



Australian Government



Australian
Small Business and
Family Enterprise
Ombudsman

Sole Traders

The Unsung Hero of Australia's Economy

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Sole Traders, Hidden Realities and Policy Blind Spots

What the Latest Analysis Reveals About Australia's Smallest Businesses

Australia's economic story is often told through the lens of big corporates and high-profile startups. Yet, beneath the surface, sole traders – the smallest of small businesses – play a vital but underappreciated role in the nation's prosperity and community fabric. The recent ASBFEO analysis of ABS DataLab administrative data on sole traders from 2017-18 to 2021-22 sheds much-needed light on this diverse, dynamic cohort, unearthing trends and truths that demand a rethink from policymakers and business advocates alike.

The face of small business has changed – and policy hasn't kept up

Public debate often talks about small business owners as if they're a neatly defined group sitting off to one side of the economy. But ASBFEO's analysis tells a far more contemporary, distinctly Australian story. Running a business has become a mainstream part of working life — something many Australians step into, step out of, or combine with other roles as circumstances and opportunities evolve. People are blending employment with enterprise, trying out ventures that don't always fit traditional labels, yet still carrying the responsibilities, risks and rewards that come with being in business. It's a reminder that the enterprising spirit is alive and well, showing up in all sorts of flexible, modern ways — and that our policy thinking needs to keep pace with how Australians are actually “having a go” today.



Who Are Our Sole Traders?¹

Gender: Women Surge Ahead

The new data reveals a striking trend: female sole traders grew by 31% over five years, more than double the rate for males (15%). Women now account for 40% of Australian sole traders, up from 37% in 2017-18. Their strongest growth in as a proportion of all sole traders was in the 30-49 age range, but there were also notable increases among women under 30 and over 50.

Age: A Slight Youth Movement

While the 30-49 age group remains dominant (48%), there's a gentle shift toward youth: sole traders under 30 increased their share from 14% to 16% over five years. It's a subtle but important sign of generational change in the small business landscape.

Cultural Diversity

CALD sole traders make up 37% of the total, a stable proportion even as absolute numbers grow. CALD sole traders are concentrated in metro areas and certain industries, particularly transport, postal and warehousing, which saw a 35% growth in CALD sole traders compared to a decline among non-CALD counterparts.

Geography: The Metro Majority, Regional Steadiness

Metro areas are home to nearly two-thirds of sole traders, a figure that rose from 58% to 64%. Yet regional sole traders, particularly women and carers, are growing. A quarter of sole traders are based outside major cities, providing vital services and economic activity in regional Australia.

¹ Definitions and other exploratory information is in the About the Data section.

Industry Patterns: Old Structures, New Surges

Construction remains the top industry for sole traders, especially men, but the fastest growth in the number of sole traders came from transport, postal and warehousing, and health care and social assistance – sectors where sole traders are meeting emerging needs, from gig economy delivery to aged care and disability support services. Gender segregation persists: women dominate health care and social assistance, education and training, retail trade, and personal and other services while men cluster in construction and transport, postal and warehousing. CALD sole traders are particularly prominent in the transport, postal and warehousing sector.

Invisible Challenges: Health, Caring, and Exclusion

One of the most striking findings is the prevalence of sole traders with long-term health conditions or disabilities. In 2021-22, 18,553 sole traders required assistance with core activities – a fall from previous years, but still significant. The gender gap in this group has narrowed, with the proportion of women increasing. One third of sole traders with long-term health conditions or disability operate in regional areas.

Sole traders also carry significant caring responsibilities. Over 193,000 provided unpaid care to others in 2021-22, with women again leading this increase. Their dual role as business operators and carers is often invisible in policy debates but is central to many families and communities.

Implications for Policy and the Economy

The economy has changed, and Australians' working lives have become more fluid and multifaceted. Today, many people weave enterprise into their livelihoods in ways that don't fit the old mould — and policy thinking needs to catch up with that reality.

Each dataset tells part of this evolving story. But when woven together, as the ASBFEO analysis does, they reveal a richer tapestry: Australians turning ideas into enterprise, earning a living while enriching their communities, juggling work, family and caring roles, carving out opportunities in emerging industries, and showing the grit, goodwill and get on with it spirit that defines our small business community.

This more human centred perspective helps policymakers and program designers appreciate sole traders not as faceless economic units, but as people — resourceful, community minded, adaptable and ready to respond when opportunities arise. It's an authentic picture of the enterprising Australians who help power our nation.

