



Australian Government



Australian
Small Business and
Family Enterprise
Ombudsman

QUARTERLY REPORT

1 April to 30 June 2025



A MESSAGE FROM THE OMBUDSMAN

The 2024–25 financial year has brought great growth and development to the Australian Small Business and Family Enterprise Ombudsman office. In our functions of assistance, advocacy, policy, engagement and information, we've seen new and expanded programs, careful consultation and research into key policy issues and an ever-developing data capability. This report will go into our achievements and progress during this year but allow me to bring some of our highlights to the forefront – particularly for the past quarter.

Much of the past quarter was caretaker mode – with the oncoming election, our focus went to bringing small businesses into the conversation. Much of the focus was on responding to mounting geopolitical tension and economic uncertainties adding to the already challenging domestic economic environment confronting small and family businesses. This was reflected in our public output – we dialled back on media releases and focused on increasing our advocacy, information and insights and influencing functions.

Our advocacy function has been involved in a number of consultations over the past quarter. Notably we were involved in advocating for small businesses in the National Insurance Brokers Association Code of Practice, the closure of ATO Small Business Superannuation Clearing House and the related impositions on small businesses, and the Productivity Commission's review on the five pillars of productivity and the National Competition Policy.

Our advocacy work has centred on right-sizing regulation – treating our bespoke sector with bespoke consideration, lowering the compliance burden on small businesses and building in incentives and supports to facilitate compliance.

Our assistance function has expanded into offering subsidised legal support for eligible small businesses to support dispute resolution. Our management systems have been certified as meeting ISO quality standards for external dispute resolution. This means our services are now certified to meet international standards for transparency and excellence.

We were named the 2025 Ombudsmen and Commissioners ADR Group of the Year by the Australian Disputes Centre. We are a trustworthy place for small business to go to, to resolve disputes outside of the courts system.

We were also awarded the International Council for Small Business (ICSB) Lighthouse Award in recognition of our commitment and support of small and family business, providing guidance through challenges and delivering impactful solutions.

We have seen a marked increase in small businesses coming to us for assistance with a range of issues: recovery of digital accounts, contract clarification and, importantly, clarification of franchising agreements.

Responding to Dr Michael Schaper's 2024 Review of the Franchising Code of Conduct, we've been turning our attention to franchising guidelines and educational material. We hosted a workshop that included key stakeholders like the Australian Competition and Consumer Commission, representatives from academia

MESSAGE FROM THE OMBUDSMAN

and industry bodies. We workshopped engaging the franchising audience – the specific challenges faced – and the scope of information and guidance we should present, and how we could best present this information to the intended audiences. The insights from this workshop will inform the guidance we will be producing in the new financial year.

We don't operate in a vacuum. Over the past quarter, we have amped up our efforts to collaborate closely with government agencies to deliver timely, clear, accessible and consistent messaging to the small business community.

We have seen a marked increase in small businesses coming to us for assistance with a range of issues: recovery of digital accounts, contract clarification and, importantly, clarification of franchising agreements.

Our participation in exhibitions, engagement events and networking has focused on bringing government agency communications onto the same page about what small businesses need to know, when they need to hear from government and best ways to reach them with these important messages. Government has a range of functions – from regulation, policy and program delivery, through to administering grants and incentives. The messages each function has to communicate vary, but the purpose should be the same: government support made clear to help small business effectively operate, innovate, develop and grow – and meet their reporting, compliance and regulatory requirements.



The Hon. Bruce Billson

Australian Small Business and Family Enterprise Ombudsman

KEY ACTIVITIES

Assistance



- We were contacted for information and/or assistance 1,997 times during the quarter. We helped small businesses with a range of issues with payments, digital platforms, franchising and contracts.
- Where further clarity around the issues of the dispute was required, we offered eligible small businesses access to the new low-cost legal support service. Sixteen small businesses were offered the service with just over a third taking up the offer, which requires a \$100 co-payment.
- We made improvements to our customer relationship management system to enhance our ability to respond to requests for assistance.

Advocacy

- We continue to advocate for [ASBFEO's 14 steps to energise enterprise](#), including empowering small businesses to defend their economic interests through establishing a Small Business and Industry Codes List in the Federal Circuit and Family Court of Australia.
- We completed seven submissions, including:
 - Productivity Commission's 5 Productivity Pillars inquiry
 - Productivity Commission's National Competition Policy analysis 2025
 - Payday super – exposure draft legislation
 - Review of the Motor Vehicle Insurance and Repair Industry Code of Practice.

