



Australian Government



Australian
Small Business and
Family Enterprise
Ombudsman

Quarterly Report

Q3, 2023 (1 July to 30 September 2023)

Australian Small Business and
Family Enterprise Ombudsman

Message from the Ombudsman



Small and family business owners are increasingly shouldering more risk for less reward as compounding regulations and economic challenges hit businesses and profitability.

Data recently released by my office showed that 43% of small businesses didn't make a profit in the last full year of reporting. And some three-quarters of small business owners are earning less than average total weekly, full-time earnings.

There are no 'rivers of gold' coming to small and family businesses as the competitive landscape is increasingly challenging.

Small businesses right now are exhausted. Their emotional and financial reserves are diminished and there are no sloppy margins to be found anywhere.

Not a day goes by when you don't hear a regulator or a legislator saying: 'Don't get this wrong'. But even big businesses struggle at times to get all things right and there have been numerous cases of really large organisations making mistakes around payment to an employee.

So just imagine how difficult this is for small business owners. A small business isn't a shrink-wrap version of a big corporation. There's no regulatory team or 20 people in the dedicated HR department. There aren't any in-house lawyers, compliance specialists or product safety experts running around.

Yet, expectations and the 'ask' tend to take too little account of the cumulative demands and resource-constrained circumstances of small businesses - which is why we are tirelessly urging and reminding regulators

and the Parliament of the need for right-sized regulation, actionable information and appropriate support for small and family businesses.

These additional obligations, adding to the already big responsibility of owning and running a small business, send a poor message to the next generation of entrepreneurs and our country will be the poorer for it.

Only 8% of small business owners are aged under 30 – that's halved since the 1970s.

Why is the next generation not seeing self-employment and their own enterprise as a pathway for the future? At a time when young people, particularly, look for purpose as well as profit in their lives, isn't self-employment a natural fit?

The risk-reward equation has tipped to a place where it's not as attractive as it should be. The cumulative compliance burden and fear of doing something wrong is having a chilling effect on entrepreneurship.

The tax office has pivoted from its appropriate and helpful posture of 'support and assist' mode during COVID to now having its 'lodge and pay' muscle out with a narrative if you haven't paid your taxes we're coming after you.

Plus, there's a flurry of new industrial relations changes one after another, changes to privacy laws with the removal of the exemption for the small business community, cyber security fears and environmental, social and governance obligations.

“Why is the next generation not seeing self-employment and their own enterprise as a pathway for the future?”

Small businesses don't want to ignore these important areas but need a right-sized, actionable, fit-for-purpose, and efficient approach with appropriate support and guidance.

Message from the Ombudsman

We have been working closely with the Australian Government and regulators urging them to make sure changes are easy to implement for a time-poor small business owner, with clear advice and timelines.

We have continued to be vocal in our concern about the rising number of problems small and family businesses are encountering with digital platform providers. I appeared with our Executive Director, Dr Craig Latham, before the Senate Standing Committee on Economics hearing into the 'Influence of International Digital Platforms'. Here we pointed out to Senators the nightmare in restoring an account that has been shut down after being hacked and the absurdity that after being locked out of your account, you need to access your account to make a complaint.

Again, this is another example where it is crucial that clear, appropriate, and standardised procedures are put in place to enable a timely resolution for small business disputes.

We also welcomed the review of the Payment Times Reporting Act by Dr Craig Emerson, which found there has been no significant improvement by big business to pay their small business customers in a timely way, sadly echoing the woeful performance that we have been calling out.

Two out of five requests for assistance to our office relate to payment times and payment disputes and we agree with Dr Emerson there is 'untapped potential' that can deliver more accessible, accurate and useful information.

Dr Emerson produced a thoughtful road map to get this ambition back on track. One of the recommendations is to 'foster a culture of prompt payment' through an explicit responsibility being given to 'publicise the worst and best payers'.

As the only organisation that has dedicated time and resources to analyse and communicate the economy-wide performance of big business, we have championed a 'good business pays' campaign approach modelled on and informed by the UK experience. We are ideally placed to bring into operation a 'name, proclaim and shame' scheme that drives better payment performance in support of a more effective and reformed Register.

I was pleased to help launch the eInvoicing Hunter Hub on a visit to Newcastle to encourage businesses to adopt this safer and cheaper way to get paid faster.

Finally, during the quarter we released an issues paper for our Inquiry to examine the impact of reforms to Commonwealth Procurement Rules on small business.

