

Small and Family Business First Action Statement





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Minister's foreword

Queensland small and family businesses are critical to our communities – creating jobs and supporting diverse local economies across the state. While small businesses continue their work delivering vital goods and services to Queenslanders, they are doing so in the face of a range of operating challenges and pressures, which include cost of living pressures, digital transformation, global uncertainty, cyber threats, and natural disasters. Collectively these factors are affecting business confidence and profitability and testing the grit of our small business owners.

Noting our ageing population, we also need to make sure our younger generations feel supported to take over or create new small businesses. It is vital that future generations see the value in self-employment and/or family businesses, and understand and appreciate the vital contribution small enterprises make to our economy and our communities.

With these conditions in mind, the **Crisafulli Government's Small Business First approach** is supporting small and family businesses by putting in place the right operating environment for them to thrive. This includes a clear focus on reducing costly red tape, streamlining government services, and fostering innovation.

As Minister for Customer Services and Open Data and Minister Small and Family Business, I am committed to meeting the needs of government customers and ensuring our small and family businesses can easily access the information, advice and supports they need from government to help them focus on their business goals.

I know from speaking with small and family businesses across the state that government red tape is an ongoing frustration, and inefficient regulation is stifling business growth and competition. We've heard loud and clear that we need to improve the operating environment for businesses. We will do this through measures that improve business cashflow and make it easier for businesses to interact with a more customer focused government.

This **Small and Family Business First Action Statement** outlines our immediate priorities for small and family business - a clear set of actions underpinned by new investment in excess of **\$100 million over four years**.

This is the first step in ensuring Queensland small and family businesses are empowered to get on with business and in doing so, drive economic growth and employment across our state—multiplying the benefits for us all.

Steve Minnikin MP

**Minister for Customer Services and Open Data and
Minister for Small and Family Business**

Growth and confidence

Small and family businesses are vital to the Queensland economy, particularly in regional and rural communities, where they are a key private sector employer and enabler of local economic growth.

Many of these businesses are family-owned and operated. They are pillars of their local community, often passed down through multiple generations. A key feature of family-owned small businesses is their long-term focus and their connection to supporting local economies and communities.

Small and family businesses are the cornerstone of many sectors. Key strategic agendas being driven by the Queensland Government are enabled by and offer significant potential to grow and strengthen this sector to benefit all Queenslanders.

Opportunities for small and family business include those associated with industry strategies currently under development for the tourism and agriculture sectors. Together with the Brisbane 2032 Olympic and Paralympic Games, these strategies will showcase Queensland on the world stage, supporting export and trade growth and new opportunities for the small business sector.

