

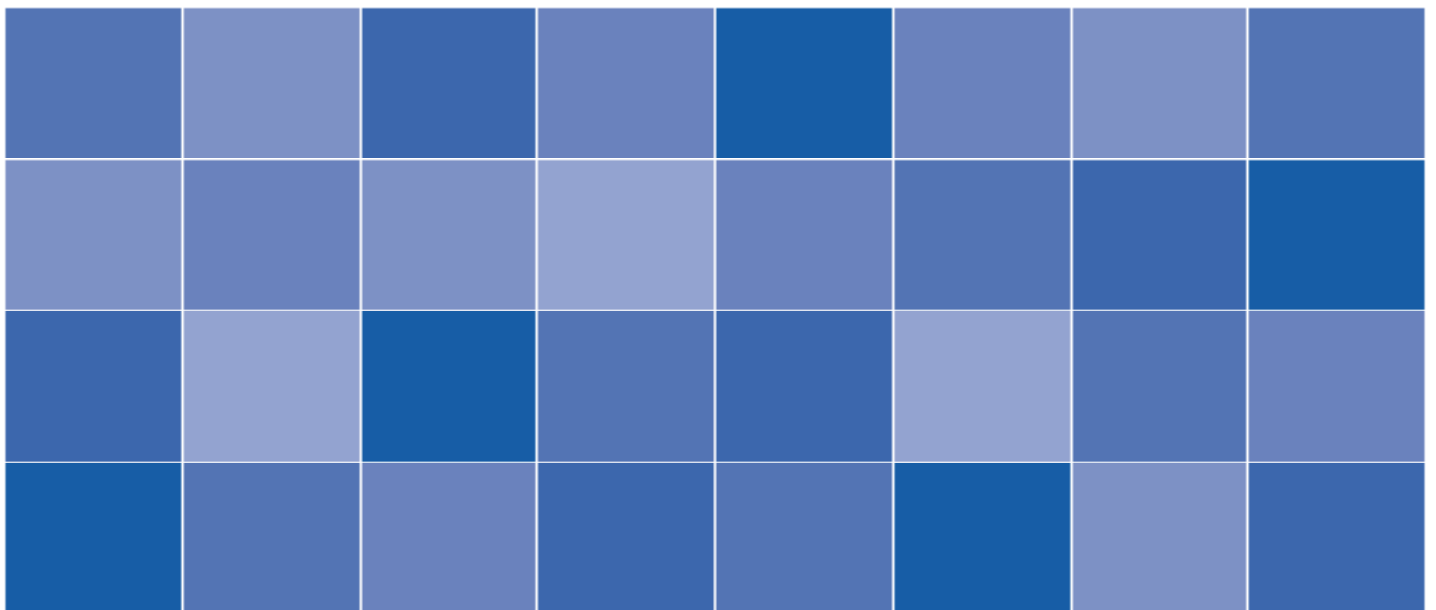
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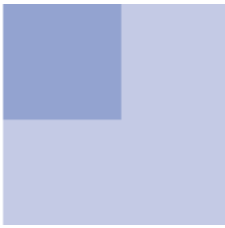
**Small Business Red  
Tape Survey**

Prepared For:  
**Department of Trade and Economic  
Development**

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## EXECUTIVE SUMMARY

The Minister for Small Business commissioned a state-wide survey to determine the most critical regulatory issues for small and medium business and to identify areas where the state Government may act in reducing particular regulatory compliance burdens or 'Red Tape'.

This report details the findings of that Small Business Red Tape Survey conducted in early 2006. 242 small and medium businesses responded to the survey, providing details of the hours they had spent dealing with various areas of government regulation in the prior 12 months. Where appropriate they also provided an estimate of the cost of having external providers assist with regulatory requirements. More than half of these respondents also gave an open comment on something that was particularly impacting on their business.

Key findings are presented for the open comments and then for each of the 13 major categories of regulatory requirements which were quantified by the survey. The sub categories (or 'activities') for each of these categories are detailed in Appendices 1 – 13.

### Key Findings

**Open Comments:** In all there were 257 comments made by 131 respondents. 25% of all comments related to Taxation, of which over a third were in relation to Payroll tax. Several respondents noted that this tax discouraged them from employing more staff; significantly, similar comments were not made in relation to any other type of government regulation. A number of comments were made about GST and BAS and other areas relating to Taxation such as stamp duty. There were many calls across a wide range of industries and regulatory areas for significantly enhanced integration of various government systems, both within levels of government, but importantly between levels of government. A common complaint about Local Councils was that they were very slow in dealing with development applications and each Council had different requirements for applications. Government tenders were seen as overly complex, expensive and ultimately frustrating to be involved with. A lack of useful feedback was a problem as this would allow small businesses to improve for future tenders. Many respondents noted that it was difficult to locate relevant information, and to stay abreast of changes and updates to regulations. It was also felt that rules and regulations were too difficult to understand, a plain English version being desirable. Workcover was a problem for some, with a common comment being that it was difficult to calculate, and the fact that the calculations required differed significantly from those for Payroll tax, added to the imposition.

**Taxation and Government Charges:** 235 respondents answered questions in this area. This tended to be a low time cost area, with over half of the respondents indicating they had spent less than 4 hours dealing with this category of regulations in the previous 12 months. 42% of those that engaged in activities within this category had external providers assist them. This group spent approximately \$865,300, with a average spend of \$2,760 per activity with which they received assistance. This category of regulation impacted on nearly all respondents, and also had the highest level of overall spend. Whilst the time impact was low, many used external providers, and on average were required to engage in over 50% of the regulatory sub categories (6.2 of 12).

**Employment:** 206 respondents answered questions in this area. It tended to be a medium time cost area, with nearly one third of respondents spending 5-15 hours in the last 12 months. 19% of those that engaged in activities within this category used an external provider, spending approximately \$280,100, with an average spend of \$2,150 per activity with which they received assistance. Whilst this was a medium time cost category, not many respondents required external assistance, though the spend of those that did was relatively high. Respondents were on average required to engage in nearly two thirds of the sub categories (4.4 of 7).

**Business Registrations:** 149 respondents answered questions in this area. It tended to be a low time cost area, with over two thirds of respondents spending less than 4 hours in the last 12 months. 40% of those that engaged in activities within this category used an external provider, spending approximately \$37,500, with an average spend of \$490 per activity with which they received assistance. Time costs in this category were low, and about a quarter of respondents used an external provider to complete required activities. Respondents were on average required to engage in 75% of the sub categories (1.5 of 2).

**Retail:** 138 respondents answered questions in this area. It tended to be a low time cost area, with 49% of respondents spending less than 4 hours in the last 12 months. 27% of those that engaged in activities within this category used an external provider, spending approximately \$221,900, with an average spend of \$3,080 per activity with which they received assistance. Whilst it was generally low time cost, 12% of activities took more than 50 hours to complete. Respondents were on average required to engage in 25% of the sub categories (2.7 of 11).

**Business and Personal Services:** 127 respondents answered questions in this area. It tended to be a high time cost area, with 25% of respondents spending more than 50 hours in the last 12 months. 20% of those that engaged in activities within this category used an external provider, spending approximately \$181,200, with an average spend of \$3,550 per activity with which they received assistance. Average time costs were high, and whilst not that many respondents used an external provider, those that did had a high average cost. Respondents were on average required to engage in 24% of the sub categories (2.4 of 10). Whilst individual businesses only needed to address a few of the areas of regulation, these resulted in high time costs.

**Environment:** 72 respondents answered questions in this area. It tended to be a low time cost area, with 64% of respondents spending less than 4 hours in the last 12 months. 24% of those that engaged in activities within this category used an external provider, spending approximately \$96,200, with an average spend of \$4,580 per activity with which they received assistance. Overall time costs

tended to be low, however 10% of activities required more than 50 hours to complete. Respondents were on average required to engage in 45% of the sub categories (2.7 of 6).

Here after sample sizes tend to be small, requiring some consideration is given to error arising from this.

**Food and Beverage:** 55 respondents answered questions in this area. It tended to be a higher time cost area, with 34% of respondents spending more than 16 hours in the last 12 months. 16% of those that engaged in activities within this category used an external provider, spending approximately \$72,800, with an average spend of \$2,910 per activity with which they received assistance. Overall time costs were high, however activities tended to be done internally. Those that did engage external assistance had fairly high average costs. Respondents were on average required to engage in 18% of the sub categories (3.9 of 22).

**Building and Construction:** 50 respondents answered questions in this area. It tended to be a medium time cost area, with 30% of respondents spending between 5 and 15 hours in the last 12 months. 24% of those that engaged in activities within this category used an external provider, spending approximately \$89,000, with an average spend of \$2,280 per activity with which they received assistance. 16% of activities took more than 50 hours to complete, though very few respondents engaged external assistance. Respondents were on average required to engage in 23% of the sub categories (4.5 of 20).

**Export and Import:** 37 respondents answered questions in this area. It tended to be a high time cost area, with 19% of respondents spending more than 50 hours in the last 12 months. 19% of those that engaged in activities within this category used an external provider, spending approximately \$10,700, with an average spend of \$1,190 per activity with which they received assistance. Average spend on external providers was relatively low, with very few using external assistance. Respondents were on average required to engage in 43% of the sub categories (1.7 of 4).

**Farm/Agricultural Business:** 23 respondents answered questions in this area. It tended to be a medium time cost area, with 45% of respondents spending more than 4 hours in the last 12 months. 17% of those that engaged in activities within this category used an external provider, spending approximately \$800, with an average spend of \$160 per activity with which they received assistance. Whilst this was generally a medium time cost category, 18% of activities took more than 31 hours to complete. Respondents were on average required to engage in 24% of the sub categories (1.7 of 7).

**Restaurant and Catering:** 20 respondents answered questions in this area. It tended to be a medium time cost area, with 54% of respondents spending more than 4 hours in the last 12 months. 15% of those that engaged in activities within this category used an external provider, spending approximately \$46,500, with an average spend of \$5,810 per activity with which they received assistance. Very few utilized external assistance, but when they did so, the average costs were high. Respondents were on average required to engage in 24% of the sub categories (2.2 of 9).

**Tourism:** 16 respondents answered questions in this area. It tended to be a medium time cost area, with 44 of respondents spending 5-15 hours in the last 12 months. 25% of those that engaged in activities within this category used an external provider, spending approximately \$26,200, with an average spend of \$5,230 per activity with which they received assistance. Average spend for those

requiring external assistance was high. Respondents were on average required to engage in 18% of the sub categories (3.1 of 17).

**Childcare Services:** 2 respondents answered questions in this area.

Table 1 summarises the number of respondents (n) that engaged in activities within a regulatory category. The category time cost, use of external providers (as a percentage of those that engaged in that category), the proportion of activities these providers were required for and the average spend on external providers over the 13 categories are also reported.

**Table 1: Category summary**

	<b>n</b>	<b>Time cost</b>	<b>External providers<sup>1</sup> (%)</b>	<b>...covering x% of activities</b>	<b>Average spend</b>
Business and Personal Services	127	High	20	2	\$3,550
<i>Export and Import</i>	37	<i>High</i>	19	8	<i>\$1,190</i>
<i>Food and Beverage</i>	55	<i>High</i>	16	2	<i>\$2,910</i>
<i>Tourism</i>	16	<i>Medium</i>	25	2	<i>\$5,230</i>
<i>Building and Construction</i>	50	<i>Medium*</i>	24	5	<i>\$2,280</i>
Employment	206	Medium	19	2	\$2,150
<i>Farm/Agricultural Business</i>	23	<i>Medium*</i>	17	3	<i>\$160</i>
<i>Restaurant and Catering</i>	20	<i>Medium</i>	15	14	<i>\$5,810</i>
<i>Child Care Services</i>	2	<i>Medium</i>	-	-	-
Taxation and Government Charges	235	Low	42	11	\$2,760
Business Registrations	149	Low	40	17	\$490
Retail	138	Low*	27	5	\$3,080
Environment	72	Low*	24	3	\$4,580

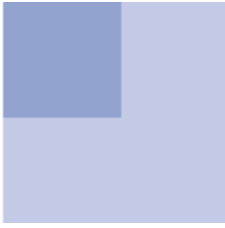
*Business and Personal Services had a high time cost and a high percentage using external providers*

Business and Personal Services, Tourism and Employment had a high ratio of external provider use compared with the percentage of activities these providers were utilised for. Export and Import, Restaurant and Catering and Business Registrations\* had a low ratio of external providers compared to the proportion of activities they were used for.

Where 'time cost' is marked with an asterisk, there were also a number of activities with a high time cost. Categories that are italicised had a particularly small sample size, indicating that extra care should be taken in generalising to the population.

**Respondent Characteristics:** Respondents on the whole preferred to be contacted by email (71%) or post (23%). 68% were located in the metropolitan area. 61% had less than 5 permanent employees, and 85% had less than 5 casual employees.

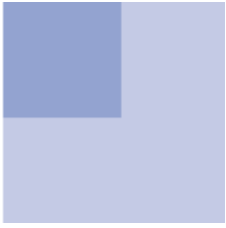
<sup>1</sup> This is a conservative estimate of the usage of external providers. See note on p14.



# TABLE OF CONTENTS

EXECUTIVE SUMMARY .....	1
INTRODUCTION .....	7
FINDINGS .....	8
<b>Interpreting Results</b> .....	<b>8</b>
<b>Open Comments</b> .....	<b>10</b>
<b>Taxation and Government Charges</b> .....	<b>15</b>
<b>Employment</b> .....	<b>16</b>
<b>Business Registrations</b> .....	<b>17</b>
<b>Retail</b> .....	<b>18</b>
<b>Business and Personal Services</b> .....	<b>19</b>
<b>Environment</b> .....	<b>20</b>
<b>Food and Beverage</b> .....	<b>21</b>
<b>Building and Construction</b> .....	<b>22</b>
<b>Export and Import</b> .....	<b>23</b>
<b>Farm/Agricultural Business</b> .....	<b>24</b>
<b>Restaurant and Catering</b> .....	<b>25</b>
<b>Tourism</b> .....	<b>26</b>
<b>Child Care Services</b> .....	<b>27</b>
<b>Respondent Characteristics</b> .....	<b>28</b>
Appendix 1: Business Registrations Sub Categories .....	30
Appendix 2: Taxation and Government Charges Sub Categories .....	31
Appendix 3: Employment Sub Categories .....	32
Appendix 4: Environment Sub Categories .....	33
Appendix 5: Food and Beverage Sub Categories .....	34
Appendix 6: Tourism Sub Categories .....	36
Appendix 7: Restaurant and Catering Sub Categories .....	37
Appendix 8: Child Care Services Sub Categories .....	38
Appendix 9: Farm/Agricultural Business Sub Categories .....	39
Appendix 10: Business and Personal Services Sub Categories .....	40
Appendix 11: Export and Import Sub Categories .....	41
Appendix 12: Building and Construction Sub Categories .....	42
Appendix 13: Retail Sub Categories .....	44
Appendix 14: Open Ended Responses .....	45
<b>Taxation - payroll</b> .....	<b>45</b>
<b>Taxation - GST</b> .....	<b>46</b>
<b>Taxation - general</b> .....	<b>47</b>
<b>Taxation - communication</b> .....	<b>48</b>

Inter- and Intra Government systems.....	48
Local Government .....	50
Tenders and Contracts.....	51
Communications .....	52
Employees .....	53
Workcover.....	54
Registration and Licencing .....	54
Government Charges .....	56
Superannuation .....	57
Rules and Regulations.....	57
OHS&W.....	58
Public Service.....	58
Compliments.....	59
Other .....	59



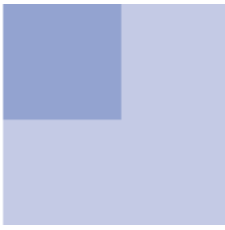
## INTRODUCTION

This report details the findings of the Small Business Red Tape Survey conducted in early 2006. The purpose of this research is to provide guidance in reducing the amount of red tape faced by small businesses.

The survey was largely designed by the Department of Trade and Economic Development, with input from the Ehrenberg-Bass Institute for Marketing Science. It was primarily a mailout survey with a small online top up. The Ehrenberg-Bass Institute was responsible for data entry, preparation and analysis.

In total 256 usable surveys were returned and data entered. Of these 14 reported employing 50 or more permanent employees. These were classified as outside of the definition of Small Business and removed from the sample. The final sample size was 242 respondents.

A sample of this size gives a margin of error of between 1.8% and 6.3% at the 95% confidence level. These means that we can be 95% certain that the true population figure lies between +/-1.8%-6.3% of the figure reported in this report, presuming the sample is representative of the small business population. Where the sample size is small (for example within some categories) the margin of error increases.



## FINDINGS

This section details the findings of the research. Of the sample, 46 were received by email, 16 by the web survey and the remainder via return mail. It is important to note that each respondent only filled in those sections that were relevant. This means that a varying number of respondents gave a useful response to each category. This report takes the approach of using only these respondents as a base, thus the number of respondents reported for each category varies throughout the report.

### ***Interpreting Results***

In general, this report focuses on the 12 main categories of governmental regulations. These are:

- Taxation and Government Charges (12 sub categories)
- Employment (7 sub categories)
- Business Registrations (2 sub categories)
- Retail (11 sub categories)
- Business and Personal Services (10 sub categories)
- Environment (6 sub categories)
- Food and Beverage (22 sub categories)
- Building and Construction (20 sub categories)
- Export and Import (4 sub categories)
- Farm/Agricultural Business (7 sub categories)
- Restaurant and Catering (9 sub categories)
- Tourism (17 sub categories)
- Child Care Services (5 sub categories)

The approach taken in this report is to provide overall information for each of these 13 categories: sub-categories have been combined to provide data for each main category. Reporting is done in terms of 'activities' undertaken by respondents, where each 'activity' is a record from the respondent of the number of hours allocated to a particular sub-category in the last 12 months. Thus the total number of activities is the sum of the activities undertaken by all respondents in each category. It is not,

however, a true reflection of the *number* of times a respondent engages in complying with regulations over the last 12 months.

