



Queensland
Small Business
Commissioner

Annual Report 2023–24

Queensland Small Business
Commissioner



Queensland
Government

About this report

This annual report provides information about the Queensland Small Business Commissioner's (QSBC) non-financial performance for 2023–24. It aligns with the QSBC objectives and functions as outlined in the *Small Business Commissioner Act 2022*.

View the report online

This report is available online:
qsbc.qld.gov.au/about/

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Providing feedback

For enquiries or feedback about this annual report, or to request a printed copy, contact the QSBC by phoning 1300 312 344 or email strategy@qsbc.qld.gov.au or post to PO Box 15483, City East Qld 4002.

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The State of Queensland (Queensland Small Business Commissioner) Annual Report 2023–24.

Letter of compliance

9 September 2024

The Honourable Lance McCallum MP
Minister for Employment and Small Business
and Minister for Training and Skills Development
1 William Street
Brisbane Qld 4000

Dear Minister McCallum

I am pleased to submit for presentation to the Parliament the Annual Report 2023–2024 for the Queensland Small Business Commissioner.

This complies with the requirement under section 20 of the *Small Business Commissioner Act 2022*, that the Commissioner must prepare and give to the Minister, within 3 months after the end of each financial year, an annual report on the functions performed, and activities carried out, by the Commissioner during the financial year.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Dominique Lamb', is written over a faint horizontal line.

Dominique Lamb
Small Business Commissioner

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Profile

The Small Business Commissioner (the Commissioner) is a statutory position that reports directly to the Minister for Employment and Small Business and Minister for Training and Skills Development (the Minister).

The Commissioner and supporting office are collectively referred to as the Queensland Small Business Commissioner (QSBC).

The Queensland Government permanently established the QSBC under the *Small Business Commissioner Act 2022* (SBC Act). Establishing a permanent QSBC was a key initiative under the Big Plans for Small Business Strategy 2021–23. The permanent QSBC commenced operation on 3 May 2022.

The main objectives of the QSBC under the SBC Act is to:

- enhance the operating environment for small businesses in Queensland
- reduce the time and costs associated with resolving disputes involving small businesses.

To meet these objectives, the QSBC provides small businesses with a central point of contact in government to access information, support and advice, and to access assistance to help resolve disputes. The QSBC also advocates on behalf of small business and works collaboratively to enhance business conditions.

The QSBC complies with the Queensland Government's governance and accountability requirements, which are administered on the QSBC's behalf by the Department of Employment, Small Business and Training (DESBT).

The Commissioner

Dominique Lamb was appointed as the Commissioner under the SBC Act on 23 December 2022, following a nation-wide merit-based recruitment process.

The supporting office

In addition to the Commissioner, the QSBC has a budgeted supporting office of 14 permanent full-time public service officers, structured as a

Strategy and Engagement team, and an Assistance team.

The QSBC received corporate services and other support from DESBT throughout 2023–24.

Jurisdiction

Under the SBC Act, the main functions of the QSBC are to:

- provide a central point of contact in relation to matters affecting small businesses
- provide information and advisory services to the public about matters relating to small businesses
- assist parties in reaching an informal resolution for small business disputes, including by facilitating the exchange of information between the parties
- provide alternative dispute resolution services and administer a mediation process for small business disputes
- advocate on behalf of small businesses to the State, the Commonwealth, another State, or a local government; or any other entity involved in administering a matter relevant to small businesses
- work collaboratively with the equivalent of the Commissioner in other States or the Commonwealth to enhance conditions for small businesses
- perform functions conferred on the Commissioner under another Act
- carry out other activities to further the objects of this Act, as directed by the Minister.

The SBC Act provides that the QSBC can administer an alternative dispute resolution service and low-cost mediation process for eligible small business disputes (being other small business lease disputes, and small business franchise disputes referred from the Australian Small Business and Family Enterprise Ombudsman) and administer a low-cost mediation process for retail tenancy disputes under part 8 of the *Retail Shop Leases Act 1994* (RSL Act).