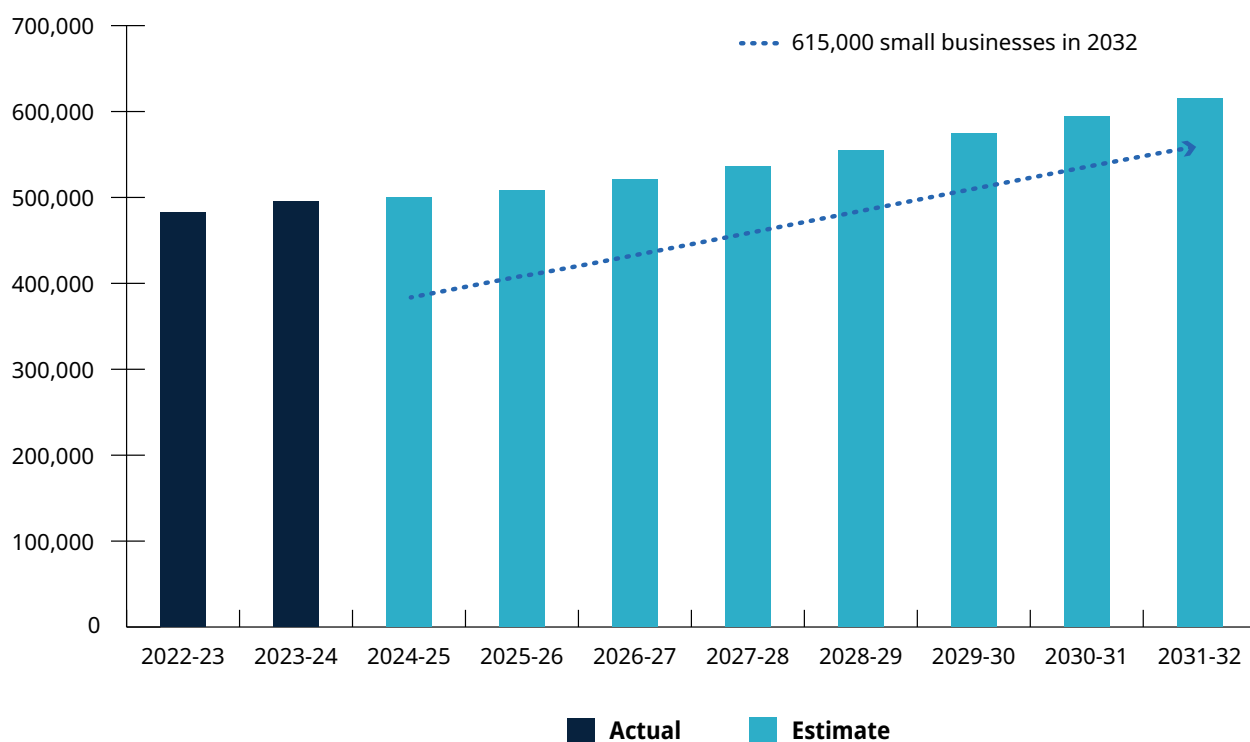


Figure 1. Forecast of small business growth to 2032¹.

1. Actual data series source, Australian Bureau of Statistics (ABS) Counts of Australian Businesses, Including Entries and Exits (CABEE Data).

By 2032, Queensland is estimated to have over 615,000 small businesses operating across the state. This represents significant economic potential for Queensland – driving economic growth, private sector job opportunities and broader economic prosperity. The Queensland Government will play a lead role in unleashing this potential by creating the right conditions for small and family businesses to grow and thrive, as well as encouraging new businesses to open their doors.

Our objective is to not only grow the number of new small and family businesses in Queensland but to create the right conditions for existing business to grow and expand – to have the confidence to invest in capital and take on their next employee.

With an ageing profile (approximately 20.8 per cent of Queensland small business owners are aged over 60 years), a key priority for maintaining and growing Queensland's small business sector is creating the right settings to continue to attract enterprising younger cohorts to the sector. To attract young people to the small business sector, policies should focus on promoting entrepreneurship, providing accessible resources, and addressing skills gaps, while also showcasing successful youth-led businesses as role models to their peers and future generations.



Queensland small business

Profile and impact

There are more than

495,000

small businesses

in Queensland as at 30 June 2024, representing

97.1%

of all businesses in the state².



The **top 5 industries** with the largest number of small businesses in Queensland as at 30 June 2024 were²:



Construction
16.7%



**Professional, scientific
and technical services**
12.1%



**Rental, hiring and
real estate services**
11.6%



**Agriculture, forestry
and fishing**
8.0%

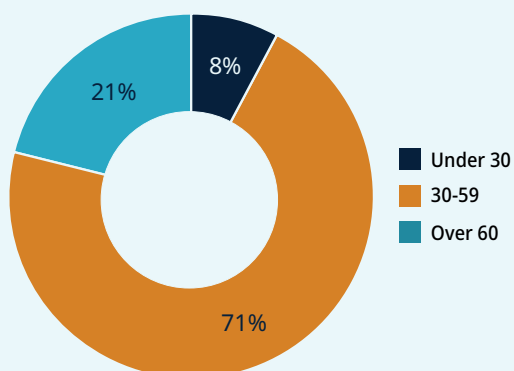


Health care and social assistance
7.6%

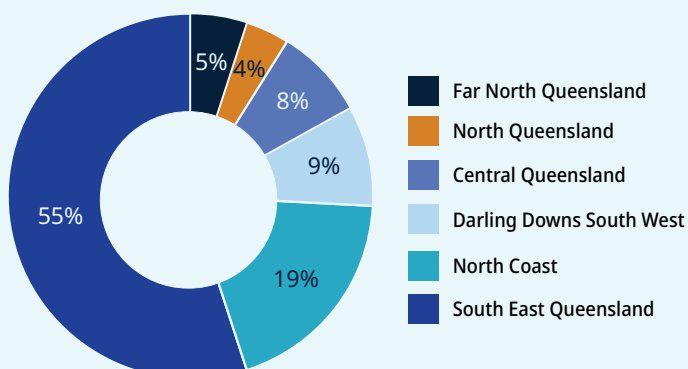
². ABS CABEE Data, 2023-24 (December 2024).