Where tables are presented, the general structure is as follows; the first column shows the possible responses for that question. The second column shows the number of respondents that gave a particular response (the count, labelled 'n'), and the third column shows the proportion that this represents for the total sample (labelled '%'). The number of respondents that gave an answer in any of the 13 main groupings is reported in the 'Total' line.

Multiple response questions are indicated by '>100%' appearing in the Total row of the % column. In most cases the response 'don't know' has not been presented due to its lack of useful information.

## Open Comments

Respondents were given the opportunity to provide a free response at the conclusion of the survey regarding the most problematic area for them. Of the 242 respondents in the survey, 131 respondents took this opportunity, resulting in some 257 comments in total (each respondent could provide more than one comment).

These were classified by the researcher. A numerical analysis of the categories is provided below, with a synopsis of each category following. All comments are provided in full in Appendix 14.

**Table 2: Open comments**

	n	%
Taxation	66	26
Inter- and Intra- Government Systems	22	9
Local Government	21	8
Tenders and Contracts	15	6
Communications	14	5
Employees	14	5
Workcover	13	5
Registration and Licencing	11	4
Government Charges	10	4
Superannuation	10	4
Rules and Regulations	9	4
OHS&W	7	3
Public Service	6	2
Compliment	5	2
Other	34	13
Total	257	100%

### *Taxation elicited the most comments*

Taxation accounted for fully one quarter of the comments made. This covered a number of areas, including both Federal and State taxation. The biggest concern was the level of negative comment in relation to Payroll tax and its affect on employment. The Taxation category was further broken down into comments relating to Payroll tax, GST, other and communication in Table 3.

**Table 3: Breakdown of Taxation**

	n	%
Tax – Payroll	25	38
Tax – GST	16	24
Tax – General	20	30
Tax – Communication	5	8
Total	66	100%

### *Over a third of Taxation comments related to Payroll tax*

Nearly 40% of comments made in relation to Taxation referred to Payroll tax. This means that of those respondents that made an additional comment, 18% mentioned Payroll tax as an area of concern. This is a high proportion of respondents to be independently mentioning the same issue as a concern.

## **Taxation**

Taxation was the area of biggest concern. Complaints relating to the time taken to comply with GST and BAS regulations were common. For the SA Government, the biggest concern was the number of complaints relating to the 'archaic' payroll tax that 'should have been abolished with the introduction of GST'. SA was noted as having the lowest threshold across the states. Many respondents stated that payroll tax was actually a disincentive to employing more staff and growth, whereas not a single comment of a similar nature was made in relation to unfair dismissal or employment regulations generally (see the Employees section below). Stamp duty was also an area in which many respondents called for reductions if not abolition.

There were also a number of complaints regarding with the difficulty in contacting the ATO, or the level of fines placed on small business with no room for negotiation or a solutions type approach. The ATO was seen as a harsh disciplinarian rather than a constructive partner.

It was also suggested that payroll and Workcover should be combined into a single (consistent) calculation

## **Inter- and Intra- Government Systems**

There were many calls across a wide range of industries and regulatory areas for significantly enhanced integration of various systems, both within levels of government, but importantly between levels of government. This also extended to calls for consistent rules between states. Businesses operating across state borders found it very frustrating that every state had its own rules. This reflected similar calls for greater consistencies between the local governments of different regions. Areas mentioned as requiring greater consistency included state based payroll taxes, EPA regulations, building licencing and approvals, workers compensation, registration of business names and the requirement to get permits from every council on a particular route for B-doubles (large trucks). This last point being of a B-double is fit for one region/road type, it should be fit for them all.

## **Local Government**

There were several consistent complaints about councils. The most common one, however, was how slow they were in terms of approving various applications, be they for building, subdivisions, or tree removal. Related to this was that every council seemed to have a different process, and that they had inappropriately qualified people making these decisions. It was also noted that the only re-course for complaint was the Minister, which was unsatisfactory.

## **Tenders and Contacts**

Government tendering was seen as expensive, complex, time consuming and ultimately frustrating ('why can't small business supply goods', and 'it's ridiculous when we can't win work in our own backyard'). A lack of feedback following unsuccessful tenders was a hindrance to improvement, as was the necessity to supply the same information (e.g. finances and references) for every tender, when a central repository of that information would facilitate tendering for small businesses. The level at which government requires a tendering process was seen as much too low, with one recommendation being that it should be increased to \$200,000.

Some of the provisions of tendering were seen as strange, such as the (commercially) unrealistic level of insurances required by councils or Departments wanting to retain IP, when a 'right to use' clause would give the Department what it needs, whilst fostering the growth of business in SA.

## **Communications**

Complaints regarding communications were of three broad categories. Firstly there were complaints regarding the complexity of forms and the like which need to be filled in. This was not isolated to any particular type of industry. It included comments such as 'do departments 'road test' their forms prior to release?'. The second broad category related to the difficulty in locating relevant information, which included both determining which regulations/licences/requirements must be met by which business, and thirdly actually understanding the regulations/requirements when they were located. The problem of finding information impacted on a business' ability to meet those requirements, but also was a major issue when the rules and regulations had been updated or changed. Understanding the rules and regulations is fairly self-explanatory, and a pertinent comment was '[It] would be useful to have guidance notes in simple plain English to help the proprietor find his way through often complex and confusing legislation'. Another respondent suggested a central department with which businesses could register that would send out information to them when relevant regulations were changed.

While generally respondents appeared to be happy with online services, it was commented that even with this it was not easy to find information. There were also complaints that it was still not possible to pay everything online, '[I] would like the ability for electronic payment on more Government invoices e.g. Bill Pay'.

## **Employees**

Several respondents suggested that they needed assistance with training, both the supply of training, but also with the system. It was suggested that this was too complex making it difficult to take on trainees. It was suggested that the process of finding overseas skilled employees needs to be facilitated, both in terms of bringing them into Australia, but also in identifying the qualification equivalents in Australia.

Centrelink was an area mentioned by several as being very time consuming and onerous, their forms poor ('[they] drive me crazy'), and communications between Government agencies non-existent.

Finally a few complained about the old unfair dismissal laws, suggesting they were to in favour of employees, though no comments were made that suggested this was an impediment to hiring more people.

## **Workcover**

Several comments were made in relation to Workcover, ranging from it being an expensive (both in time and dollars) to comply with, having arbitrary changes in payment requirements (from annual to monthly billing) and the apparently unjustifiable increases in premiums. It was also felt that Workcover, whilst supposedly being an insurance for an employer, was just as likely to sue an employer to recover costs. Some concerns were also voiced regarding the duplication of costs (i.e. contractors are charged directly as is the business for those same contractors).

## Registration and Licencing

An issue with licencing was the requirement to obtain a licence for every event (i.e. wine tastings or producer's licence) that the business is involved in, when given the nature of that business they are likely to participate in many such events in the course of a year. It was suggested that there be a licence available that covers all events of the relevant type. Motor vehicle (and trailer) registrations were mentioned as an issue as it is very difficult for a business with many vehicles to aggregate them to a common date to facilitate payment, minimise paper work and result in only one account. It was also mentioned that payment in advance was not an option. There were also some concerns that licences were required in situations that were apparently nonsensical such as a one-man earth-moving operation requiring a licence to supervise himself, as well as a licence for his wife as she was a partner in the business when she was only doing bookwork.

There were also questions asked about the necessity of having a Travel Agents licence when it has no apparent benefit and is a major cost for that type of business.

## Government Charges

There were a number of complaints regarding both the level of charging for government services and the disruption these caused. There were also several complaints regarding the increased level of reporting required from small businesses to comply with regulations. It was stated that the costs of this were not offset by any apparent benefit or funding from Government when the requirements could be quite onerous. Several respondents noted that the level of charging seemed to far exceed the benefit of the inspection/service. It was mentioned that the Government should incur the costs of compulsory inspections. The complaints regarding reporting requirements were particularly evident in relation to food handling.

## Superannuation

Superannuation was an area that was noted as being very time consuming. This, and cost, was compounded by respondents having to deal with so many different funds. Methods of streamlining the system would be appreciated. A couple of respondents felt that the contribution levels were too high, and should either be lowered, or come out of wages.

## Rules and Regulations

A comment made in relation to rules and regulations is that extra paper work rarely improves anything, but simply means that more time is spent doing the same job. It was also noted that Governmental reviews generally result in more paperwork and not less.

There were some comments made in relation to the inability of enforcement organisations such as ASIC and ACCC being incapable of actually doing anything unless evidence was 'presented on a platter'.

EPA regulations were specifically mentioned as an area that resulted in over regulation.

## OHS&W

Occupational health, safety and welfare was noted as being an area that was both very time consuming and onerous. It was picked out as an area that was hard to find information about, and an area in which more assistance to ensure compliance would be beneficial.

## Public Service

The most common complaint here was that members of the Public Service were rude and unhelpful when dealing with businesses. This was combined with excessive time spent either complying with requests or simply waiting ('on hold for hours while being told how much I am valued').

## Compliments

Several respondents felt that the burden of compliance was not excessive. One noted that being able to access information and pay accounts online was very beneficial.

## Other

Many varied comments are collected under this heading. These included comments relating to specific industry, such as issues in the hotel industry with advertising codes of practice being unclear. There were some complaint about big business using market power, and the disempowerment of organisations such as the Retail Trades Association, to negatively affect small businesses. There were also some environmental concerns such as the impact of excessive subdivision combined with poor design on the environment, and the need to identify low cost systems of dealing with cardboards and recyclables.

## An important note on the following sections

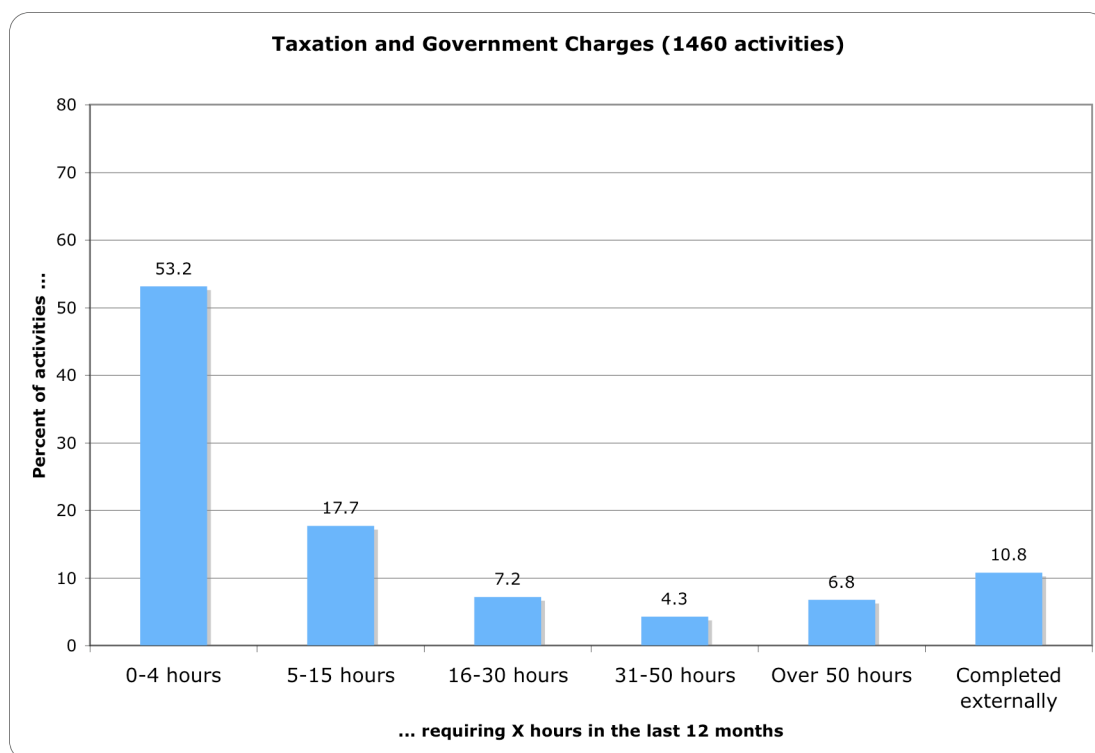
The use of external providers is reported in two forms. Firstly in each chart, the proportion of activities undertaken by external providers is reported. Secondly the proportion of those respondents that engaged in activities within a category *and* reported a cost of using an external provider is also reported. This is a fairly conservative estimate of external provider usage as not all respondents reporting outsourced activities also provided a cost of the external provider.

Thus 235 respondents engaged in activities in the category 'Taxation and Government Charges'. 42% of those engaging in activities within this category utilised an external provider to complete 11% of those activities.

Where respondents indicated that they had an external provider engage in the activity, the total spend, the average spend, and the maximum spend are given. In addition to these, the Standard Deviation of spend is given. This is a measure of the variance of the data. As a rule of thumb, 95% of the data are within +/- 2 Standard Deviations of the average. Thus the smaller the Standard Deviation, the more the data is grouped about the average.

## Taxation and Government Charges

The Taxation and Government Charges category consisted of 12 sub categories.



*These activities tended to be low time cost*

235 respondents (97% of sample) reported engaging in an activity related to Taxation and Government Charges in the last 12 months, with 1460 activities occurring in this time period. This meant on average each of these respondents engaged in 6.2 activities (of a maximum of 12). Just over half of activities required less than 4 hours to complete, and 11% of activities were undertaken by external providers.

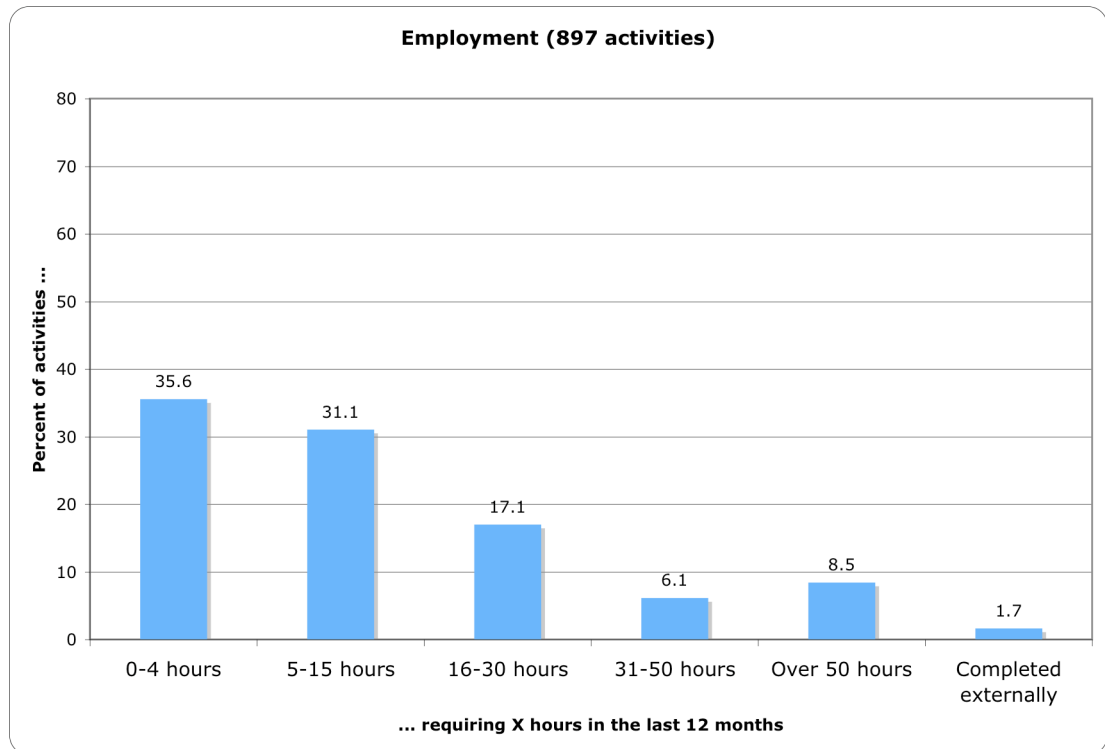
98 respondents (42% of those in this category) had an external provider complete some activities related to Taxation and Government Charges. This group spent in total \$865,000, with an average spend of \$2,760 per activity. The maximum spend by a respondent on an activity was \$130,000 (Business Activity Statements)

**Table 4: Cost of external providers**

Total spend	\$865,300
Average spend	\$2,760
Standard Deviation	\$9,190
Max spend	\$130,000

## Employment

The Employment category consisted of seven sub-categories.



*These activities had a medium time cost, and there was very little outsourcing*

206 respondents (85% of sample) reported engaging in an activity related to Employment in the last 12 months, with 897 activities occurring in this time period. This meant on average each of these respondents engaged in 4.4 activities (of a maximum of 7). Over two thirds of these activities required at least four hours to complete, and only 1.7% of activities were undertaken by external providers.