Since beginning the Inquiry, many small businesses have told us they feel shut out of the process or they simply find it too hard to navigate. They have low awareness about procurement opportunities unless they are already part of the 'in-crowd' through existing relationships.

We have been taking submissions and consulting widely and look forward to providing the report and recommendations to the Minister for Finance before the end of the year.

We need to do all we can to energise enterprise and put wind in the sails of enterprising men and women.



The Hon. Bruce Billson

Australian Small Business and Family Enterprise Ombudsman

Key Activities

Assistance

- Received 1,758 contacts seeking information and or assistance.
- Helped small and family businesses across a range of payment, contracts, franchising, and digital platform matters.
- Employed a dedicated case manager to help small businesses in 195 payment disputes, an increase from 165 in June quarter 2023.

Advocacy

- Continued advancing the Inquiry into the implementation of the 1 July 2022 changes to the Commonwealth Procurement Rules to understand the affects on small and family businesses who engage in Commonwealth procurement.
- Presented a submission (forthcoming) to the Senate Education and Employment Legislation Committee Inquiry into the Fair Work Legislation Amendment (Closing Loopholes) Bill 2023.
- Presented a submission (forthcoming) to the review of the Franchising Code of Conduct, with policy solutions to strengthen the Franchising Code and regulatory landscape to improve the experience and productivity of small and family businesses in the franchising industry.
- Advanced recommendations to ensure entities facilitating or enabling payments are appropriately regulated by the Reserve Bank of Australia as the primary payment system regulator.

Outreach

- The Ombudsman delivered seven presentations, participated in three webinars, and hosted three roundtables, including the Federal Regulatory Agencies Group and the Small Business Commissioners meeting. Presentations included the eInvoicing Hunter Hub launch in Newcastle and the Tax Summit in Melbourne.
- Promoted the Tax Concierge Service and Assistance function at events attended by small and family businesses, including Gold Coast Business and Jobs Expo, the Tax Summit 2023, AgQuip in Gunnedah, NSW, the Franchising & Business Opportunities Expo and Moreton Bay Business and Jobs Expo.
- Embarked on an e-newsletter and survey platform review, and transitioned to a new provider.
- Released communications and media to ensure small and family businesses engaged with the Commonwealth Procurement Inquiry Issues Paper, including the procurement of translations and engagement with culturally and linguistically diverse audiences.

Small business conditions

The economic environment remains tough for small and family businesses, with slowing growth in demand and ongoing supply pressures including high inflation and ongoing labour shortages, despite the slight ease¹. Growth is slowing in small business finance, with the value of outstanding business loans to small businesses falling 0.4% over the month in July 2023. This is the first monthly fall since January 2023. Nearly half of this small business finance was secured by residential property². This intertwining of personal and business finances poses risks as small business conditions have deteriorated this year.

For example, we received a request for help from a small business owner who feared that they would lose their house. They were not able to meet their repayments as interest rates had increased and were unable to refinance their home as their business was struggling. We provided the small business owner with relevant information.

Receiving timely payments is vital for the survival of small and family businesses. We welcomed the Payment Times Review by Dr Craig Emerson, which was released in September 2023. This review found that there has been no significant improvement by big businesses to pay their small business customers in a timely way. Small businesses continue to seek our help to ensure they receive timely payments.

For example, a small business owner contacted us to help negotiate a reduction in a large business' 14 day standard payment term. This was affecting their business cash flow, forcing the business owner to use their personal funds to keep their business afloat. We referred this case to the relevant state small business commissioner.

Our legislation requires us to respond to requests from small and family businesses without duplicating the functions of other Commonwealth, State or Territory agencies. The legislation provides that we may work cooperatively with other government agencies if it is more convenient and effective to do so and allows us to assist small and family business owners access alternative dispute resolution processes.

Corporate insolvencies are at their highest level in eight years. There were 1,773 corporate insolvencies between 1 July and 31 August 2023. This is the highest level for this period since 2015 (1,869). Corporate insolvencies returned to pre-pandemic levels in 2022–23 (7,942) after subdued activity throughout the COVID-19 pandemic. This momentum has continued.



