

HERE TO HELP AUSSIE SMALL AND FAMILY BUSINESSES IN DISPUTE

Since being established six years ago, ASBFEO has helped more than 28,000 small businesses across Australia to successfully resolve disputes outside of the costly legal system.

Our approach to dispute resolution is to encourage the parties to work together, to focus on their long term interests and to repair their relationship where they can, so they can get back to their businesses.

We know that once a small business becomes involved in legal proceedings to settle a dispute it can be overwhelming and costly - not to mention it takes time away from running and growing their business. And the money they seek to recover can be eaten up by legal fees.

Our research shows the number one cause of disputes was payment times – with small businesses too often bearing the brunt of larger businesses delaying payment or not paying at all for services completed.

The cases we have helped with have ranged from a florist who had ongoing mechanical issues with a work van, to a photographer who was seeking to recover

numerous outstanding invoices from larger businesses. We help with issues reaching from intellectual property to social media.

Our assistance team can also help small and family businesses in dispute with a government department or agency, including our Tax Concierge which can provide assistance for disputes with the Australian Taxation Office (ATO).

We also provide support for those in disputes that fall under a number of industry Codes including Franchising, Dairy, Horticulture and Oil.

Each case is triaged by a dedicated case manager to determine how ASBFEO can assist them. If there is a more appropriate agency we will refer the small business there. In many cases we can provide options to small businesses on ways they can try and resolve their dispute.

Our aim is to provide options to help achieve timely and low cost resolution.

The initial service we provide small and family business is free and in many cases, disputes are resolved relatively quickly. Where appropriate we may recommend that the parties hire a third party to assist them to resolve the dispute as part of an alternative dispute resolution process.

On ASBFEO's website, there is a free <u>online dispute support tool</u> which can help businesses find the right service to help them resolve their dispute.

Small businesses that need help with resolving a dispute can visit www.asbfeo.gov.au or call the hotline 1300.650.460.

Another important issue I would like to highlight is domain name URL changes. All registered domains in Australia will drop the .com from URLs, making domains shorter e.g. shoes.com.au will be shoes.com.au will be shoes.com.au will be <a href="mailto:shoes.au.

We all know how vital a website is for small businesses so it is crucial to understand this change and make sure you don't miss out on securing the new domain names.

Under the changes, a business has the first option to register both the .com.au and the .au domains by 20 September 2022. If the .au name is not registered by this date then it goes to the open market where anyone can register it.

I urge small business owners and managers to take action <u>before the 20</u>

<u>September</u> deadline to make sure someone else doesn't take your domain name and the business opportunities that come with it.

Key monthly statistics from our Assistance team
416 phone calls to the ASBFEO Information Line
76% of contacts were from small businesses

Payment disputes (37%) were the main type of dispute, followed by contract disputes (19%).

28% of contacts came from New South Wales, 26% from Queensland and 22% from Victoria

Assistance win

The Treasurer of a North Queensland based rifle club was having issues with purchasing enough match grade ammunition for their high-level competition shooting.

The club had applied to become a distributer for a large Australian firearms and weapons supplier, so they could purchase the ammunition directly and resell to club members. Their application was denied because they couldn't provide a financial guarantee.

The Treasurer of the club contacted ASBFEO explaining the importance of an affordable arrangement with the Australian supplier (as the sole importer of this ammunition) to allow the club to have ongoing access. The club expressed concerns that North Queensland was unfairly serviced compared to the major cities.

ASBFEO wrote to the Australian supplier enquiring about alternative ways the club could become a distributer, or alternative ways of sourcing the ammunition. The Australian supplier advised that while further distributors in the area were not required, the club could purchase ammunition directly from Australia's main body for rifle clubs and competition. The supplier also offered to assist in transportation directly to the club and waive fees if they purchased enough ammunition.

ASBFEO has helped the club and Australian supplier by working out an arrangement that benefits them both. As this was an initial consult and did not need to be

escalated – via engagement of a third party to assist them in resolving the dispute as part of an alternative dispute resolution process – this assistance was provided at no cost.



ASBFEO's Quarterly Report

ASBFEO has released its first Quarterly Report for 2022. Highlights of the report include:

- 1,334 contacts were made with requests for assistance from small and family businesses, of which 1,078 were directly related to business disputes
- the highest number of contacts were from New South Wales (28%) and Queensland (28%)
- provided support to small and family businesses affected by and recovering from disasters, including COVID-19 related issues and flooding
- our submissions into policy, inquiries and legislation
- completed an Inquiry into Small Business Natural Disaster Preparedness and Resilience
- other research and analysis on current small and family business policy and legislation.



.au Domain Administration

Shorter, simpler Australian domain names are available with the launch of .au direct. The new namespace is the biggest innovation in Australia's domain landscape in 20 years, providing new options for web and email addresses.