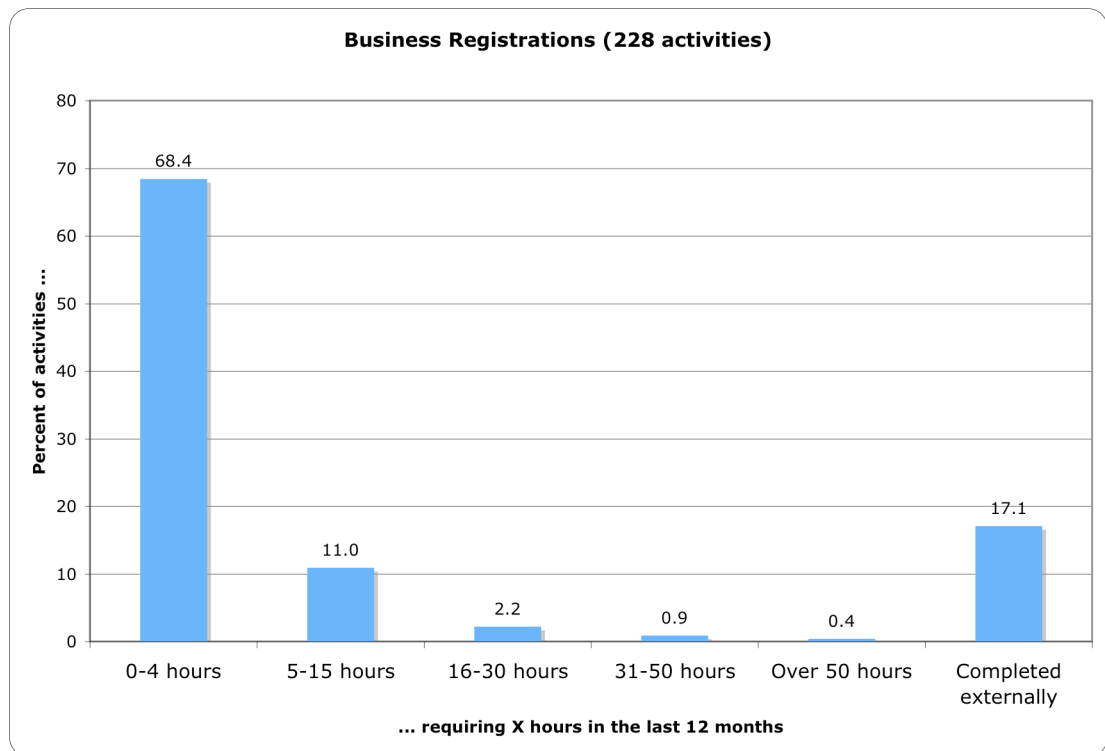
39 respondents (19% of those in this category) had an external provider complete some activity related to Employment. This group spent in total \$280,100, with an average spend of \$2,150 per activity. The maximum spend by a respondent on an activity was \$60,000 (OHS&W).

**Table 5: Cost of external providers**

Total spend	\$280,100
Average spend	\$2,150
Standard Deviation	\$6,570
Max spend	\$60,000

## Business Registrations

The Business Registrations category consisted of two sub categories.



*These activities were low time cost, however many were outsourced*

149 respondents (62% of sample) reported engaging in an activity related to Business Registrations in the last 12 months, with 228 activities occurring in this time period. This meant on average each of these respondents engaged in 1.5 activities (of a maximum of 2). It is notable that 8.7% of respondents stated that their business had been running for one year or less. Over two thirds of activities required less than 4 hours to complete, and 17% of activities were undertaken by external providers.

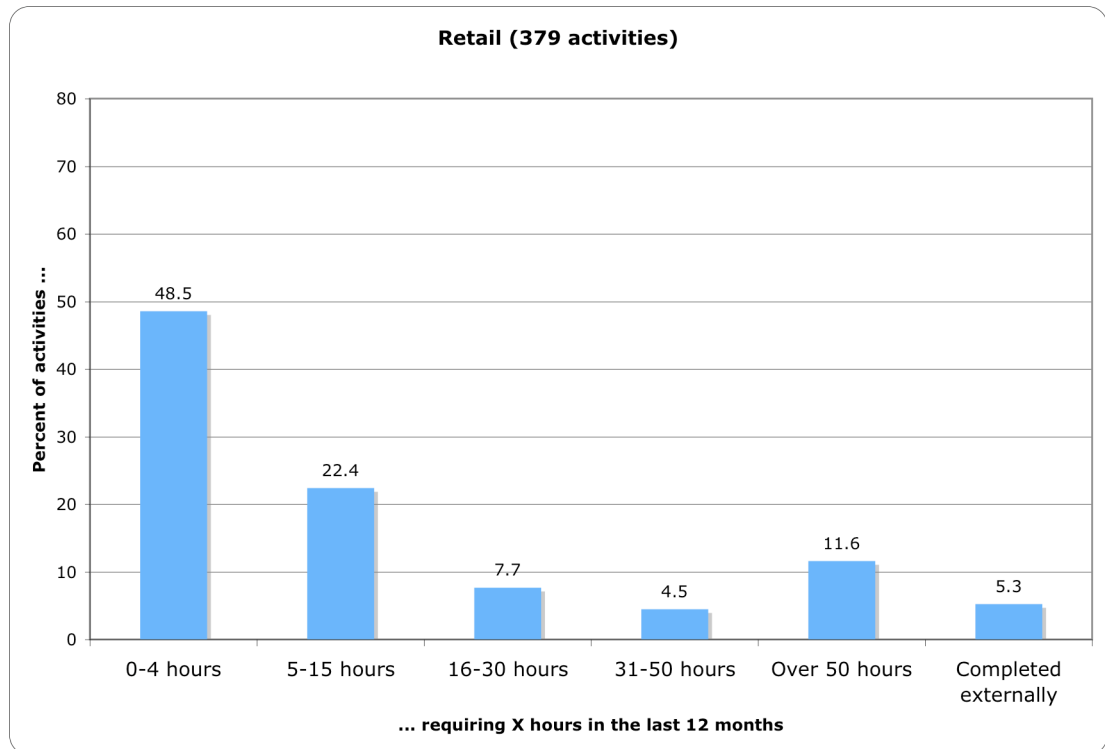
59 respondents (40% of those in this category) had an external provider complete at least one activity related to Business Registration. This group spent in total \$37,500, with an average spend of \$490 per activity.

**Table 6: Cost of external providers**

Total spend	\$37,500
Average spend	\$490
Standard Deviation	\$550
Max spend	\$2,100

## Retail

The Retail category consisted of 11 sub-categories.



*These activities were low time cost, however some took a significant time*

138 respondents (57% of sample) reported engaging in an activity related to Retail in the last 12 months, with 379 activities occurring in this time period. This meant on average each of these respondents engaged in 2.7 activities (of a maximum of 11). Nearly half of these activities took less than 4 hours to complete, and 5% of activities were undertaken by external providers.

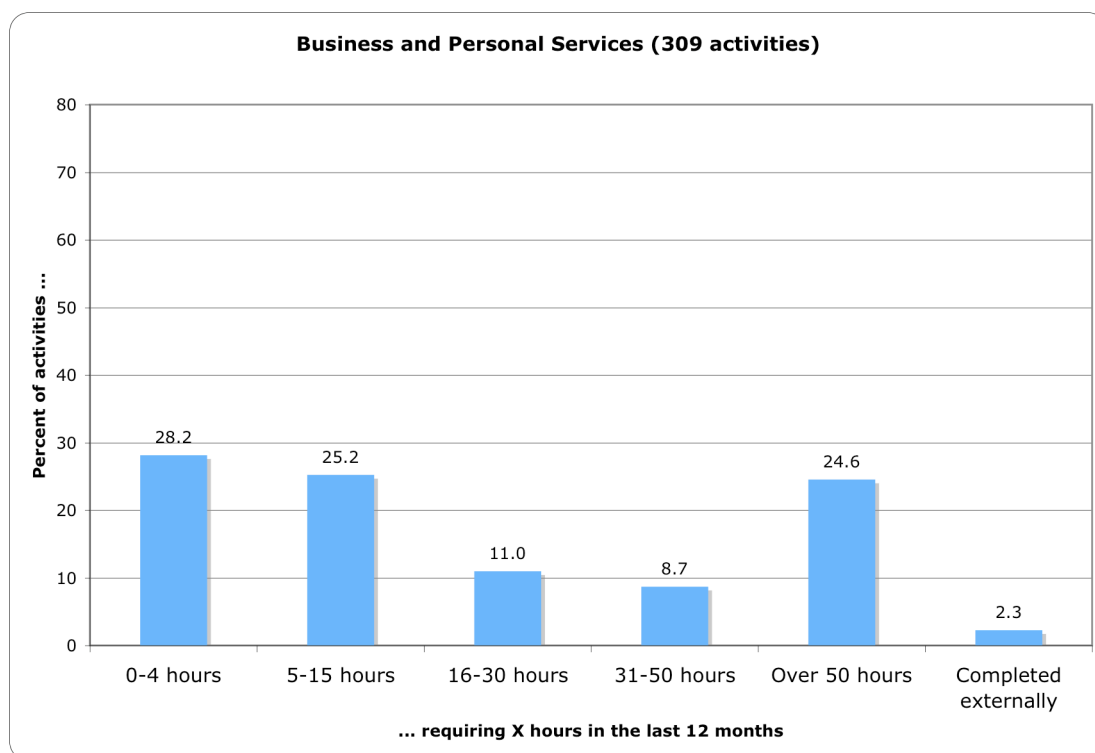
37 respondents (27% of those in this category) had an external provider complete some activity related to Retail. This group spent in total \$221,900, with an average spend of \$3,080 per activity. The maximum spend by a respondent on a single activity was \$50,000 (Government Tendering Process).

**Table 7: Cost of external providers**

Total spend	\$221,900
Average spend	\$3,080
Standard Deviation	\$7,370
Max spend	\$50,000

## ***Business and Personal Services***

The Business and Personal Services category consisted of 10 sub-categories.



*These activities had a high time cost*

127 respondents (52% of sample) reported engaging in an activity related to Business and Personal Services in the last 12 months, with 309 activities occurring in this time period. This meant on average each of these respondents engaged in 2.4 activities (of a maximum of 10). Nearly a quarter of activities took more than 50 hours to complete, and 2% of activities were undertaken by external providers.

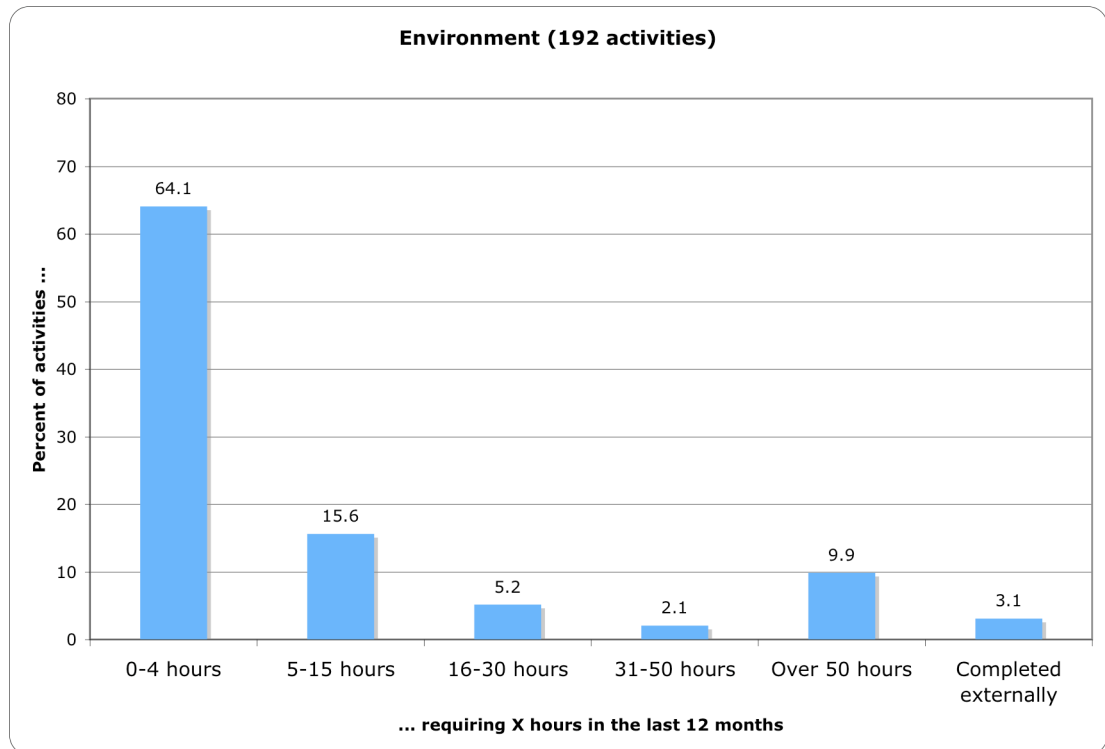
26 respondents (20% of those in this category) had an external provider complete some activity related to Business and Personal Services. This group spent in total \$181,200, with an average spend of \$3,550 per activity. The maximum spend by a respondent on a single activity was \$20,000 (Australian Financial Services Licence and Professional Training/Development).

**Table 8: Cost of external providers**

Total spend	\$181,200
Average spend	\$3,550
Standard Deviation	\$5,370
Max spend	\$20,000

## Environment

The Environment category consisted of 6 sub-categories.



*These activities generally had a low time cost, though some took a significant time*

72 respondents (30% of sample) reported engaging in an activity related to Environmental regulations in the last 12 months, with 192 activities occurring in this time period. This meant on average each of these respondents engaged in 2.7 activities (of a maximum of 6). Nearly two thirds of these activities required less than 4 hours to complete, and 3% of activities were undertaken by external providers.

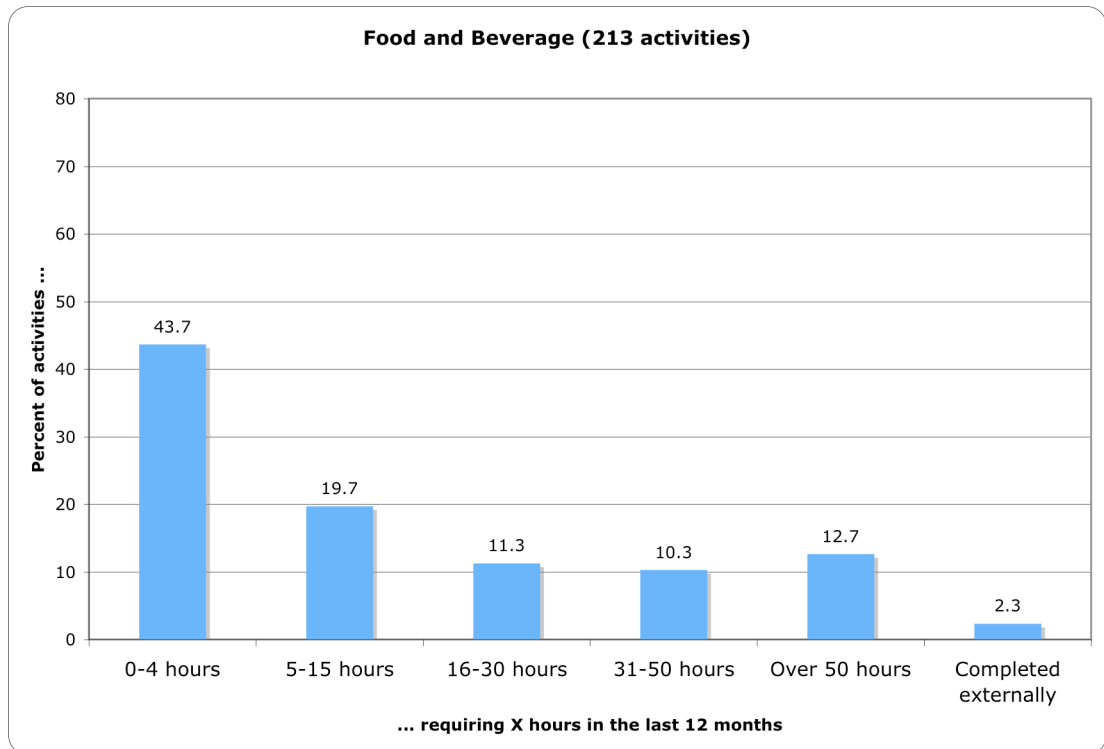
17 respondents (24% of those in this category) had an external provider complete some activity related to Environmental regulations. This group spent in total \$96,200 , with an average spend of \$4,580 per activity. The maximum spend by a respondent on a single activity was \$40,000 (Licence/Approvals under Environmental Protection Act (SA))

**Table 9: Cost of external providers**

Total spend	\$96,200
Average spend	\$4,580
Standard Deviation	\$9,970
Max spend	\$40,000

## Food and Beverage

The Food and Beverage category consisted of 22 sub-categories.



*These activities tended to be higher time cost, with very little outsourcing*

55 respondents (23% of sample) reported engaging in an activity related to Food and Beverage in the last 12 months, with 213 activities occurring in this time period. This meant on average each of these respondents engaged in 3.9 activities (of a maximum of 22). Over half of these activities required more than 4 hours in the last 12 months, and 2% of activities were undertaken by external providers.