Snapshot of small business

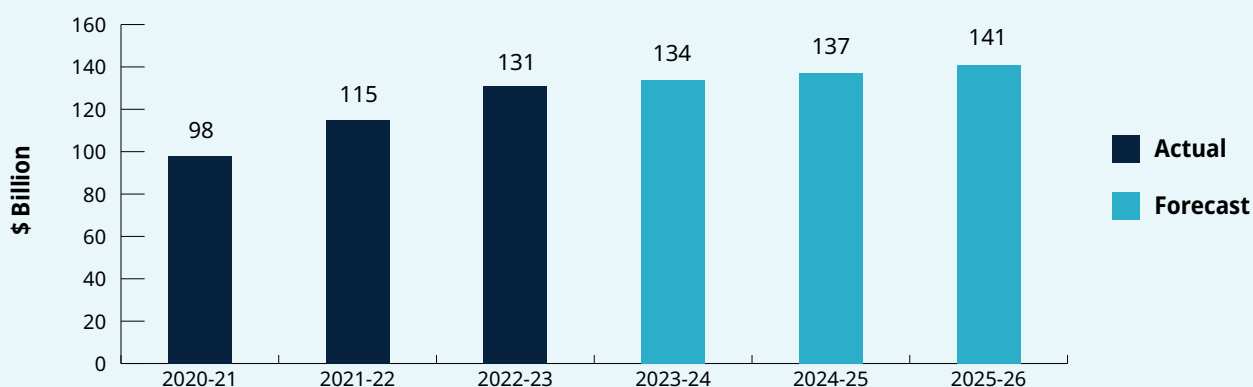
Owner age profile³



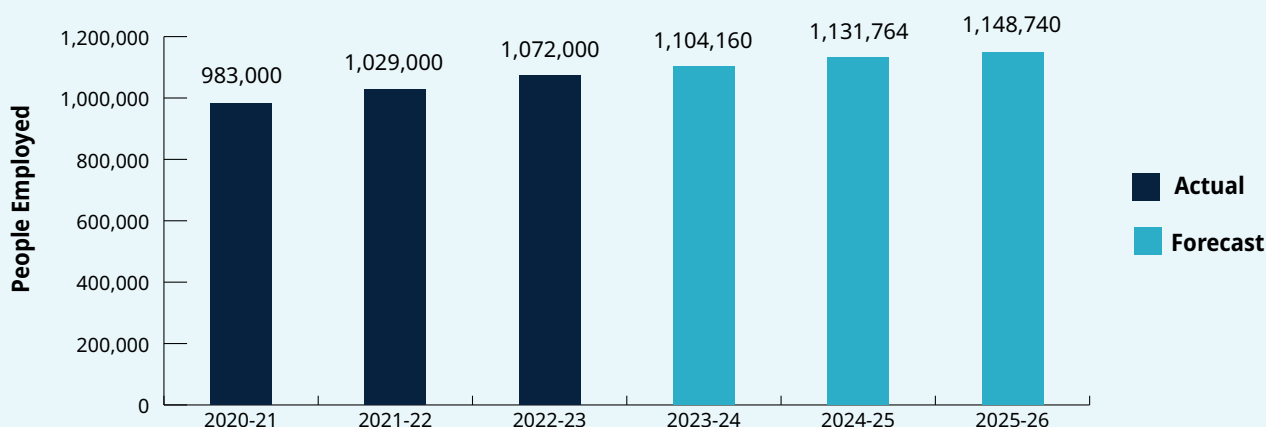
Regional vs SEQ³



Economic impact⁴



Employment impact⁴



3. ABS Census 2021.

4. Queensland Treasury, based on ABS Australian Industry and ABS Australian National Accounts: State Accounts.

Operating context

Challenging economic conditions are affecting business operating conditions and profitability, including for small businesses and family enterprises. Like all other states and territories, the impact of these challenges is evident in recent increases in business insolvencies in Queensland.

