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The Coalition national strategy to restore small business hope, reward and opportunity

*** Check Against Delivery ***

It's a pleasure to be with you this evening.

May I begin by acknowledging you all and conveying my respect and admiration for the small business men and women that you represent through the organisations you're involved with.

I start with that point because of the serious concern I have at how poorly understood and appreciated the small business and family enterprise community is in Australia.

It has been sometime since I've felt, and I would think since you felt, that small business interests have been front and centre in the thinking of the Federal Government.

The Howard era saw great small business growth which led to more jobs and greater economic prosperity across the country.

The self employed were recognised and valued for their contribution to the economic health of the country. It was an era of sound government policy and a genuine commitment to support what is rightly characterised as the 'engine room' of our economy.

The Howard Coalition Government walked the talk in terms of support for small business – and small business flourished. Many recall this time as a 'golden era' for small business.

For the first time, the number for small businesses exceeded the number of union members and people had the confidence, optimism and encouragement to start-up enterprises and grow wealth and opportunity.

But that mood has changed.

Confidence is down, entrepreneurship is under attack, the Federal Government disposition is far less supportive, small business is in decline and key challenges facing the sector are not being addressed.

Small Business 'state of the nation'

The Gillard Government looks the other way as worrying indicators point to hardship in the small business and family enterprise community, while it makes a very challenging time even harder.

It is well past time for the Government to face up to what is happening to small business and to take action. Not feed the sector with the odd mention here and there, or throw the odd crumb of an appointment to the latest committee.

To do otherwise is to risk burning a generation of small business people, to stand by while capital is cannibalised, to turn the sons and daughters of today's small business people away from entrepreneurship and toward salaried employment and to undermine our capacity to recover, to reinvest and innovate.

I see none of the urgency and decisiveness that the small business community needs from their Government right now.

Growth and economic vitality nurtures and spreads opportunity. Not taxes.

It was Winston Churchill, who said,

'For a nation to try to tax itself into prosperity is like a man standing in a bucket trying to lift himself up by the handle.'

This Government believes that more taxes will somehow generate greater prosperity.

The Coalition believes that sound economic policy, fixing government finances, competent and credible decision making and restoring small business hope, reward and opportunity is the way to improved prosperity, economic security and better living standards.

I can not think of a time when it has been more urgent and more necessary to get on with implementing the Coalition's partnership commitment and national strategy to support small business.

When the Howard Government left office, the ABS estimated that 5,061,000 people were employed by Australian small businesses. This was 51.3% of the private sector workforce.

By June 2009, the ABS reported small business job losses of more than 300,000 and a decline in the private sector workforce employed in small businesses to 48%.

A new ABS statistical methodology has been introduced and as at June 2010, small business employment level is estimated to be 4,747,000, representing a 47.2% share of the total private sector workforce (ABS 8155 series).

Since the change of Government, there are 14,500 fewer employing small businesses.

Over the four years of the Rudd/Gillard Government, the modest 3% increase in operating small businesses compares poorly with a population growth of 7% and 19% GDP growth.

The *ABS Counts of Australian Businesses including Entries and Exits June 2007 to June 2011* reveals that 800,000 small businesses have exited the market place since Labor's election.

Recent Dunn and Bradstreet research shows that small business bankruptcies has jumped by 48% and small business start-ups fell by 95 per cent over the last 12 months.

Australia has slipped three places in the World Bank's Doing Business 2012 rankings because of the Labor Governments' introduction of 205 new regulations for every one that they have removed.

The World Bank analysis shows that Australia has gone backwards on every measure except 'dealing with construction permits' where Australia has gone from 43rd to 42nd – hardly spectacular.

Successive governments have taken steps to get ready to do business in a much more straight-forward way, but once you actually want to get started and do business, the regulatory burden hits you and has been getting progressively worse.

Even in terms of 'getting credit' there has been no improvement despite Australia's strong banking system. We languish amongst a cluster of economies that include Rwanda, Zambia, Guatemala and the Kyrgyz Republic.