Engagement

- The Ombudsman did 13 radio and newspaper interviews and published 7 opinion pieces on small business issues including productivity for small business, issues impacting small business and being prepared for the changes impacting small business in the new financial year. ASBFEO also published the ASBFEO May Small Business Pulse.
- ASBFEO led Australian celebrations for World Micro, Small and Medium Enterprises Day (27 June 2025), to celebrate small business and showcase their ongoing contributions to the community, society and economy. The suite of communication products included a stakeholder kit for partner organisations and stakeholders, social media posts, Ombudsman media release, Ombudsman's celebratory video and video messages from small business community leaders.
- ASBFEO hosted a Franchising workshop with industry stakeholders and other government agencies providing expertise and input into new targeted information and guidance materials.
- The Ombudsman and ASBFEO staff have maintained strong engagement with a wide range of federal, state and local government and industry groups across the small and family business sector through ASBFEO-led policy forums and workshops, industry conferences and roundtables, and stakeholder meetings including:
 - Franchising Expo
 - Start Your Own Business Expo
 - Family Business Conference
 - Federal Chamber of Automotive Industry
 - COSBOA Industry Leaders Lunch
 - COSBOA Stakeholder meetings
 - Export Finance Australia



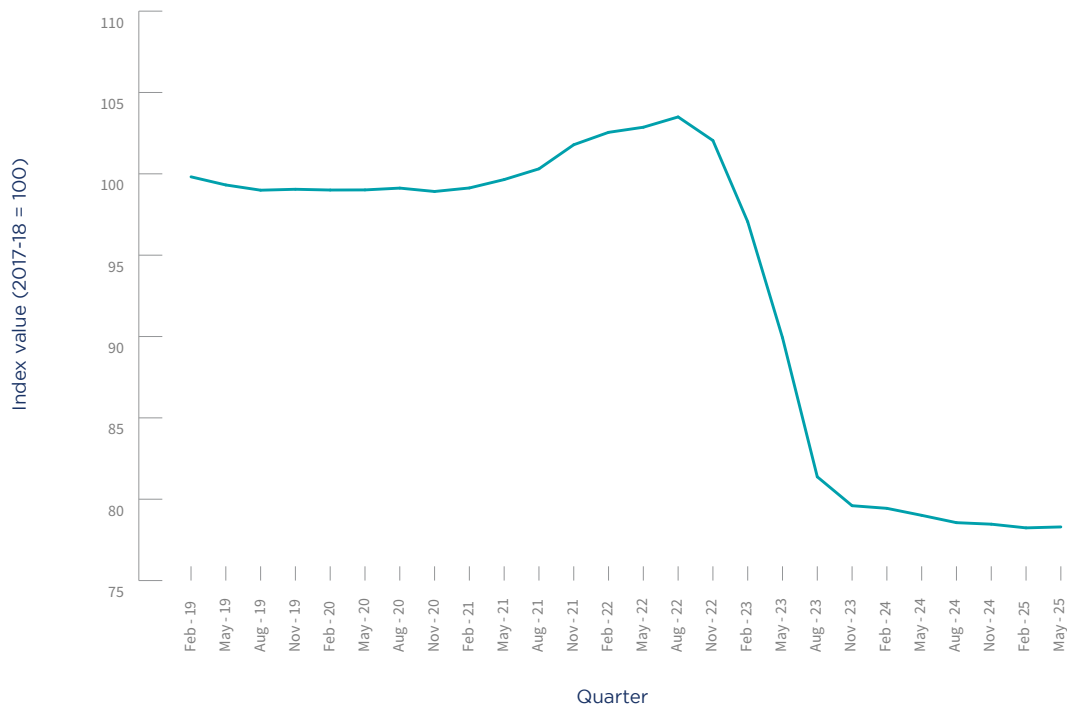
KEY ACTIVITIES

- o Australian Hairdressing Council
- o Master Grocers Association
- o Australian Financial Security Authority | Personal Properties Security Register Stakeholder Forum
- o AFIA Risk Summit
- o BITE Business Conference
- o Local Councils – Frankston and Maroondah
- o Yass Valley Business Chamber
- o Meetings with State Small Business Commissioners
- o South Australian Small Business Minister’s Roundtable
- o SA Business Chamber
- o Business NSW
- o Business Sydney
- o National Small Business Communications and Media Network
- o Small Business Stewardship Group
- o Federal Regulatory Agency Group
- o Fair Work Ombudsman
- o Amazon E-commerce Roundtable



ASBFEO brought together representatives from government, industry and industry bodies, academia and research to discuss specific challenges and scope of education material to engage and best serve the needs of franchisors, existing franchisees and those interested to enter a franchise.