The SBC Act sets out the conditions under which the QSBC can dismiss an application for

mediation (AFM) made under the SBC Act. This includes AFMs which do not relate to a small business dispute; are frivolous or vexatious; have not been made in good faith; or have otherwise not been properly made.

The SBC Act also provided transitional provisions to allow the QSBC to administer an alternative dispute resolution service and free mediation process for outstanding COVID affected lease disputes, under the Retail Shop Leases and Other Commercial Leases (COVID-19 Emergency Response) Regulation 2020, until it expired on 30 April 2024.

The RSL Act outlines that prior to making an application to the Queensland Civil and Administrative Tribunal (QCAT) for a retail tenancy dispute, a party to the dispute must go through the QSBC's mediation process. It also outlines that the Commissioner must appoint a mediator to mediate the dispute as soon as practicable after receiving an AFM from a party to a retail tenancy dispute. There are no

provisions for the Commissioner to dismiss an AFM made under the RSL Act.

The Small Business Commissioner Regulation 2022 (SBC Regulation), and the Retail Shop Leases Regulation 2016 (RSL Regulation) allow for mediations to be delivered via teleconference or videoconference and sets the fee for mediation (paid in equal shares by the parties to the dispute). The SBC and RSL Regulations also provide for the Commissioner to waive all or part of the mediation fee payable by a party if the Commissioner is satisfied the payment of the fee would cause, or would be likely to cause, the party financial hardship; and waive all or part of the mediation fee for a class of parties for a particular period, if the Commissioner is satisfied the waiver will promote access to mediation by the parties.

Under the SBC Act, the QSBC must provide an annual report to the Minister within three months of the end of each financial year.

Commissioner's message

I am pleased to present the QSBC's Annual Report 2023–24. Throughout a year marked by significant economic challenges and opportunities, the QSBC has continued to provide a vital service for the 482,836 small businesses in Queensland.

Our vision is to help Queensland small businesses thrive. This vision is supported by our service pillars:

- Raising awareness
- Enhancing the small business environment
- Providing dispute assistance
- Insights and reporting.

In addition, the Queensland Public Service values have guided our behaviour and decision-making and the way we connect and deliver our services in support of small businesses in Queensland including:

- Customers first
- Ideas into action
- Unleash potential
- Be courageous
- Empower people.

Highlights

During 2023–24, the QSBC assisted small businesses, commercial lessors and small business stakeholders on more than 2,400 occasions (up 12% from last financial year). 67% of disputes accepted by the QSBC reached an agreement through informal resolution or mediation, in an average of 38 days. This service helps keep small businesses out of lengthy and costly court processes—had these parties chosen to pursue more formal legal pathways they may have taken an average of 73 weeks to be finalised and cost parties in the order of \$130,000.

To help promote access to mediation for small businesses impacted by natural disasters, I waived the mediation fee payable for parties located in the local government areas impacted by Tropical Cyclone Jasper and the South East Queensland significant weather event in December 2023—these waivers were accessed by 40 parties.

In April 2024, the QSBC was awarded the Australian Alternative Dispute Resolution Awards in the Ombudsmen & Commissions ADR Group of the Year category. This achievement highlights the QSBC's leadership and excellence in alternative dispute resolution, demonstrating our commitment to helping small businesses resolve disputes efficiently and cost-effectively.

A further four councils joined our Small Business Friendly (SBF) Program this year—increasing the program's reach to 64% of local councils and 97% of small businesses across the state. We also delivered the fourth annual SBF Program conference in Cairns where we announced the inaugural SBF Award winners—recognising the commitment, innovation, and exceptional efforts of councils in the SBF Program.

The QSBC published two reports in 2023–24, to help raise awareness of small business issues and inform decision making:

- *Understanding the life cycle and mindset of Queensland small businesses*
- *Queensland small business outlook: Beyond the pandemic.*

We were invited to present the research findings from the *Understanding the life cycle and mindset of Queensland small businesses* report to the International Council for Small Business World Congress, and were also nominated for the Best Paper Award.