Surely we can do better than that.

That is the 'state of the nation' as it relates to small business as assessed by independent and credible sources. It is not a picture of strength, optimism and confidence.

Owning and operating your own business was the second great Australian dream behind owning your own home but sadly this dream is fading and more out-of-reach because of the hurdles in place.

Over the last four years, the health and vitality of the small business community and its contribution to the Australian economy has turned, and in my view turned substantially for the worse.

This atrophy must be addressed and urgently.

The funk and disenchantment conveyed to me by small business and family enterprise right across Australia is justified by the field evidence and the hard statistics.

Glossing over the real-world assessment of those with their money, mortgage and in some cases marriages on the line and talking over the hard evidence is no way to help the small business community.

Challenges and Obstacles to small business success

Job losses sprinkled across the community in one-and twos might not hit the national newspaper headlines.

The close-knit workplace of smaller enterprises makes having to let go of a valued worker even harder.

For the man or woman dependent on a smaller business for their livelihood, the loss of their job is no less painful, however less publicised their experience compared to the individuals losing their jobs as part of a large group, in unionised, big business workplace.

And for the courageous men and women who take risks, invest, strive for success and the creation of opportunities and wealth for themselves, others and their communities, business closure can sit heavily as a profound personal failure, with the financial and emotional costs being paid for years.

I know how that feels.

On the broader economic and policy front, the Gillard Labor Government makes a difficult trading environment and challenging circumstances even worse.

It is my view that the Gillard Labor Government has failed to tackle this fundamental challenge about nurturing the conditions for growth that gives small business and family enterprises the encouragement and incentive they need to establish, to employ and to expand.

Shortly we will be contending with the world's largest carbon tax.

Again, small business people will be the meat in the sandwich between inevitable and substantial cost rises in all inputs and in all operations of small business, the push back from bigger business they may supply and anxious and wary consumers unwelcoming of any price rises.

Despite boasting about carbon tax carve outs and compensation, this Government has provided no direct compensation for small business.

Dodgy economy-wide modelling based on false assumptions about energy price impacts and the pace of global effort, gives rise to a Prime Minister decreeing an unfounded price rise cap enforced by threats of ACCC action and huge penalties.

This July 13 decree that any price rise above 1% would amount to 'price gouging' has no basis in competition law nor is it backed by any impact analysis for specific goods or services or any research by sector, business size, operational configuration or supply chain variations.

It is merely a self-serving whim and wish, backed by more Government regulatory intimidation by a Prime Minister that promised that there would 'be no carbon tax under a Government she leads'.

When it comes to the carbon tax impact on small business, the Government simply want businesses to 'pass it on or suck it up'. This ignores existing wafer thin margins, existing cost of living consumer concerns and the price points set by off-shore competition free of the carbon tax that costs Australians 400 times the per capita impact of the EU scheme.

When pressed on the legitimate carbon tax concerns of small business, Greg Combet arrogantly dismissed them as a myth. He glibly asserts that '*a dry cleaner is not competing against dry cleaners in China. Drivers cannot get their cars serviced in India*'.

The Government conveniently ignores the carbon tax's impact on consumer demand, input and operating costs and operating margins and viability.

Small business concerns about the carbon tax are real, substantial and substantiated.

A recent Queensland Chamber of Commerce and Industry survey showed that 3 out of 4 respondents believe that the carbon tax will have a negative impact on their business.

More than 84% urged the scrapping of Labor's carbon pricing mechanism. Labor's carbon tax will be the final nail in the coffin for many small business people that feel a difficult trading environment is only going to get worse and that the Gillard Labor Government cares little about their current predicament and future prospects.

The Australian Association of Convenience Stores found that 96% of respondents to its recent survey believe that the carbon tax will have a negative impact on their businesses, with two-thirds believing the carbon tax will have a negative impact on future employment levels.

These deeply worrying results are consistent with the findings of survey after survey and show the depth of genuine concern amongst small businesses about the impact of the carbon tax.

Putting in place the world's harshest carbon tax has dented the confidence of business in Australia.

