



Queensland
Small Business
Commissioner



Small
Business
Friendly

Your passion is our business

April 2024



We often hear from small businesses that industry experience matters greatly, and every business faces unique challenges at different times. That's why we've been busy connecting with industry bodies at key events like the **Australian Small Business Enterprise and Family Ombudsman's ESG symposium** in Canberra and the **Council of Small Business Organisations Australia's summit for 2024**.

No matter the industry, small businesses across Queensland continue to voice concerns with us about rising electricity costs and insurance premiums, difficulty

accessing a skilled workforce and challenges related to workplace security and crime prevention. Rest assured we're actively collaborating with organisations like the **Insurance Council of Australia** and the **Energy and Water Ombudsman** and the other small business commissioners nationally to ensure Queensland small business voices are heard at all levels of government.

We're especially focused on amplifying the voices of our regional, remote, and rural small businesses. In late April, we were thrilled to welcome **Longreach Regional Council** to the **Small Business Friendly** family, and we were heartened by the positive reception from small businesses we met along the way in Longreach, Isisford and Ilfracomb. Despite being impacted by rising flood waters, small businesses in these areas were upbeat and eager to work closely with their council for better outcomes for their local government area.

A big congratulations to our Assistance team for winning the **National Winner for the Alternative Dispute Resolution Awards – Commissions and Ombudsman category**. This accolade recognises their outstanding work, alongside a panel of 17 expert mediators, helping small business resolve disputes efficiently. They've also been busy creating informative **fact sheets on common dispute topics and practical tips** – take a look!

As we celebrate Queensland Small Business Month (QSBM) this May, we're excited to be visiting locations across the state where small businesses can join us for education sessions, celebrations, and collaborative opportunities. Explore the **73 free events** happening during QSBM – you don't want to miss out! Here are some events I will be attending during QSBM.

Where the Commissioner will be in May:

- 1 May - **Burdekin Shire Council Small Business Breakfast** (QSBM), Ayr
- 2 May - **2024 Women's Plumbing Alliance Small Business Lunch**, Brisbane City
- 8 May – **National Lotteries and Newsagents Association (NLNA) 2024 Queensland Industry Awards**, Brisbane City
- 9 May – **Mackay Chamber of Commerce Lunch** (QSBM), South Mackay
- 13 May – **The digital challenge for small business – panel session and workshop**, Fortitude Valley
- 14 May - **Redlands Coast Retail Toolkit Launch** (QSBM), Cleveland
- 16 May - **Networking Event with Queensland Small Business Commissioner** (QSBM), Airlie Beach
- 20 May - Partnering to achieve Small Business Success (panel session) **2024 National Franchise Convention**, Cairns.
- 21 May - **Navigate the Legal Maze of Industrial Relations**, Kallangur
- 24 May – **NAWIC business lunch: Transforming challenges into opportunities**, Brisbane City
- 25 May – Pine Rivers Small Business Awards Celebration (QSBM), Pine Rivers
- 28 May – **Business After Dark (QSBM), Mareeba**

29-30 May – **4th Annual Small Business Friendly Conference (QSBC), Cairns.**

Photo caption: The Big Yellowbelly greets you on your arrival to Isisford. Measuring 12 metres long and standing five metres high, it is a celebration of the region's favourite annual fishing competition – held the last weekend of July. Book your tickets now!



Dominique Lamb

Queensland Small Business Commissioner



Celebrating Entrepreneurial Spirit: A Year with Jenn Wallace

As the Small Business Commissioner, I'm continually inspired by our community's entrepreneurial vigor. Our recent visit to the **North Lakes Chamber of Commerce** reaffirmed this spirit, highlighting the support QSBC offers in collaboration with the **Department of Employment, Small Business, and Training** (DESBT).

It was uplifting to reconnect with **Jenn Wallace**, whose journey from her first networking event with freshly printed business cards to her current role as a mentor with the Industry Workforce Advisors program showcases the transformative power of networking and support. Jenn's success with programs like **Mentoring for Growth** and **New Access for Small Business Owners** highlights their invaluable benefits.

Jenn's story isn't just about personal growth but also about giving back. She now supports other small businesses through her consultancy and role at the **North Lakes Chamber of Commerce**. Her experience emphasises the significance of listening to and learning from small business stories. As we mark Jenn's first successful year in business, we're reminded of the profound impact our conversations and support can have. Here's to Jenn's continued success and to empowering more small businesses in our community.