We continued to strengthen our engagement with small businesses and expand our advocacy influence by increasing participation in committees, consultations, and undertaking travel throughout regional and remote Queensland.

Opportunities for the future

I will continue to lead the QSBC in fulfilling its obligations under the SBC Act. I remain committed to exploring opportunities to enhance the operating environment for small businesses and to minimise the time and costs associated with resolving small business disputes.

I am dedicated to representing the interests of Queensland’s small businesses across all tiers of government, actively contributing to the shaping of policies and legislation that impact this vital sector.

Our key priorities for 2024–25 include:

- Continue to grow and improve the SBF Program, including conducting an evaluation of the program to date
- Deliver the Regional Place Activation Program in partnership with Renew Australia and regional SBF Program members
- Continue to collaborate with DESBT and other agencies on small business policy input and cross-promotion of support programs
- Expand our suite of small business roundtables to include a diversity roundtable

- Continue to engage with small businesses, especially those in regional areas, to understand their unique needs and insights
- Continue to share data and insights to help inform decision-making by small business, and raise awareness of small business issues
- Launch a QSBC podcast series to raise awareness of small business issues
- Continue to enhance our service delivery to ensure best practice and grow services to meet demand from small businesses
- Continue to enhance information accessibility through the development of self-help resources and the use of dynamic translation.

I look forward to continuing to collaborate with government, industry, and Queensland small businesses.

Dominique Lamb
Small Business Commissioner

Performance

Activity snapshot 2023–24

The QSBC assisted small businesses on 2,448 occasions (12% increase*):

1,289	Enquiry requests (42% increase*)
54	Advocacy activities (21% decrease*)
653	Engagement activities (4% decrease*)
452	Dispute requests (14% decrease*) <ul style="list-style-type: none"> • 230 requests for dispute assistance (RFDA) • 222 applications for mediation (AFM)

Dispute outcomes:

53	Informally resolved by QSBC prior to mediation
120	Provided free or low-cost mediation
246	Provided assistance and/or were referred
30	Withdrawn by the applicant ¹
33	Not accepted or dismissed by the QSBC ²

Dispute highlights:

67%	Disputes accepted by the QSBC were able to reach an agreement via informal resolution or mediation ³ (4 percentage points decrease*)
38	Average number of days to close the dispute ⁴ (15% increase, or 5 days*)

The QSBC advocated for small business interests:

32	Consultations and/or submissions undertaken
330	Meetings and/or committees attended by the Commissioner
17	Roundtable meetings chaired by the QSBC ⁵

The QSBC provided information to small businesses and the public:

53,527	Unique web page views on qsbc.qld.gov.au (3% increase*)
4,221	Subscribers to monthly e-newsletters (22% increase*)
5,961	Followers on QSBC social media platforms (19% increase*)

* Change from previous financial year (2022–23).

¹ The applicant may withdraw for reasons including that the applicant has reached an agreement with the other party prior to the mediation conference being held; or the applicant has decided to no longer pursue the matter.

² See s23 of the SBC Act for reasons the Commissioner may dismiss or not accept a dispute.

³ Excludes disputes that were provided information and/or were referred, not accepted or were dismissed by the QSBC.

⁴ Average number of days from when the dispute is lodged with the QSBC until when it is closed by the QSBC after informal resolution or mediation, or after the applicant withdrew the dispute, or after the QSBC rejected or dismissed the dispute.

⁵ Includes Small Business Industry Roundtable, Small Business Regional Roundtable, Small Business Lessors Roundtable, Small Business Friendly Member Roundtable.

Enhancing the operating environment for small business

Throughout 2023–24, the QSBC worked to enhance the operating environment for small businesses in Queensland, through advocacy, collaboration, engagement activities and the provision of information and advisory services.