With the Gillard Labor Government now belatedly signalling a recognition of the importance of small business by attaching it to an existing cabinet position, I hope the Government will now genuinely listen to the concerns of the sector and dump this toxic carbon tax.

Ironically, just today, State Labor's Employment spokesman, Tim Pallas, said the Victorian Government needed to act on job losses by reducing taxes and charges for business.

It is very strange or plainly political why he failed to mention the need to abolish the carbon tax.

Small business being let down by Labor

When invited to account for their small business record the Gillard Government has little to talk about.

Actual performance against the earlier “one in one out” promise about red tape reduction has been abysmal. Since Labor was elected in 2007, it had introduced or amended 16,173 regulations and repealed only 79.

Paying bills on time seems to only apply for a fraction of the Commonwealth liabilities to pay.

In a farewell Dorothy Dixier, the ‘just warmed up the chair Minister’ Senator Arbib, could only come up with talk about company tax cuts and opportunities to front end load depreciation for asset purchases.

Only a third of small businesses are structured as companies and fewer still are profitable.

Accelerated depreciation requires the availability of cash to fully fund the purchase of eligible items in the first place. It’s a ‘spend a lot to get a little back’ strategy requiring substantial cash up front to secure a modest benefit potentially a year a half later.

Another Government boast involves going out and buying a car to get accelerated depreciation.

As Barbara Gabogrecan from Home Based Business Australia said:

“How many of these microbusinesses have a lazy \$30,000 to buy a new ute? Buy a new ute, spend \$30,000 of your scarce cash, and you might get about \$1,800 back as a cash-flow benefit, but not in the year you spend it. You may get it in October the following year”.

The car depreciation measure is supposed to cover and compensate for the abolition of the entrepreneur’s tax offset.

What the Government is keen to hide and failed to brief the independents about is how it is increasing taxes for 400,000 of our smallest businesses.

This ETO incentive and encouragement for our smallest businesses was introduced by the Howard Government and applies to all types and structures of start-up, micro, home-based, self employer and independent contracting businesses with incomes of less than \$75,000.

Those earning less than \$50K will see their income tax rise by 25% thanks to the mining tax package that is supposed to be helping sections of the economy not riding high on the mining boom.

Sadly this is a Big Government feeling it only needs to deal with big unions and big business to implement it's so called reforms which trample over small business and family enterprises at every turn.

Consider the Fair Work regime, the so called 'modern awards', the new OH&S burdens, aspects of the so called seamless national economy. These have all created new and/or expanded imposts on small business, and involve regulatory frameworks poorly suited and less responsive to the needs of smaller enterprises.

The plight of home buyers is important and mortgage costs warrant attention. But it has taken a persistent campaign to have the Government even acknowledge the plight of small business borrowers and how the cost of less available funding has blown out.

The spread between the cash rate and secured small business loans has increased by 600 basis points, even with your house on the line.

Yet hardly a word from the Treasurer.

Instead, the Treasurer's policies harm and undervalue small business and he puts his effort into hurting the cause of entrepreneurship and vilifying success in the business community.

It is understandable why many in the small business community are demoralised and unable to identify just whose side the Gillard Labor Government is on - knowing clearly and demonstrably, that the Government is not on the side of small business and family enterprises.

My task is to find a way through this Gillard Labor Government induced funk.

A substantial majority of small business and family enterprise people who share their circumstances and despair with me can only see an election as the distant light at the end of the long, dark tunnel.

My aim is to elevate in the public's mind the issues and concerns of small business and the urgency to take action. To make sure when policy makers are thinking about how best to strengthen our community and economy, that small business interests and concerns are front of mind.

Coalition's committed engagement contrasts with Labor's tactical talk

The Coalition knows it has to work as hard for small business as those in small business do for their business success.

We are aware that we need to put in the hard yards and act on our words to earn and retain the support of the small business community.

Small business and the national government need to be allies. The Coalition commitment to this partnership is real, durable and embedded in our DNA.