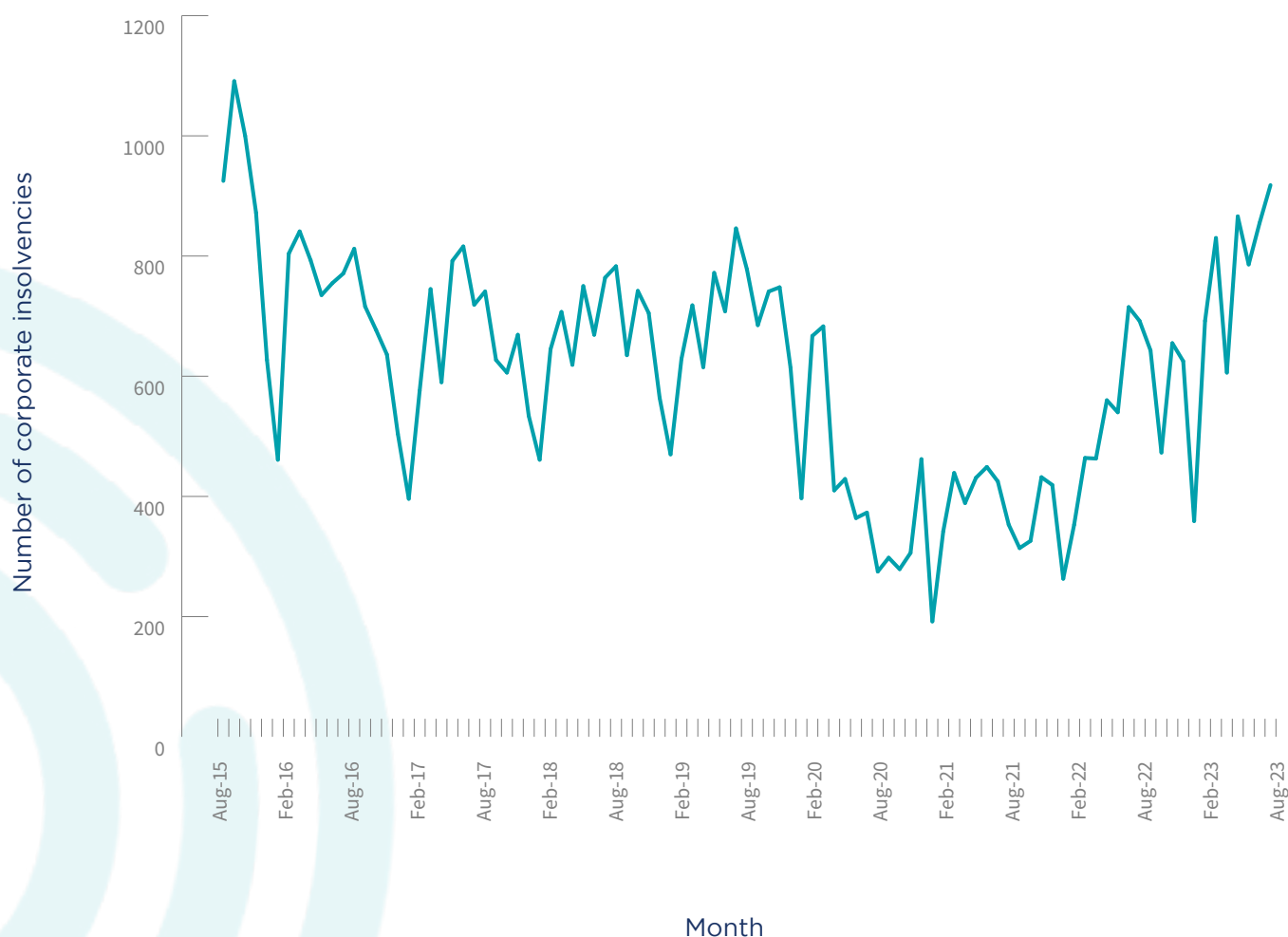
Ombudsman (left) with Sharon Claydon MP, Federal Member for Newcastle at the launch of the eInvoicing Hub in Newcastle.

¹ Source: Reserve Bank of Australia, October 2023, *Statement issued by Michele Bullock, Governor: Monetary Policy Decision*, accessed 5 October 2023.

² Source: Reserve Bank of Australia, September 2023, *Statistical Tables*, Table D14 Lending to business – business finance outstanding by business size and interest rate type, accessed 5 October 2023.

Small business conditions

Chart 1: Corporate insolvencies by month



Source: ASIC, *Australian Insolvency Statistics*, Series 1 (2023), accessed 3 October 2023. August 2023 figures are preliminary.