The QSBC was a champion for small businesses in Queensland, advocating to all levels of government, and collaborating with industry and government on issues that impact small businesses

Small Business Friendly Program

The SBF Program was established in Queensland by the QSBC in October 2020. The program aims to enhance the operating environment for small businesses at the local government level by providing participating SBF Program members with the framework, network, and tools to create tangible outcomes and practical improvements for their small business community.

In 2023–24, a further four local councils joined the SBF Program, bringing the total number of participating councils to 49—representing 64% of all councils and 97% of the small business population in Queensland. A list of all SBF Program members is available at Appendix 1.

On 29 May 2024, the QSBC convened the inaugural SBF Community of Practice Workshop to provide a platform for creative problem-solving, innovation and best practice to address the key themes of productivity; placemaking; insights; and streamlining.

On 30 May 2024, the QSBC delivered the fourth annual SBF Program conference in Cairns. The conference was attended by 117 delegates from local councils, chambers of commerce and Queensland Government.

The inaugural SBF Award winners were announced at the conference—recognising the commitment, innovation, and exceptional

efforts of councils in the SBF Program. The 2024 winners were:

- Member of the year – City of Moreton Bay
- Regional Member of the year – Balonne Shire Council
- Innovator of the year – Ipswich City Council.

The QSBC also hosted five roundtable meetings with SBF Program members throughout the year, to facilitate the sharing of information and learnings between participating local councils.

Office of Productivity and Red Tape Reduction

The QSBC met regularly with the Office of Productivity and Red Tape Reduction (OPRTR) throughout 2023–24. The QSBC provided feedback and insights from small businesses and stakeholders to OPRTR about regulatory barriers.

The QSBC also participated in the Regtech Advisory Board, alongside the OPRTR, to help inform the regtech readiness of regulators in Queensland.

National Small Business Commissioners forum

The Commissioner collaborated as part of the National Small Business Commissioners (NSBC) forum. Participants included small business commissioners of Victoria, South Australia, and Western Australia together with the Australian Small Business and Family Enterprise Ombudsman (ASBFEO).

In 2023–24, the Commissioner attended all six of the scheduled NSBC meetings and collaborated on a range of small business matters including insurance accessibility, emerging environmental, social and governance (ESG) requirements, rising small business insolvencies, and broader economic impacts on small businesses.

The QSBC also regularly collaborated with ASBFEO and interstate commissioners' offices

via a National Strategy Group, which focused on national small business policy and advocacy matters, and a National Assistance Group, which focused on best practice for small business assistance and dispute matters.

Small business roundtables

In 2023–24, the QSBC launched the refreshed Small Business Industry Roundtable (SBIR), and two new roundtables—the Small Business Regional Roundtable (SBRR), and the Small Business Lessors Roundtable (SBLR). These groups shared valuable insights to help inform the QSBC’s advocacy and assistance work.

The SBIR, comprised of representatives from industry associations and peak bodies, met on four occasions in 2023–24. Topics discussed included navigating economic pressures, cyber security, educational programs for small businesses, industrial relations reforms, and construction skill shortages.

The SBRR, comprised of leaders from regional chambers of commerce and tourism associations, met on four occasions in 2023–24. Topics discussed included disaster insurance premiums in the regions, housing constraints, electricity pricing and supply, government procurement opportunities, and road and rail supply chain disruptions.

The SBLR, comprised of representatives from commercial and industrial property management organisations, met on four occasions in 2023–24. Topics discussed included matters of strategic interest to their small business tenants such as skills shortages, wage pressures, impacts of crime, vacant tenancies, and regulatory reform.

