

OMBUDSMAN'S INQUIRY NAVIGATES ROAD TO

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Our Small Business Natural Disaster Preparedness and Resilience Inquiry is well underway, with the final report to be delivered to Minister for Employment, Workforce, Skills, Small and Family Business the Hon Stuart Robert MP, in the coming weeks.

As we finalise work on this inquiry, many small and family businesses have been contending with record-breaking floods, particularly along the east-coast of Australia. In Western Australia there have been bushfires in recent weeks.

This, on top of the challenges faced during the pandemic over the past two years, is another yet another unwelcome headwind for many small businesses, and a potentially devastating blow for some.

Feedback sessions

We've been hearing from small and family businesses impacted by natural disasters over the past few weeks at 38 feedback sessions across five states. Their stories have been inspiring as well as harrowing, with many pointing to valuable insights and lived experiences, and I thank them all for coming along and speaking candidly about their

experiences.

In addition, there were over 2,000 small and family businesses who took the time to complete our online survey and we value and appreciate this contribution. Many have shared excellent ideas about how best the government can support smaller businesses to prepare for, contend with and recover from an unavoidable natural disaster.

As we finalise the Inquiry's final report, we will incorporate these learnings and make recommendations to improve information and engagement programs with the aim of better targeting and assisting small businesses in proactively preparing for natural disasters. We have heard time and time again that local engagement, leadership and decision making, informed by local knowledge and community connectedness, is critical. More often than not, it's the local business communities who are experienced in natural disasters that affect their region, that can best guide and support their business peers.

This local leadership needs more support and access to resources if it is to best assist small business owners who are working to get back on their feet. In many cases, local critical infrastructure isn't fit for purpose in the event of a natural disaster. More can be done to ensure essential infrastructure is 'hardened' to remain intact and functioning.

A recent Deloitte Access Economics report found that 97% of government disaster-related expenditure was used for repairs and recovery while just 3% on disaster-preparation and mitigation.

Our Inquiry will make recommendations about the types of proactive supports that could be targeted to small business and how to achieve the best outcomes from those resources.

Mental Health Support

Given the additional pressures on small businesses, it is understandable that mental health has been raised repeatedly at our feedback sessions. Natural disasters and ongoing pandemic-related challenges such as supply chain disruptions, have taken a heavy toll.

It is vital that small business owners know that support is available and are confident in reaching out if help is needed in maintain mental well-being. Small business owners who look after their mental health, can also help their business.

Beyond Blue's New Access for Small Business Owners is a tailored, evidence-based program, providing free one-on-one resilience coaching sessions to small business owners via telehealth. More information about the NewAccess for Small Business Owners program is available by calling 1300 945 301 or on the Beyond Blue website.



Assistance win

A student tuition small business had its franchise agreement terminated without any notice.

The Ombudsman's office wrote to the franchisor seeking to hold off the termination until the dispute had been discussed at mediation, but the franchisor initially refused.

The Ombudsman then appointed a mediator to conduct a mediation, during which both parties successfully came to an agreed solution.



March is NSW Small Business month

Hundreds of events are now open for registration as part of NSW Small Business Month in March.

The theme for this year's Small Business Month is Rebuild, Recharge, Renew, as event organisers focus on helping small businesses recover from their recent challenges, discover better ways of doing business and achieve greater success.

Local councils, business chambers, government agencies and corporations like Amazon and Google have signed on to help small business by hosting workshops, presentations and networking opportunities.

The events are being held across NSW, both in-person and online, and most events are free.

Browse the events and register your attendance here

I would highly recommend the program to anyone struggling with business stress.

NewAccess for Small Business Owners participant

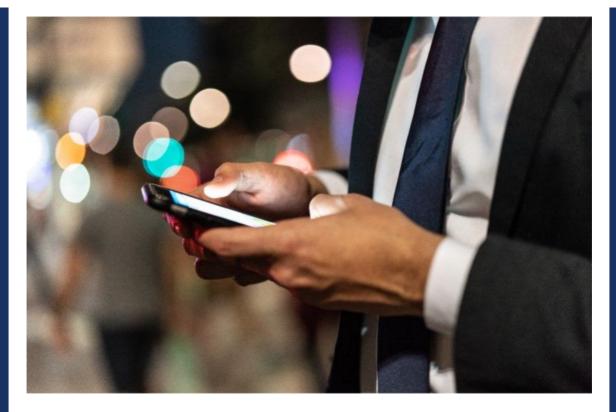


Free and confidential mental health support for small business owners.

