the tool. The upgrades include changes and adjustments to the questions, response options and recommendations for businesses that identify as 'non-employing businesses'. Non-employing businesses may include sole proprietorships and partnerships without employees.

We implemented the changes following feedback from businesses stating that some of the questions, options or recommendations in the tool did not cover or were not appropriate for their circumstances. The changes are expected to provide a better experience for non-employing businesses using the tool to assess their business's cyber security.

[Find out more](#)



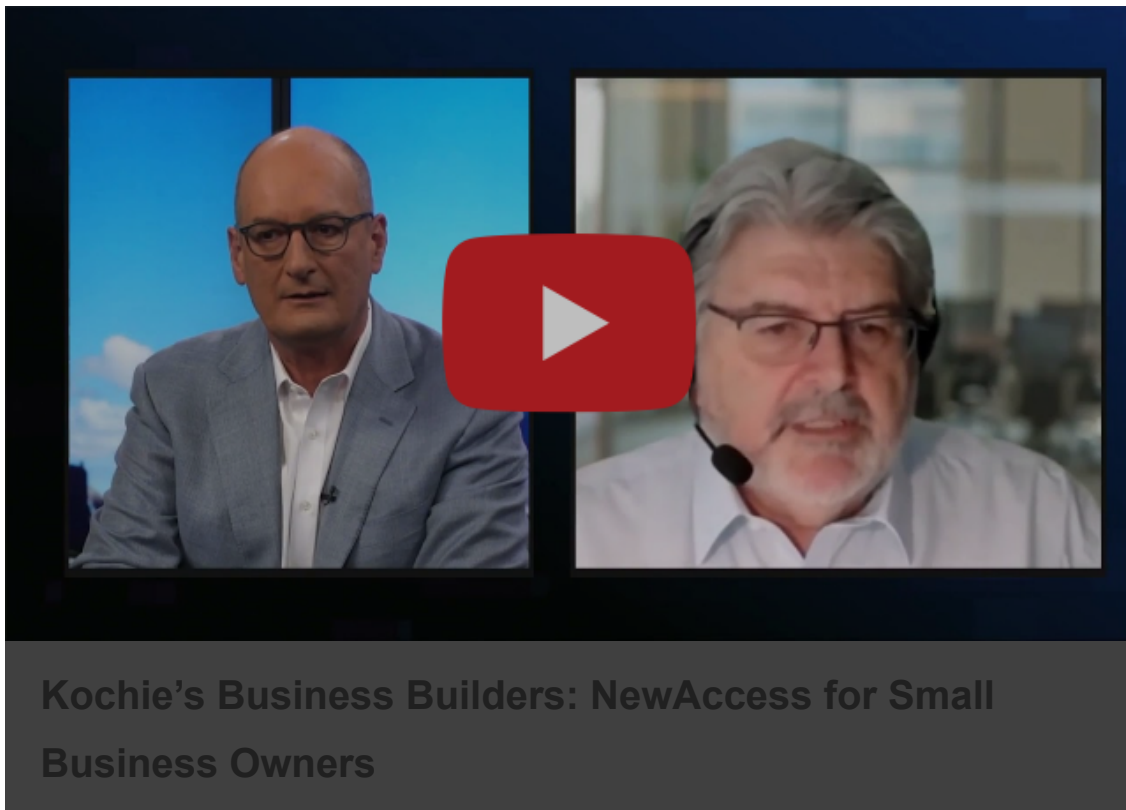
Unite with Other Family-Owned Businesses this March

After a 2 year hiatus, [The Family Business Conference – Asia Pacific](#) is back from 9-11 March 2022, being held at the RACV Royal Pines Resort on the Gold Coast.

Family business members from around Australia will hear and learn from an impressive line-up of Keynote Speakers including Janine Allis (Boost Juice), Andre Eikmeier (Good Empire & Vinomofo), David Valmorbida (Corval Group), and Melanie Cooper and Andrew Cooper (Coopers Brewery) to name just a few!

Click [here](#) for a taster of what Andrew Cooper, sixth-generation family member of Coopers Brewery will be sharing and discussing on stage in March.

[Find out more and secure your place](#)



A Kochie's Business Builders webinar session on supporting small business owners' mental health. The session dives deep into an important discussion around the impact running a small business can have on mental health and wellbeing, and the support that is available for small business owners experiencing challenges. Hosted by David Koch, the panel includes Beyond Blue's CEO, Georgie Harman, Bruce Billson from Australian Small Business and Family Enterprise Ombudsman, and Lawrence Atkinson, a NewAccess for Small Business owners coach.

[Kochie's Business Builders](#) is the brainchild of **David Koch** (Kochie). His mission for Kochie's Business Builders is to support small business owners with simple, easy to apply

information, tools and resources, and help them succeed in both their business and their relationships.

NewAccess for Small Business Owners is a free and confidential mental health coaching program, developed by Beyond Blue to give small business owners, including sole traders the support they need.

NewAccess for Small Business Owners



ATO's Loss Carry Back Tax Offset Tool

Looking to claim the loss carry back tax offset in your company tax return? The ATO's new loss carry back tax offset tool will help you work out if you are eligible to claim the refundable tax offset. It also calculates the maximum amount you can claim if you are eligible and provides a printable report which can be kept for your records. This interactive tool works through the eligibility criteria using a series of simple tick box style questions. If you are eligible, you will then be asked a series of questions to help calculate the maximum amount of LCB tax offset you can choose to claim.

Once you have completed all questions, a report will be provided displaying the labels you need to complete in your company tax return to make your claim. You can print a copy of the report with the results for your records.

Find out more



Create a Mentally Healthy Workplace in 2022

Taking action to create a mentally healthy workplace will help your business be profitable and productive. The NSW Government's Direct Practical Coaching program offers free and tailored support from a qualified coach to help you with any mental health at work topic or prevention action. NSW Businesses (including start-ups, micro-businesses, and small to medium enterprises) with up to 200 employees and not-for-profits of any size are eligible.

Appointments are available right now, and at a time that suits you.

[Book your coaching now](#)

MY BUSINESS HEALTH

My Business Health

Our [My Business Health](#) web portal is an excellent support tool for small business owners and it links with the New Access for Small Business Owners program, while also providing easy-to-read, practical tips on the day-to-day tasks of running a small business.

With so much information available online it can be hard to know where to turn for business support. My Business Health is here to help you navigate the system, to find what you need to face challenges and identify opportunities to grow your business.

Pulling together a range of resources, My Business Health gives you easy access to tools, templates and tips to manage stress and proactively engage with running your business.

We know that good business health supports good mental health, and vice versa. We want to ensure that small business owners have the tools to manage the challenges so they can focus on enjoying their business.

ASBFEO's My Business Health portal

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!



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Our mailing address is:

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