

June 2025



June has been a huge month for small business, with more SBF Program member councils across Queensland recommitting to being more small business friendly. We have been working closely with local chambers of commerce and councils to roll out a refreshed program based on five key principles and 15 practical actions (deliverables) —designed to support your business, no matter where you are based.

At the QSBC, we often hear from business owners dealing with landlord issues, supplier disputes, or just feeling stuck. Every call matters to us, and you can feel safe knowing our

team listens with kindness to help you get the best result for your situation.

We are proud to say we resolve 71% of landlord-tenant matters in an average of 35 days for around \$185 —compared to up to 86 weeks and around \$130,000 through QCAT or a court. We are also seeing great results in business-to-business disputes through our free informal resolution service, helping parties to negotiate and reach agreement outside of the courts. If a trader-to-trader matter progresses to QCAT it is currently 46 weeks before it is likely to be finalised. We are here for all 495,000 Queensland small businesses. Our job is to make it easier for you to get help, fast.

One story that stayed with me was from a recent visit to remote Queensland. An elderly couple who had spent their lives serving their local town were facing financial hardship and losing hope for retirement. We connected them with a Small Business Financial Counsellor, who helped negotiate with their bank to waive a massive debt—giving them a fresh start and the freedom to finally retire.

It is stories like this that show the power of the Small Business Support Network. That is why we are thrilled to see the program extended to June 2028, backed by \$16.8 million in the 2025-26 Queensland Budget announced this week. Whether it is financial counselling or wellness coaching, the support is here—please reach out if you need it.

What else does the Queensland Budget announcement hold for small business? Here are a few highlights we are excited about:

- \$1 billion Queensland Government Digital Fund for better digital systems across government to bring you better services.
- \$130 million in new small business grants and programs, including:
 - \$19 million to help small and family businesses with the cost of apprentice wages
 - $\circ\;$ new grants programs for construction and professional care businesses
 - \$40 million for the Secure Communities Partnership Program for small businesses and local government to implement measures to improve community safety and prevent crime; and
 - \$1 million for the Small and Family Business Innovation Pathway to directly engage small and family businesses for short term initiatives to solve specific problems or improve government service delivery.

There is more to come, and we will keep you updated as these programs roll out. If you need support, do not wait—our team is here to help.

Upcoming activities

- 23 July Lord Mayor's Women in Business Luncheon
- 25 July Brisbane North Chamber of Commerce Emerging Leaders Breakfast
- 25 July Food and Agribusiness Network (FAN) Meet the Makers Event
- 26 July LatinOz Queensland QWINBIZ Workshop
- 26 July Lions Club Chinese 30th Anniversary & Changeover Dinner



Dominique Lamb

Queensland Small Business Commissioner

Understanding Your Outgoings



If you're leasing a non-retail commercial space, outgoings are the additional operating costs —like council rates, insurance, cleaning, or maintenance—that might be added on top of your base rent. These are usually estimated at the start of the year and reconciled later, which can sometimes result in surprise bills—or, less commonly, a refund.

But here's the tricky part: unless your lease specifically requires it, your landlord may not have to give you a full breakdown of these charges. If something doesn't feel right—or you're just unsure what you're paying for—it can be difficult to know where to begin.

This is where a quick lease check can really help:

Is there a clause about disclosing or reconciling outgoings?

Do you understand how the estimates are calculated—and your rights to question them?

Could you negotiate more transparency next time you sign a lease?

For more insight on how outgoings work—and what to look out for—check out our full blog: <u>Understanding Outgoings in Your Non-Retail Lease in Queensland</u>

Celebrating our SBF Award Winners



We are proud to announce the winners of the 2025 Small Business Friendly (SBF) Program Awards, recognised at the annual Small Business Friendly Conference on 29 May 2025.

The Awards celebrate the outstanding efforts of our members who go above and beyond to support vibrant, small business-friendly communities across Queensland.

Y Award Winners:

- Member of the Year: Rockhampton Regional Council
- Regional Member of the Year: Balonne Shire Council
- Initiative of the Year: Livingstone Shire Council

We congratulate all finalists, whose outstanding achievements made this year's judging challenging. Each finalist has demonstrated a strong commitment to fostering vibrant, resilient small business communities.

See the <u>full list</u> of winners and finalists. Thank you to all nominees for your inspiring work, and congratulations again to our 2025 winners and finalists!

Spot Tax Time Scams



Scammers are ramping up emails and texts pretending to be from the ATO or MyGov especially around tax time. These messages often create urgency, offering fake refunds or threatening penalties to trick you into clicking links or sharing personal info.

Look out for poor grammar, American spelling, suspicious email addresses, or unusual requests. The ATO will never ask for passwords or financial details via email, SMS, or social media.

Not sure if a message is real? Stop and check. Call the ATO on 1800 008 540 or visit their scam website.

Don't get caught out. Take a moment, think twice—and report anything suspicious.

Get help here

Protect Your Business Assets

Did you know registering on the Personal Property Securities Register (PPSR) can help secure your goods if a customer can't pay or goes bust? It's a simple, low-cost way to protect your interests and stay in control. Without it, you could be left with nothing—even if the goods are still yours.



Check your registrations today.

Cutting Red Tape



We're working with government to simplify compliance and remove the roadblocks that hold small businesses back. From confusing forms to drawn-out approvals, we want to know what's making things harder than they need to be. Help shape smarter solutions—<u>share your red tape example.</u>

Cyber Ready, Business Steady

The Small Business Cyber Resilience Service, delivered by IDCARE and funded by the Australian Government, provides free expert support to help eligible small businesses and sole traders, recover from cyber incidents and strengthen their digital defences. Businesses with 19 or fewer employees and an active ABN can access tailored advice, technical help, and wellbeing support.

Don't wait until something goes wrong — <u>check</u> <u>your eligibility and get started today</u>





Start Business Strong

Get free mentoring, training, and support to launch or grow your small business through the Self-Employment Assistance Program.

Learn more and apply now



Energy Savings Now

Energy bills biting? Explore Business Chamber Queensland's Energy Efficient Action Toolkit to help you keep your energy costs in control, free up cash flow, and boost your productivity.

Download the tools

Instant Asset Write-Off

Eligible small businesses can deduct the full cost of eligible



depreciating assets costing less than \$20,000 that are first used or installed ready for use on or before 30 June 2025.

Find out more

Stay connected via our social channels



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