Committees

In 2023–24, the Commissioner (or nominated proxy from the QSBC) participated in a range of committees to advocate for small business interests, including the:

- Business Registry Strategic Advisory Council (member)
- Council of Small Business Organisations Australia’s Member and Stakeholder Roundtable (observer)
- Federal Regulatory Agency Group (observer)
- General Goods and Services Industry Reference Group (member)
- Horticulture Cross-Agency Reference Group (member)
- Insurance Council of Australia Business Advisory Council (member)
- National Small Business Commissioners Forum (member)
- Queensland Chiefs Working Group (member)
- Queensland Government Procurement Committee (member)
- Queensland Small Business Advisory Council (ex-officio member)
- Regional Jobs Committee Advisory Committee (member)
- RegTech Advisory Board (member)
- Small Business and Franchising Consultative Committee (observer)
- Small Business Friendly Members Roundtable (chair)
- Small Business Industry Roundtable (chair)
- Small Business Lessor Roundtable (chair)
- Small Business Regional Roundtable (chair)
- Small Business Wellness Package Governance Group (member).

Submissions and consultations

Throughout 2023–24, the QSBC participated in more than 32 consultations and/or submissions with a range government agencies and other entities involved in administering matters relevant to small businesses, including:

- 2023 review of the operation of the Queensland Workers’ Compensation Scheme—Office of Industrial Relations (Qld)
- Consultation draft of the AFCA Approach to Appropriate Lending to Small Business—Australian Financial Complaints Authority
- Consultation on the expansion of the National Tax Clinic Program—Australian Taxation Office
- Consultation Regulation Impact Statement on protecting consumers from unfair trading practices—Treasury (Cwlth)
- Draft Commonwealth Supplier Code of Conduct—Department of Finance (Cwlth)
- Exposure draft of the Payment Times Reporting Amendment Bill 2024—Treasury (Cwlth)

- Food and Grocery Code of Conduct Review 2023–24—Treasury (Cwlth)
- Inquiry into the Building Industry Fairness (Security of Payment) and Other Legislation Bill 2024—Housing, Big Build and Manufacturing Committee (Qld)
- Inquiry into the Summary Offences (Prevention of Knife Crime) and Other Legislation Amendment Bill 2023—State Development and Regional Industries Parliamentary Committee (Qld)
- Proposal to implement country of origin labelling for seafood in hospitality settings—Department of Industry, Science and Resources (Cwlth)
- Review of the 2020 General Insurance Code of Practice—Insurance Council of Australia
- Review of the Franchising Code of Conduct—Treasury (Cwlth)
- Sunset review of Trading (Allowable Hours) Regulation 2014—Office of Industrial Relations (Qld)
- Targeted stakeholder consultation on the proposed regulatory framework for online liquor sale and delivery—Department of Justice and Attorney-General (Qld).

The QSBC provided a dedicated central point of contact for small businesses in Queensland to seek assistance, information and advice

One-on-one small business information (responsive)

The QSBC provided a dedicated QSBC hotline for small businesses (1300 312 344), which was available Monday to Friday between 8.30am and 4.30pm. In addition to the hotline, small businesses were able to lodge assistance requests via the QSBC website.

Requests for assistance were allocated to a dedicated Business Liaison Officer, who provided tailored information or advisory services, or navigated the small business to a suitable support service. In 2023–24, the QSBC received 1,289 small business enquiries, a 42% increase compared to 2022–23.

Published small business information (proactive)

The QSBC website (qsbc.qld.gov.au) provides self-help information, links to key resources and support, and small business data insights. In 2023–24, the QSBC website received more than 53,000 unique web page views.

The QSBC published a suite of dispute resolution and other self-help fact sheets on topics including:

- Breach notices
- Construction and disturbance
- Mediation
- Payment issues
- Repairs and maintenance
- Tips on negotiating disputes
- Tips when entering a commercial lease.

Translated versions of the fact sheets have also been made available in Chinese, Thai, Vietnamese, and Japanese, to improve information accessibility for Queensland's diverse small business community.

The website information was supplemented by monthly QSBC e-newsletters, sent to more than 4,200 subscribers, and regular social media updates shared with over 5,900 followers. These functions provided subscribers and followers with timely access to key information and helped raise awareness of emerging small business matters and supports.