May is Queensland Small Business Month – let's celebrate!

May is **Queensland Small Business Month**—a time dedicated to recognising and celebrating the contributions of small business to our local economies and communities.

Queensland's small businesses embody innovation, resilience, and creativity. They are the corner cafes where we gather, the stores that showcase local talent, the services that make our lives easier, and the online platforms connecting us, and so much more. Behind each of these enterprises are passionate individuals and teams who work tirelessly to bring their dreams to life and contribute to the richness of our society.

This month, please take time to celebrate and support small businesses in your local community. Whether you're a customer, a fellow small business owner, or a supporter of local initiatives, there are countless ways to get involved. Consider shopping locally, spreading the word about your favourite small businesses, or **attending events** hosted by your local council, business chambers and tourism groups or industry associations.



Longreach Council backs small business

On Friday 12 April, **Longreach Regional Council** became the 49th member of our **SBF Program**! At a special business breakfast, Mayor Tony Rayner and CEO Brett Walsh signed the SBF Program charter with the Small Business Commissioner.

As Mayor Rayner said, "This is more than a signature on a page; it's about striving to be a region where small businesses are supported, celebrated, and integral to our community. By endorsing this charter, we signal our intent to listen, engage, and act in the best interests of our small business sector, ensuring it remains vibrant, robust, and at the heart of our local economy."

In the days leading up to the breakfast, the Commissioner and QSBC's Luke Forster, Director Strategy and Engagement met with local small businesses and discussed their opportunities and challenges across the region.



Is your business covered for music use?

Whether you play music via a digital music service in your small business, or host live performers, a music licence or permission is required under the *Copyright Act*.

Subscribing to a streaming service is not the same as having a music licence. These services provide the music, but not the licence to play to the public. The streaming services most of us use every day is for our personal use only. Take Spotify, for example, this is stated in their terms and conditions.

If you are playing music to your customers, music creators need to be paid public performance royalties. OneMusic collects licence fees which form royalty income that is paid out directly to music creators. OneMusic issues licenses to play most songs heard on radio, TV, music-streaming services from around the world. For more information, visit [**OneMusic**](https://www.onemusic.co.nz) online.



Ban on the use of engineered stone

The ban on the use of engineered stone will come into effect on 1 July 2024. Ahead of this date, workers and businesses in Queensland can continue to work with engineered stone in a controlled way.

Previously installed engineered stone will not need to be removed. Repairs, minor modification, removal, and disposal of previously installed engineered stone products, will not be banned. However, effective dust controls will be required for any work with installed engineered stone. You can find information on the [ban](#) and [resources](#) on the [Safe Work Australia website](#).



Flood insurance inquiry

An inquiry is underway into insurers' responses to claims made following the 2022 major floods that impacted South-East Queensland in February and March 2022. You have until **31 July 2024**, to make a **submission**, and/or complete the online **survey**.

Having already heard from regulators, insurance companies, consumer advocacy, and legal rights groups, the committee wants to hear from locals in some of the worst-hit regions. The committee would like to hear about any of the following issues:

- the experiences of policyholders before, during, and after making claims.
- timeframes for resolving claims and any obstacles.
- insurers' communication with policyholders.
- accessibility and affordability of hydrology reports and other expert assessments.
- affordability of insurance premiums.
- claimants' experiences of insurers' dispute resolution processes.

For more information about the inquiry and to have your voice heard visit the **House Standing Committee on Economics website**.

QSBC Insurance case studies

We know that insurance affordability and availability is one of the top issues for small businesses across Queensland. While our office can't single-handedly solve these complex issues, we can and do contribute to broader advocacy efforts to help improve the insurance landscape for small businesses.

We are currently interviewing a range of businesses to develop case studies which highlight the lived experiences of small businesses in regards to insurance. These case studies are invaluable as they help inform our advocacy work to the Insurance Council of Australia, the National Small Business Commissioners Group, and government at all levels—ensuring that the voices of Queensland small businesses are amplified. We will keep you updated about our advocacy efforts in this space over the coming months.