Key challenges facing the sector include:

- rising operating costs, particularly for insurance and energy, as well as those driven by supply chain issues, including as a result of severe weather events and geopolitical tensions and uncertainty
- cost of living pressures for consumers, impacting confidence and leading to reduced spending in a number of sectors
- cashflow and working capital pressures which can inhibit financial sustainability and innovation
- a continuing tight labour market, making it harder for small businesses to attract and retain skilled workers.

These economic challenges have been exacerbated by natural disasters like flooding, as well as the risk posed by cyber threats increasing the complexity of the operating environment, requiring business to respond, pivot and show even greater levels of resilience. For family businesses, similar challenges are faced with additional considerations of succession planning and navigating the complexities of family dynamics and governance.

While these pressures have direct impacts, we know Queensland's small and family business owners are resilient and innovative. They are active in leveraging the competitive and comparative advantages of Queensland and their entrepreneurial spirit and expertise has and will continue to overcome temporary setbacks and challenges.

Our small and family business community are some of the hardest working Queenslanders around. They deserve to be supported by a government agenda that sees the potential of the sector, supports its ambition, and is willing to take action to support stronger growth and productivity for this vitally important sector.

Case study



Natural disaster support

Natural disaster assistance helping small businesses recover

The Australian and Queensland Governments are jointly delivering targeted disaster assistance packages under the Disaster Recovery Funding Arrangements to support recovery and build resilience in disaster-affected regions across the state.

These packages will help small businesses across Far North Queensland, areas impacted by ex-Tropical Cyclone Alfred, and parts of Western Queensland recover from recent flooding, restore operations, retain staff, and prepare for future disasters. The initiatives are designed to meet the local needs of each region and ensure practical, on-the-ground support where it's needed most.

What does 'Small Business First' mean?

By putting Small Business First, the Queensland Government is prioritising an approach that seeks to address the economic and broader challenges faced by small and family business.

A supportive business environment, with a reduced regulatory burden, reduced operating costs, improved access to workforce and skills, easier access to improved services and supports, and higher rates of productivity and innovation, is critical to Queensland's future success.

The core principle underpinning this approach is ensuring Government applies a 'small business friendly' lens to its activities – keeping the needs of small and family business front and centre.

This includes:

- Greater consideration by government of the impacts of regulation on small and family business as a distinct stakeholder group. Small businesses have distinct characteristics that set them apart from larger enterprises. This means the impact of regulation may have more significant impacts than on larger corporations.
- Queensland Government agencies working together deliver a 'concierge approach' to responding to the needs of small and family business.

We are committed to improving the experience of small business in dealing with government and using the levers we control to make positive changes.

We are driving a culture across government of better awareness and consideration of the impacts of government decisions on small business, including regulatory and economic policy settings.

As a first step, this Small and Family Business First Action Statement outlines the government's immediate priority areas for action, with new investment in excess of **\$100 million over four years** to deliver outcomes across four action areas:

- ✓ Make it easier to access government services
- ✓ Tailored support to start, grow and thrive
- ✓ Identify and respond to red tape and other pain points
- ✓ Boost procurement opportunities

Critical to developing services and programs to meet the needs of small and family business, is implementing a consultative approach that places these stakeholders at the heart.

New mechanisms to better connect to their insights and perspectives include the establishment of the **Small Business Reference Group** and a monthly **Small Business Survey**. These methods will build on the services provided regionally as part of the **Business Concierge** and feedback and evaluation of programs to support tailored policies and research to provide practical and tailored support to small businesses across the state.



Make it easier to access government services



Government services should be easy to access and meet needs of small and family business to enable them to find what they need and get back to business.



The small business first approach will focus on streamlining and improving access to government services to support businesses in every stage of their journey.