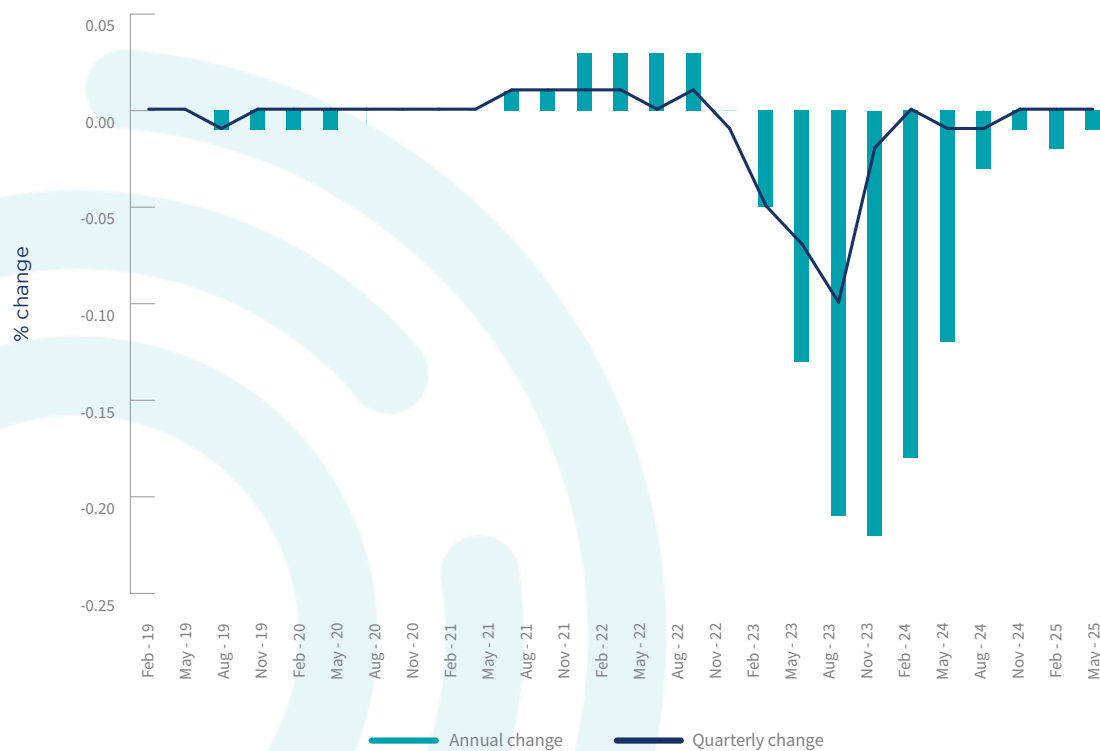
The May 2025 Pulse



Note: Scale starts at 75.0.

Source: ASBFEO, 2025

ASBFEO Small Business Pulse changes



Note: The ASBFEO Small Business Pulse did not reflect a fall in 2020 as government support measures outweighed other economic impacts. As economic activity, including insolvencies, have returned to trend levels, the Pulse has reflected these shifts.

Source: ASBFEO, 2025

Trends

The ASBFEO Small Business Pulse increased by 0.1% in May 2025 – the first quarterly increase since August 2022. Over the past 12 months it has fallen 0.9%.

This modest lift reflects a shift towards re-pricing as input inflation starts to ease, with a longer-term view on margins, cost containment and growth opportunities coming to the fore of small business owners' thinking.

For small and family businesses, higher interest rates not only impact their costs of financing but have profound implications for their customers in terms of their spending, preferences and confidence. The Reserve Bank of Australia's decision to further reduce the target cash rate to 3.85% and moderating inflation pressures provides a ray of light after a prolonged period of difficult conditions for small and family businesses.

Shift towards re-pricing

Both demand and supply factors are being considered as small business owners consider their margins for continued viability and opportunities for growth. Small business owners are reviewing customer satisfaction, input costs, final prices, and ways to increase sales, product offerings and margins. This increasingly includes researching importing and exporting. This is widespread, from importing software products and hospitality supplies, to exporting in the retail and agricultural sectors. These enquiries are predominately about engaging in trade in the Asia-Pacific.

Household spending is showing early signs of recovery, although it remains weak in the hospitality industry. Cost of living pressures have constrained demand for a prolonged period, particularly in sectors that rely on discretionary spending such as hospitality. This has made it difficult for small and family businesses in these sectors to increase their prices to protect their margins.

Rising research into digital services and artificial intelligence

Small business owners are increasingly turning to artificial intelligence to find new opportunities and develop plans to grow their business. This research into artificial intelligence supplements research into digital services including software and cloud computing. Small business owners are considering how these technology tools can support regulatory compliance as well as natural disaster preparedness.

Staffing remains an issue

There has been a modest uptick in small businesses considering hiring additional staff, particularly in the hospitality and disability support industries. Difficulty finding suitable staff remains an issue, reflecting a persistently tight labour market, and prospects for productivity improvement remains weak. Small business owners continue to report how difficult it is to navigate the complex workplace laws and fear doing something wrong.

Enquiries for information on staff and independent contractors' superannuation entitlements remain relatively high, along with worries about having unclear advance notice of any changes. There are early signals that there is a shift in concern from staff availability to affordability.

Development of enhanced franchising information and guidance

In June we hosted a workshop bringing together industry experts from across franchising to help us identify information gaps and key messages. The need for enhanced franchising information and guidance was one of the themes that emerged from the recommendations of Dr Michael Schaper's 2024 Review of the Franchising Code of Conduct.

Drawing on the insights and suggestions shared during the workshop – as well as findings from our own case study research – we are developing a suite of targeted guidance materials. These resources will cover key topics such as attributes of a best-practice franchise, exiting from franchise agreements and change management within franchise operations.