The main driver of the rise of corporate insolvencies was in the construction industry. There were 603 corporate insolvencies in the construction industry between 1 July and 31 August 2023. This was a 44% increase compared to the same period last year. In both July and August 2023 corporate insolvencies in the construction industry reached record highs since the time series began in July 2013³. Looking at the pipeline of work coming through, conditions are likely to remain tough for some time. The total value of building approved over the month to August 2023 fell 1.1% in trend terms, although it rose 0.5% seasonally adjusted⁴.

Corporate insolvencies can have a ripple effect on other businesses, who unexpectedly become creditors for the insolvent companies (or fear they will be). Small and family business' requests for assistance with insolvencies increased from nine in the June quarter 2023 to 67 during the September quarter 2023. These were predominantly in the construction industry where they involved a range of different insolvent companies. Although these requests are small in number (relative to our total requests for assistance), the impacts for the businesses involved are significant.

For example, a family business in the construction industry had around \$13,000 in outstanding invoices from a builder. They were unaware that this business had entered into liquidation until they contacted our office. We provided advice about the process for creditors in insolvencies.

³ Source: Australian Securities and Investments Commission, *Australian Insolvency Statistics*, Series 1A (2022) and Series 1 (2023), accessed 3 October 2023. August 2023 figures are preliminary.

⁴ Source: Australian Bureau of Statistics, August 2023, *Building Approvals Australia, August 2023*, accessed 4 October 2023.

Small business conditions

In July 2023 corporate insolvencies in the transport, postal and warehousing industry reached their highest level since April 2020. They remain relatively high, despite falling in August 2023. We received 55 requests for assistance from small businesses who were creditors in an insolvency process related to a single insolvent business in the transport, warehousing and postal industry in September quarter 2023. This highlights how a single insolvency can transmit stress to many other businesses and households.

These requests for assistance also highlight the burden imposed on small businesses who unexpectedly become a creditor in an insolvency. We were contacted by a small business owner who had been asked for a great deal of information by the external administrator of a company that had gone into liquidation. She estimated that this would take her a day of unpaid labour, while already being owed a substantial amount of money.

Business related personal insolvencies (including unincorporated businesses) remain subdued compared to pre-pandemic levels. However, they have increased each month since June 2023⁵. Nearly 60% of Australian businesses are unincorporated. Over half of these are sole proprietors⁶. Sole proprietors operating as independent contractors are prevalent in the requests for assistance from small businesses. These requests often highlight the personal impact of macro conditions on these business owners.

For example, we received a request for assistance from an independent contractor in the construction industry who had not been paid for their work. This was highly distressing for them as they had previously 'lost everything' in the floods, so had no financial buffers to keep afloat. They were not sure what to do and felt lost and alone. We provided information on the steps to resolve disputes, information on managing finances and mental health support.



The Ombudsman (left) with Alex Brennan, Business Manager, Business Hunter at the launch of the eInvoicing Hunter Hub in Newcastle.

⁵ Source: Australian Financial Security Authority, August 2023, *Monthly Personal Insolvency Statistics*, accessed 3 October 2023. These figures are preliminary.

⁶ Source: Based on Australian Bureau of Statistics, Data Cube 1, Table 10 Businesses by Type of Legal Organisation 2023, *Counts of Australian Businesses, including Entries and Exits July 2019 – June 2023*, accessed 4 October 2023.

Assistance: Supporting Small and Family Businesses

Industry Codes | Franchising - Horticulture - Oil - Dairy

We provided franchise participants with information relating to the use of the mandatory dispute resolution process under the Franchising Code of Conduct. We also arranged alternative dispute resolution (ADR) processes and appointed independent ADR practitioners to disputes when requested. This included:

- responding to 82 enquiries from franchising participants
- actively case managing 30 franchise disputes, 20 initiated by franchisees.

We continued providing a list of produce assessors to support the Horticulture Code of Conduct and responded to one request for information about the Oil and Dairy Codes of Conduct.

Small Business Tax Concierge Service

Our Tax Concierge Service (TCS) continued providing small businesses with information and assistance relating to a range of taxation matters. We received:

- 16 requests for assistance from small businesses seeking assistance with Australian Taxation Office (ATO) negative decision letters, an increase from 11 requests last quarter
- 15 enquiries about the TCS, an increase from 10 last quarter.

The TCS worked with the small businesses and the ATO, allowing their issue to be readdressed or referred to independent tax lawyers for subsidised advice about appealing the decision.