We will over the term of the government:

- Deliver a new dedicated **\$10 million Small Business Concierge** service to support small and family business owners to navigate pathways to support. Staff located in regions across Queensland will provide referrals to services and answer questions related to government support and services.
- Deliver the **\$16 million Regional Business Gateways** program.
- Establish a **Small Business Reference Group** to connect the Minister to the perspectives of small and family business owners to inform practical responses to issues.
- Introduce a **Small Business Survey** to measure the confidence of small and family businesses in Queensland and identify pain points to best tailor Government support and programs.
- Deliver **Small Business Month** in May each year to provide a program of events and activities with grants, workshops, clinics and more to connect small businesses to information and networks and celebrate success.
- Improve the quality and usefulness of information available through **targeted and structured communication** that meets the unique needs of small and family businesses.
- Continue to improve the information on the range of services and programs that are available to support small and family business on **Business Queensland** (www.business.qld.gov.au).

Case study



Business Concierge

Small business first in action for Queensland's tourism small business sector

Business Concierge is a personalised service to help connect small and family business owners with the right government support needed to help them start, grow and thrive.

Small and family businesses can connect to the service through local Business Concierge team members situated in seven regions across Queensland including Far North Queensland, North Queensland, Central Queensland, Sunshine Coast, Brisbane, Gold Coast and South-West Queensland. More information is available on the Business Queensland website at www.business.qld.gov.au/concierge.

Recently, Paperbark Arts and Cultural Tours, a business based in Yarrabah, connected with our Business Concierge team member in Cairns wanting to know what support was available to further develop their business. As a result of this initial contact, the business owners have been referred to a range of supports including accessing a free mentoring program for First Nations tourism businesses.

Tailored support to start, grow and thrive



Government supports and services for small and family business will focus on opportunities to address key barriers to success.



Actions enable small businesses to enhance core capabilities, build safer communities, access essential business software and support them to take on apprentices.

We will over the term of the government:

- Implement the **\$40 million Secure Communities Partnership Program**.
- Deliver a **\$19 million Apprenticeship Pilot Program** to support small and family businesses to take on apprentices.
- Invest **\$11.5 million** to deliver priority **small business micro-credentials courses**.
- Deliver the **\$8.8 million Construction Business Advancement Grants** program.
- Deliver the **\$5 million Professional Care Advancement Grants** program.
- Deliver **Small Business grants** to provide funding assistance for business development activities for Queensland small business in different stages of their lifecycle.
- Deliver the **Mentoring for Growth (M4G)** program to provide eligible businesses free access to volunteer business experts.
- Support **tailored cyber security programs** to inform and assist small and family businesses in protecting themselves from threats.
- **Raise awareness of government programs available to support the growth of small and family business** (e.g. existing CDSB programs, Trade and Investment Queensland export programs and investment programs delivered by Queensland Investment Corporation).
- **Tailor programs and supports** to meet and encourage the diversity of the small and family business sector.



Identify and respond to red tape and other pain points



Government regulations and compliance processes can be improved to reduce the amount of time spent understanding and meeting regulatory requirements.



By applying a small business first lens to regulation we will reduce the burden of red tape and address associated pain points. This includes working to ensure regulation is effective and supports business stability and growth.

We will over the term of the government:

- **Refocus the Queensland Small Business Commissioner (QSBC)** on red tape and dispute resolution (*Delivered in the First 100 Days*).
- Deliver a **5 business day On Time, Every Time Payment Guarantee** for small and family businesses and immediate payments for invoices under \$10,000.
- **Work with Queensland Government regulators** to maintain a focus on reducing red tape and minimising the burden of compliance.
- Advocate to the Australian Government and the insurance industry to **address insurance affordability for Queensland small and family businesses**.
- Ensure the **Business Queensland website provides a wide range of resources** to help small businesses navigate key issues and regulatory requirements. The **Business Launch Pad** digital tool already helps small businesses find licenses, permits, and regulatory information tailored to their business activities and location.
- Champion the **Business friendly guide for infrastructure works** and investigate opportunities to pilot different approaches. The **Business friendly guide for infrastructure works** provides practical advice to Queensland Government agencies, local councils and their contractors on working with the business community to minimise disruption.
- Work with local councils to streamline approvals and reduce barriers for council projects through the **Red Tape Reduction Taskforce**.
- Through the **Primary Industries Prosper 2050** strategy, outline local priorities and proactively address sector challenges now and into the future.
- Enhance the safety and vibrancy of Queensland's night-life and its businesses with the advice of the **Night-Life Economy Advisory Panel** and the **Night-Life Economy Commissioner**.
- Develop **Destination 2045: Queensland's Tourism Future** – a 20-year strategic plan, which includes a focus on streamlining business support to enable tourism growth.
- Provide access to rural and small business financial counsellors and business wellness coaches operating across Queensland, including in disaster impacted locations through the **Small Business Support Network**.
- Through the QSBC provide information, assistance, and advocacy support on red tape reduction and dispute resolution to Queensland based small and family businesses.