Small business mattered under the Howard Government and it came as no surprise in one of the more candid and honest moments for a Labor leader, Kim Beazley conceded of the party he led:

"We have never pretended to be a small business party. The Labor Party has never pretended that". (6PR radio interview, 7 July 2000).

As true as that statement is, we should never fall into the mistaken belief that means small business and self-employed men and women will automatically throw their support behind the Coalition.

What I love about small business people is their fierce independence, enterprising character, strong will, passion for their business and displeasure at being fitted with old and tired political labels.

Small business people see themselves as neither 'employer' nor 'employee' but as independent self-starters and self-employed.

For a small business person, their business is 'family' and anyone who seems able and interested in helping with an endeavour so important and close to who they are and what they do, will get a hearing and possible 'a go'.

Kevin Rudd tapped into this disposition and pursued a tactical engagement with small business that worked for Labor in 2007.

He thought he'd try this tactic again as part of his recent leadership push, suggesting a need for new work in the area of small business.

The Treasurer slapped Rudd down as lacking 'Labor values'. Wayne Swan used to boast about 'rock solid' support for his former employers, Kim Beazley during previous leadership challenges.

Swan prefers Beazley's version of Labor values with no pretence of being a 'small business party'.

We now hear mention of small business peppering set piece speeches and scripted remarks followed by a renewed 'duchessing' of senior figures in key small business with face-time and hospitality.

Be very wary about being sucked in and silenced by this seduction of Labor political convenience. We just have to look at what actually followed the courtship advances last time.

The current Government's approach started as a strategic political acquisition before the 2007 election, quickly moved to one of ambivalence after votes were counted, before evolving to an adversarial attitude. Now, Labor is trying to again recalibrate its relationship with small business to one of superficial affection.

Small business deserves sustained commitment from their Government and not to be viewed merely as a constituency able to be seduced at times of political convenience.

That's why I work tirelessly to support and partner the small business and family enterprise community via a genuine and authentic engagement that is enduring and embedded.

It is my clear sense that small business support needs to be earned not proclaimed.

Not only because this is the right way to go about policy development and building electoral support for shared purpose and objectives, but is also respects the 'free-range' voting disposition of many small business voters.

The current Small Business minister is the fourth I have faced and there is little to suggest he has any feel or fondness for the small business community, and even less sense of the policies and Commonwealth action that will support small business success.

Together, we now have to train and educate a new Labor Minister, another career union official, in the challenges and obstacles small business faces. Again, we'll have to drag him to practical solutions.

At least the Minister's role is now bolted on to an existing Cabinet level position after the lead of the Coalition and years of advocacy by representative organisations about the need for a Cabinet-level appointment.

Competition policy is yet to be properly embraced by Labor as a key economic policy and small business consideration that warrants cabinet-level responsibility.

The Gillard Government had discounted the importance of competition policy by giving the responsibility to a parliamentary secretary. At least in this latest reshuffle, the administration of the ACCC is now the responsibility of a junior Minister.

Together with many of you in this room and the organisations you represent, the Coalition has developed a national strategy to restore hope, reward and opportunity in Australia's small businesses and family enterprises.

Coalition plan to restore small business hope, reward and opportunity

We need a road map, a national strategy, a clean and committed plan to restore small business hope, reward and opportunity.

Our plan and the small business vitality and success it supports will strengthen local communities, broaden and boost our economy and drive prosperity and innovation into the future and responds constructively to the real challenges the sector is facing.

Don't just take my word for it.

COSBOA Chairman, Ken Phillips, recently observed in the Business Spectator, that I had *'put together a coalition package that amounts to substantial economic reform with the small business concept at its heart'*.

The Coalition policy package even makes a contribution to the great national challenge of lifting productivity.

The Government's own Department of Prime Minister and Cabinet endorsed the Coalition action plan stating in the 'Blue Book' that *"numerous measures to support entrepreneurial activity and small business ... could provide an important boost to productivity"*

Respected commentator, Robert Gottliebsen, wrote earlier this week:

"Smaller enterprises are really being minced at the moment and Tony Abbott has excellent policies in this area. O'Connor should simply copy them."