The workshop participants agreed that there is a wealth of high-quality information already available to the franchise sector, but audience reach is one of our greatest challenges. Our upcoming materials will serve as a centralised and accessible resource, featuring curated links to existing tools and references. We will emphasise that seeking bespoke expert advice is one of the best things franchise participants can invest in. This initiative is designed to empower franchisors and franchisees with practical, actionable guidance to help them navigate complex issues and make informed decisions.

New services for unfair deactivation or termination for regulated workers

An important part of our assistance function is working collaboratively with other services to ensure small and family businesses have access to the most appropriate support. This quarter, we have worked closely with the Fair Work Commission (FWC) following the expansion of its jurisdiction on 26 February 2025, which now includes disputes involving regulated workers.

Regulated workers fall into 2 categories:

- employee-like workers, who perform paid work via digital labour platforms (such as apps or websites used to allocate tasks)
- regulated road transport contractors, who operate within the road transport industry.

Under the new framework, the FWC may assist where an employee-like worker has been unfairly deactivated from a platform, or a road transport contractor has had their services contract unfairly terminated. Eligibility criteria include that the deactivation or termination occurred on or after 26 February 2025, annual earnings fall below the contractor high income threshold, and applications are submitted within 21 calendar days after a regulated worker has been unfairly deactivated or terminated. An application fee applies, with waivers available in cases of serious financial hardship.

ASBFEO can:

- help parties understand whether their matter falls within the FWC's scope
- provide guidance on appropriate resolution pathways
- refer regulated workers to the FWC where appropriate
- help with payment and other contractual performance disputes.

This coordinated approach supports timely dispute resolution and helps avoid unnecessary legal escalation. For more information, visit the [Fair Work Commission's website](#).

ASSISTANCE: SUPPORTING SMALL AND FAMILY BUSINESSES

Annual statistics

We received 8,142 requests for assistance from small and family businesses in 2024-25. Nearly two thirds of these enquiries were resolved at point of contact, for example by providing information. For the year, we provided one-to one assistance for 1,518 new cases involving business disputes, including referrals to government support, and arranging alternative dispute resolution.

As specified in our legislation, we 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.



	2022 – 23	2023 – 24	2024 – 25
New requests for assistance			
Calls to contact centre	5,010	4,858	6,624
New cases actively managed by ASBFEO	1,469	1,396	1,518
Total requests for assistance	6,479	6,254	8,142
Outcome of cases actively managed by ASBFEO*			
Resolved by ASBFEO contact with one or more parties or providing information	1,130	1,050	1,124
Referred to another government agency or relevant body	303	329	291
Referred to Alternative Dispute Resolution	57	93	55

* Includes cases that were opened in previous reporting periods

Note: This table contains revisions to previous years. This information is produced from a live system and can change, for example, as the result of a case manager's investigations or if a case is reactivated. For this reason, this table may not reconcile to other data.

ASSISTANCE: SUPPORTING SMALL AND FAMILY BUSINESSES

Quarterly statistics

In this quarter, we had:

1,592
calls to our contact centre

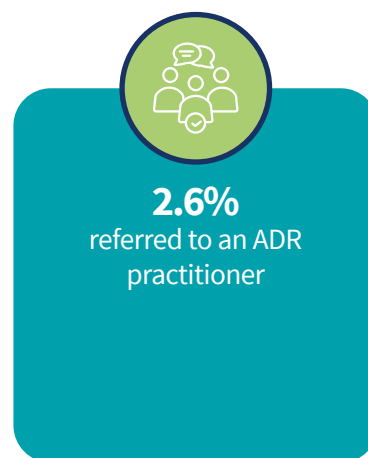
405
cases that we actively managed

1,997
total requests for assistance

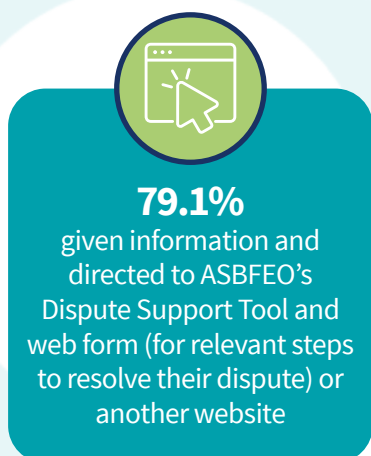
Payment disputes remain the most common type of dispute where ASBFEO provides one-to-one support. They accounted for 46% of new actively managed cases in June quarter 2025. Other common types of disputes were contracts (13%), digital platforms (12%) and franchise disputes (11%).

Nearly one quarter of the new disputes with a dedicated case manager in June quarter 2025 involved a small business owner who spoke a language other than English at home. These were most commonly in the transport, postal and warehousing and construction industries.

Case management outcomes



How we helped callers to our infoline



Note: Totals do not add to 100% due to rounding.

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 as requested. For the quarter, this included:

- responding to 105 enquiries from franchising participants
- actively case-managing 43 new franchise disputes, 33 of which were initiated by the franchisees.

This is the highest number of new franchising disputes requiring active case management since December quarter 2022, when there were 57 new actively managed cases.

The wholesale trade, transport postal and warehousing, accommodation and food services industries accounted for nearly sixty per cent of these new actively managed franchise disputes in June quarter 2025.