Family businesses bringing multigenerational benefits to Queensland

Founded in 1955 by Chris Nicolaou, Chris' IGA in Carina has been operating in its local community for seven decades — no small feat for any business. This remarkable achievement reflects the exceptional customer service which has allowed this business to become a local icon. What makes Chris' IGA even more remarkable is that the next generation of family members has continued the tradition of excellence, ensuring the small and family business legacy lives on.

The dedication to excellence in customer service is reflected in the entire Chris' IGA team, who embody the core values of good customer service through their dedication and teamwork. During the recent weather event that was ex-Tropical Cyclone Alfred, the team made deliveries to local homes when other stores in the area had closed. They were not going to let a cyclone stand in the way of ensuring the people in their community were looked after.

Family businesses play a significant role in supporting both their local community and the local economy. Chris' IGA is just one example of the many Queensland family businesses making a positive impact over generations.





Red tape action

Early actions to reduce the burden of red tape

Earlier this year the Queensland Government fulfilled a key commitment in its First 100 Day Plan to refocus the QSBC on red tape reduction and dispute resolution. The QSBC will consult with, and collect feedback, from small and family businesses and work with government departments to identify practical solutions to remove red tape. One hundred and twenty chambers of commerce across Queensland were also asked for their feedback and examples of red tape impeding small business from operating efficiently and profitably.

Actions to reduce red tape, will result in small and family businesses being able to spend more time on servicing their customers and supporting local jobs and growth.



Boost procurement opportunities



As a large purchaser, the Queensland Government can create more opportunities for small and family business to tender for government work.



Through a small business first approach and working across Government agencies, we will raise awareness, build capability to respond to tenders and reduce complexity by simplifying contracts, removing unnecessary requirements, improving training and guidelines.




We will over the term of the government:

- Make it easier for small and family businesses to tender for government work with **simplified procurement processes, standardised contracts and more tendering opportunities for small and family businesses.**
- Establish a new **\$1 million Small and Family Business Innovation Pathway** to engage Queensland small and family businesses for short-term initiatives.
- **Supported by the dedicated Queensland Small Business Procurement Advisor**, the Department of Customer Services, Open Data and Small and Family Business to lead by example and **adopt and advocate for new approaches across government**, including:
 - » Measures to **address the size and complexity of government procurement systems and processes.**
 - » Amendments to **make it easier for small businesses to understand tender specifications and simplify pre-qualification** requirements.
 - » More **comprehensive debriefing opportunities** for unsuccessful tenderers to assist small business in future opportunities.
 - » **Revised guides and information** to assist small businesses prepare tender documentation.
 - » Changes to obligations at the tender phase of procurement processes to **only require small businesses to gain required insurances when/if awarded a contract.**
 - » Engage with larger businesses to **promote small business friendly practices for industry**, including developing a private sector procurement template agreement to support faster payment times to small businesses.
 - » **Develop small business friendly contracts** for all whole of government prequalification schemes.
- Run **workshops and events** to develop small business capability and capacity to tender to government.
- Deliver **Brisbane 2032 Olympic and Paralympic Games tender capability building** for small business.
- Review **the Queensland Procurement Policy** including focus on creating opportunities for local suppliers, with an emphasis on small and family businesses and regional enterprises.
- Ensure better **procurement data and reporting** is available to track the progress and impact of these initiatives. Maintain the **Small Medium Enterprise (SME) Procurement Target** to measure the participation of SMEs in Queensland Government procurement.



Queensland
Government

Contact us

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