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Attention: Bill Henderson

Productivity Commission
Canberra Office

Dear Bill

Thanks for the invitation to talk to you and Andrew on the 12th of this month. The opportunity was greatly appreciated by me and the Armidale Business Chamber.

As I stated this morning, any Government regulation that must be complied with by any business will cause a burden on that business.

The aim of the Government when imposing their imposts on business should be to minimise their impact in the time involved to comply, the ease with which to comply and the availability of information when required, to allow the business to meet its obligations under the regulations.

In general, there are difficulties in accessing information in the following areas:

- Call centres suffer from long delays, with waits of over 30 minutes not uncommon. This wastes time and also ties up the phone potentially costing business.
- Some call centre staff because of their accents, are difficult to understand and in many cases can't understand your request. Staff should be clear and fluent in English and fully conversant with all aspects of the area in which they are giving advice. This is not a racial slur. My father is Polish and has been in Australia for over 50 years, but his accent is still so strong that his own grand children have trouble understanding him.
- The staff often advises you to access information on the internet. Most of these sites are not user friendly, particularly to computer illiterates like me. These sites are in need of streamlining, particularly with regard to accessing forms and obtaining basic information needed to comply with the relevant regulation in basic layman's terms.

- The cost to small business in time lost in accessing information from call centres and web sites can be considerable in time involved by bookkeepers and accountants and lost productivity by myself.
- The information provided by call centres can range from a very clear and precise answer to "it's a grey area" which is not a satisfactory response when the business is making every effort to comply with the regulations.
- My business has had personal visits from staff of the A.T.O. on two occasions after the introduction of the G.S.T. These visits, rather than being an inconvenience, were very helpful. We were given their contact details at their Grafton office and have sought their help on occasions. Their assistance was prompt and most helpful. We were able to sort out a problem with their assistance in one day that we had been trying to sort out through a call centre for the previous week. Regional offices or field staff are more useful than call centres.
- The cost of complying with the Super Choices Regulations (ie allowing staff a choice of funds) could be simplified by standardising contribution forms across all funds. Some funds are lacking in this area. This would allow the pay officer to complete one standard contribution form for all funds, minimising errors. This form could also be cross-referenced allowing for the staff member to track their superannuation more easily from one fund to another and checking by the relevant Government departments that the employer is meeting their obligations.
- Access to information from these funds is more difficult than any Government Department- this needs attention.
- Businesses are required to meet Australian standards. The cost of these standards and the number required by some business is prohibitive. Their cost should be reduced or made available free over the internet.

Regards

Andrew Murat

Managing Director