We provided participants with information relating to the use of the mandatory dispute resolution process under the Dairy Code of Conduct and Horticulture Code of Conduct. We also managed ADR processes and appointed independent ADR practitioners to disputes when requested.

For this quarter, we received one request for information about the Dairy Code of Conduct. Additionally, we actively managed one new case related to the Horticulture Code of Conduct and one about the Oil Code of Conduct.

Small Business Tax Concierge Service

Our Tax Concierge Service (TCS) continued providing small businesses with information and assistance about a range of taxation matters. For the quarter, we received:

- 12 requests for assistance from small businesses seeking assistance with Australian Taxation Office (ATO) negative decision letters received, an increase from 9 requests last quarter
- 5 additional enquiries about the TCS, a decrease from 14 last quarter.

The TCS worked with the small businesses and the ATO to help issues to be readdressed and/or referred matters to independent tax lawyers for subsidised advice about appealing negative decisions.



CASE STUDY: Low-cost legal support for contract matter

A contractor entered into an agreement with a business but was not able to start work due to personal circumstances. The business sought a significant termination fee. After our office made initial contact, the business offered a reduced fee.

The contractor was referred to a low-cost legal support service and the matter moved to alternative dispute resolution. We issued a Notice to Conciliate, encouraging both parties to consider the potential application of the law regarding unfair contract terms. Following this, the business proposed a substantially lower settlement amount, which the contractor accepted and this was formalised through a deed of release.

The contractor later contacted ASBFEO to close the case and expressed appreciation for the support received.

Five pillars of productivity

In May 2025, the Productivity Commission (PC) opened consultation on 15 priority reform areas to boost productivity. The ASBFEO's submission builds on the ongoing advocacy of our 14 steps to energise enterprise. The submission encourages the PC to look at ways to support investment in emerging businesses, support small business to harness digital opportunities, and help improve resilience to natural disasters and climate change.

We recommended the PC:

- Investigate early-stage tax incentives to support new business formation and help emerging business grow through their most vulnerable period.
- Investigate the benefits of the Australian Government implementing improved small business engagement processes and a small business impact assessment for all policy and regulatory proposals.
- Explore what resources would enable small businesses to deploy AI technology effectively in their businesses.
- Explore ways the government could encourage insurance companies to recognise and reward businesses that actively reduce their climate and disaster risks, such as through lower insurance premiums.
- Investigate barriers preventing small business from adopting energy efficiency measures and climate change adaptation strategies.

Independent review of Insurance Brokers Code of Practice

The review of the Insurance Brokers Code of Practice presents an opportunity for the National Insurance Brokers Association to promote the benefits of insurance broking, by articulating in its Code of Practice the full ambition and value-proposition of the industry to clients, including small businesses. For small businesses finding affordable insurance is increasingly difficult, the code review provides an opportunity for insurance brokers to emphasize that they are allies of small businesses.

In our submission we encouraged the National Insurance Brokers Association to enhance the code by:

- ensuring the guiding principles should focus on advancing the interests of clients, including small businesses and commit members to act honestly, fairly and with integrity
- ensuring protections apply to small business by adopting the definition used by the Australian Financial Complaints Authority
- explaining how standards of practice exceed legal compliance obligations
- specifying timeframes for action
- improving processes and training to detect, report and swiftly address code breaches
- increasing the resourcing of the Insurance Brokers Code Compliance Committee to enhance code compliance
- submitting the next iteration of the code (incorporating recommendations of the 2025 Independent Review) to the Australian Securities Investments Commission for approval
- enhancing transparency of remuneration and the management of conflicts by
 - o requiring brokers to disclose financial and non-financial benefits
 - o rationale for product recommendations
 - o seeking informed consent from clients regarding incentives
- strengthening provisions relating to vulnerability, economic hardship and coercion, by clarifying obligations on code subscribers and including responsibilities to clients facing economic hardship.

Payday super exposure draft legislation

Australia's Superannuation Guarantee (SG) is essential to supporting the needs of Australians in retirement. 'Payday Super' reforms aim to reduce the Australian Taxation Office's estimated SG gap and improve the payment of SG contributions by employers.

However, the ASBFEO cautioned that as proposed, the changes may inadvertently impose significant burdens on small businesses, potentially leading to reduced employment opportunities and increased business closures. The current payday proposal imposes compliance and assurance requirements on small businesses that are beyond their direct control.

In our submission we have asked the Australian Government to consider:

- Amending the timing of Payday super from 7 calendar days to 21 business days.
- Reviewing the implementation timeframe to allow for the original 18 months lead time from the passing of legislation in 2024 until the start date of 1 July 2026, as proposed in Treasury's Impact Analysis *Unpaid Superannuation Guarantee package*.
- The Payday super provisions must allocate the burden of liability proportionately for the processing and handling of superannuation guarantee payments.
- Reviewing and amending the proposed changes to the Superannuation Guarantee Shortfall.
- Supporting small businesses affected by the closure of the ATO Small Business Superannuation Clearing House. This should include consultation, education, and retaining the concept of an 'approved clearing house'.
- Ensuring provisions and subsequent regulations for exceptional circumstance determinations provide sufficient guidance and discretion.