Reports and research

The QSBC engaged Central Queensland University to undertake research on the life cycle and mindset of Queensland small businesses. The research included a systematic review of international business literature and a primary study of Queensland small businesses consisting of survey and in-depth interviews. The QSBC published the research findings in the *Understanding the life cycle and mindset of Queensland small businesses* report, which was launched in May 2024. The report can aid small businesses with strategic decision-making and areas to monitor and develop, and aid government and industry in tailoring policy interventions and support

services to better meet the needs of small businesses.

In September 2023, the QSBC published the *Queensland small business outlook: Beyond the pandemic* report. The report aimed to inform small businesses, stakeholders and the public about the opportunities and challenges facing small businesses in Queensland, and provided an analysis of the post COVID-19 operating environment.

Engagement activities

The QSBC participated in hundreds of events and engagement activities across Queensland throughout 2023–24, including more than 330 Commissioner meetings with small business owners and key stakeholders. Notable events included:

- Advance Cairns’ disaster recovery plan—Tropical Cyclone Jasper flood event (presenter)
- ASBFEO’s Environmental, Social and Governance for small and medium enterprises symposium (attendee)
- Australian Computer Society’s tech summit (presenter)
- Australian-Malaysian-Singaporean Association’s small business event (presenter)
- Beenleigh Yatala Junior Chamber of Commerce’s business breakfast (presenter)
- Canungra Chamber of Commerce’s International Women’s Day breakfast (presenter)
- Commerce Northwest’s outback business awards (master of ceremonies)
- Council of Small Business Organisations Australia’s national summit (presenter)
- Darling Downs and South West Queensland Council of Mayor’s meeting (presenter)
- DESBT’s multicultural small business expo (stall holder)

- Franchise Council of Australia’s national franchise convention (presenter)
- Ipswich Girls Grammar’s International Women’s Day dinner (presenter)
- Jobs Queensland’s local leaders dinner (attendee)
- Lions Club Queensland’s Chinese New Year event (attendee)
- Master Plumbing Association of Queensland women’s plumbing alliance small business lunch (presenter)
- Moreton Bay’s small business expo (stall holder)
- Queensland Government’s meet and greet markets with Aboriginal and Torres Strait Islander-owned businesses (attendee)
- Queensland Medical Women’s Society dinner (presenter)
- Smart Precinct North Queensland’s artificial intelligence for businesses event (presenter)
- Tropical Innovation Festival (presenter)
- Whitsunday Chamber of Commerce’s understanding insurance event (presenter).

The Commissioner participated in multiple media opportunities, with a particular focus on informing the public about emerging small business issues and available government supports.

The QSBC also travelled extensively throughout Queensland to meet with small business owners and other key stakeholders to understand their unique needs and insights. Some of the regions visited in 2023–24 included: Balonne, Barcaldine, Barcoo, Bulloo, Bundaberg, Burdekin, Cairns, Carpentaria, Cassowary Coast, Charters Towers, Fraser Coast, Gold Coast, Goondiwindi, Gympie, Hinchinbrook, Kingaroy, Logan, Longreach, Mackay, Maranoa, Mareeba, Moreton Bay, Mount Isa, Murweh, Noosa, Paroo, Quilpie, Redlands, Scenic Rim, Somerset, Sunshine Coast, Tablelands, Toowoomba, Townsville, Western Downs, and Whitsunday.

Reducing the time and costs associated with resolving disputes

Throughout 2023–24, the QSBC helped reduce the time and costs associated with resolving disputes involving small businesses, by assisting parties in reaching informal resolutions, administering a mediation service, and providing responsive assistance services.

The QSBC's leadership and excellence in alternative dispute resolution was recognised at the 2024 Australian Alternative Dispute Resolution Awards—winning the Ombudsmen & Commissions ADR Group of the Year award category in April 2024.