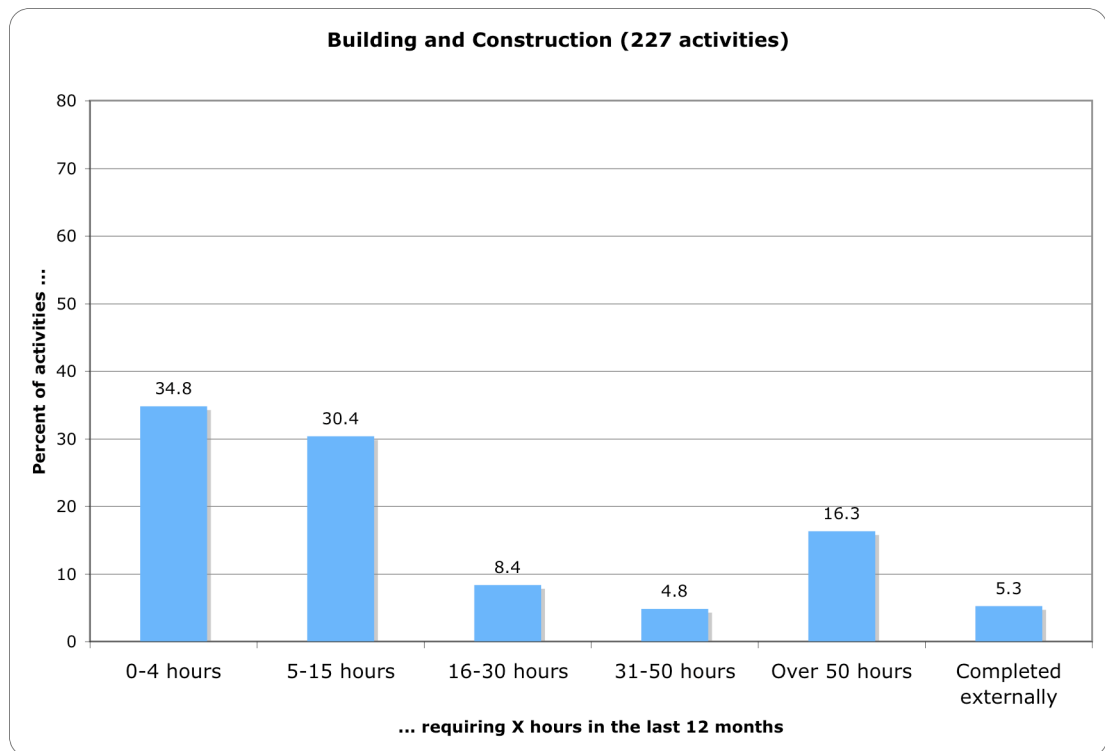
9 respondents (16% of those in this category) had an external provider complete some activity related to Food and Beverage regulations. This group spent in total \$72,800 , with an average spend of \$2,910 per activity. The maximum spend by a respondent on a single activity was \$20,000 (Code of Practice).

**Table 10: Cost of external providers**

Total spend	\$72,800
Average spend	\$2,910
Standard Deviation	\$4,590
Max spend	\$20,000

## Building and Construction

The Building and Construction category consisted of 20 sub-categories.



*These activities tended to be medium time cost, though some took a significant time*

50 respondents (21% of sample) reported engaging in an activity related to Building and Construction in the last 12 months, with 227 activities occurring in this time period. This meant on average each of these respondents engaged in 4.5 activities (of a maximum of 20). Just over one third of these activities took less than 4 hours to complete, and 5% of activities were undertaken by external providers.

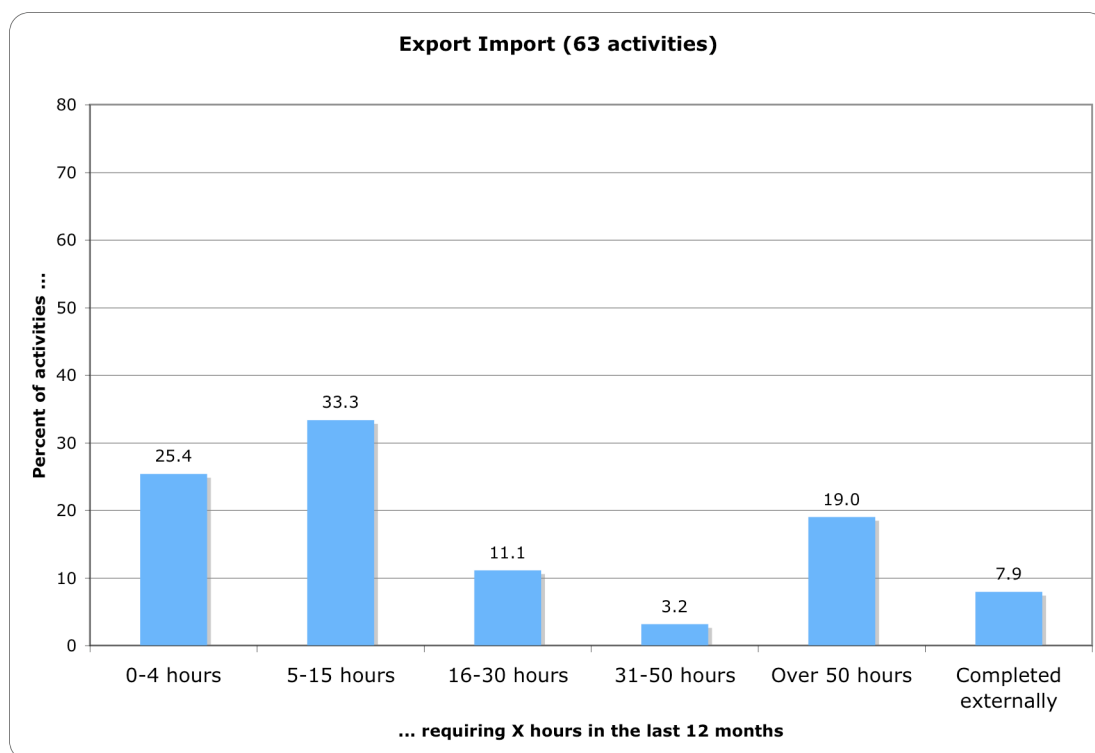
12 respondents (24% of those in this category) had an external provider complete some activity related to Building and Construction. This group spent in total \$89,000, with an average spend of \$2,280 per activity. The maximum spend by a respondent on a single activity was \$20,000 (Development Applications).

**Table 11: Cost of external providers**

Total spend	\$89,000
Average spend	\$2,280
Standard Deviation	\$4,170
Max spend	\$20,000

## Export and Import

The Export and Import category consisted of 4 sub-categories.



*These activities were high time cost*

37 respondents (15% of sample) reported engaging in an activity related to Export and Import in the last 12 months, with 63 activities occurring in this time period. This meant on average each of these respondents engaged in 1.7 activities (of a maximum of 4). Nearly 20% of these activities took more than 50 hours to complete, and 8% of activities were undertaken by external providers.

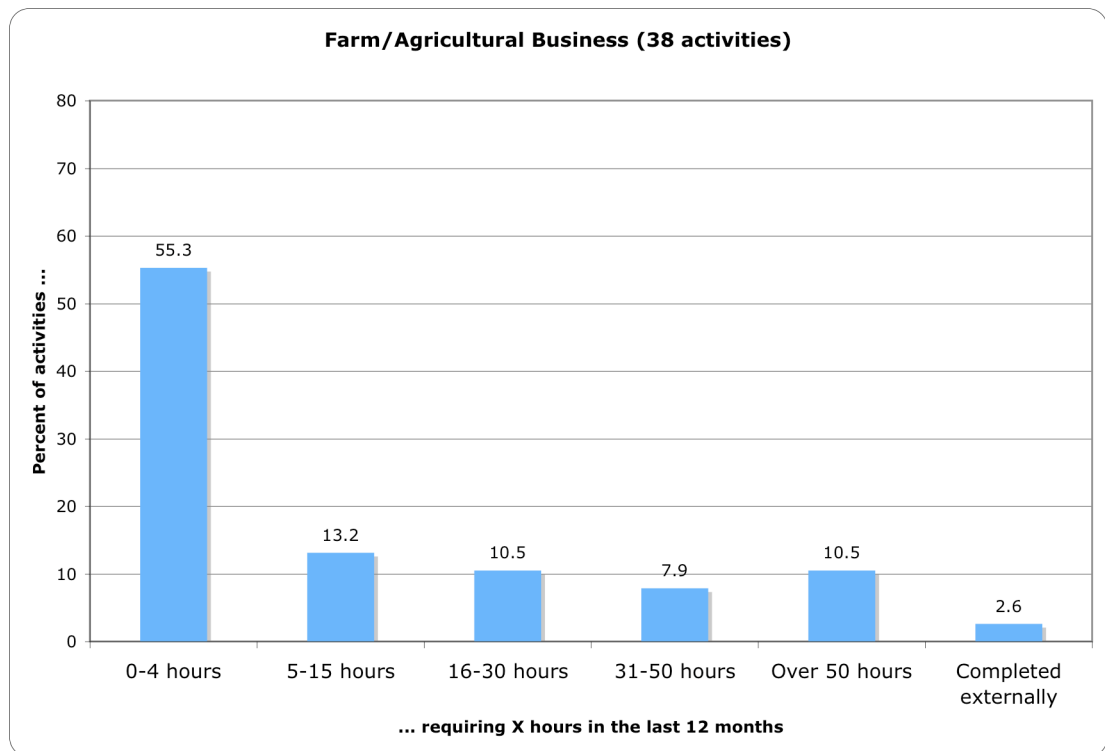
7 respondents (19% of those in this category) had an external provider complete some activity related to Export and Import. This group spent in total \$10,700 , with an average spend of \$1,190 per activity. The maximum spend by a respondent on a single activity was \$5,000 (Export Related Approvals/Permit).

**Table 12: Cost of external providers**

Total spend	\$10,700
Average spend	\$1,190
Standard Deviation	\$1,560
Max spend	\$5,000

## Farm/Agricultural Business

The Farm/Agricultural Business category consisted of 7 sub-categories.



*These activities were medium time cost, however some activities took a significant time*

23 respondents (10% of sample) reported engaging in an activity related to Farm/Agricultural Business in the last 12 months, with 38 activities occurring in this time period. This meant on average each of these respondents engaged in 1.7 activities (of a maximum of 7). Over half of these activities required less than 4 hours to complete, and 3% of activities were undertaken by external providers.

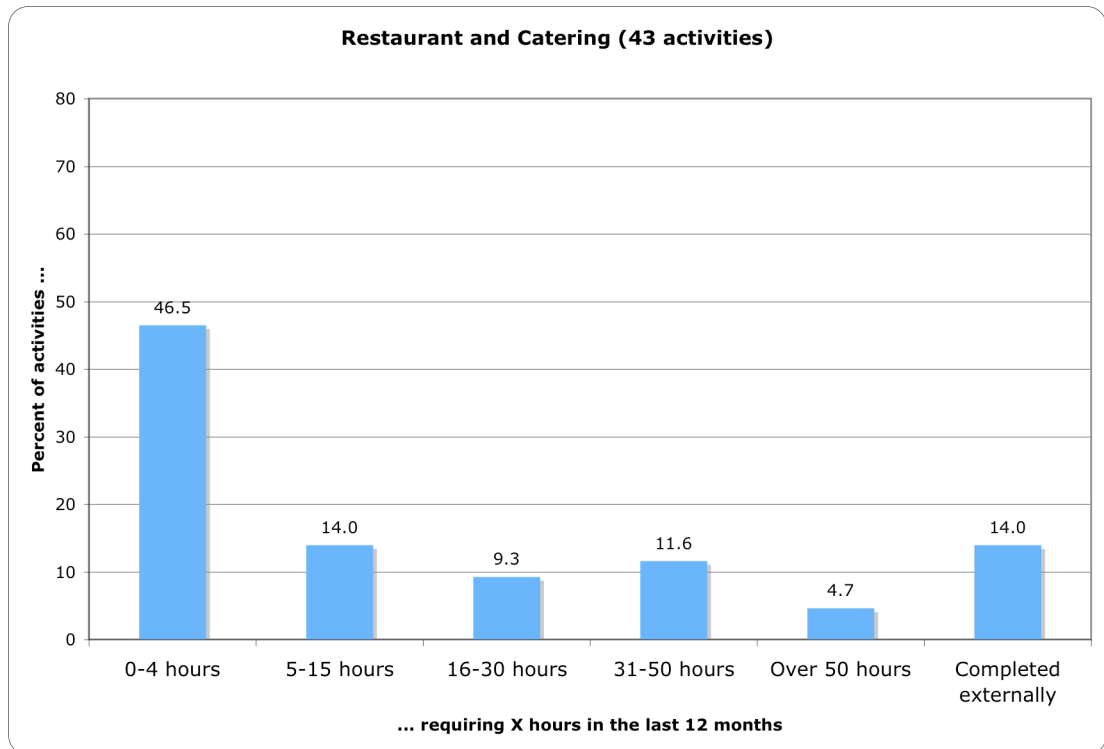
4 respondents (17% of those in this category) had an external provider complete some activity related to Farm/Agricultural Business. This group spent in total \$800, with an average spend of \$160 per activity. The maximum spend by a respondent on a single activity was \$319 (Water Licence/Permit).

**Table 13: Cost of external providers**

Total spend	\$800
Average spend	\$160
Standard Deviation	\$110
Max spend	\$319

## Restaurant and Catering

The Restaurant and Catering category consisted of 9 sub-categories.



*These activities tended to be medium time cost, and there was significant outsourcing*

20 respondents (8% of sample) reported engaging in an activity related to Restaurant and Catering regulations in the last 12 months, with 43 activities occurring in this time period. This meant on average each of these respondents engaged in 2.2 activities (of a maximum of 9). Nearly half of these activities required less than 4 hours to complete, and 14% of activities were undertaken by external providers.

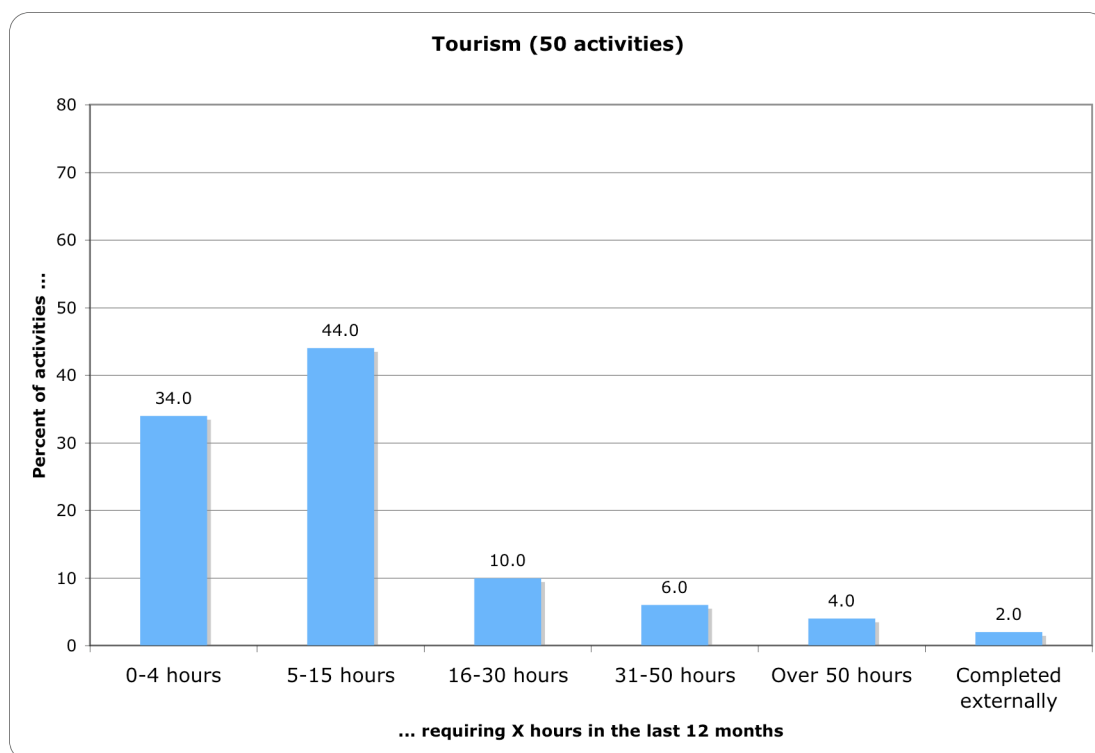
3 respondents (15% of those in this category) had an external provider complete some activity related to Restaurant and Catering regulations. This group spent in total \$46,500, with an average spend of \$5,810 per activity. The maximum spend by a respondent on a single activity was \$20,000 (Gaming Machine Licence).

**Table 14: Cost of external providers**

Total spend	\$46,500
Average spend	\$5,810
Standard Deviation	\$7,130
Max spend	\$20,000

## Tourism

The Tourism category consisted of 17 sub-categories.



*These activities were predominantly medium time cost*

16 respondents (7% of sample) reported engaging in an activity related to Tourism in the last 12 months, with 50 activities occurring in this time period. This meant on average each of these respondents engaged in 3.1 activities (of a maximum of 17). Nearly half of these activities required between 5 and 15 hours to complete, and 2% of activities were undertaken by external providers.

