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# Small Business Financial Counselling Service



Supporting Small Businesses in Southern Queensland to plan,  
prepare for change and meet future challenges.

[www.rfcssq.org.au](http://www.rfcssq.org.au)

Submission - The Small Business Commissioner Bill 2021

# SUBMISSION

## Small Business Commissioner Bill 2021

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### **Rural Solutions Queensland Inc. (RSQ) Trading as Rural Financial Counselling Service – Southern Queensland Small Business Financial Counselling Service – Southern Queensland**

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#### **Background**

Rural Solutions Qld Inc. (RSQ) is a not-for-profit organisation established in 1998. Since 2006, RSQ trading as Rural Financial Counselling Service – Southern Queensland (RFCS-SQ) has been funded to provide free, financial counselling assistance to primary producers and small rural businesses across Southern Queensland through the Rural Financial Counselling Service (RFCS) Program. During 2019, RSQ Inc. was funded to assist small businesses across Southern Queensland impacted by Drought, Bushfires, Covid-19 Pandemic and other business financial impacts or hardship.

Both the Rural and Small Business Programs are funded by the Australian Government and the Queensland Government.

Rural Solutions Queensland Inc. has a seven member Board which consists of different professionals and experienced farmers from our rural constituencies, a Chief Executive Officer and eighteen rural financial counsellors and eight small business counsellors located across the region.

## **The Bill – Establishment of a Permanent Small Business Commissioner and a Supporting Office**

Rural Solutions Queensland Inc. (RSQ) welcomes the opportunity to provide a submission on the Small Business Commissioner Bill 2021. RSQ would fully support the Queensland Government's commitment to permanently establish a Small Business Commissioner and a supporting Office in Queensland.

In order to prepare our submission, RSQ consulted with our team of small business financial counsellors who since 2019 have provided financial counselling assistance to over 1,000 small businesses, and, have worked with the Small Business Commissioner's Office constantly since its establishment.

It is our belief that there is a permanent need for an independent body specifically for small business during the current pandemic and in the future as businesses commence their recovery pathway.

Since the establishment of the Small Business Commissioner's Office (QSBC) in May 2020, our organisation which provides free services to small businesses at risk or suffering financial hardship, has found the advocacy services provided and the support mechanisms available to small businesses through the QSBC invaluable. The wide spread and unrelenting financial strain and deterioration of small business from the COVID-19 Pandemic, the emotional and mental strain has been eased by the support, linkages and advisory services provided by the QSBC.

### **Tailored Support, Advice, Information, Assistance Mechanisms for Small Business**

RSQ agrees with the QSBC's existing support mechanisms and future enhancements as outlined below: -

- A single or central point of contact for matters affecting small businesses
- Providing information and advisory services to the public about small business matters or matters impacting small business
- QSBC acts as a conduit providing other support avenues through a referral process for small business needs outside the scope of the QSBC

- Facilitates informal resolution for small business incorporating a process to exchange information between related parties
- Providing an alternative dispute resolution services and the administration of a mediation process
- Providing advocacy support for small businesses to relevant government and industry departments and/or authorities and departments.

The QSBC in its current form provides a professional, personalised approach to the engagement and resolution process, while working cohesively with landlords and tenants, has delivered exceptional results. The current framework of the QSBC with its proactive culture ensures a tailored and structured approach for timely resolutions and we would support any enhancements to this very important agency as the future dictates.

Additionally, the proposed legislation enabling the provision of a statutory basis for the commissioner's dispute resolution function, offering access to a fast, affordable process to resolve disputes is welcomed.

The mediation process can be costly, however we understand it is proposed that an affordable cost would apply for the parties involved, therefore it would be advantageous that legislation contains a hardship clause for those businesses in extreme financial circumstances.

### **Small Business Longevity and Profitability**

There are many support mechanisms in our community working independently and collaboratively to assist small business manage through their immediate needs, improve their financial circumstances and assist with a plan forward post COVID-19.

All agencies play an integral part in supporting businesses back to profitability, increasing employment opportunities and strengthening Queensland as a whole. The journey of recovery after the impact of COVID-19 will be ongoing for many businesses.

The role of the Small Business Commissioner's Office is and will continue to be a vital stakeholder for small businesses through a responsive and professional framework providing credible information, targeted referral avenues and support mechanisms to Queensland Small Businesses.

*Rural Solutions Queensland Inc.*

*Jenny Whip – Chief Executive Officer*

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