Ellen Fanning (panel facilitator); Scott Treat, CTA, General Manager, Tax Policy and Advocacy, The Tax Institute; Danielle Wood, CEO, Grattan Institute; Cristina Wolters, CTA, General Manager, Taxation, Transurban Limited; and the Ombudsman, discussed tax reform, climate action and economic challenges, in a panel discussion at The Tax Institute's 2023 Tax Summit, held in Melbourne.

Assistance: Supporting Small and Family Businesses

Infoline statistics and contacts broken down from across Australia

1,347
calls to our contact centre

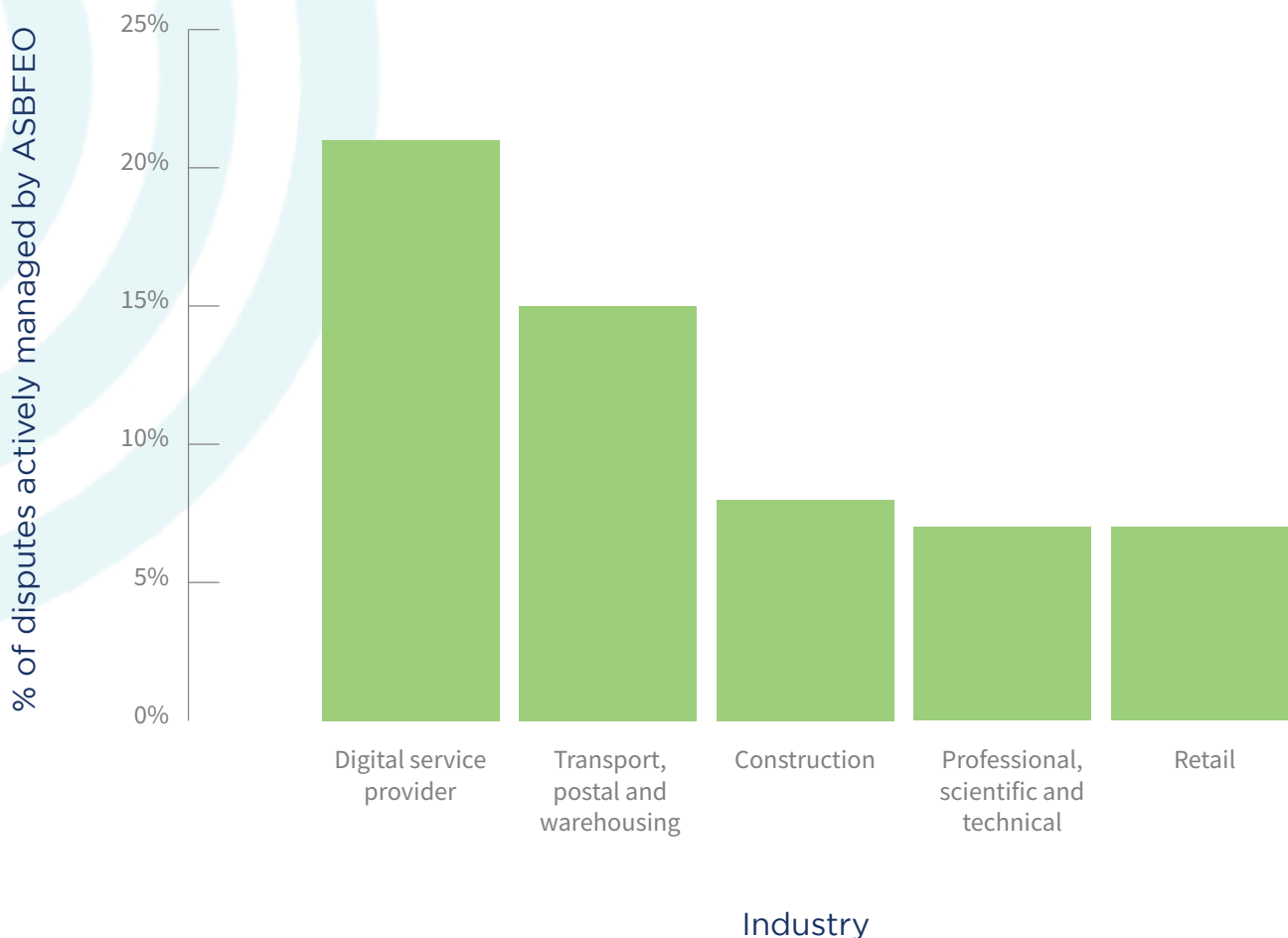
411
cases that we actively managed

1,758
total requests for assistance

13,641
visits to the ASBFEO assistance website information

Disputes with digital services providers (including digital platforms) remain our most requested type of dispute requiring active case management. They accounted for over one fifth (21%) of disputes where a case manager assisted the small or family business in September quarter 2023. Other top industries were transport, postal and warehousing (15%) and construction (8%). The relatively high number of disputes in the transport, postal and warehousing industry were partly due to the significant number of small businesses owed money by an insolvent company in this industry.