Here's what small businesses need to know:

1. .au direct launched on 24 March 2022

From 24 March 2022, Australians are able to register .au direct domain names for website and email addresses (for example getyour.au).

2. You can register via participating auDA accredited registrars

You are able to apply to license .au direct domain names through auDA accredited registrars. You can find a list of <u>accredited registrars</u> on the auDA website.

3. This is the biggest innovation in .au in more than 20 years

.au direct is the latest innovation in .au, providing a greater choice of trusted .au domain names. The last significant change occurred in 2002, with updates to the com.au namespace to provide more choice of com.au domain names. The changes included allowing people to register dictionary words in com.au for the first time. Like .au direct, the changes opened up more choice for registrants to help meet the evolving needs of Internet users.

"The difference in my headspace now to where it was 6 weeks ago when I started the program is like night and day"

- NewAccess for Small Business Owners participant



Free and confidential mental health support for small business owners.

NewAccess for Small Business Owners

The NewAccess for Small Business Owners Program was developed by Beyond Blue and designed for small business owners and sole traders who are experiencing stress, or are feeling overwhelmed by day-to-day challenges like work, relationships, health or loneliness, and need support on how to manage.

Since launching in March 2021, NewAccess for Small Business Owners has provided practical mental health support for thousands of small business owners and sole traders across Australia. The program has received a positive response and a number of testimonials and reviews from participants touching on their experience with the service, the coaches and the skills and coping strategies they've learnt from the program.

If you are a small business owner and have been feeling stressed or simply not yourself, or perhaps you know a small business owner who could benefit from support right now, NewAccess for Small Business Owners is available now.

Find out more and enquire today



Direct Practical Coaching

The NSW Government has partnered with Transitioning Well to deliver tailored workplace mental health coaching to help your business create a mentally healthy workplace.

Four hours of free coaching is available online or by phone, six days a week from 8am to 6pm.

The service focuses on providing owners and leaders of private businesses with 1 to 200 workers and not-for-profits of any size, hands-on guidance to address any workplace issue impacting mental health such as stress, burnout, change, customer aggression or having difficult conversations.

Register here

Show your support for Queensland small businesses



Queensland SMALL BUSINESS MAY Month 2022

Queensland Small Business Month

May is <u>Queensland Small Business Month</u> (QSBM) - a month dedicated to celebrating and supporting the vital contribution small businesses make to our communities and economy.

There are a variety of events and resources available to help you celebrate, promote, and get involved with QSBM, including:

- · register your own small business event or activity
- attend a QSBM event
- download the QSBM promotional kit
- participate in the *Love your small business* campaign

For more information and resources



TFN/ABN application scams

We're seeing an increase in scams involving fake tax file number (TFN) applications.

These scams tell people they can help them get a TFN for a fee. But instead of delivering this service, these fraudulent websites steal the person's money and personal information.

These scams are often advertised on social media platforms like Facebook, Twitter and Instagram.

Applying for a TFN is free. Find out how you can <u>apply for a TFN</u>.

If you're applying for a TFN through a tax agent, always check they are registered with the <u>Tax Practitioners BoardExternal Link</u>.

The same goes for Australian business number (ABN) applications – never give out your personal information unless you're sure of who you're dealing with.

Latest scam alerts from ATO



Act Now, Stay Secure

Passwords are essential for our digital lives. They protect our email, social media, financial, work and school accounts, and other sensitive personal information. Often, people take shortcuts by using simple passwords and reusing the same password across multiple accounts. This is a sure way to make your private information more accessible to cybercriminals.

If a cybercriminal compromises one account password, such as one of your social media accounts, they will likely try to use that same password for other accounts you have, like online banking.

A password manager helps to solve this problem by securely generating and storing passwords for all of your accounts. With a password manager, you only need to remember one strong master password or passphrase, and the password manager takes care of the rest.

There are many different types of password managers (paid and free), but their quality and security vary. When choosing a password manager, ensure the vendor has a good reputation, strong security like multi-factor authentication, and good privacy features and is maintained with regular security updates.

Learn more



Claiming COVID-19 tests

From 1 July 2021, employees can claim a tax deduction for COVID-19 tests they purchased for work purposes.

To claim a deduction for the cost they incurred for a COVID-19 test, they must have:

- used the test for a work-related purpose
- paid for a qualifying COVID-19 test, such as a PCR or RAT
- paid for the test themselves (that is, their employer didn't provide the test or reimburse them for the cost)
- kept a record to prove they incurred the cost (usually a receipt) and were required to take the test for work purposes.

Employees can only claim the work-related portion of their expense on COVID-19 tests.

Find out more

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