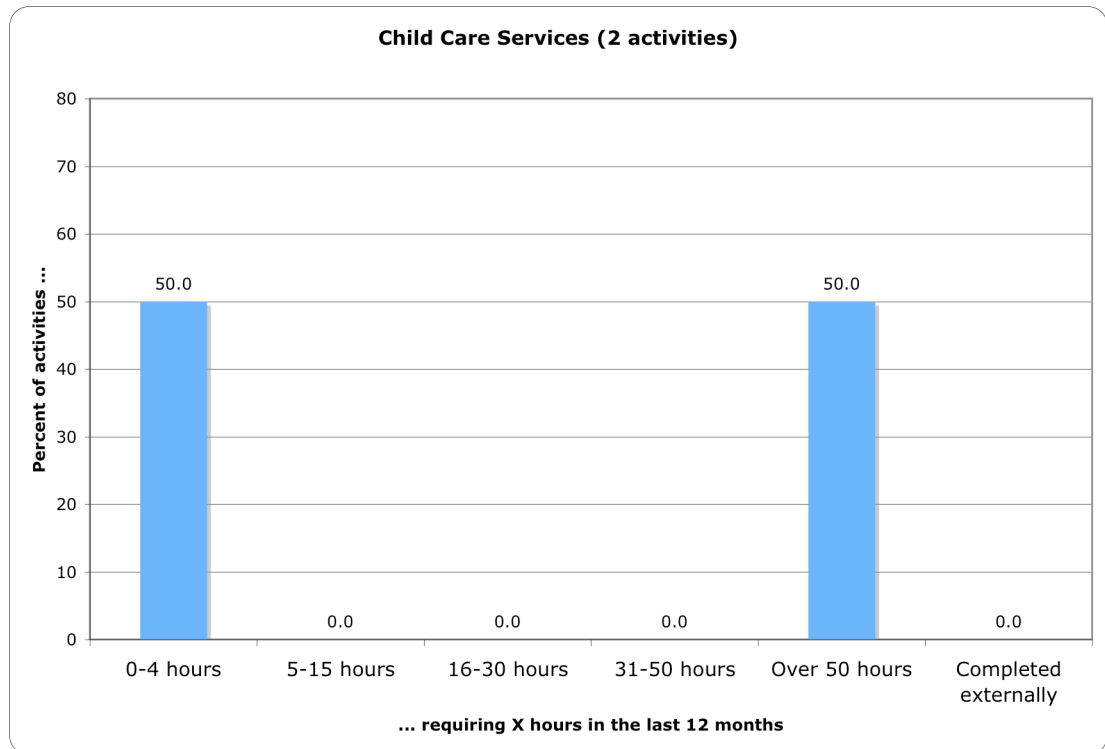
4 respondents (25% of those in this category) had an external provider complete some activity related to Tourism. This group spent in total \$26,200, with an average spend of \$5,230 per activity. The maximum spend by a respondent on a single activity was \$20,000 (Commercial Pilot Licence & Other Civil Aviation Related Requirements).

**Table 15: Cost of external providers**

Total spend	\$26,200
Average spend	\$5,230
Standard Deviation	\$8,500
Max spend	\$20,000

## Child Care Services

The Child Care Services category consisted of 5 sub-categories. This category had a very small sample size.



*This sample size was very small*

2 respondents (1% of sample) reported engaging in an activity related to Child Care Services in the last 12 months, with 2 activities occurring in this time period. This meant on average each of these respondents engaged in 1 activities (of a maximum of 5).

No activities were undertaken by external providers.

## ***Respondent Characteristics***

### **Preferred method of contact**

Respondents were asked to indicate the best way for Government to communicate with them.

**Table 16: Preferred method of communication**

	<b>n</b>	<b>%</b>
<b>Email</b>	172	71
Post	56	23
Telephone	37	15
Fax	24	10
Mobile	17	7
Total	242	>100%

*Email is the preferred communication medium*

Over 70% of respondents indicated that email was their preferred method of communication. This is particularly noteworthy as about 75% of the sample was collected through a mailout methodology. Telephones and faxes were not particularly popular methods of communication.

### **Location of business**

Respondents were asked where their business was located.

**Table 17: Business location**

	<b>n</b>	<b>%</b>
Metropolitan	164	68
Regional	66	27
Both	12	5
Total	242	100%

*68% were located in the metropolitan area*

## Number of employees

Respondents were asked how many employees they had.

**Table 18: Permanent employees**

	<b>n</b>	<b>%</b>
0-5 employees	147	61
6-15 employees	63	26
16-30 employees	19	8
31-50 employees	13	5
Total	242	100%

**Table 19: Casual/temporary employees**

	<b>n</b>	<b>%</b>
0-5 employees	206	85
6-15 employees	25	10
16-30 employees	8	3
51+ employees	3	1
Total	242	100%

## APPENDIX 1: BUSINESS REGISTRATIONS SUB CATEGORIES

Sub category	Time commitment in last 12 months							Spend				
	n (% of sample)	0-4 hours	5-15 hours	16-30 hours	31-50 hours	Over 50 hours	Completed externally	n	Total	Average	Max	Std Dev
Registration as a Business Name	124 (51%)	79.0	8.9	2.4	0.8	-	8.9	38	\$9,900	\$260	\$1,200	\$300
Registration as an Australian Company	104 (43%)	55.8	13.5	1.9	1.0	1.0	26.9	39	\$27,700	\$710	\$2,100	\$640
Category	149 (62%)	68.4	11.0	2.2	0.9	0.4	17.1	59	\$37,500	\$490	\$2,100	\$550

## APPENDIX 2: TAXATION AND GOVERNMENT CHARGES SUB CATEGORIES

Sub category	Time commitment in last 12 months							Spend				
	n (% of sample)	0-4 hours	5-15 hours	16-30 hours	31-50 hours	Over 50 hours	Completed externally	n	Total	Average	Max	Std Dev
Business Activity Statement (BAS)	226 (93%)	9.3	29.6	15.5	13.7	26.1	5.8	54	\$313,000	\$5,800	\$130,000	\$18,560
Emergency Services Levy	157 (65%)	86.6	7.6	3.2	-	-	2.5	28	\$5,900	\$210	\$2,000	\$380
Council Rates	154 (64%)	85.7	9.7	1.9	0.6	-	1.9	28	\$17,600	\$630	\$5,000	\$1,160
Company Income Tax	149 (62%)	14.8	12.8	10.7	6.7	14.8	40.3	67	\$317,400	\$4,740	\$48,000	\$7,260
Commercial Vehicle Registration	143 (59%)	67.8	21.0	4.2	3.5	2.1	1.4	22	\$72,000	\$3,270	\$36,000	\$8,940
ABN Application/Enquiry	104 (43%)	65.4	16.3	1.0	1.9	1.0	14.4	13	\$5,300	\$410	\$2,000	\$520
Stamp Duties	98 (40%)	75.5	16.3	1.0	1.0	2.0	4.1	19	\$38,900	\$2,050	\$20,000	\$5,250
Payroll Tax	93 (38%)	23.7	33.3	20.4	5.4	8.6	8.6	21	\$48,300	\$2,300	\$31,500	\$6,760
Fringe Benefits Tax	87 (36%)	28.7	28.7	14.9	5.7	3.4	18.4	21	\$32,400	\$1,540	\$5,000	\$1,370
Tax File Number Application	86 (36%)	75.6	3.5	1.2	2.3	-	17.4	12	\$3,000	\$250	\$620	\$210
Land Tax	82 (34%)	75.6	12.2	4.9	-	-	7.3	17	\$7,900	\$460	\$4,000	\$940
Registration as a PAYG withholder	81 (33%)	64.2	17.3	1.2	1.2	1.2	14.8	11	\$3,500	\$320	\$1,000	\$310
Category	235 (97%)	53.2	17.7	7.2	4.3	6.8	10.8	98	\$865,300	\$2,760	\$130,000	\$9,190

## APPENDIX 3: EMPLOYMENT SUB CATEGORIES

Sub category	Time commitment in last 12 months							Spend				
	n (% of sample)	0-4 hours	5-15 hours	16-30 hours	31-50 hours	Over 50 hours	Completed externally	n	Total	Average	Max	Std Dev
Superannuation	190 (79%)	20.0	34.7	22.6	7.4	12.6	2.6	30	\$87,000	\$2,900	\$40,000	\$7,230
Workers Compensation/WorkCover	173 (71%)	35.8	36.4	17.3	6.4	2.3	1.7	26	\$42,100	\$1,620	\$22,500	\$4,320
OHS&W	161 (67%)	36.0	24.8	18.0	4.3	16.1	0.6	21	\$98,000	\$4,660	\$60,000	\$12,850
Industrial Awards & Agreements	141 (58%)	36.9	39.0	12.1	5.7	5.0	1.4	21	\$20,800	\$990	\$5,000	\$1,250
Traineeships & Apprenticeships	91 (38%)	42.9	20.9	19.8	4.4	11.0	1.1	10	\$12,400	\$1,240	\$3,000	\$1,040
Reporting to Centrelink	90 (37%)	40.0	33.3	11.1	10.0	3.3	2.2	16	\$11,300	\$710	\$3,600	\$880
Unfair Dismissal	51 (21%)	66.7	11.8	11.8	3.9	3.9	2.0	6	\$8,600	\$1,430	\$3,600	\$1,300
Category	206 (85%)	35.6	31.1	17.1	6.1	8.5	1.7	39	\$280,100	\$2,150	\$60,000	\$6,570

## APPENDIX 4: ENVIRONMENT SUB CATEGORIES

Sub category	Time commitment in last 12 months							Spend				
	n (% of sample)	0-4 hours	5-15 hours	16-30 hours	31-50 hours	Over 50 hours	Completed externally	n	Total	Average	Max	Std Dev
Licence/Approvals under Environmental Protection Act (SA)	55 (23%)	56.4	16.4	10.9	-	10.9	5.5	10	\$63,000	\$6,300	\$40,000	\$12,460
Other Environmental Regulations	44 (18%)	59.1	22.7	4.5	-	13.6	-	4	\$1,800	\$450	\$1,000	\$400
Permit for Trade Waste Disposal	31 (13%)	61.3	22.6	3.2	3.2	3.2	6.5	3	\$3,100	\$1,030	\$2,000	\$870
Environmental Protection & Biodiversity Conservation (Commonwealth)	24 (10%)	79.2	8.3	4.2	-	8.3	-	1	\$300	\$300	\$300	-
Native Vegetation Clearance Permit	19 (8%)	68.4	10.5	-	10.5	10.5	-	1	\$1,000	\$1,000	\$1,000	-
Heritage Protection	19 (8%)	78.9	-	-	5.3	10.5	5.3	2	\$27,000	\$13,500	\$25,000	\$16,260
Category	72 (30%)	64.1	15.6	5.2	2.1	9.9	3.1	17	\$96,200	\$4,580	\$40,000	\$9,970

## APPENDIX 5: FOOD AND BEVERAGE SUB CATEGORIES

Sub category	n (% of sample)	Time commitment in last 12 months						Spend				
		0-4 hours	5-15 hours	16-30 hours	31-50 hours	Over 50 hours	Completed externally	n	Total	Average	Max	Std Dev
Food Hygiene Standards/Regulations	38 (16%)	31.6	23.7	13.2	10.5	15.8	5.3	6	\$6,800	\$1,130	\$3,000	\$1,290
Food Standards Code	29 (12%)	34.5	20.7	6.9	17.2	20.7	-	1	\$400	\$400	\$400	-
Food Labelling Requirements	28 (12%)	32.1	25.0	17.9	7.1	17.9	-	4	\$4,500	\$1,130	\$4,000	\$1,920
Food Business Notification	21 (9%)	71.4	14.3	9.5	-	4.8	-	0	-	-	-	-
Code of Practice	17 (7%)	35.3	29.4	5.9	11.8	11.8	5.9	3	\$25,500	\$8,500	\$20,000	\$10,210
Wine Equalisation Tax	9 (4%)	11.1	33.3	11.1	22.2	22.2	-	1	\$2,000	\$2,000	\$2,000	-
Wine Grapes Levy	9 (4%)	66.7	11.1	11.1	11.1	-	-	1	\$100	\$140	\$140	-
Grape Research Levy	8 (3%)	62.5	12.5	12.5	12.5	-	-	1	\$100	\$140	\$140	-
Vineyard Registration	7 (3%)	71.4	14.3	-	14.3	-	-	1	\$100	\$140	\$140	-
Regional Grape/Wine Fund (eg. Adelaide Hills Wine Fund)	7 (3%)	57.1	14.3	14.3	14.3	-	-	1	\$100	\$140	\$140	-
Citrus Growing, Packing, Processing and Selling Registration	6 (2%)	66.7	-	33.3	-	-	-	1	\$100	\$100	\$100	-
Producer's Licence (eg. liquor, wine)	6 (2%)	33.3	33.3	-	-	33.3	-	1	\$5,000	\$5,000	\$5,000	-
Direct Sales Licence (liquor)	6 (2%)	50.0	16.7	-	16.7	-	16.7	2	\$14,000	\$7,000	\$10,000	\$4,240
Retail/Wholesale Liquor Merchant's Licence	5 (2%)	40.0	-	-	20.0	20.0	20.0	2	\$14,000	\$7,000	\$10,000	\$4,240
Approval of Class of Container/Label	4 (2%)	25.0	-	50.0	25.0	-	-	0	-	-	-	-
Accreditation as a Dairy Manufacturer/Distributor	3 (1%)	66.7	33.3	-	-	-	-	0	-	-	-	-
Accreditation for Processing Meat for Human Consumption or for Pet Food	2 (1%)	50.0	-	-	-	50.0	-	0	-	-	-	-

Sub category	n (% of sample)	Time commitment in last 12 months						Spend				
		0-4 hours	5-15 hours	16-30 hours	31-50 hours	Over 50 hours	Completed externally	n	Total	Average	Max	Std Dev
Fish Processor Registration	2 (1%)	50.0	-	-	-	50.0	-	0	-	-	-	-
Fish Receiver Permit	2 (1%)	50.0	-	50.0	-	-	-	0	-	-	-	-
Food Control Certificate (eg. if importing food into Australia)	2 (1%)	100.0	-	-	-	-	-	0	-	-	-	-
Dairy Levy	2 (1%)	100.0	-	-	-	-	-	0	-	-	-	-
Excise Licence	2 (1%)	50.0	50.0	-	-	-	-	0	-	-	-	-
Category	55 (23%)	43.7	19.7	11.3	10.3	12.7	2.3	9	\$72,800	\$2,910	\$20,000	\$4,590

## APPENDIX 6: TOURISM SUB CATEGORIES

Sub category	Time commitment in last 12 months							Spend				
	n (% of sample)	0-4 hours	5-15 hours	16-30 hours	31-50 hours	Over 50 hours	Completed externally	n	Total	Average	Max	Std Dev
Recreational Boat Requirements	10 (4%)	60.0	40.0	-	-	-	-	2	\$200	\$80	\$100	\$20
Code of Practice for Vessels on Inland Water	6 (2%)	-	66.7	16.7	16.7	-	-	0	-	-	-	-
Commercial Tour Operator Licence	5 (2%)	20.0	60.0	20.0	-	-	-	1	\$1,000	\$1,000	\$1,000	-
Commercial User Agreement (State forests)	5 (2%)	80.0	20.0	-	-	-	-	0	-	-	-	-
Approval to Conduct Commercial Activities on Council Parklands, Reserves, Rivers and Lakes	5 (2%)	80.0	20.0	-	-	-	-	0	-	-	-	-
Maritime safety requirements	5 (2%)	20.0	40.0	20.0	-	20.0	-	0	-	-	-	-
Commercial Houseboat Requirements	4 (2%)	-	75.0	-	25.0	-	-	0	-	-	-	-
Permit to Conduct Commercial Activities in National Park/Reserves	4 (2%)	25.0	50.0	-	25.0	-	-	0	-	-	-	-
Licence to Operate a Small Motor Boat Hire Business	3 (1%)	66.7	33.3	-	-	-	-	0	-	-	-	-
Approval to Operate a Horse Drawn Vehicle/Trishaw Licence	2 (1%)	-	-	50.0	-	50.0	-	0	-	-	-	-
Commercial Pilot Licence & Other Civil Aviation Related Requirements	2 (1%)	-	-	-	-	50.0	50.0	2	\$25,000	\$12,500	\$20,000	\$10,610
Travel Agents Licence	2 (1%)	-	50.0	50.0	-	-	-	0	-	-	-	-
Travel Compensation Fund	2 (1%)	50.0	50.0	-	-	-	-	0	-	-	-	-
Permit to Undertake Whale Watching	1 (0%)	100.0	-	-	-	-	-	0	-	-	-	-
Permit for Incidental Interference with Cetaceans (eg. whales/dolphins)	1 (0%)	100.0	-	-	-	-	-	0	-	-	-	-
Permit to Operate a Sea Installation	0 (0%)	-	-	-	-	-	-	0	-	-	-	-
Shipwrecks/Archaeological/Indigenous Site Access	0 (0%)	-	-	-	-	-	-	0	-	-	-	-
Category	16 (7%)	34.0	44.0	10.0	6.0	4.0	2.0	4	\$26,200	\$5,230	\$20,000	\$8,500

## APPENDIX 7: RESTAURANT AND CATERING SUB CATEGORIES

Sub category	Time commitment in last 12 months							Spend				
	n (% of sample)	0-4 hours	5-15 hours	16-30 hours	31-50 hours	Over 50 hours	Completed externally	n	Total	Average	Max	Std Dev
Licence for Public Performance and Communication of Copyright Music	9 (4%)	88.9	-	11.1	-	-	-	1	\$200	\$200	\$200	-
Code of Practice/Conduct	7 (3%)	57.1	14.3	-	14.3	14.3	-	0	-	-	-	-
Outdoor Cafe Licence	4 (2%)	25.0	-	25.0	25.0	-	25.0	1	\$1,000	\$1,000	\$1,000	-
Residential Licence/Club Licence/Hotel Licence	3 (1%)	33.3	-	-	33.3	-	33.3	1	\$10,000	\$10,000	\$10,000	-
Entertainment Venue Licence	3 (1%)	33.3	33.3	-	-	-	33.3	1	\$10,000	\$10,000	\$10,000	-
Gaming Machine Licence	3 (1%)	-	33.3	-	33.3	-	33.3	1	\$20,000	\$20,000	\$20,000	-
Restaurant Licence	2 (1%)	-	50.0	-	50.0	-	-	0	-	-	-	-
Lodging House Licence	2 (1%)	50.0	50.0	-	-	-	-	0	-	-	-	-
Special Event/Limited liquor licence	12 (5%)	41.7	16.7	16.7	-	8.3	16.7	3	\$5,300	\$1,770	\$5,000	\$2,800
Category	20 (8%)	46.5	14.0	9.3	11.6	4.7	14.0	3	\$46,500	\$5,810	\$20,000	\$7,130