Chasing unpaid invoices in three steps

Each day our Assistance team fields multiple calls from small businesses that haven't been paid for work completed from customers or other businesses. If reminding them to pay doesn't work consider writing them a letter of demand, giving them a reasonable deadline to pay, and mentioning your intention to take legal action if needed. Here is a **Letter of Demand template** and further information.

Second, you can apply to QCAT (for a **minor debt dispute**) or a court to try and recover the debt. Legal Aid has written a **step-by-step guide** to making a minor debt dispute claim in QCAT.

Third, review your practices. Unpaid debts can be a significant risk to small businesses. Try to reduce your risk and consider preparing contracts that include a:

- Retention of title clause where goods are involved.
- Term about how disputes will be resolved (including mediation).
- Deposit, milestone payments, or holding funds in trust for future payments.
- Requirement for full payment before products are released.

You should obtain **legal advice** for your specific circumstances. You can also read more about the options in our **Payment Issues fact sheet**.



Free resources

Business Wellness Coaches

When you're running a business, you need to look after your mental health, so everything runs smoothly. **Business Wellness Coaches** are available to help you with your personal and business challenges in a free one-on-one, supportive environment.

No matter where you live in Queensland, support is available for you and any of your family members who are employed in your business, and if you need help in your language, a business wellness coach can make sure you get the support you need. Coaches are located in:

- **Cairns**

- Greater Brisbane
- Gympie
- Ipswich
- Mackay
- North Brisbane
- South Brisbane
- Toowoomba
- Townsville.

Employer Advisory Service, Fair Work Ombudsman

To ensure you're meeting your obligations under the *Fair Work Act* you can get free tailored written advice about pay and conditions. To access the **EAS small business** you can fill in the form online, email, or call them. Further, their written advice under the EAS comes with an advice guarantee. The Fair Work Ombudsman has a **free webinar** on their website to help you understand your rights and responsibilities under Australian workplace laws.

JobsNow! connecting employers and staff

Are you an employer looking for staff in Yarrabilba, Redlands, Scenic Rim, and the Greater Brisbane area? The JobsNow! Program of events is designed to connect local employers with a work-ready pool of job seekers. Events are planned for **Yarrabilba on 29 May**, Redlands on 13 June, Scenic Rim on 20 June, and the Greater Brisbane area event on 30 July.

Expressions of interest to exhibit your business are encouraged from employers in these industries: manufacturing, retail, health and community care, education, trades, and, construction. Preference will be given to employers with live vacancies. An expression of interest closes on 15 May 2024 with limited exhibitor spots available. For further information **visit the website**.



Funding and grants

Business Growth Fund

Aimed at small and medium-sized businesses with high-growth plans to support the

purchase of specialised equipment. Grants of \$50,000 to \$75,000 are available as a co-contribution with eligible businesses. An **expression of interest** opens 1 May 2024 and closes 14 May 2024.

Queensland Mental Health Week

Eligible organisations can apply for up to \$2,000 to hold an event during Queensland Mental Health Week (5-13 October 2024). The grant program will prioritise innovative events that provide a focal point for awareness, education, and understanding of mental health and wellbeing, help foster community connection, and enhance inclusivity and a sense of belonging for those living with mental health challenges, their families, carers and support people. **Applications close on 17 May 2024.**

Grants for small to medium manufacturers

Aimed at Queensland-based small to medium manufacturers to buy equipment or introduce processes that will reduce energy consumption and carbon emissions. Grants of between \$5,000 and \$25,000 are available with co-contribution. **Applications close on 30 June 2024** or when funding is fully allocated.

Female Founders Co-Investment Fund

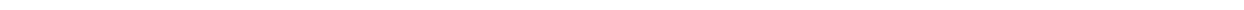
Aimed at innovative female-founded businesses undertaking an early-stage capital raise with new investors. **The fund provides grants from \$50,000 to \$200,000 matched at a 1:3 ratio** and best suited to female founders who understand the responsibilities and legal requirements of equity funding and is open until all funds have been allocated.

Before, during & after parental leave



Whether it's the first time you're supporting a working parent in the workplace or a working parent yourself, there can be a lot to wrap your head around. The Fair Work Ombudsman have compiled some **key questions and answers** about parental leave that apply before, during and after parental leave.

Stay connected via our social channels



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