NewAccess for Small Business Owners

We are excited to announce that NewAccess for Small Business Owners has received additional funding that will extend the program to December 31, 2022, enabling small business owners to take proactive steps to improve their mental health. This will give the service the capacity to support another 2,565 small business owners.

Read more from Beyond Blue



Have you outsourced your business' digital marketing needs? If so, we'd like to hear from you.

Australian researchers, Dr Karen Sutherland, Dr Jacqueline Burgess, Dr Rory Mulcahy and Professor Meredith Lawley from the University of the Sunshine Coast, are conducting a study on behalf of the Australian Small Business and Family Enterprise Ombudsman (ASBFEO) to explore small business owners' experiences and relationships with digital marketing service providers.

The research team is keen to interview and survey small business owners throughout Australia about their interactions with service providers in the digital marketing industry.

The interview will take 20-30 minutes and you will remain anonymous. Any feedback would greatly assist understanding more about this important topic.

Register your interest in participating



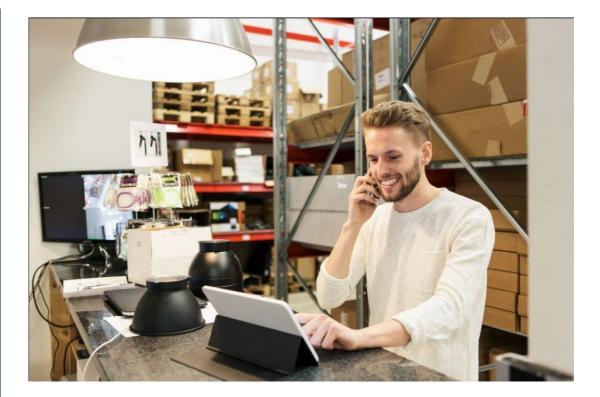
Is your business experiencing financial difficulty?

Don't wait until you are underwater. If you are experiencing financial difficulty – it's important to face the situation as early as possible.

Start by getting a clear understanding of your finances. Speak with your accountant to confirm what debts and assets you have.

The relationship between your personal finances and your business finances can be confusing. It's important to understand your personal liability – this means the debts that you need to pay even if they are under your business name.

Read the full article from AFSA



How digitally prepared is your business?

Is your business ready to thrive, succeed and go digital? The Department of Industry, Science, Energy and Resources have developed the first version of the Digital Readiness Assessment Tool.

The Digital Readiness Assessment Tool was developed to help identify what your business is doing well and where your business can improve when it comes to digital maturity.

To use the tool, you will be asked a series of questions about your business's use of digital tools, channels and data, and how they inform business decisions.

Based on your answers you will receive a report benchmarking your business's digital readiness against other Australian businesses and a list of recommendations to action. The tool will take an average of 10 minutes to complete. We encourage you use the Digital Readiness Assessment Tool at least once a year.

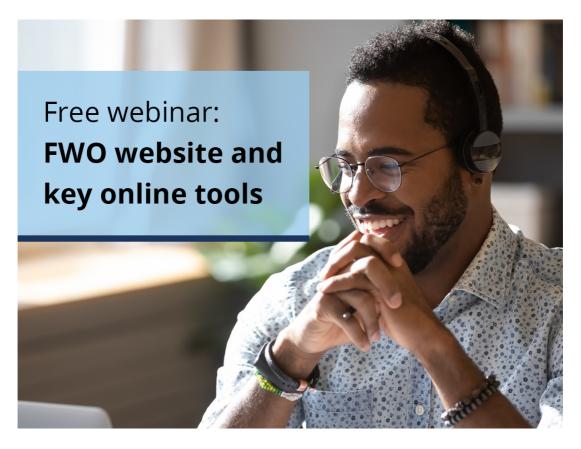
Check out the Digital Readiness Assessment Tool



Retail Therapy Podcast

The Hon Bruce Billson, Australian Small Business and Family Enterprise Ombudsman sat down with Australian Retailers Association CEO Paul Zahra to speak about Bruce's career, how he's championing the sector, the issues that motivate him to keep fuelling the engine room of the economy and some important resources to support small and family businesses with their mental health needs, an area extremely important to Bruce and his team.

Listen here



Upcoming Fair Work website and online tools webinar

Join the team at the Fair Work Ombudsman for a free webinar on the 22 March 2022. They'll be demonstrating how to use their website and show you free online tools to help you find your way in the workplace.

They'll demonstrate how to navigate their website and their dedicated coronavirus subsite, ways to contact them for help and other key online tools including:

- the online My Account customer portal
- Pay and Conditions Tool (to help you calculate wages, leave, notice and redundancy)
- the Online learning centre.

There are two sessions available at 9 am and 6 pm AEDT to suit your schedule.

Register now to book your spot

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