## APPENDIX 8: CHILD CARE SERVICES SUB CATEGORIES

Sub category	Time commitment in last 12 months							Spend				
	n (% of sample)	0-4 hours	5-15 hours	16-30 hours	31-50 hours	Over 50 hours	Completed externally	n	Total	Average	Max	Std Dev
Licence for a Child Care Centre	2 (1%)	50.0	-	-	-	50.0	-	0	-	-	-	-
Family Day Care Provider Approval	1 (0%)	-	-	-	-	100.0	-	0	-	-	-	-
Commonwealth Approval of Child Care Services Providers	0 (0%)	-	-	-	-	-	-	0	-	-	-	-
Children's Residential Facility	0 (0%)	-	-	-	-	-	-	0	-	-	-	-
Foster Care Agency Licence	0 (0%)	-	-	-	-	-	-	0	-	-	-	-
Category	2 (1%)	50.0	0.0	0.0	0.0	50.0	0.0	0	\$-	\$-	\$-	\$-

## APPENDIX 9: FARM/AGRICULTURAL BUSINESS SUB CATEGORIES

Sub category	Time commitment in last 12 months							Spend				
	n (% of sample)	0-4 hours	5-15 hours	16-30 hours	31-50 hours	Over 50 hours	Completed externally	n	Total	Average	Max	Std Dev
Water Licence/Permit	19 (8%)	42.1	21.1	15.8	5.3	15.8	-	3	\$500	\$160	\$319	\$150
Grains Levy	5 (2%)	80.0	20.0	-	-	-	-	0	-	-	-	-
Approval to Activate Bird Scaring Devices	4 (2%)	75.0	-	-	-	-	25.0	1	\$200	\$200	\$200	-
Non-Commercial Destruction Permit (if destroying prescribed animals)	4 (2%)	50.0	-	-	25.0	25.0	-	1	\$100	\$140	\$140	-
Agvet Code of South Australia (for agricultural & veterinary chemical products)	2 (1%)	50.0	-	50.0	-	-	-	0	-	-	-	-
Certificate of Plant Breeder's Right	2 (1%)	100.0	-	-	-	-	-	0	-	-	-	-
Farm Dam Permit	2 (1%)	50.0	-	-	50.0	-	-	0	-	-	-	-
Category	23 (10%)	55.3	13.2	10.5	7.9	10.5	2.6	4	\$800	\$160	\$319	\$110

## APPENDIX 10: BUSINESS AND PERSONAL SERVICES SUB CATEGORIES

Sub category	Time commitment in last 12 months							Spend				
	n (% of sample)	0-4 hours	5-15 hours	16-30 hours	31-50 hours	Over 50 hours	Completed externally	n	Total	Average	Max	Std Dev
Professional Training/Development	110 (45%)	10.0	22.7	12.7	12.7	40.0	1.8	17	\$69,800	\$4,110	\$20,000	\$5,140
Codes of Practice	70 (29%)	31.4	20.0	14.3	12.9	21.4	-	11	\$39,900	\$3,630	\$15,000	\$4,780
Professional Registrations/Licence (eg. migration agent, legal practitioner, tax agent,	53 (22%)	39.6	35.8	9.4	3.8	9.4	1.9	8	\$7,700	\$960	\$2,200	\$760
Freight Transport related requirements (eg. tow truck certificate, licence to carry	23 (10%)	34.8	34.8	13.0	-	13.0	4.3	5	\$4,500	\$910	\$3,000	\$1,180
Telecommunication Services Related Requirements (eg. telecommunications cabling licence, radio	20 (8%)	55.0	20.0	5.0	5.0	10.0	5.0	4	\$16,700	\$4,160	\$13,300	\$6,160
Passenger Transport Service Regulations (eg. Taxi Licence, Driver Accreditation, Operator	12 (5%)	16.7	41.7	-	8.3	25.0	8.3	2	\$1,100	\$530	\$750	\$320
Australian Financial Services Licence	8 (3%)	37.5	-	12.5	-	50.0	-	2	\$40,000	\$20,000	\$20,000	\$-
Postal & Courier Services Related Requirements (eg. licence to operate a post office & stamp vendor,	5 (2%)	40.0	40.0	-	-	-	20.0	1	\$1,100	\$1,100	\$1,100	-
Registration to Carry on a Rental Business	5 (2%)	80.0	20.0	-	-	-	-	0	-	-	-	-
Pet Services related registration/approval/permit	3 (1%)	100.0	-	-	-	-	-	1	\$500	\$500	\$500	-
Category	127 (52%)	28.2	25.2	11.0	8.7	24.6	2.3	26	\$181,200	\$3,550	\$20,000	\$5,370

## APPENDIX 11: EXPORT AND IMPORT SUB CATEGORIES

Sub category	Time commitment in last 12 months							Spend				
	n (% of sample)	0-4 hours	5-15 hours	16-30 hours	31-50 hours	Over 50 hours	Completed externally	n	Total	Average	Max	Std Dev
AQIS Requirements	22 (9%)	27.3	36.4	18.2	4.5	9.1	4.5	3	\$2,200	\$740	\$1,000	\$450
Export Related Approvals/Permit	19 (8%)	15.8	36.8	10.5	-	31.6	5.3	4	\$8,200	\$2,050	\$5,000	\$2,100
Import Control Requirements	16 (7%)	31.3	31.3	-	6.3	25.0	6.3	1	\$200	\$200	\$200	-
Customs Related Licences (eg. Customs Broker's Licence, Warehouse Licence, Customs Depot Licence)	6 (2%)	33.3	16.7	16.7	-	-	33.3	1	\$100	\$50	\$50	-
Category	37 (15%)	25.4	33.3	11.1	3.2	19.0	7.9	7	\$10,700	\$1,190	\$5,000	\$1,560

## APPENDIX 12: BUILDING AND CONSTRUCTION SUB CATEGORIES

Sub category	Time commitment in last 12 months							Spend				
	n (% of sample)	0-4 hours	5-15 hours	16-30 hours	31-50 hours	Over 50 hours	Completed externally	n	Total	Average	Max	Std Dev
Development Application	30 (12%)	6.7	33.3	6.7	6.7	40.0	6.7	4	\$27,900	\$6,960	\$20,000	\$8,900
Building Code of Australia	19 (8%)	31.6	10.5	5.3	10.5	31.6	10.5	5	\$20,300	\$4,060	\$15,000	\$6,470
Tradesperson Registration/Licence	17 (7%)	58.8	29.4	-	-	11.8	-	3	\$600	\$200	\$300	\$100
Building Work Contractor Licence	16 (7%)	43.8	31.3	6.3	-	12.5	6.3	3	\$2,200	\$730	\$2,000	\$1,100
Construction Industry Training Levy	16 (7%)	50.0	37.5	6.3	6.3	-	-	1	\$1,000	\$1,000	\$1,000	-
Building Work Supervisor Registration/Approval	15 (6%)	53.3	33.3	-	-	13.3	-	2	\$200	\$100	\$100	\$-
Building Indemnity Insurance	15 (6%)	26.7	46.7	13.3	6.7	-	6.7	0	-	-	-	-
Building Work Notification	15 (6%)	46.7	26.7	13.3	-	6.7	6.7	4	\$7,200	\$1,810	\$5,000	\$2,300
Statement of Compliance	12 (5%)	33.3	33.3	16.7	-	8.3	8.3	2	\$7,200	\$3,600	\$5,000	\$1,980
Approval to Install a Waste Control System	12 (5%)	16.7	25.0	16.7	8.3	16.7	16.7	4	\$4,300	\$1,080	\$2,000	\$1,070
Private Certifier Registration	11 (5%)	72.7	27.3	-	-	-	-	1	\$1,500	\$1,500	\$1,500	-
Certificate of Occupancy	11 (5%)	45.5	27.3	9.1	-	9.1	9.1	3	\$2,700	\$890	\$1,500	\$680
Permission for Underground Work	9 (4%)	33.3	11.1	22.2	11.1	22.2	-	2	\$1,700	\$850	\$1,200	\$490
South Australian Code of Practice (Gov contracts)	8 (3%)	25.0	12.5	-	25.0	37.5	-	1	\$10,000	\$10,000	\$10,000	-
Construction Industry Long Service Leave	7 (3%)	42.9	42.9	14.3	-	-	-	1	\$100	\$100	\$100	-
Plumbing, Gas Fitting, Electrical Contractors Licence	6 (2%)	16.7	16.7	16.7	-	50.0	-	0	-	-	-	-
Architect Registration	5 (2%)	80.0	-	20.0	-	-	-	2	\$600	\$310	\$350	\$50

City Works Permit	5 (2%)	40.0	40.0	-	20.0	-	-	0	-	-	-	-
Work Zone Traffic Management Training	5 (2%)	20.0	60.0	-	-	-	20.0	1	\$1,500	\$1,500	\$1,500	-
Permission to Develop Street Verges & Nature Strips	3 (1%)	66.7	33.3	-	-	-	-	0	-	-	-	-
Category	50 (21%)	34.8	30.4	8.4	4.8	16.3	5.3	12	\$89,000	\$2,280	\$20,000	\$4,170

## APPENDIX 13: RETAIL SUB CATEGORIES

Sub category	Time commitment in last 12 months							Spend				
	n (% of sample)	0-4 hours	5-15 hours	16-30 hours	31-50 hours	Over 50 hours	Completed externally	n	Total	Average	Max	Std Dev
Fire Safety Regulations	87 (36%)	60.9	19.5	5.7	2.3	4.6	6.9	17	\$13,100	\$770	\$4,000	\$1,100
Mandatory Consumer Safety Standards	45 (19%)	55.6	22.2	6.7	8.9	6.7	-	5	\$8,100	\$1,610	\$4,000	\$1,540
Intellectual Property (eg. Patents, Trade Marks, Copyright, etc)	42 (17%)	33.3	26.2	7.1	2.4	19.0	11.9	14	\$95,000	\$6,780	\$30,000	\$9,230
Dangerous Goods/Controlled Substances Related Requirements	41 (17%)	51.2	19.5	12.2	2.4	12.2	2.4	10	\$15,200	\$1,520	\$5,000	\$1,880
Placing Advertising Signs	36 (15%)	69.4	19.4	5.6	-	-	5.6	5	\$1,900	\$380	\$1,500	\$630
Government Tendering Process	35 (14%)	14.3	22.9	11.4	14.3	37.1	-	6	\$56,700	\$9,460	\$50,000	\$19,890
Government Grant Application	33 (14%)	18.2	30.3	12.1	9.1	24.2	6.1	6	\$19,900	\$3,320	\$9,000	\$3,610
Distributing Handbills, Flyers, Notices	26 (11%)	38.5	30.8	11.5	3.8	11.5	3.8	4	\$9,000	\$2,250	\$5,000	\$2,020
Home Based Business Approval	15 (6%)	73.3	13.3	-	-	-	13.3	2	\$700	\$330	\$400	\$110
Playing Protected Sound Recordings in Public	12 (5%)	91.7	8.3	-	-	-	-	2	\$400	\$180	\$200	\$40
Street Trader's Licence/Assistant Street Trader's Licence	7 (3%)	42.9	42.9	-	-	-	14.3	1	\$2,000	\$2,000	\$2,000	-
Category	138 (57%)	48.5	22.4	7.7	4.5	11.6	5.3	37	\$221,900	\$3,080	\$50,000	\$7,370

## APPENDIX 14: OPEN ENDED RESPONSES

### ***Taxation - payroll***

BAS and Payroll tax- time consuming and detailed returns required - could be simplified?

SA Payroll Tax office is the most archaic. GST/BAS lodgements: problems with online software, renewing certificates, meeting due dates. Most payment demands are unreasonable eg there are a lot of tasks to be completed at the end of the month & end of year.

Higher threshold ranges on Payroll Tax. SA has the lowest threshold in the nation, as I recall. This tax is unfair for small business owners because over the years wages have increased a min 3% but threshold has remained the same. The reduction of .5% in last years budget has little effect on our overall contribution to this tax, for which I see no services provided to same businesses.

I consider payroll tax to be a flawed system. All it does is "revenue raise" and hold businesses back.

In reality, in our business we are not deeply affected by govt. processes and regulations, at least not at the state level, the most demanding in terms of time and cost being Payroll Tax.

Payroll Tax - counterproductive, obsolete and irrelevant - use the GST revenue.

Payroll Tax - ABOLISH! This unfair double tax!! Absolutely ridiculous to punish small business for employing people.

Payroll Tax is costing one job in my business ie 5% of my staff. It is non productive and a burden that should be removed. The first govt. to say it goes will get my vote and the vote of my staff!!!

Payroll Tax Provisions - restricting growth.

Payroll Tax - should be abolished. No company should be penalised for keeping people employed.

Payroll Tax - we could employ either one extra full time person or 4 casuals if not paying payroll tax. Why should we be penalised for employing more people?

The rate of state based taxes are a disincentive to employ extra/new staff.

Payroll Tax: the tax threshold limit is too low for small business. It discourages business expansion and employment.

Abolish/minimise Payroll Tax. A disincentive to employ staff.

We currently do not have to pay Payroll Tax. However, we recognise the potential impact on our business if we were to increase size. Therefore, it is limiting our growth as a business.

Payroll Tax - we have our head office in SA and it has the lowest threshold in Australia for payroll - it kills small business.

Payroll Tax & Land Tax, ESL, Vehicle Registrations - all of these are burdensome in just an administrative sense. Even worse now as each dept requires separate payment methods eg Payroll Tax requires calculation, log on (internet) & data entry every month.

Payroll tax. Get rid of it! Encourage SA govt depts to contract with SA companies. Most of the companies I interact with say the same thing. The bulk of our business is interstate. Why do we base ourselves here?

Payroll Tax: this is a disincentive to employ people. I will be seriously looking at reducing staff to get below threshold. Also takes too long in calculations with threshold & different definitions of "remuneration". If it has to be paid, simplify it.

Payroll Taxes and regulations are anti-development and out-of-kilter with the expenses in service businesses. Payroll tax laws were set when industry was primarily manufacturing where wages are a small % of expenses. In Service industries, payroll is a very high portion of expenses. Payroll tax regulation of a "grouping" nature can also be anti-development. Both of these regulations have caused me major stress in the last 5 years.

Process for redistribution of trainee wages (Payroll Tax) should be done monthly not 6 monthly. With funds not held onto the dispersed trainees wages levy for Payroll Tax takes hours to reconcile.

Reduce taxes on small businesses eg payroll, land tax, stamp duty. All of which should have been abolished with introduction of GST.

Still too many taxes exist. If necessary, increase GST and eliminate Payroll Tax, Stamp Duty, Company Tax, Income Tax, Workcover, FBT, Land Tax, Emergency Services Levy etc.

The big issues with me are: The cost of doing business eg payroll tax and stamp duty and business registration - for NO return to us.

Unification of State based Payroll Tax - one structure/standard to simplify process.

## ***Taxation - GST***

BAS - I could choose to do this annually instead of quarterly.

BAS & GST reporting are most time consuming. FBT instalments are frustrating, 1 payment after lodgement would be easier. Monthly GST reporting entities need longer to lodge - due dates too soon after close of month.

BAS (Activity Statement). This process would be much easier if everything including food was GST inclusive.

BAS implications, including cash flow issues are significant yet the risks of an error are also very threatening.

BAS, because it costs so much to put money in the government's pocket. The Commonwealth Government should pay back the cost of business doing this, to the businesses, by way of deduction from GST payable or even a credit payment if the GST is less than.

By far the worst impediment to the effective management of a small business is the ATO's BAS system. I believe this is the greatest waste of time in arranging paperwork for the govt with very limited return i.e. ST collection. Business is just a money collecting service for the Federal Government. No wonder they are embarrassed by the amount of money in the coffers associated with the GST system because of numerous operators not worrying about paperwork to collect minimum amounts of GST.

GST - abolish it.

GST 10%.

GST has been a huge time and money cost to our small business. However, can't see away around this now that it's implemented.

GST requirements: it takes an incredible amount of time, great for employees completing this work, not for employers as this has just impacted on the already small margins and rising overheads that all small business faces. Many small businesses are unable to cope with the many taxation rules & regulations required to track & then complete GST returns & have to employ the services of accountants or other professionals to complete this area of their business.

GST, PayG, PayG Income Tax and other taxes are too complicated and too time consuming.

I found the time it took to register and set up online BAS/GST reporting to be prohibitive - I spent two weeks trying to install this service, so as to simplify reporting. This was time I did not have.

Main area is keeping on top of the taxation rules and regulations and ensuring GST requirements are met.

Suggest BAS – March/September each year with Income Tax as is – end of financial year. Application to the ATO?

The greatest problem is financial, we need as small business financial relief in following through any regulation. We have had to employ an extra office person to cope with all the extra paperwork since GST and I am in favour of GST. We hear a lot of noise from the Govt but no direct action. We receive incentive for employing apprentices but pay GST and someone to do all the paperwork and liaison. Wages far exceed incentive we need something real! Come and work an afternoon/ day/ morning with us and see the real issues.

We need more support with handling business statement issues i.e. we spend far too much time working out the quarterly statement. It needs to be simplified or the Govt. does it!