The QSBC facilitated informal resolution of small business disputes

Informal dispute assistance

Small business disputes that were lodged with the QSBC were allocated to a dedicated Business Liaison Officer. The assistance provided was tailored to the nature of the request and the needs of the applicant. Where possible, the officer attempted to facilitate an informal resolution through the exchange of information between the parties, providing guidance on communication and negotiation and helping to identify potential areas of agreement.

In 2023–24, the QSBC informally resolved 53 disputes prior to mediation. A further 246 dispute applicants were provided with information and assistance and did not need to progress to mediation.

If the matter was not resolved informally, or if the dispute was outside the jurisdiction of the QSBC, the parties were guided through the next steps, which may consist of progressing to the QSBC's mediation service or to another support service or agency with appropriate jurisdiction.

The QSBC provided mediation for eligible small business disputes

Mediation conferences

Throughout 2023–24, the QSBC delivered 120 free or low-cost mediation conferences for a range of commercial leasing disputes involving small businesses.

While parties to a retail tenancy dispute under the RSL Act can apply for mediation directly, the parties to a small business lease dispute under the SBC Act must attempt to informally resolve the dispute before they can progress to mediation.

Parties to eligible disputes made under the SBC Act or RSL Act were provided low-cost mediation (\$371 split equally between the parties).

The SBC and RSL Regulation allows for the Commissioner to waive all or part of the mediation fee payable by a party or a class of parties due to financial hardship or to promote access to mediation. In 2023–24, the Commissioner used this provision to waive the fees payable by parties located in Tropical Cyclone Jasper impacted areas, and in impacted areas of the South East Queensland significant weather event in December 2023.

Mediations administered by the QSBC were delivered over the phone or through a video-conferencing platform where possible, with face-to-face mediations only held in extenuating circumstances—making the service accessible across Queensland.

Where agreement could not be reached during mediation, the parties to a commercial tenancy dispute were referred to QCAT, where eligible. All parties to disputes that could not be resolved at mediation were encouraged to seek legal advice about their further options.

Mediators

The QSBC maintains a register of mediators to administer mediations under the SBC Act and RSL Act. All QSBC mediators are accredited under the National Mediation Accreditation Standards and have experience in relation to commercial leasing matters.

The QSBC referred parties to appropriate dispute resolution services and small business support services

Referral pathways

Disputes outside the QSBC's jurisdiction were referred to a dispute resolution service with appropriate jurisdiction, including ASBFEO, QCAT, the Queensland Building and Construction Commission, the Dispute Resolution Branch (Department of Justice and Attorney-General), and the Queensland Ombudsman.

Small businesses who required specialist support were referred to a range of free or low-cost programs. Where appropriate, the QSBC connected the small business with the service provider directly via a warm referral process, so the small business owner did not have to repeat their information and could receive help as quickly as possible.

One of the most common referral pathways was to the free Small Business Financial Counselling program delivered by the Rural and Small Business Financial Counselling Service Southern Queensland and the Rural Financial Counselling Service North Queensland. The financial counsellors assisted QSBC clients to understand their financial position and help them prepare documentation to help with informal resolution negotiations and mediations.

In 2023–24, the QSBC made a range of referrals to support services, including more than:

- 370 referrals to the Bond Law Clinic
- 250 referrals to the Small Business Financial Counselling Service
- 190 referrals to the Mentoring for Growth program
- 150 referrals to the Small Business Wellness Coaches
- 90 referrals to the Small Business Debt Helpline
- 60 referrals to the National Tax Clinic Program (Griffith Tax Clinic and James Cook University Tax Clinic).

Directions from the Minister

Under section 18 of the SBC Act, a statement of expectations was issued to the Commissioner by the former Minister, on 22 February 2023.

On 29 January 2024, the incoming Minister reaffirmed the existing statement of

expectations. The deliverables under those statements of expectations are broadly reported against in this annual report.

During 2023–24, the Minister did not give the Commissioner any written directions under section 17 of the SBC Act.

Financial statements

The financial statements for the QSBC are included in the Department of Employment, Small Business and Training Annual Report 2023–24.