CASE STUDY: Resolving software-related GST reporting issue

A small consultancy business encountered a GST reporting error following a software update by a large national provider. The issue, identified by the business's accountant, affected the accuracy of GST records and placed pressure on the business to meet tax obligations.

Despite multiple attempts, the business owner was unable to obtain meaningful support from the software provider. So, they contacted ASBFEO.

We explained our five-step dispute assistance process, provided a letter of concern template, and offered ongoing support. With this guidance, the business re-engaged constructively with the provider, leading to a resolution. The business was able to correct its GST reporting and claim eligible tax benefits.

The owner expressed strong appreciation for our support, noting the value of having a clear process and accessible assistance.

Country of origin labelling for seafood in hospitality

From 1 July 2026, hospitality businesses across Australia will be required to label the country of origin of seafood served for immediate consumption. This reform, outlined in the Australian Government's Country of Origin Labelling (CoOL) for Seafood in Hospitality discussion paper, aims to empower consumers with clearer information, and support local seafood producers.

The proposed AIM model – labelling seafood as Australian (A), imported (I), or mixed origin (M) – was selected for its simplicity and strong stakeholder support. It applies to restaurants, cafes, pubs, clubs, food trucks and takeaway outlets, which ensures consistency across the sector.

In our submission on the Seafood CoOL exposure draft information standard, we reiterated our previous recommendations for practical and light-handed alternatives to mandatory CoOL. Our recommendations include:

- Introducing CoOL for seafood as a voluntary national reporting standard that businesses may or may not choose to apply, or customers could seek information about.
- Exempting the use of seafood as minor-share ingredients from any CoOL for seafood in hospitality requirements. Food service businesses should be given discretion to determine if the seafood in a dish they are serving is a major component and therefore requires CoOL, and enforcement of compliance should take this into account.
- Adding an additional category of 'variable' to the proposed categories of 'Australian', 'imported' and 'mixed', to give hospitality businesses a simple indicator that the source of the seafood product is frequently changing, or the business cannot certify the origin of the product from its supplier.
- Requiring only seafood restaurants with 15 employees or more to comply with CoOL.

The Department of Industry, Science and Resources has released a Seafood CoOL Resource Kit, which includes posters, animations, newsletter and social media content, and step-by-step compliance guidance. These resources are designed to make the transition smooth and practical for businesses of all sizes.

We encourage all hospitality operators to begin preparing now. Early adoption not only ensures compliance but also demonstrates a commitment to transparency and consumer trust.

For more information and access to the resource kit, see [Seafood labelling laws are changing for hospitality businesses](#).



CASE STUDY: Electricity billing dispute resolved

A small business contacted us after receiving an unexpectedly high electricity bill, which they believed was based on incorrect meter readings from a neighbouring shop over 14 months. Despite disputing the charge and sending a letter of demand, the provider insisted the amount was owed.

ASBFEO wrote to the provider and supported the small business to continue negotiations with all the parties. This led to renewed discussions and a resolution: the amount owed by the small business was significantly reduced, and an agreement was reached for payment in instalments.

The business expressed gratitude for ASBFEO's support in helping reach a fair outcome.

ADVOCATING ON POLICY AND LEGISLATION

Submissions

Recipient	Number
1 April to 30 June 2025	
Productivity Commission	3
Department of Industry, Science and Resources	1
Tax Ombudsman (Inspector-General of Taxation)	1
National Insurance Brokers Association	1
The Treasury	1
2024 – 25 financial year	
The Treasury	21
Parliamentary Committees	6
Australian Competition and Consumer Commission	3
Department of Finance	3
Productivity Commission	3
Attorney-General's Department	2
Department of Industry, Science and Resources	2
Department of Infrastructure, Transport, Regional Development, Communications and the Arts	2
Fair Work Ombudsman	2
Australian Securities & Investment Commission	1
Department of Agriculture, Fisheries and Forestry	1
Fair Work Commission	1
Tax Ombudsman (Inspector-General of Taxation)	1
National Insurance Brokers Association	1
Reserve Bank of Australia	1
Tax Practitioners Board	1
The Australian Finance Industry Association	1

Highlights for the quarter

ASBFEO was out and about at Family Business Conference, Franchising Expo and Start your own business expo, engaging across government and small business industry leaders, talking with small business owners, entrepreneurs and the people behind small and family businesses.

During this quarter ASBFEO updated guidance materials on our website to address key issues we saw through requests for assistance with payment disputes, recovery of digital accounts, working as a delivery driver and clarification of franchising agreements.

We collaborated with key government agencies to help promote programs to support small business in dealing with a range of issues. Some of these programs include:

- IP Australia's IP First Response initiative to support small business get their intellectual property (IP) matters sorted
- Australian Securities and Investments Commission small business resources and communications to company directors about their obligations
- Australian Signals Directorate – staying secure online.