We expect he will. His three Labor predecessor I have faced have done this and I expect the new Small Minister will continue to 'out source' small business policy develop to the Coalition.

Abolish the carbon tax

At the heart of our plan for small business is our commitment to rescind the carbon tax.

The world's largest carbon tax that will impose on our nation and our economy the equivalent of \$400 additional burden per capita compared to \$1 per person under the EU scheme.

With no direct compensation, small businesses are most vulnerable under the Gillard Government's carbon tax.

Small business will be unable to push back on substantial energy and input cost increases but also face the reaction of consumers unwilling to absorb price rises the carbon tax will cause and bewildered by false Government assurances about very modest price impacts.

The Coalition will not allow Australian small businesses to be the collateral damage of a great big new redistributive tax that is socialism dressed up as environmentalism and will nobble our economy while emissions actually increase.

Small Business Minister in Cabinet

For years we have had the small business minister being a cabinet level position. This provides the leadership and influence to drive and implement our small business action plan.

It is only around the cabinet table that small business can be properly represented in policy decisions made across government.

For too long, Labor small business ministers have been excluded from the 'adults table' resulting in important small business views and perspectives missing from Government decision making.

We've seen time and time again how decisions by the Rudd and Gillard Government's have failed to properly consider and address issues and implications for small business people.

Economy-wide changes including the carbon tax, the mining tax package, the design and roll-out of the GFC response and Labor's workplace relations regime are evidence of how this Government hasn't properly considered small business needs and views.

\$1 billion red tape reduction commitment

The burgeoning red tape and compliance burden has been felt most heavily by smaller businesses.

To unwind some of Labor's mess we've committed to a \$1b red tape reduction plan in our first term of office, an ambitious target that will be verified independently by the Productivity Commission.

It is a measure which goes to the cost and time imposition of red tape and compliance obligations that over-reach or are unnecessary.

Yesterday, the Prime Minister was again playing Coalition policy catch up in an admission of failure about red tape reduction pledges.

We've all seen examples of where red tape can be reduced and are bewildered by the lack of Government action

You'd be aware of my campaign to have smaller employers relieved of the new unpaid 'pay clerk' burden they face under the Gillard Labor's Government's paid parental leave scheme.

This is a practical and helpful measure for small business the Government opposes simply because of a deal done with the union movement to 'fit up' employers with the machinery to enable unions to force employers to 'top up' the deficient Government scheme.

The legislation to enable my 'opt in' proposals to be put to a vote has disappeared into some kind of parliamentary 'Bermuda triangle'.

The Government must believe that more cross-benchers have the good sense to support my proposal after it fell just short of the votes required to amend the law the last time it was before parliament.

Protecting independent contractors and self-employed people

We've also committed to protecting the rights of independent contractors and the self employed.

A systematic and coordinated Government-union campaign seeks to force more and more self employed people into the traditional employer-employee relationship governed by a workplace regime where unions exercise disproportionate influence and control.

Already, new obstacles have been imposed to obtain a business name, now dependent on securing an ABN from a tax office hostile to independent contracting and personal service self-employment.

New reporting and regulatory requirements are being imposed in the building and construction industry and a sweep through the contractor cleaning sector has been announced.

The parliament has before it legislation to impose a tribunal with more powers than FairWork Australia, to set the rates and conditions under which transport providers will provide their service.

The Government has a bill to impose a government agency into the contractual relationships between textile, clothing and footwear outworkers and the businesses to which they supply.

Each and every one of these measures are designed to undermine contracting and self-employment as a legitimate, responsive and lawful approach to commerce and the supply of services and skills.

Meanwhile, the tax office continues to overreach on tax law interpretation and to put to one side the legislative intent of the independent contractor determinations the Parliament has agreed on and that should be implemented as intended.

Competition policy review

It has been some 20 years since there has been an objective evidenced-based assessment of how well equipped our competition framework is to deal with current and emerging pressures in our economy.