This narrative rich perspective helps policymakers and program designers better appreciate sole traders not just as economic units, but as people — resourceful, community minded, and ready to respond when opportunities arise.

It's time for policymakers to genuinely 'see' sole traders for who they really are: a dynamic, diverse, and resilient group, meeting Australia's needs in sectors and communities often not front of mind. Supporting the full breadth of sole traders means recognising their true number, scale and lived realities, accounting for their care and health responsibilities, and embracing their cultural and geographic diversity.

If Australia is truly the land of opportunity, self-reliance and entrepreneurship, and the fair go, it's time to give sole traders – in all their variety – the recognition and support they deserve.



Sex²

There were 680,115 female sole traders in 2021-22. The number of female sole traders increased by nearly one third (31%) between 2017-18 and 2021-22. This compares to 15% for males. Female sole traders accounted for 40% of sole traders in 2021-22, up from 37% in 2017-18.

Table: Sole traders by sex

Sex	Number of sole traders: 2017/18	Number of sole traders: 2018/19	Number of sole traders: 2019/20	Number of sole traders: 2020/21	Number of sole traders: 2021/22
Male	886,846	916,676	953,052	990,149	1,016,406
Female	518,889	555,229	588,087	643,274	680,115
Total	1,405,735	1,471,905	1,541,139	1,633,423	1,696,521

Note: The accessed ABS data sets for this DataLab analysis utilised binary sex classifications.

Source: Based on ABS, Customised report, 2025.

Female sole traders are most commonly aged 30 to 49 years, accounting for 42% of total sole traders in this age range in 2021-22. This has only increased slightly since 2017-18, from 40%.

The strongest increase in the number of female sole traders between 2017-18 and 2021-22 occurred in females aged 30 to 49 years. In percentage terms, the strongest growth occurred in females aged under 30³ and those aged 50 and over. Females accounted for 39% of sole traders aged 50 and over in 2021-22, an increase from 35% in 2017-18.

In 2021-22, 44% of sole traders born in Australia and/or speak English at home were female, compared to 38% among culturally and linguistically diverse (CALD) sole traders. This gap has been stable in percentage terms since 2017-18.

Growth in female sole traders in regional areas has outpaced that of males, both in numbers and percentage terms. They accounted for 41% of regional sole traders in 2021-22.

There were 8,661 female sole traders who require assistance with core activities in 2021-22⁴. They accounted for 47% of all sole traders requiring assistance in 2021-22, up from 39% in 2017-18.

² The accessed ABS data sets for this DataLab analysis utilised binary sex classifications. Where there were conflicting records or no response, ABS randomly assign records as either male or female.

³ Includes records where age is unknown to protect confidentiality. These are minimal as Datalab integrates a wide range of administrative data sources.

⁴ Has need for assistance with core activities. The ABS define this as having a long-term health condition (lasting 6 months or more) or disability (lasting 6 months or more). People have the option of selecting 'old or young age'. Where this is the only response, the ABS classify them as requiring assistance with core activities if they are aged 40 years or over. If they are aged under 40, the ABS classifies them as not requiring assistance with core activities. ABS are unable to quantify how often this occurs due to restrictions to such granular sensitive information. In the 2016 Census Dictionary, ABS reported that their testing found that from this age, some people who need assistance due to a long-term health condition or disability, may state that this need is due to ageing. It's likely that this testing was for the general population rather than sampling designed to obtain representative estimates of sole traders.

Age

There has been a slight shift in the age composition in sole traders, with those aged under 30⁵ accounting for 16% of sole traders in 2021-22 – a two-percentage point increase from 2017-18.

Table: Composition of sole traders by age

Age (years)	% of sole traders: 2017/18	% of sole traders: 2018/19	% of sole traders: 2019/20	% of sole traders: 2020/21	% of sole traders: 2021/22
Under 30 ¹	14%	15%	15%	16%	16%
30-49	49%	49%	48%	48%	48%
50+	37%	36%	36%	36%	36%

¹ Includes records where age is unknown to protect confidentiality. These are minimal as Datalab integrates a wide range of administrative data sources.

Source: Based on ABS, Customised report, 2025.

CALD⁶

The culturally and linguistically diverse component of sole traders has remained steady, with 37% of sole traders born overseas or speaking a language other than English at home in 2021-22. CALD sole traders tend to be concentrated in metro areas, with over three quarters operating in metro areas in 2021-22.