The Australian Government commitment to extend the instant asset write-off provisions was welcome and many small businesses eagerly await news of it passing Parliament. Respecting caretaker conventions prior to the election, the Ombudsman also lent his support with a video message for government funded programs like the COSBOA's Cyber Wardens program. The Ombudsman continues to voice our views on right-size regulation as outlined in our 14 steps to energise enterprise. We call for recognition that different sectors need different regulatory models to protect the economy and small businesses can meet their compliance obligations with confidence.

ASBFEO hosted our Small Business Communications and Media Network meeting, connecting with small business communications and policy teams across federal and state government. These meetings are an opportunity to inform and raise awareness of upcoming communications to small business audiences, share insights and best practice, and leverage opportunities to cross-promote across government channels to reach small and family business. We issued 4 newsletters covering Intellectual property, women in business, franchising, and ended the quarter with a special EOFY edition highlighting the upcoming changes impacting small business from 1 July 2025.

We also celebrated [World Micro, Small and Medium-sized Enterprises \(MSME\) Day](#), showcasing messages of support, recognition and celebration of small and family business from national small and family business industry leaders. We shared a video message from the Ombudsman as well as video messages from small business industry leaders including Family Business Australia, Australian Chamber of Commerce and Industry, Small Business Association, Supply Nation and Beyond Blue. The Ombudsman was also featured on radio raising awareness about MSME Day and how everyone in the community can support and help small business.



The Ombudsman sat on a panel at the Industry Leaders Lunch hosted by COSBOA with (from right to left) Georgie Harman, CEO, Beyond Blue; Brad Battin MP, Leader of the Opposition in Victoria and; small business owner Charlotte Keane. The panel discussed the challenges small businesses face and what's needed to energise enterprise.

INFORM: COMMUNICATIONS AND STAKEHOLDER ENGAGEMENT

Traditional and social media statistics - 1 April to 30 June 2025



Facebook
8,878 followers
52 posts



Instagram
1,428 followers
79 posts



LinkedIn
ASBFEO:
6,030 followers
51 posts



X
ASBFEO:
2,077 followers
49 tweets



YouTube
635 subscribers
0 videos published



Newsletter
3,856 subscribers

Ombudsman:
5,127 followers
29 posts

Ombudsman:
6,761 followers
15 tweets



Website
39,421 visits to
the website



Media releases
2 media releases
published



Opinion pieces
13 published
opinion pieces



Interviews
7 radio, TV and
media interviews



The Ombudsman gave a keynote presentation at the Independent Tertiary Education Council Australia 2025 conference in Adelaide. The Ombudsman spoke about the current tough conditions for small business, women in business, emerging data trends and ASBFEO's 14 steps to energise enterprise.

INFORM: COMMUNICATIONS AND STAKEHOLDER ENGAGEMENT

Traditional and social media statistics - 2024-25 financial year



Facebook

8,878 followers
196 posts



Instagram

1,428 followers
237 posts



LinkedIn

ASBFE0:
6,030 followers
187 posts



X

ASBFE0:
2,077 followers
150 tweets



YouTube

635 subscribers
15 videos published



Newsletter

3,856 subscribers

Ombudsman:

5,127 followers
83 posts

Ombudsman:

6,761 followers
58 tweets



Website

179,049 visits to
the website



Media releases

17 media releases
published



Opinion pieces

38 published
opinion pieces



Interviews

86 radio, TV and
media interviews



The Ombudsman with Cameron Poolman from OnDeck Australia at the Australian Financial Industry Association 2025 Risk Summit. The Ombudsman discussed the challenges small business face in the complex regulatory environment, navigating emerging risks and the importance of building resilience.

Small business the key to unlocking productivity growth

"Small businesses can't wait for years and years for supportive action at this time of significant economic and cost of doing business challenges," Billson says. "We need to redouble our efforts to nurture and develop the small and family business economy and turn around some worrying trajectories."

Article by Annie Lawson, published online on Public Accountant on 9 May 2025.

OPINION

POST ELECTION REALITY CHECK: BUSINESSES NEED MORE THAN PROMISES

BY BRUCE BILLSON MAY 13, 2025 4:12 PM

SHARE   

The Ombudsman published an op-ed on the urgent need to energise enterprise for Australian small and family businesses post the Federal Election. The op-ed was published online via Kochie's Business Builders on 13 May 2025.

What's on the minds of small business?

By Bruce Billson
June 23 2025 - 5:30am

0 Comments



The Ombudsman published an op-ed on the conditions highlighted by the May Small Business Pulse in the Canberra Times on 23 June 2025.

TRANSCRIPT

Australian Small Business and Family Enterprise Ombudsman Bruce Billson interview with Nick Rheinberger.

ABC Radio Illawarra

Subject: Insolvency figures, small business pulse, ASBFEO assistance

On 19 June 2025, the Ombudsman spoke to Nick Rheinberger on ABC Radio Illawarra.



To celebrate MSME Day on 27 June, the Ombudsman published a video message for small and family businesses via social media. You can view the video message [here](#).

A side hustle is increasingly common. So why is so much of this work going unseen?

The Ombudsman published an op-ed focusing on the current state of the business landscape and small business demographics. The article was published in The Canberra Times on 28 April 2025.