Chart 2: Top 5 industries of the party the small business is in dispute with, September quarter 2023



Calculations are based on cases where industry is known.

Source: ASBFEO, 2023.

Assistance: Supporting Small and Family Businesses

Case management outcomes*

64%

required active case management support, including providing information to progress dispute

32%

referred to more appropriate agency (usually relevant Small Business Commissioner, or alternative government agency)

3%

referred to an Alternative Dispute Resolution practitioner

How we helped callers to our infoline

76%

given information and directed to the Dispute Support Tool

11%

referred to ASBFEO case management

14%

referred to another party such as a State Small Business Commissioner

* Totals may not add up due to rounding.



The Ombudsman appeared on SBS television on Wednesday, 2 August 2023, discussing the Commonwealth Procurement Inquiry and the launch of ASBFEO's issues paper.

How we've helped - case studies

FULL REFUND RETURNED

A small business had arranged for online advertising with a digital provider. They claimed to have incurred a larger amount of advertising costs than necessary, stemming from navigation issues due to the way the digital provider had set up their advertising. The small business had been offered a 25% refund. After we requested the provider review the case again, the small business was offered a full refund.



WITHHELD FUNDS RELEASED

A seller on a digital platform advised us about a platform withholding \$3,533.29 of their sales due to their refusal to supply identity documents. The seller requested our assistance in engaging with the platform. Once we raised the complainants concerns and clarified both parties issues, the digital platform released the withheld money and paid the seller an additional \$466.

ACCESS NO LONGER DENIED

A seller on a digital platform approached us for assistance in resolving a dispute. They had sold a mattress to a buyer on the platform who subsequently claimed the product was damaged. After attempts to retrieve the product back from the buyer were denied, the digital platform refunded the buyer. This left the seller out of pocket for the cost of the mattress and the courier fees for attempting to retrieve the mattress. After multiple discussions with the digital platform about the seller's issues, the digital platform agreed to refund the seller 50% of the cost of the mattress.



BUSINESS RELATIONSHIP PRESERVED

A migration consultation service provided migration services to another business, but their invoice of \$1,100 was not paid. When the other business refused to communicate, the small business approached our agency for assistance. After assisting both parties to discuss their concerns, they reached a resolution. The outstanding invoice was paid, and both parties agreed to continue working together.

CLEAR COMMUNICATION IS THE KEY

A small business achieved their first sale through an online selling platform. The buyer pressured the business to send the item before they received payment, claiming it had been paid. Adding to this was ambiguous correspondence from the platform about not having sent the item and so they felt forced to send the item. The business did not receive payment and attempted to resolve the payment dispute with the platform, who responded that sending an item before receiving payment was against its policy and were ineligible for buyer protection. We wrote to the online platform, explaining how the small business believed it was acting in accordance with the platform's previous correspondence. The platform agreed and paid the small business the value of the item. They also determined that the buyer was fraudulent.

Submission to the Senate Education and Employment Legislation Committee Inquiry into the Fair Work Legislation Amendment (Closing Loopholes) Bill 2023

The Australian Government introduced the *Fair Work Legislation Amendment (Closing Loopholes) Bill 2023* (the Bill) in the House of Representatives on 4 September 2023. The Senate referred the Bill to the Senate Education and Employment Legislation Committee on 7 September 2023 for inquiry and report by 1 February 2024.

We made a submission on 29 September 2023, noting that Australia's workplace relations rules are complex, onerous and difficult for small businesses to navigate. Small business employers need actionable information, right-sized regulation, and a supportive compliance approach focused on education and guidance, especially given significant impending changes to wage compliance, casual employment and independent contracting.

We made the following recommendations to reduce regulatory complexity and avoid unintended adverse consequences for growth and employment, if the Australian Government is insistent on pursuing its stated objective of strengthening protections and entitlements for all workers:

- Consolidating and enhancing small business exemptions contained in the bill and extending them to businesses with fewer than 20 employees, consistent with the existing exemption regarding single-interest authorisations for multi-enterprise agreements.
- Clarifying and improving provisions dealing with wage compliance, the employment of casuals, the regulation of 'employee-like' workers and labour hire.
- Requiring a more focused and accommodating approach to small businesses by the Fair Work Commission and Fair Work Ombudsman.