I am sure when Professor Fred Hilmer contemplated the reforms he was advocating he didn't anticipate two major supermarket chains doubling their market share. I am quite certain the law that followed didn't anticipate the extraordinary imbalance this would create between a big business retailer and a smaller businesses or grower in negotiating a fair price and terms for supplying goods and produce.

It is certain that the policy settings the Hilmer Review argued for would not have anticipated some two decades later that major multinationals operating in some of the world's biggest and most competitive economies would throw their hands up and say nowhere is it harder to do business than here in Australia.

In 1993, who might have anticipated that what were thought to be broad and inclusive prohibitions such as the section 46 misuse of market power would be read down and

rendered almost useless when faced with practical examples of muscle flexing of a big business against a small business that occurs in our economy.

In recent days, Coca-Cola Amatil, Heinz and others, including long standing producers, have aired spats with the major supermarkets.

Imagine the surprise of Target suppliers that their big department store customer could unilaterally wipe 5% off the price it would pay for the 3 months leading up to Christmas because of depressed retail conditions.

Suppliers would no doubt have loved to have had some say over this 'rebate' decision forced on them as an *"investment of mutual benefit to both our organisations"*.

The imposition by a dominant business of terms, conditions and commercial demands that another business is obliged to accept under sustained duress or against their own self-interest, rarely nurtures confidence, investment, innovation and durable consumer and economic benefits.

Fair competition supports a productive and efficient economy. In a relatively small economy such as Australia's there is a danger that markets can become dominated by just a few players.

In some circumstances the ambitions and interest of dominant market participants may be detrimental to the durable interests of consumers and the small businesses and family enterprises in the supply chain and risks distorting the trading environment for competing businesses.

I am not convinced that the current competition framework and tools have proven adequate at enhancing the welfare of Australians through the promotion of competition and fair trading and provision for consumer protections.

The Coalition will have a root and branch review of the competition framework, the available policy and legal tools and the way they are administered within the first 12 months if elected to Government.

It will particularly focus on how current and emerging pressures are impacting on economic growth and vitality and durable consumer interests, and how well equipped the current competition toolkit is at dealing these pressures.

Areas of interest for review include:

- growing market concentration in key areas,
- the impact of dominant players on supply chains,
- the responsiveness of the current law to abuses of market power,
- the effectiveness of mandatory Codes,
- the accessibility and effectiveness of sanctions and remedies, and
- the suitability of infrastructure access regimes, particularly for export-orientated industries.

Extending unfair contracts protections

In the area of the relationship between small business and big business, we've long argued the unfair contract terms protections available for consumers should be extended to small businesses.

I know in my own small business experience that the 'take it or leave it' standard contract available from key service providers were as inflexible and one sided for us as small enterprises as they were for us as consumers.

Yet the protections were different. We'll ensure small business gets those protections currently limited to consumers.

This will have an impact going by the reaction this commitment has generated from some advocates in the franchising and shopping centre space. I am told by some in financial services that they already treat small business as consumers and have gained useful experience with the current consumer-focused protections.

Small business-friendly procurement

The Commonwealth itself can be a better customer to small business.

We will oblige all Government Ministers and their agencies to use tendering procedures, definitions of the scope of activity, indemnity requirements and procurement practices that do no disadvantage small business participation.

Too often Government contracts can't be climbed over by a smaller business, let alone effectively competed for. By excluding small business competition in Government procurement by tendering processes and requirements that are impenetrable, excessive, unjustified or precautionary arse-covering, we can't be certain the taxpayer is getting value for money and small business a fair go.

To complement a greater level of small business participation in supplying the Commonwealth, the Government needs to get serious about paying small business bills on time.

Commonwealth paying its bills on time

I recently publicised how half a billion dollars in late payments to small business had occurred in the last reporting period with only a microscopic amount of penalty interest arising from this enormous value and volume of late payments.

By adopting the simple 'pay on time or pay interest' policy the Coalition is advocating, the Commonwealth won't advantage its cash flow position by disadvantaging that of small business suppliers.