## ***Taxation - general***

Aust's taxation system is unwieldy & costly to administer. Legislation to improve the efficiency of the tax system is highly desirable in the interests of national productivity.

Australian Tax Office - interest charges and any other fines are far too extreme and there is no room for negotiation. A reduction in the charges would keep small business like us in business.

Too much emphasis on 'fines' for small business mistakes and no effort to help or help improve the reason why the mistake or omission occurred. Small business finds money tight already without escalating the situation.

Do not increase taxes on B-doubles (large interstate trucking organisations). This cost is passed onto everyone.

Emergency Services Levy far too high.

Levies that we pay unnecessarily eg Murray River - we don't access river water to the property, but pay rates anyway and the latest "Western Mt Lofty Ranges" etc etc - just revenue raising.

Stamp Duty Regulations.

Abolish/modify Land Tax. An imposition to investment.

Abolish/minimise Stamp Duty. A disincentive to business.

Residential tenancies - Stamp Duties - weren't they to be removed when GST came in? Property Value based rates & taxes rubbish. Levies & bank fees just another tax.

Petrol - GST & excise and same for imported goods including freight paid o/seas.

FBT (I know this is Federal) should function that small business have \$1,000 per year - no questions asked - thereafter it should be taxed. We pay huge FBT on our Christmas show for our staff which we consider to be a worthwhile function, which they well deserve.

Fringe Benefit Tax is too complicated & restrictive of company directors.

Getting reimbursement for staff entitlements and for grants towards business activities paid in advance. Extremely slow to pay. Suggest one summary submission and 7 day payment turn around.

Our biggest problems has been employing staff. Due to the inconsistent nature of the work it is difficult to get anyone to work for us unless we pay cash. The main reason for this is fear that they might loose a component of their pension, child endowment, carer's allowance etc, so they choose not to work unless payment is by cash. This system needs to be changed & such people should be encouraged to work not discouraged. If the suggestion in point was implemented, maybe the earning threshold could be changed for people receiving benefits, so that there would not be so many dramas in reporting their earnings etc.

Reduced Company Tax to encourage more foreign investment in local manufacturing and give advantage to Australian companies.

Reduction in taxes! Workcover, car registration and emergency levy - do not link this to property values.

Simplification of FBT Rules.

We were recently subjected to a 2 year tax audit. Overall, it cost the company over 30,000 in accounting fees to comply with the tax department's questions. At the end of this process the dept. confirmed all was in order. This was both a massive waste of taxpayer's dollars as well as our own, but in addition very mentally draining. At the end of the process I am out of pocket in a big way and feeling very despondent.

Found 2 spot check trust a/c audits in 15 months (ACCC) an imposition. Our trust a/c is audited annually at a substantial cost to the business by a reputable firm. Random audit last year was acceptable, but very time consuming & disruptive to business.

WET Tax - we pay it and then spend hours getting it back. Appreciate the rebate level, excellent for us.

## ***Taxation - communication***

Contacting the ATO for any issues - too long on hold 30 to 60 mins. Suggest more staff or better phone direction system - eg look after people with business name starting with A-E.

Less time on hold to ATO.

Dealing with the Aust tax dept is frustrating & slow. The regulations of this dept are so complex & frustrating that even simple problems end up cascading & require an expensive tax agent to sort out with tax dept. The instructions for filling out BAS statements & personal tax returns supplied by the tax dept need far more examples & descriptive narrative. Some industry-specific examples of completely filled out forms should be provided.

Employee Tax Dec Forms. Redesign the form or the submission process (not electronic) so the employer doesn't have to complete the same details repeatedly for each employee from (approx 60-70 each year for me).

Taxation - it should be simpler to contact and have a contact person assigned to you.

## ***Inter- and Intra Government systems***

Another major impact on our business is the lack of cooperation between State Govt. where a national legislation is put in place & states are then able to interpret it through its own regulations. This affects us as a registered training organisation as we operate in several states. It's also a problem in areas in which we provide training, servicing in food safety, gambling officer and responsible service of alcohol, distribution of education funding, OHS. State govt is an unnecessary level of govt.

Overall Administration of most state (and Federal) govt requirements are efficiently administered (especially when compared to inefficiencies that exist in many private enterprises). Only suggestion would be to consolidate all State and Federal Govt requirements into one portal online allowing timely and efficient processing and streamlined payment.

EPA regulations for treatment plants in Australia: following audits conducted throughout SA in 2004, many treatment plants are facing costly upgrades, however, past history & site location should dictate the degree of upgrade required. An Australia wide EPA regulation should be in place in lieu of each state having their own set of regulations. This keeps a level playing field for industry.

The doubling up of tasks between State and Federal Governments.

## ***Inter- and Intra Government systems***

Liquor Licensing: hotels receive conflicting advice from different agencies on compliance issues eg numbers of people that can be inside a hotel at any given time is different with SA police, Metro fire, Liquor & Gambling Com.

As we operate nationally, uniformity in Payroll Tax, OH&S and Workcover would be helpful.

The calculation for Workcover and Payroll Tax are similar but not the same. It would be much easier if the calculation for both were identical.

Combine Payroll Tax and Workcover remuneration so it is only one calculation.

Streamline all State Govt. taxes/levies into one advice.

Worker's Compensation - work with other states for a uniform national code incorporating all aspects of OH&S and Welfare and Worker's Compensation legislation/regulations.

National OHW&S induction card for building industry. (Big revenue raiser for training companies.)

Development Act & Regulations require streamlining & one set of rules for the whole of Metropolitan Adelaide is required. Each council has separate requirements that are constantly changing & unclear & even change between council staff members.

Builders licencing in each State. A national registration would streamline business.

Building approvals etc one nation - 8 sets of rules, 20 million population - too much.

Building Control-Development Act & Regulations. Currently each council have their own interpretation of the rules & requirements & they differ even from advice from the building control branch. All this leads to frustration & confusion ie staged consents.

Business names and the differences with trade works and other IP issues. Needs to be a common register to avoid duplication.

In 1997 I registered the name Money Works P/L. In 1999 someone else also registered the same name in Victoria. How come? Why?

Citrus Packing Regulations require food safety. So does the export market in Europe. I maintain 2 systems at present to comply. Can Federal Govt negotiate an Australian standard as being acceptable to Eurogap? My main problems are with industry required standards on top of govt requirements. Result - maintain Europgap Chemical Cert Certificate, SCIQUAL Food Safety, OHWS, Environmental Management, Organic Cert recording.

AQIS and Customs to liase more closely.

Mortgage Industry Regulation: please consult with MIAA (Mortgage Industry Assoc of Aust) with a view to having uniform regulation throughout Australia.

When applying for b/double permits in SA we go to every individual council to get right of way to travel in their separate areas - this could be streamlined - b/doubles should be allowed almost everywhere. B/doubles are a part of the transport system - if they fit they should be able to travel there. Presently I apply to Ren-Paringa, Loxton/Waikerie, Berri/Barmera, Barossa Council, Mildura and Ballarat. When we go over to West Coast you can have a road virtually in the main street! FIX IT!

Yellow light durations on traffic lights!!! Why can't they be uniform so that drivers of heavy vehicles can determine stopping distance?

## ***Local Government***

Biggest problem is the time taken to get all approvals to sub divide land and the issuing of CT's by Land's Titles Office

Building Control-Development Act & Regulations. Currently private certifiers are allowed to do some of the work & the councils the rest. This should be freed up so that the private certifiers can do the same as council's.

Building development applications and approvals. Council averages 6-8 weeks for approval we have 3 crews and each project takes 1 week maximum. Council governs the production of our company at times. The holdups we are told are in Planning. Yet in 25 years we have never had issues from planning only building which is handled by mail taking a week where as a phone call or fax could have solved the problem in a few hours. There is absolutely NO thought about the effect of inefficiencies on the trade. Nor is there any priority of liaison, or suggestion gathering from clients.

Council assessment times is extremely too long & needs to be urgently addressed. Most planners spend weeks assessing applications for trees etc & up to 12 weeks for small applications like carports which should only take about 2 days. No need for this.

Streamline freehold/subdivision system to reduce cost and time to achieve a result.

Planning Regulations - take control out of local councils. One body - not government who can be seen to give their 'mates' consent for 'special projects'. Heritage - local. As before.

Planning development process when there is NO development - more local council but no department wants to take responsibility to say OK.

Local govt. red tape - council approvals in this area is ridiculously tedious and lengthy delays.

Local government building approvals - application process is too lengthy.

Local govt building approval was very slow to be approved and small difficulties were not relayed back to us for quite some time.

Council Approvals for removal of pest trees and a burning permit. Difficult and time consuming to obtain. Some council officers are negative and very difficult to work with.

Local Govt. - continuity of approval status. We are engaged by 4 councils. All are vastly different - a bit time waster. They don't understand that money for time lost is all coming out of our pockets.

Obtaining planning consents from local councils - too slow & inconsistent. Solution - adopt building rules mentality without unqualified persons imposing their ideas onto others.

Local Council - Employ architects and planners to assess applications i.e. qualified designers, not Building Designers who are draftsmen only

Complaints regarding Councils. There is no system in place for this other than writing to the Minister. This method is not consistent as complaints against private certifiers are dealt with by Planning SA. Complaints method very one sided towards councils.

Council regulations are difficult to obtain & interpret eg to make certain modifications to the office building, I found it hard to talk to the right person responsible at council

Councils are asked to do too much. They have become an effective tax collector of the State Govt. as they have to do what the govt. wants, but has not got the will power to complete at its own level.

Councils/Govt. employees lack the ability to make a decision eg plans, trees, roads, workplace services. Why? Because a decision leaves them liable to error and that may jeopardise their position.

Local Govt. charges are \$2,000 plus and yet we receive no services except domestic waste removal. We maintain our own factory/workshop and also pay strata fees. It's a huge cost to our business for very few services.

## ***Local Government***

We have little problem with State regulations. Workcover is fairly easy, council stuff is irregular.

Signage: local govt has drastically increased the protocols for all forms of signage, either outside or on hotel buildings.

## ***Tenders and Contracts***

Tendering for govt contracts is long & complicated with little or no feedback. How can we get better without feedback?

Govt tendering is extremely costly, biased against small business due to perceived risk which favours large multinationals or existing suppliers. The checklist process used in the tendering process are often too detailed and not important in the decision making process. I would recommend eliminating tendering for purchased under \$200K and or using paid pilots to evaluate vendors.

Govt tendering processes prevent many small businesses from supplying to the Govt and semi Govt departments and also to Local Govt. It is nothing to spend 10-20 hrs on a supply tender which always is won by a large organisation. Why can't small business supply goods?. Too many Govt departments work on supply contracts/tenders basis only. It is small business that can supply the Customer Service Excellence

I manage a lot of LGA based contracts and tenders for a local council and just about all of the conflict with these contracts and business in general revolves around only 2 issues. First the level of insurances and having to name the local govt body as principal on the public liability insurances. Secondly, the degree of indemnity that small business needs to commit to that is not in any non local govt contracts. LGA needs to meet with small - medium business & professional consultancy bodies & look at the realities of what insurance companies are prepared to supply in today's business climate & their desire to protect rate payers. The other issue is that most of the local govt bodies I'm networking with aren't even resourced to police or monitor this level of protection, so even if the contracted parties were to breach the contract conditions the LGA wouldn't even know in most cases.

Govt. contracts & tendering standards are ludicrous. Its like a competition between contract officers at different depts. On who can ask the most useless time consuming questions that are never even read. Etc. the current CYS tender for Corp signage "can the tenderer provide the goods/signage in Aust dollars?" Please write a statement proving your ability to comply with this request!!!!!! On average, Govt. tenders can take 8-20 hrs to fill in (each). Inskill SA is a State Govt initiative. State Govt reform insists suppliers have Inskill accreditation to qualify for tenders BUT 3 or the 4 pre-approved contractors appointed to the current TSA Road Signal panel are not accredited. 2 don't even manufacture in SA. Only 1 has ISO 9001, Inskill & local. Yet we receive no benefit in full compliance.

Tendering process for Govt. communications campaigns is time consuming and laborious. It doesn't seem to be as suited to process of selecting advertising/communications practitioners as perhaps it is for purchase of goods and some services. To get the Govt's. quality service provider tick should be a separate exercise than tendering for a specific project. Only practitioners who have met with Govt. criteria should be allowed to pitch for any tender. This way the information doesn't have to be provided each time. Establishing better lines of communications will benefit both parties.

Tendering processes need to be more streamlined.

Instead of buying in external companies to do major projects (EDS is a classic) how about using some 'expertise' to form conglomerations of local companies that will keep the profits in the state. Even making one SA company 'rich' is better than passing cash to an international that will drop SA when the contract finishes.

It's a ridiculous situation where we have no trouble winning business interstate but cannot get work in our own backyard

## ***Tenders and Contracts***

Responding to tenders should not require re-stating things that have already been supplied to govt – financials, references etc. There should be a central register. This should include confidentiality agreements, value of projects supplier is trusted to etc.

Tender writing complexity

There can be massive amounts of paperwork involved in the govt tendering process. Almost to an extent where the time is not worth it.

We currently have a project that has been “supplied” for several mths, but we’re still waiting for final payment. The dept is taking its own good time for ‘sign off’ even though there were clear guidelines in the so-called ‘contract’ we signed.

Not paying on time for govt work. Small business should receive payment in less than 21 days

Crown Law should be instructed that state govt dept do not need nor use ‘intellectual property’. This should remain owned by the supplying co. Instead a ‘right to use’ clause in contracts would give depts all they need & would foster growth of local companies.

## ***Communications***

To be notified of any changes eg CITB. We're not informed of rate changes

Trying to keep up-to-date with all the changes to various govt dept rules and regulations. Suggest one dept to cover all business requirements and all registered business be then advised of any changes to rules and regulations

Building/Supervisors Licence - I went to a lot of trouble to contact Business & Occt Services to establish what categories we needed to be licenced for. Later the person who does the interviews for Supervisor's Licenses said our company was not licensed to build what we need to. It was a very frustrating time. I now still feel unsure if we are correctly licenced when I'm receiving conflicting advice from within the one department and no staff member will take any responsibility.

The major problem is knowing which regulations apply and which level of govt is responsible. There needs to be a single point that a business can go to and it accepts responsibility for informing you of ALL applicable permits, licences, registrations etc for all 3 levels of govts.

How does a business know what permits, taxes, regulations apply to them? Although most of the above do not apply to me I am involved in helping my customers comply with many others. But often the first anyone knows that something is necessary or a tax should be paid etc is when they receive a threatening letter from the govt telling them to comply/pay penalties.....or else.

Home Based Business needs it to be advertised clearly where the information is available.

With most regulations, a significant amount of time is taken with understanding requirements or changes & deciding how to go about compliance activities eg OH&S, Workcover etc. Would be useful to have guidance notes in simple plain English to help the proprietor find his way through often complex & confusing legislation. Internet source is not always easy too. When changes amendments are made to Acts or Regulations they can become even more difficult to decipher for the ordinary person. Consolidation of the changes into existing legislation documents is useful. When legislation/ regulations changes require compliance it is helpful & comforting to the proprietor to know the govt agency is there with helpful advice & support. Instead they are aloof, inaccessible or non-supportive. This attitude puts a greater burden upon the proprietor & they develop a negative view to the requirements & of course it can take much longer for them to understand and comply.

Rules/legislation can be difficult to understand.

## ***Communications***

We use Macintosh computers. Often sites/forms are not Mac friendly

Do departments road test their forms in test groups before releasing to the public?

Very minor paperwork issues: Layout on motor registration invoices are annoying. Would like the ability for electronic payment on more govt invoices eg Bill Pay.

ATO Portal is a good idea and reduces time spent fault diagnosing any errors and correcting them.

Improve the quality, speed & usefulness of govt websites so we can comply faster & easier without having to leave our office.

Far too many unnecessary policy training days. I'm an intelligent person and don't need to spend my time listening to someone read out a policy.

## ***Employees***

We need more support with employing and training new staff.

Employment incentives to train employees/trainees ie regional trainings and seminars rather than metropolitan. City based activities cost country businesses in time, accommodation, fuel etc.

New Apprenticeship/Traineeship for employees who are not covered by the award

Procedure to employ trainees is too cumbersome and involves too many parties who don't understand anything about each other's role. Perhaps leave it all to TAFE?

Slow process on visa applications to bring into Australia hard to find skill sets

Obtaining Australian equivalent qualifications for overseas applicants. We were recently unable to obtain information regarding overseas equivalency, due to applicant not being an Australian resident. Have a register to show international educational equivalents

Centre Link requests - we have used casual staff occasionally for a month or so. Several months later they request information re wages etc. The last time I filled in the relevant paperwork three times before they stopped requesting it

Centrelink enquiries are extremely time consuming. The information has already been given to the Tax Dept. and they go back such a long way. Get Centrelink to talk to tax office

Centrelink forms don't know what the answer is but they drive me crazy and are so time consuming

Centrelink requests for employee details. These requests are far too frequent and require too much of our time to complete. This is a direct cost that shouldn't be borne by the business!!! It is a disincentive to employ people associated with them. Suggest they monitor pays with the employee direct (supply payslip each week/month) or offer compensation to business for admin costs.

Communication between govt agencies eg Centrelink and FDC administration. We have to get parents to phone Centrelink when information goes missing. It gets lost in the system and I don't get paid.

Responsible Officer and Workchoices changes will dominate our energy for the next 12 months

Unfair dismissal laws have been draconian but have now been corrected (hopefully).