Review of the Franchising Code of Conduct

On 15 August 2023, the Australian Government announced a review of the Franchising Code of Conduct, to be undertaken by Dr Michael Schaper and the final report delivered to the Minister for Housing, Homelessness and Small Business by 31 December 2023.

We made a submission on 29 September 2023, presenting policy solutions to strengthen the Franchising Code and regulatory safeguards, while balancing the interests of franchisors and franchisees and motivating them to invest, take risks and innovate for mutual gain. We made 15 detailed recommendations aimed at:

- promoting good behaviour and sharing success
- improving industry transparency, code navigation and supervision
- improving routes to resolution and determination of disputes
- expanding access to the Franchising Code in the motor vehicle sales and service industries.

Consultation on ACCC's draft principles-based guidance to assist businesses in making environmental and sustainability claims

The ACCC developed draft guidance explaining the obligations under the Australian Consumer Law (ACL) which businesses must comply with when making environmental and sustainability claims. We made a submission on 14 September 2023, recommending the ACCC:

- utilise a range of communication methods to increase awareness of the guidance for small businesses
- consider providing additional guidance to help businesses understand how to recognise a credible third-party certification provider
- adopt an enforcement model that supports education and assistance for small businesses with compliance, before applying civil penalties.

Advocating on Policy and Legislation

Independent Review of Commonwealth Disaster Funding

We made a submission on 6 July 2023 to the Independent Review of Commonwealth Disaster Funding that is being led by independent reviewer, Mr Andrew Colvin AO APM.

We acknowledged the Australian Government's commitment to better prepare communities for future disasters by creating the National Emergency Management Agency and the Emergency Response Fund. We also highlighted findings that arose from our Small Business Natural Disaster Preparedness and Resilience inquiry:

- assign priority to small businesses in recovery funding arrangements
- offer longer-term financial support
- support communities to reduce their disaster risk
- feedback about processes, protocols and guidelines:
 - review the process for activating designated 'Disaster Prone Areas'
 - provide clarity over category C and D support
 - streamline multi-government administration This is only draft copy for the purpose of following formatting.

Industry Growth Program consultation paper

We made a submission to the Industry Growth Program design consultation on 28 July 2023, recommending that the Department of Industry, Science and Resources expedite the process of business application and selection. This recommendation is in light of the cessation of the Entrepreneurs' Programme and reduction in support for the Self-Employment Assistance Small Business Coaching program in the 2023-24 Budget.

We made three further recommendations to the Australian Government:

1. Ensure the Industry Growth Program's administrative requirements, including application processes and ongoing reporting are right-sized and proportionate.
2. Promote awareness of the program through tailored and targeted communications.
3. Review the effectiveness and scope of the Industry Growth Program after two years.

Major input into policy, inquiries, and legislation

Reforms to the Payment Systems (Regulation) Act 1998

We made a submission to the Treasury's consultation on reforms of the *Payment Systems (Regulation) Act 1998* (the Act) on 6 July 2023 that supported the proposal to update the definitions of 'payment system' and 'participant' to help the RBA facilitate changes to default debit card settings and tokenisation. We also recommended:

- strengthening the penalty regime under the Payment Systems Regulation Act to better support system enforcement and compliance with RBA regulatory directions
- granting the RBA greater powers with respect to information gathering and disclosure.

The Australian Debit Card Market: Default settings and Tokenisation

In a complementary submission in July 2023 to the Reserve Bank of Australia on potential changes to industry standards and default settings for dual-network debit cards, we proposed:

- prohibiting the setting of a default routing network on dual-network debit cards at issuance
- ensuring that small business merchants are empowered to find a better deal on their payment service arrangements from the date that new form factors (i.e. means of making debit payments) are developed and made accessible to consumers.

Country of origin labelling for seafood in hospitality: Regulation impact statement

We made a second submission to the Department of Industry, Science and Resources consultation regarding mandatory country-of-origin labelling (CoOL) for the sale of seafood by hospitality businesses in Australia on 4 August 2023.

Further to our submission on the CoOL discussion paper, we remained concerned about the proposed CoOL models and the high cost of compliance that the labelling rules will impose on small businesses.