Table: Composition of sole traders by CALD

CALD flag	% of sole traders: 2017/18	% of sole traders: 2018/19	% of sole traders: 2019/20	% of sole traders: 2020/21	% of sole traders: 2021/22
Not CALD	52%	51%	50%	49%	49%
CALD	36%	36%	37%	38%	37%
ABS supplementary codes	1%	1%	1%	1%	1%
Unknown	12%	12%	12%	12%	13%

⁵ Includes records where age is unknown to protect confidentiality. These are minimal as Datalab integrates a wide range of administrative data sources.

⁶ A business owner is classified as culturally and linguistically diverse in this analysis if they were born overseas or speak a language other than English at home. Records that used supplementary codes or were unable to be matched across multiple sources are reported separately.

An individual is classified as CALD if they are born overseas or speak a language other than English at home. ABS supplementary codes include not stated, overseas visitors and records where ABS can't apply the relevant classification based on the individual's response e.g. if someone reports that they are born in Czechoslovakia, ABS classify this as a supplementary code as it's unclear if they were born in Czechia or Slovakia.

Source: Based on ABS, Customised report, 2025.

Growth in different cohorts has been different in CALD compared to non-CALD populations:

- Growth in the number of CALD sole traders has been evenly split between males and females. In contrast, females who are not CALD have led the growth in sole traders in this cohort.
- Growth in the number of CALD sole traders was strongest in people aged 30 – 49, compared to 50 and over for non-CALD. In percentage terms, both cohorts had the highest growth in those aged 30 and under⁷ between 2017-18 and 2021-22.

Regional⁸

Nearly two thirds (64%) of sole traders are in metro areas – an increase from 58% in 2017-18. The number of metro male sole traders increased slightly more than females. In contrast, the proportion of regional sole traders has been relatively steady over time, accounting for around one quarter of sole traders. Growth in the number of regional female sole traders has outpaced males, although both have increased.

Table: Composition of sole traders by business location

Business location	% of sole traders: 2017/18	% of sole traders: 2018/19	% of sole traders: 2019/20	% of sole traders: 2020/21	% of sole traders: 2021/22
Metro	58%	59%	60%	62%	64%
Regional	25%	25%	25%	25%	26%
Multiple locations or unknowns	17%	16%	16%	13%	9%

Source: Based on ABS, Customised report, 2025.



⁷ Includes records where age is unknown to protect confidentiality. These are minimal as Datalab integrates a wide range of administrative data sources.

⁸ Defined by the Australian Statistical Geography Standard (ASGS). This population-based geography is maintained by the ABS. Metro areas are defined as Greater Sydney, Greater Melbourne, Greater Brisbane, Greater Adelaide, Greater Perth, Greater Hobart, Greater Darwin, ACT. Regional areas are defined as Rest of NSW, Rest of Vic, Rest of Qld, Rest of SA, Rest of WA, Rest of Tas, Rest of NT, Other Territories.

Industry⁹

The number of sole traders has increased by 290,786 from 1,405,735 in 2017-18 to 1,696,521 in 2021-22. The transport, postal and warehousing and health care and social assistance industries were the main drivers of the increase¹⁰.

Table: Sole traders by industry

Industry	No. of sole traders: 2017/18	No. of sole traders: 2018/19	No. of sole traders: 2019/20	No. of sole traders: 2020/21	No. of sole traders: 2021/22	% of sole traders: 2021/22
Construction	196,603	200,262	203,265	206,558	209,530	12%
Professional, Scientific & Technical Services	142,660	151,311	157,840	164,805	167,767	10%
Transport, Postal & Warehousing	104,855	116,733	125,282	126,177	137,656	8%
Healthcare & Social Assistance	103,757	109,696	116,867	125,798	135,551	8%
Other Services	76,236	81,231	85,432	91,487	97,740	6%
Administrative & Support Services	68,457	76,202	81,688	87,885	94,712	6%
Agriculture, Forestry & Fishing	61,158	60,316	60,047	59,889	60,095	4%
Retail Trade	41,992	44,563	46,388	49,663	52,867	3%
Arts & Recreation Services	40,115	43,802	45,599	47,490	50,130	3%
Education & Training	32,184	35,908	37,947	39,923	42,140	2%
Manufacturing	27,711	29,204	29,492	30,412	31,575	2%
Rental, Hiring & Real Estate Services	21,822	22,260	22,963	23,627	24,015	1%
Accommodation & Food Services	16,867	17,553	18,041	18,863	19,665	1%
Wholesale Trade	12,386	12,977	12,971	13,211	13,375	1%
Finance & Insurance Services	12,765	12,755	12,971	13,407	13,218	1%

⁹ Industry commentary refers to sole traders operating in a single industry. Records where sole traders were operating in multiple industries or industry unknown are included in totals but not in individual industries to avoid double counting and retain confidentiality. There will be some statistical noise between years if people shift into multiple industries between each year, as they will shift from a particular industry to the category of multiple businesses.