Giving small business voice on key bodies

Time and time again I have rallied against what I believe has been indifference to small business concerns displayed by a number of key economic and regulatory bodies. I have met with and publicly urge the Reserve Bank governor to make small business the RBA's business.

The Coalition will ensure that small business voices are heard.

I have already announced some commitments in relation to a small business appointment to the board of taxation but I believe this concept can and should be extended to a broader range of regulatory and economic bodies of significance to small business.

Promoting fair trading

It's not enough for the ACCC to simply enforce incredibly specific legalistic definitions of what amounts to unfair and anti-competition conduct. The ACCC needs to be more proactive to nurture competition and a fair trading environment by better developing practice guidelines that encourage fair commercial conduct and to act proactively where concerns about anti competitive conduct arise.

This is where the role of the small business and family enterprise ombudsman intersects with the important role of the ACCC. The commission is frequently confronted by complaints about commercial conduct that are clearly contrary to ideas of fairness and healthy competition but fail to offend the current laws.

Small Business & Family Enterprise Ombudsman

Often they are disputes of a commercial or interpersonal nature between parties to a business relationship. A trusted, wise and experienced ombudsman can play a very important role in mediating commercial disputes that cannot be addressed by commissioners in similar roles in state jurisdictions.

The aim is to facilitate a quick and cost-effective resolution that enables the commercial relationship to be maintained and get people back to the business of their business.

Where the complaint is genuinely about anti-competitive conduct, the Ombudsman can assist the aggrieved small business in preparing a brief of evidence and an account of efforts to resolve the matter that will accompany the transfer of the case to the ACCC where it can exercise its lawful jurisdiction.

This will help small business get over the 'testing of evidence' hurdles to having cases considered by the Commission and assist in ensuring that the ACCC is focussed on the matters within its competence.

The Ombudsman can also play a valuable role in supporting mediation and dispute resolution under existing mandatory Codes where there is not confidence in the objectiveness and effectiveness of industry-sponsored mediators.

There are also disputes with the Federal Government and its agencies where as a result of the Commonwealth not being subject to Australia's competition laws or as a direct result of Government actions and decisions, small businesses have been harmed.

Think of hardware and plumbing businesses stocking up for the expected rush for solar hot water systems in the last months of the Government's incentive scheme only to see the program scrapped.

Consider the businesses left with warehouses full of foil and fluff after the scrapping of the Government's home insulation scheme.

Our Ombudsman will help to resolve these disputes and find remedies to Government-inflicted financial harm on small business by advocating for fair and just corrective action.

This is where our small business and family enterprise ombudsman can play a crucial role in supporting small business. I welcome near universal embrace of this concept although I wish a few more stakeholders acknowledged where the idea came from.

ATO distribution of employer-funded super

And we have added to our action plan with Tony Abbott committing to the embrace of COSBOA's advocacy for the ATO distributing of employer-funded superannuation contributions.

These are just some of the key elements of our action plan to restore small business hope, reward and opportunity.

Conclusion

This Coalition national strategy to support small business has attracted accolades during the last election campaign and since, including in the last few days as leading commentators outline the work ahead of the new Minister.

A microeconomic reform agenda that sees the enormous contribution small business and family enterprise makes to the Australian economy and our way of life is what is needed.

The Coalition's national strategy is a plan for real action that will revitalise and reinvigorate small business supported by a Commonwealth Government that partners with, rather than punishes the sector.

The need of action is urgent as the hard evidence validates the funk, fear and frustration the Gillard Government is creating for small business people.

We need to build an understanding of and support for what we are all trying to do in this room, that will nourish and support the small business community and the benefits it brings to our nation.

It's an important task and one that has been overlooked by this Government. The Gillard Labor Government has no national commitment to the success and viability of small business and no national strategy to bring about its achievement.

The Coalition has such a commitment and I have outlined the national strategy that is our plan of action to restore small business hope, reward and opportunity.

We 're committed and I'm up for the job of implementing it and working for that opportunity. I hope you are too.

(bfb/7 March 2012)