Late payments and unpaid invoices: can protect themselves

For small-business owners, late payments aren't just emotionally draining – they can be financially ruinous. Australian Small Business and Family Enterprise Ombudsman (ASBFEO) Bruce Billson states that late and unpaid invoices are among the biggest challenges SMEs face today. His office exists to advocate for small businesses and provide resources to help them navigate issues like payment disputes.

Article by Mia Lockett, published online on Inside Small Business on 12 May 2025.

These reforms will bring immediate and positive impacts for Australian small businesses

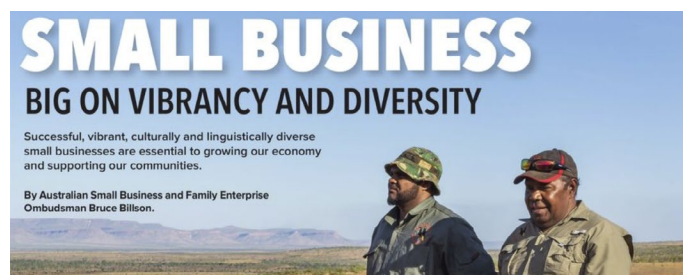
By Bruce Billson

Updated May 26 2025 - 3:57pm, first published 5:30am

0 Comments



The Ombudsman's op-ed published in The Canberra Times on 26 May 2025.



The Ombudsman published an op-ed in the May 2025 edition of Convenience World. The article highlighted the diversity among small and family business owners and the vibrancy they bring to our local communities.



The Ombudsman published an op-ed in the June 2025 edition of Convenience World, calling for an urgent need to put wind in the sails of small and family business owners through positive policy action.

Assistance

- Following the success of our stakeholder engagement, we will roll out more information and guidance material focusing on the franchise sector.
- In addition to franchising material, we will develop targeted education materials for small businesses, informed by trends and insights observed in recent casework. These resources aim to address common challenges and knowledge gaps, providing practical guidance to help small business owners navigate complex issues.
- We will trial and refine a customer satisfaction survey to give us greater insight into the impact of our services.

Advocacy

- Progress stakeholder engagement to deliver a Federal Small Business and Codes List in the Federal Circuit and Family Court of Australia.
- Investigate drivers and obstacles to entrepreneurship and consult on proposals to energise enterprise.
- Continue to advocate for right-sized regulatory reform; that is proportionate, risk-based regulation, informed by deliberative consultation with small businesses.
- Make submissions to the Department of the Treasury:
 - Economic Reform Roundtable Consultation
 - National Competition Policy: Lowering barriers to the adoption of international and overseas standards in regulation.

Engagement

- Strengthen our audience reach across the small business sector through Ombudsman op-eds, our newsletter and social media with tailored messages and contemporary engagement tactics to inform and support small and family businesses.
- Collaborate across government and key stakeholders through our sponsorship program, building valuable insights from real business owners and their interactions with government, industry and market across the small and family business ecosystem.
- Increase ASBFEO's visibility, presence and participation at key events including COSBOA National Summit, Franchising expos, Accounting expos, Small Biz Weeks and more.
- Connect with small and family businesses and continue to share their personal experience stories to showcase their contributions to community vitality, society and the economy.
- Progress strategic stakeholder engagement opportunities to advance energising enterprise, improve access to justice for the small and family business sector and ensure right-sized regulation is at the forefront of mind for policy and key decision-makers.
- Continue to champion small and family business contributions to Australia and highlight issues that can be addressed to ease cost of business pressures and support business owners to continue to innovate their business and ideas, invest in their business and inspire the next generation.

Canberra

Level 2
15 Moore Street
Canberra ACT

GPO Box 1791
Canberra City ACT 2601

T 1300 650 460
E info@asbfeo.gov.au

X: @ASBFEO

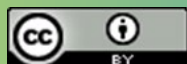
Facebook: @ASBFEO

Instagram: @ASBFEO

LinkedIn: Australian Small Business and Family Enterprise Ombudsman

Youtube: Australian Small Business and Family Enterprise Ombudsman

Copyright Notice



All findings and recommendations are those of the Australian Small Business and Family Enterprise Ombudsman.

<https://creativecommons.org/licenses/by/4.0/deed.en>

With the exception of coats of arms, logos, emblems, images, other third-party material or devices protected by a trademark, this content is licensed under the Creative Commons Australia Attribution 4.0 Licence.

We request attribution as © Commonwealth of Australia (Australian Small Business and Family Enterprise Ombudsman) 2025.

All other rights are reserved.

Some graphics in this document were used under a Creative Commons license from the Noun Project (<http://thenounproject.com>).

The Australian Small Business and Family Enterprise Ombudsman has undertaken reasonable enquiries to identify material owned by third parties and secure permission for its reproduction. Permission may need to be obtained from third parties to re-use their material.

Written enquiries may be sent to:

Director, Communications and Media
Australian Small Business and Family Enterprise Ombudsman
GPO Box 1791
Canberra City, ACT 2601

or email media@asbfeo.gov.au