¹⁰ Where a single industry could be identified in DataLab.

Industry	No. of sole traders: 2017/18	No. of sole traders: 2018/19	No. of sole traders: 2019/20	No. of sole traders: 2020/21	No. of sole traders: 2021/22	% of sole traders: 2021/22
Information, Media & Telecommunications	10,113	11,494	11,451	12,175	12,702	1%
Public Administration & Safety	3,925	4,149	3,993	3,581	3,607	0.2%
Electricity, Water & Waste Services	1,534	1,655	1,687	1,684	1,728	0.1%
Mining	936	925	925	931	918	0.1%
Unknown or Missing Industry	27,965	10,678	8,890	8,093	7,881	0.5%
Multiple or Undefined Industry	401,694	428,231	457,400	507,764	519,649	31%

Source: Based on ABS, Customised report, 2025.

Gender segregation remains, with men and women clustered in different industries. This has remained consistent over time. Male sole traders are particularly prevalent in construction and transport, postal and warehousing, accounting for over 90% of total sole traders in these industries. The health care and social assistance and education and training industries are mainly comprised of female sole traders, accounting for 66% and 61% of total sole traders respectively. Other industries where females accounted for most sole traders were retail trade (57%) and other services including a broad range of personal services such as hair and beauty services (54%).

CALD sole traders increased in transport, postal and warehousing by 22,838 (35%) between 2017-18 and 2021-22. In contrast, non-CALD sole traders fell 1,448 (-6%) over the same period.

Sole traders in health care and social assistance increased for both CALD and non-CALD sole traders, rising 30% and 33% respectively.

Construction was consistently the most common industry of non-CALD sole traders each year between 2018-18 and 2021-22. Transport, postal and warehousing was the most common industry of CALD sole traders over the same period.

Sole traders predominately operate from metro areas except for agriculture, forestry and fishing. Metro sole traders are particularly dominant in the transport, postal and warehousing industry, accounting for 79% of all sole traders in this industry in 2021-22. This distribution has been relatively stable since 2017-18. Construction remains the top industry for sole traders in both metro and regional areas. Transport, postal and warehousing has recorded the highest increase in metro sole traders over this period, while growth in health care and social assistance sole traders was highest in regional areas.

Small businesses in transport, postal, and warehousing are facing mounting challenges, driving the sharpest rise in requests for ASBFEO's assistance. At the heart of these disputes is a familiar struggle: getting paid the money they're owed. In 2025¹¹, nearly half (49%) of disputes in this sector were payment-related, up from 46% in 2024. By contrast, across all other industries, payment disputes declined to 34% in 2025 from 39% the previous year—underscoring just how acute the problem is for transport, postal, and warehousing small businesses.

¹¹ Calendar year.

Sole traders requiring assistance with core activities¹²

There were 18,553 sole traders requiring assistance with core activities in 2021-22. This is a fall from 22,658 in 2017-18. This fall was more prevalent for male sole traders. As a result, the gap between the sexes has narrowed over this period, with the proportion of male sole traders requiring assistance with core activities falling from 61% in 2017-18 to 53% in 2021-22.

Table: Sole traders requiring assistance with core activities

Sex	No. of sole traders: 2017/18	No. of sole traders: 2018/19	No. of sole traders: 2019/20	No. of sole traders: 2020/21	No. of sole traders: 2021/22
Males requiring assistance	13,823	12,691	11,614	10,599	9,892
Females requiring assistance	8,835	8,644	8,493	8,619	8,661
Total	22,685	21,335	20,107	19,218	18,553

Source: Based on ABS, Customised report, 2025.

One third of sole traders requiring assistance with core activities were operating in regional areas in 2021-22. This compared to 26% in the general sole trader population.