Separate financial statements are not required for the QSBC.

Appendix 1: Small Business Friendly Program

Small Business Friendly (SBF) Program members, as of 30 June 2024:

Balonne Shire Council	Longreach Regional Council *
Banana Shire Council	Mackay Regional Council
Barcaldine Regional Council *	Maranoa Regional Council
Barcoo Shire Council	Mareeba Shire Council
Brisbane City Council	Moreton Bay City Council
Bulloo Shire Council	Mount Isa City Council
Bundaberg Shire Council	Murweh Shire Council
Burdekin Shire Council	Noosa Council
Burke Shire Council	Paroo Shire Council
Cairns Regional Council	Quilpie Shire Council
Carpentaria Shire Council *	Redland City Council
Cassowary Coast Regional Council	Richmond Shire Council
Charters Towers Regional Council	Rockhampton Regional Council
Cloncurry Shire Council	Scenic Rim Regional Council
Cook Shire Council	Somerset Regional Council
Douglas Shire Council	South Burnett Regional Council
Flinders Shire Council	Southern Downs Regional Council
Fraser Coast Regional Council	Sunshine Coast Regional Council
Gold Coast City Council *	Tablelands Regional Council
Gympie Regional Council	Toowoomba Regional Council
Hinchinbrook Shire Council	Townsville City Council
Ipswich City Council	Western Downs Regional Council
Isaac Regional Council	Whitsunday Regional Council
Livingstone Shire Council	Winton Shire Council
Logan City Council	

* The council joined the SBF Program in 2023–24.

Appendix 2: Glossary of terms

AFM	Application for mediation—an application made to the QSBC for mediation of a retail tenancy dispute under the RSL Act, or a small business lease dispute under the SBC Act
ASBFEO	Australian Small Business and Family Enterprise Ombudsman
Commissioner	The person appointed as the Small Business Commissioner in Queensland
DESBT	Department of Employment, Small Business and Training
Dispute	<p>A collective term that captures all of the following types of disputes that fall under the jurisdiction of the QSBC:</p> <ul style="list-style-type: none"> • COVID affected lease dispute • retail tenancy dispute • small business lease dispute • small business franchise dispute <p>The QSBC can also provide assistance to informally resolve other types of small business disputes, such as unpaid invoices, contractual disputes, business-government disputes; but does not have the jurisdiction to provide mediation for these other types of disputes</p>
Mediation	A confidential mediation conference administered by the QSBC involving parties to a dispute, who work with an impartial third-party mediator nominated by the QSBC to resolve the dispute and reach agreement
Minister	Minister for Employment and Small Business and Minister for Training and Skills Development
NSBC	National Small Business Commissioners Forum
OPRTR	Office of Productivity and Red Tape Reduction
QCAT	Queensland Civil and Administrative Tribunal
QSBC	Queensland Small Business Commissioner (a collective term for the Commissioner and supporting office)
RFDA	Request for dispute assistance—an application made to the QSBC to seek initial assistance to informally resolve a dispute (particularly for a small business lease dispute under the SBC Act)
Retail tenancy dispute	A dispute about a retail shop lease as defined under the RSL Act
RSL Act	<i>Retail Shop Leases Act 1994</i>
RSL Regulation	Retail Shop Leases Regulation 2016
SBC Act	<i>Small Business Commissioner Act 2022</i>
SBC Regulation	Small Business Commissioner Regulation 2022
SBF Program	Small Business Friendly Program
SBIR	Small Business Industry Roundtable
SBLR	Small Business Lessors Roundtable
SBRR	Small Business Regional Roundtable
Small business	The Small Business Commissioner considers a small business to be any business that a reasonable person would consider to be small regardless of structure, turnover or number of employees (generally equivalent to <20 full-time equivalent employees)
Small business franchise dispute	A dispute about a franchise agreement as defined under the SBC Act
Small business lease dispute	A dispute about a small business lease, other than a retail shop lease, as defined under the SBC Act