We also stated that the regulatory impact statement (RIS) policy options presented do not provide alternative methods for balancing the problem of information asymmetry (between the consumer and the seller) with that of implementation and ongoing costs to small and family businesses.

We recommended the Australian Government consider:

- alternative methods for consideration as policy options for the RIS, for example:
 - a voluntary national reporting standard for country of origin labelling
 - exempt the use of seafoods a minor-share ingredients for seafood hospitality businesses
 - add an additional category of 'variable' to the proposed categories, to indicate the source of the seafood product is frequently changing
 - only require seafood restaurants with 15 employees or more to comply with country of origin labelling
- the opportunity cost and additional complications for small business owners be factored into any accurate cost-benefit analysis undertaken on this topic, not just the material cost of changing printed information on menus.

Inquiry into the Australian Government's approach to negotiating trade and investment agreements.

We made a second submission to the Joint Standing Committee on Trade and Investment Growth's Inquiry into the Australian Government's approach to negotiating trade and investment agreements on 20 September 2023. We recommended the Australian Government ensure:

- adequate integration of SME-related issues by including relevant provisions throughout the trade and investment agreements that reflect the commercial and operational realities of SMEs
- a dedicated SME chapter is established when negotiating trade and investment agreements.

Advocating on Policy and Legislation

Submissions

Recipient	Number	Recipient	Number
The Treasury	4	Reserve Bank of Australia	1
Department of Industry, Science and Resources	2	Jobs and Skills Australia	1
Parliamentary Committees	2	Australian Competition and Consumer Commission	1
National Emergency Management Agency	1		



From left to right: The Ombudsman (far right) with Amelia Watman, Director, Communications and Media (ASBFEO); Frances Harvey, Rural Financial Counsellor (Rural Financial Counselling Service NSW, Narrabri) and; Andrew Formann, Rural Financial Counsellor (Rural Financial Counselling Service NSW, Gunnedah) at AgQuip Field Days in Gunnedah.

Outreach: Communications and Stakeholder Engagement

A welcome commitment to help small and family businesses

BRUCE BILLSON



Op-ed by Bruce Billson, published in The Canberra Times, 2 August 2023.



'Outlook is a bit grim': Small businesses feeling the pinch of rising interest rates

Bruce Billson details the 'grim' outlook for small businesses. Interview with Tom Elliott on 3AW Melbourne, 4 July 2023.

Why it's time to name and shame big business late payers



Op-ed by Bruce Billson, published on Kochie's Business Builders, 12 September 2023.



Op-ed by Bruce Billson, published in Convenience World's September 2023 edition.

Hands-on ombudsman tackles digital divide for business

Article published in The Canberra Times, by Adrian Rollins, 1 August 2023.



Op-ed by Bruce Billson, published in Convenience World's August 2023 edition.



Meet the Australian Small Business and Family Enterprise Ombudsman, published in NECA News' September 2023 edition.



Digital ID consultation, aired on Channel 9 News, 26 September 2023.



The Ombudsman being interviewed by Channel 7 at AgQuip, August 2023.

Outreach: Communications and Stakeholder Engagement



The Ombudsman was interviewed by Ross Greenwood on Sky News television on Wednesday, 2 August 2023 where he discussed the release of ASBFEO's Commonwealth Procurement Inquiry Issues Paper.

Next Steps

Assistance

- Continue to look for ways for ASBFEO to support Small Businesses in dispute.
- Develop a more user friendly website with resources to help small businesses in dispute.

Advocacy

- Report to the Minister for Finance on the findings and recommendations from the Procurement Inquiry.
- Make a submission to the Attorney-General's Department consultation on the Government's response to the statutory review of the Personal Property Securities Act 2009.

Outreach

- Continued implementation of our outreach program and attendance at key small and family business focussed events, including SXSW Sydney, B2B Enterprise Week, NT October Small Business Month and IPA National Congress.
- Further promotion and engagement activities for the TCS in collaboration with the ATO. Culturally and linguistically diverse audiences will remain a focus for this service.
- Communications associated with the release of the Procurement Inquiry, including translations and engagement with culturally and linguistically diverse audiences.



The Ombudsman (far right) with Anne Nalder, CEO and Founder of the Small Business Association of Australia; Dominique Lamb, Queensland Small Business Commissioner and; Lynda McAlary-Smith, Victorian Small Business Commissioner at the Small Business Association of Australia's 2023 Small Business Summit.

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