Carers¹³

There were 193,130 sole traders who provided unpaid care to others in 2021-22. More than half (52%) were females. Females were the main driver in the 13% increase in sole traders who provide unpaid care to others since 2017-18, although male sole traders have also increased slightly.



¹² Defined as a profound or severe core activity limitation. People with a profound or severe core activity limitation are those needing assistance in their day to day lives in one or more of the 3 core activity areas of self-care, mobility and communication because of a long-term health condition (6 months or more), a disability (lasting 6 months or more) and old age. If someone's only response is 'old or young age', the ABS classifies them as needing assistance with core activities if they are aged 40 and over, and not requiring this assistance if they are aged under 40. The ABS are unable to quantify the extent of this due to limitations on access to granular information. In the 2016 Census Dictionary, ABS reported that their testing found that from this age, some people who need assistance due to a long-term health condition or disability, may state that this need is due to ageing. It's likely that this testing was for the general population rather than sampling designed to obtain representative estimates of sole traders.

¹³ Defined as unpaid assistance to a person living with disability, health condition or due to old age. ABS exclude care provided through a voluntary organisation or group. Occasional help or assistance, such as shopping, is included if the person needs this type of assistance because of their condition.

Table: Sole traders by carer status

Provided unpaid assistance	No. of sole traders: 2017/18	No. of sole traders: 2018/19	No. of sole traders: 2019/20	No. of sole traders: 2020/21	No. of sole traders: 2021/22
Males					
Provided unpaid assistance	87,543	88,544	90,157	91,116	91,960
Did not provide unpaid assistance	666,661	688,554	717,364	746,170	756,888
Supplementary codes	11,595	12,328	13,084	13,901	14,354
Unknown	121,047	127,250	132,447	138,962	153,204
Females					
Provided unpaid assistance	83,991	88,071	91,445	97,080	101,170
Did not provide unpaid assistance	380,318	408,131	434,503	478,229	504,795
Supplementary codes	5,017	5,428	5,912	6,707	7,258
Unknown	49,563	53,599	56,227	61,258	66,892
Total					
Provided unpaid assistance	171,534	176,615	181,602	188,196	193,130
Did not provide unpaid assistance	1,046,979	1,096,685	1,151,867	1,224,399	1,261,683
Supplementary codes	16,612	17,756	18,996	20,608	21,612
Unknown	170,610	180,849	188,674	200,220	220,096

Supplementary codes include responses where the ABS could not reliably classify the information, not stated and overseas visitors. The accessed ABS data sets for this DataLab analysis utilised binary sex classifications.

Source: Based on ABS, Customised report, 2025.

Regional sole traders who are carers comprised 29% of all carer sole traders in 2021-22. This proportion has steadily increased since 2017-18, when it was 26%.

Religion

Sole traders most commonly report secular or spiritual beliefs or no religious affiliation¹⁴. Christianity remains the most common disclosed religion for both female and male sole traders (38% and 33% respectively). Christian females had the highest rise in number of sole traders of any religion in either sex between 2017-18 and 2021-22, increasing by 49,455 sole traders.

The most common single religions amongst sole traders in regional areas were Christianity and Buddhism.

Table: Sole traders by religion

Religion	No. of sole traders: 2017/18	No. of sole traders: 2018/19	No. of sole traders: 2019/20	No. of sole traders: 2020/21	No. of sole traders: 2021/22
Buddhism	34,570	37,665	40,653	43,907	45,623
Christianity	522,767	534,533	551,683	574,625	588,968
Hinduism	36,576	43,383	50,210	57,632	58,561
Islam	55,974	60,618	64,625	68,331	71,255
Judaism	9,175	9,391	9,668	9,919	10,049
Other Religions	30,950	35,353	40,343	43,605	45,062
Secular/ Spiritual/No Affiliation	513,719	537,319	561,018	598,944	619,273
Supplementary	30,770	32,152	33,562	35,478	36,797
No Religion Data	170,610	180,849	188,674	200,220	220,096
Multiple Religions	624	642	703	762	837

¹⁴ These are a combined category in Datalab.

About the data

The Datalab analysis includes all sole traders that the Datalab has a record of existing between 2017-18 and 2021-22. Sole traders are defined in this dataset as any ABN that appeared in the Business Longitudinal Analysis Data Environment (BLADE) Business Income Tax and Person Level Integrated Data Asset (PLIDA) Business Ownership (Sole traders) datasets.

Additional definition notes are included for each variable in this paper.

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