## ***Employees***

Fairer work place legislation seems weighted towards employees eg Fair Work Bill.

## ***Workcover***

The only difficult issue is Workcover which seems extremely inconsistent and which penalises companies like ours.

Suggestion - as Workcover SA does make an estimate at start of year - Direct Debit each month and complete reconciliation 60 days after end of year.

We have never had a claim yet our premiums/levy goes up beyond CPI by large margins to pay for the excesses and fraudulent claims etc elsewhere in the system.

Workcover Levy: too many if's and but's as to what is 'remuneration'. I have had no claims and yet rate goes up each year. Again a disincentive to employ.

Work Health Claims - (client experience) advice from claims manager inconsistent with advice from Workcover. Costs to manage claims - very expensive. Workcover should take a much stronger interest in claims.

Workcover - too many different parties involved with regards to claim which duplicates cost and therefore increased premiums.

Workcover corporation! Right to have own policy's would suit our company.

Workcover is currently displaying its highly inefficient processes for which I am paying levies for them to do & I am highly displeased. Allegedly I have surpassed some figure for payment of wages hence I can no longer pay my Workcover levy once a year. I must now pay my Workcover levy monthly. I was told I can't pay by bank debit unless Workcover controls it, so I have to pay by cheque or money order. In Nov 05 I sent them over \$1,000 to cover us for the remainder of the financial year. Workcover banked this cheque earmarked it all for Dec & sent us a fine for Jan 2006. I am less than impressed that I can't get a reference/receipt for monies deposited & that Workcover can't allocate funds received. Why did I go from annual paperwork to twelve times annually (which is difficult to remember after being used to paying yearly), if I don't do much I only have to submit my BAS quarterly! In 12 years we haven't even made a claim and regularly do audits etc to minimise team and customer downtime.

Workcover is meant to function as an insurance in practice there is a real possibility of being sued for the full cost of a claim even if accountability is only minor.

Workcover requirements for businesses to pay Contractors Workcover levy as well as the contractor being liable for them too - double dipping.

Workers Compensation is heavily time consuming to administer.

Improve Workers Compensation Case Management system to reduce cost and more effectively deal with return to work by employees.

Workcover claims and assessments - employees abuse the system to gain paid time off work. This causes absenteeism and increases the cost of the Workcover levy.

## ***Registration and Licencing***

The ICA certification process for sending fruit to WA & Vic. Currently about 30% of our produce ends up in these 2 markets (value over \$3m) & we send on an almost daily basis. Every shipment has to be accompanied by a laboriously hand written ICA certificate. Whilst there are doubts about why ICA certificates exist at all, the major problem is the hundreds of hrs of time & effort wasted in hand writing them when it could be done simply electronically.

## ***Registration and Licencing***

Limited liquor licences - we have a Producers Licence and Wholesale Liquor Merchant's Licence but when we do tastings out in the community we have to apply for each event for a limited licence for each day we participate. Suggest one licence to cover all tastings and sales.

Producers Licence - make it easier eg to sell at a market rather than having to get a "special licence" each time.

All registrations of motor vehicles and trailers etc by owner on one account. Retain Regional Office at Berri.

Vehicle Registrations - problem - payment online cannot be made in advance. Difficult/impossible to move all registrations to a common date.

Building Licencing Regulations

Building Licence: I have to have 2 with an update very year. I must have a licence for the business & one so I can supervise myself on jobs & I only do earth moving. My wife must have one to be a partner in the business & she only is doing book work that is. Ridiculous and costing us money and time. Cost of our building licences: mine \$147, my wife's \$310, police check \$40, fuel and time \$100 (could not be done in Southern York Peninsula).

Tardiness in responding to application. Sent in application for licence to a govt agency in January. No letter of receipt of application. No telephone call. Nothing. Called on 6th February and asked if they had received application - yes - someone will be in contact with you shortly. Now 20th February and haven't heard anything.

Get rid of the Travel Agents Licence. Why such a huge cost - what do we get for it? Stop the Travel Compensation Fund requirement of audit accounts. This is the major cost of running a travel agency.

Requirements for winning inbound business that state over \$50K per annum I am required to finance purchase of Retail Travel Agents Licence. I am not retail, nor do I operate from retail shop front. These restrictions/conditions may well force me to close and considering I have invested five years and close to \$50K in setting the business up that is tragic! It is totally unrealistic to enforce such low ceilings on an income, considering I am "the middle man" and pass on most of the funds to my suppliers spread right across Australia in an effort to bring in visitors. Since I do ALL the work AND carry ALL the costs, I am not willing to continue operating this business with such restrictive & unrealistic conditions. When you consider the great contribution I'm making to Australian Tourism I think this is disgusting.

We now have registration costs as a chemical importer (which we do not believe we are) but have never received a satisfactory answer as to why we should register and pay a fee. We just have to. This is a Federal regulation.

## ***Government Charges***

As a small business having to pay for a Food Health Inspection every year is not only an inconvenience as it is done when we are trying to operate the business but also an unnecessary charge. Govt should incur the cost especially if they require them to be conducted.

Civil Aviation Authority and Air Services of Australia changing requirements, requiring amendments to our written operating procedures which have to be approved by CASA at a huge cost. They change the requirements - sometimes just numbering. They then require us to change our manuals to reflect their change. They then have to inspect or approve our manuals which they charge out under cost recovery conditions. Costs for services from CASA, whether wanted or not, have become stupid. There is also no choice. They are the only ones who can approve the amendments and they charge unrealistic prices for sub standard services.

Meat hygiene/Food handling regulations are now so onerous you might wonder how many businesses will fall by the way side. Food labelling laws and nutritional panels are also an impost on small business. The cost of compliance is huge & being able to adequately allocate time and skills in this area is a constant challenge but there is absolutely no financial recognition of the impact it has on our business. Export accreditation & AUSMEAT accreditation costs are deliberately skewed so that small exporters will never get a fair go. Small bus's with export sales under 1 million should pay a % of the set accreditation fees & EMDG grant threshold be \$5000.

Data reporting for User choice funding contracts has been increasingly placed at the feet of the training organisation with no compensation in the funding available for the extra workload in addition to no CPI or other increase in the funding level for 7 years.

Over all levels of bureaucracy I want to see the govt taking responsibility instead of loading it all onto businesses & if we need to do more then you can finance the costs of doing it.

Total cost of meeting regulations is 1.5% of turnover or 10% of profit. This is exorbitant considering it's completely non-productive. The cost of compliance is more the issue than the cost of red tape. For instance, for us to meet requirements of HACCP plan we need to spend 10 mins per day compiling records which are read by the system auditor & no-one else. The purpose is lost in the maze of paper & time. This adds another 25 hrs of costs when the reality is that any indiscretion we may in the future create will actually be dealt with in the market place & by the person(s) actually made ill. All records in the world won't affect those expected reactions. This compliance actually removes another 5% from our profit. It's not easy to lift our income and thereby our profits as it's a struggle to live and grow our business. The 15% would go towards further advertising. The alternative is simply to let the market work itself, but that is too horrific to contemplate. It seems that we must all be subjected to the needs of the lowest common denominator.

Excessive service fees that we now pay on electricity. We have 14 meters, some of which are rarely used. Our service fees alone are \$2,400 plus annually.

There are also annual audit & certification costs for both ICA23 and ICA50.

Australian Securities Commission information needs to be more readily available and at a lower cost or free. The amount off debts my company is chasing through court and huge legal systems is phenomenal

Business Name Registration - make it for a 10 year period for the same cost as 4 years.

## ***Superannuation***

Other payroll deductions (Child Support etc.) & payment of Super schemes take up considerable amounts of time. At anyone time we can have up to 10 different Super Schemes to pay.

Superannuation requirements having changed have added incredibly to our costs in time & money & caused a great deal of stress for our admin staff. We have gone from 3 funds to 11 funds. This is grossly unfair to us & the govt should pay us back the costs.

Regulations concerning Roll-over of Superannuation are in need of urgent review – at present, when I have a client with multi schemes to administer.

Small business find impost of superannuation too heavy. Please lower the rate.

Superannuation – paid by the employee out of earnings.

Superannuation Charges and Payroll Tax – a better system would be appreciated.

Superannuation Guarantee Levy – very cumbersome and clumsy.

Superannuation red tape.

Superannuation: most of our employees are backpackers and the money put into a super fund for them is wasted as no-one bothers to collect the money. Most backpackers do not leave an address that they can ever be contacted on.

Superannuation is all heavily time consuming to administer.

## ***Rules and Regulations***

I understand the need for some regulation but just look at how many things some companies have to do. It must be awful complying with all those things.

Extra paperwork rarely improves anything it just means you spend more time doing the same job.

Far too much paperwork. Every time there's a review the paperwork and complications get worse. It seems that the committees developed to review things seem to justify their existence by adding more complications.

All of the Awards - Long Service, Occup. Health & Safety, Taxation rules, Fair work and keeping up with Furnishing Award. All of these change so often and you need to be a 'rocket scientist' to understand some of it. Small Business cannot afford to employ someone just to keep up with all of this. We are all here to do our work and keep the business going and making a profit. The 'red tape' is ridiculous!!!!

EPA regulations - grey water - which are not realistic since no suitable operational units are available for process.

EPA regulations and application for approval for everything - local council also.

The finance broking industry is not regulated enough when it comes to keeping out unscrupulous operators. When regulations are introduced I hope they are user-friendly.

ASIC needs to get it's head out of it's collective arse and concentrate on getting the idiots and criminals out of the [insurance/financial] industry.

The ACCC is feared by industry, they won't do anything without a rock solid paperwork case handed to them on a platter & a whistle blower. The big corporations are constantly bullying the manufacturers & suppliers but nothing is documented.

## ***OHS&W***

Occupation health & safety regulations have gone overboard. The amount of information on various forms is ridiculous. Safety check form is a list of all machines, then another form is required for each machine, then risk assessment for each machine, then mark off each user on every feature of the machine. Twelve months check on each machine - surely routine maintenance is sufficient.

OH&S and Workers Compensation requirements are time consuming.

OH&S is the most time consuming of all the govt regulations. It is definitely needed, but for farming enterprises this can be a major issue due to the cost of time, documentation & infrastructure needed to maintain the OHS standards. Often struggling farming businesses cannot afford to implement the changes. Some are barely making ends meet.

OH&S - the employees must bear similar responsibilities as the employer and carry the same accountability.

OH&S is all heavily time consuming to administer.

Need more help with OH&S Compliance.

The inability to identify the correct govt office to gain OH&S training.

## ***Public Service***

Going on hold for hours while being told how much I am valued.

Agencies losing documents/letters/resubmission/approvals - all too long and not enterprising approach. I can find very few people or companies that say they are very pleased with any agencies service and speed of replies. The personnel to whom we deal with generally don't want to assist. They keep on the line - non compliance - we will ring you.

In my opinion, what is required is an attitudinal change, where the public service has a "can do" attitude and assists small businesses rather than create impediments. Maybe all area/departments need to be informed on what each of them can do, so that they can assist, with ease, small businesses in finding the appropriate information in quick time.

Just simply the unhelpful tone and manner of SA public servants when making telephone inquiries - particularly Office of Consumer Affairs.

The unbelievable size of the State public service etc and it's inability to provide infrastructure and basic maintenance as most of the money goes on paying wages.

Time wasting contacting govt (and big businesses) with auto dialling. Plus often officer does not get back to me. Plus you can ask one person then another and get different answers. More staff training plus a necessity to 'serve' the public.

## ***Compliments***

As a medium sized business, I don't find the minimal compliance we do to be a burden - all small businesses should be doing monthly accounting and compliance. GST/BAS compliance forces small business to know what their business is doing.

I think Government is mindful of the work required by business to keep up to date and conform. I don't think it needs to do much as it seems OK to me.

Since 2002 the business licensing environment has improved with the ability to access information online and to lodge applications online.

Special Note: The monthly/yearly paperwork for our business is not a burden. Due to being in the IT industry (less regulations), as well as in business/accounting software development, the tax paperwork is a piece of cake. Regarding other businesses we have dealings with. The ease/difficulty they have with paperwork would be related to their internal business processes. If they set up well & streamlined, then paperwork (esp tax) is straightforward, if not then a nightmare.

Most of my governmental interaction relates to local govt and in general is very good. There is no State Govt regulation that has caused any real hardship or delay.

## ***Other***

Also maintain BAS Requirements, Superannuation Requirements, Energy Grant Form, Wage Regulations and more. On a gross farm income which provide a wage for my son but not me as well - so employment of office staff is NOT an option.

Advertising Code of Practice: lacks clarity & certainty of interpretation. It's confusing to hotels & regulators alike. Hotel licensees are unnecessarily being put at risk of penalty through the lack of clarity in interpretation of the code.

As almond and grape growers, most of our government regulations are processes related to employees and trading water allocations.

Current Planning Regulations - sub division gives money to the govt. for nothing. Hence they propagate it with NO understanding or acceptance for BAD design affecting greenhouse gases - the climate etc.

Need to identify low cost waste disposal methods for disposing of cardboards and recyclables

Auditing of Land Agents Trust Audits. In SA audits are required to be performed by a registered company auditor yet other states a certified practising accountant, chartered accountant of National Institute of Accountants suffices. In country SA Registered Company Auditors are almost non-existent. We have had this matter raised with our local MP who to his credit has raised the issue - why is SA different?

Big Business has been successful in destroying the Retail Trades Assoc. Small Business Minister doesn't have the power to stand up for the rights of small traders & be heard.

National Competition Policy was designed to stop govt duplication & streamline legislation but has been used by big business to use as a vehicle to destroy small business & gain market dominance.

Confidentiality of information in Govt. circles should be respected. Theoretically it is - all the processes are in place - reality it is not and this can cost us a lot of money.

Currently we spend a considerable amount of our time attending govt boards & providing feedback to govt entities. Would be good if we could cost our time & apply it as a corporate tax deduction.

Energy - should be infrastructure in govt. control. Bigger and better reductions for installation of solar etc. Not reduction in this or what has recently happened.

## **Other**

Fixed costs are rising faster than inflation. Electricity costs not getting cheaper.

Free Trade - Australia has become a dumping ground for cheap, inferior seafood which is devastating local industry. We can't compete because of higher operating costs.

I need access to Electrical Course whilst my father is still healthy enough to teach me the trade. My situation is unusual in that I have established a business structure to employ myself where all other employment options have been exhausted (health).

Legal fraternity - court system is weighted against small business.

Native vegetation: the group does not recognise effectively enough the work previously done by landowners. There needs to be more flexibility in actions and response time. One application took more than 12 months to get a result

Politicians need to get down to ground level in their departments because senior bureaucrats only feed them what they want them to know and so they do not learn what is really happening.

Prescription and Water Licensing in the Western Mt Lofty Ranges area is looming as a real millstone around our necks both financially (with costly meters) and time consuming administration

Professional indemnity insurance is difficult to obtain and very expensive. The level of risk is not assessed accurately. Whether the govt can support small business with PI insurance is not known. Are there avenues for support?

Public liability insurance: the cost of obtaining the levels of cover to satisfy local govt requirements is sky-rocketing.

Reduce the complications involved with import tariffs

Replace ACN with ABN

Responsible Gambling Code of Practice: This lacks clarity & certainty of interpretation. It's confusing to hotels & regulators alike. The code creates offences that were not envisaged by Parliament when it enacted the Gaming Machines Act & Regulations.

SA reduces speed limits to make money. Vic, NSW & Qld all increase to get rid of congestion and road rage. OK, it may attract tolls - that is a better way to make money than fines.

Safety implications for site vegetation and delineation of actual boundaries of site of contract - what are the boundaries of a designated ferry site

Suggest that Playford Capital should provide far more services & support pertaining to boot strapping of small businesses instead of primarily playing the role of VC. Reality is most SA companies will never get VC capital & could benefit from bootstrap.

The Business Centre/CIBM served a useful role & was invaluable as a training & development resource during the early growth of our co. Shouldn't have been scrapped. Is desirable to help steer early stage companies toward sound management & decision making.

The need to calculate and advertise comparison rates. I can appreciate the idea, but it doesn't work. It just makes products more confusing.

The process of applying for funding under MAPS is quite extensive relative to the returns.

Therapeutic Goods Administration is under-resourced. They can't provide guidance in a timely & efficient manner to the medical device industry, which causes the time taken for approval of registration is much longer than in other markets. Fees charged for registration are too high. Registration & audit costs would wipe out profits for 1st yr of sales which is a serious disincentive to distributing product in Australia. It's important that the present arrangement of notifying the TGA of a clinical trial is not changed so no further burdens are added to development of new products. TGA doesn't effectively enforce regulations regarding imported medical devices.

## ***Other***

Trade Practices Acts administered by the Commissioner of Consumer Affairs is 1960's legislation that is too open to interpretation & leaves the retailer open for liability. Currently after a quick read of the Consumer Affairs booklet a customer can make up a lie about the time & fault of their product & claim it was not fit for purpose intended. Consumer is within their rights to keep returning product every 11mths for a new one.

Water trading on a national scale is a shambles. SA pays stamp duty on water purchases - Victoria and NSW do not. This sends the wrong messages to existing businesses and to those considering investing in SA. The SA Govt. is a buyer in the SA water market and distorts the market (including price). Govt. should not be in the market as a straight purchaser for cash (taxpayer cash).

We export about 10% of our produce and have to deal with AQIS. Their major role seems to be to hamper the export process. For example for dairy products which we store they introduced new paperwork & procedures to supposedly improve the systems.

We work all around the country. No one seems to consider that we have to work all day and book work at night. Since HIH failure our insurances have gone through the roof. We just have to work with our hands.