

PORTFOLIO COMMITTEE NO. 8 - CUSTOMER SERVICE

Friday 5 September 2025

Examination of proposed expenditure for the portfolio areas

SMALL BUSINESS, RECOVERY, AND THE NORTH COAST

CORRECTED

The Committee met at 9:15.

MEMBERS

The Hon. Emma Hurst (Chair)

The Hon. Scott Barrett

The Hon. Greg Donnelly

The Hon. Scott Farlow (Acting Deputy Chair)

Ms Sue Higginson

The Hon. Cameron Murphy

The Hon. Peter Primrose

MEMBERS VIA VIDEOCONFERENCE

The Hon. Mark Buttigieg

PRESENT

The Hon. Janelle Saffin, *Minister for Small Business, Minister for Recovery, and Minister for the North Coast*

CORRECTIONS TO TRANSCRIPT OF COMMITTEE PROCEEDINGS

Corrections should be marked on a photocopy of the proof and forwarded to:

**Budget Estimates secretariat
Room 812
Parliament House
Macquarie Street
SYDNEY NSW 2000**

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The CHAIR: Welcome to the fourth hearing of Portfolio Committee No. 8 – Customer Service for the inquiry into budget estimates 2025-2026. I acknowledge the Gadigal people of the Eora nation, the traditional custodians of the lands on which we are meeting today. I pay my respects to Elders past and present, and celebrate the diversity of Aboriginal peoples and their ongoing cultures and connections to the lands and waters of New South Wales. I also acknowledge and pay my respects to any Aboriginal and Torres Strait Islander people joining us today. My name is Emma Hurst. I am the Chair of the Committee.

I welcome Minister Saffin and accompanying officials to this hearing. Today the Committee will examine the proposed expenditure for the portfolios of Small Business, Recovery, and the North Coast. I ask everyone in the room to please turn their mobile phones to silent. Parliamentary privilege applies to witnesses in relation to the evidence they give today. However, it does not apply to what witnesses say outside of the hearing. I urge witnesses to be careful about making comments to the media or to others after completing their evidence. In addition, the Legislative Council has adopted rules to provide procedural fairness for inquiry participants. I encourage Committee members and witnesses to be mindful of these procedures.

Thank you for making the time to give evidence today. All witnesses will be sworn prior to giving evidence. Minister, I remind you that you do not need to be sworn as you have already sworn an oath to your office as a member of Parliament. Mr Head and Mr Wells, you have already been sworn before this Committee during this inquiry and, therefore, do not need to be sworn in again.

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Mr GRAEME HEAD, AO, Secretary, Department of Customer Service, on former affirmation

Mr GREG WELLS, Managing Director, Service NSW, Department of Customer Service, on former oath

Ms CASSANDRA GIBBENS, Executive Director, Customer Care and Business Bureau, Department of Customer Service, affirmed and examined

Ms CATHERINE ELLIS, Acting Small Business Commissioner, Small Business Commission, sworn and examined

Mr MAL LANYON, APM, Chief Executive Officer, NSW Reconstruction Authority, sworn and examined

Ms ASHLEE ABBOTT, Acting Head, Preparedness and Recovery, NSW Reconstruction Authority, affirmed and examined

Mr ANDREW GRAHAM, Chief Financial and Operating Officer, NSW Reconstruction Authority, affirmed and examined

Ms EMMA WHALE, Acting Head, Adaptation, Mitigation and Reconstruction, NSW Reconstruction Authority, affirmed and examined

The CHAIR: Today's hearing will be conducted from 9.15 a.m. to 5.30 p.m. We are joined by the Minister for the morning session, from 9.15 a.m. to 1.00 p.m., with a 15-minute break at 11.00 a.m. In the afternoon we will hear from departmental witnesses from 2.00 p.m. to 5.30 p.m., with a 15-minute break at 3.30 p.m. During these sessions there will be questions from the Opposition and crossbench members only and then 15 minutes allocated for Government questions at 10.45 a.m., 12.45 p.m. and 5.15 p.m. We'll begin with questions from the crossbench.

Ms SUE HIGGINSON: Thank you. Minister, do you acknowledge that when Labor first came to government—and this was before you were Minister—the plan was to spend \$1.5 billion on the Resilient Homes Program for 6,000 buybacks, house raises and retrofits?

Ms JANELLE SAFFIN: I advocated for \$1.5 billion, as everybody did in our community, as you did, Ms Higginson. We'd been led to believe that that was what we might get, and all of us accepted that. We first heard it from a very senior official, and we ran with it. However, the Government made it clear it was 2,000 houses all up; that's still on the National Party website. Also when the Resilient Homes program was announced on 28 October in North Lismore with Premier Perrottet and Prime Minister Anthony Albanese, they said it would be 2,000 at the time. But we had been led to believe that what would go forward would be 6,000 and \$1.5 billion, and we ran with it. I ran hard as the local member. At some point, particularly through the community elected leaders forum, we knew that wasn't going to be a reality under any government. We continued to work with the official announcement of the \$750 million that we got, joint State and Federal, and an extra \$100 million that we managed to get from Premier Minns, and the Resilient Lands Program of \$100 million, and we worked within that. We're still working within the 2,000.

Ms SUE HIGGINSON: When was it clear to you that the \$1.5 billion and the 6,000 were not what we were—

Ms JANELLE SAFFIN: I can't remember the exact time, but it was clear early on—actually in 2022. But we as a community, as elected officials and members went hard for it because that's what we wanted. I said at the time—as a good local member would—that we should've gone for more given the utter devastation that we faced in the Northern Rivers. But it was clear early on that wasn't on the cards. I don't want to name senior public officials, but it did come from a particular one and we know who it is. It was indicated to us that might happen and that was what they were putting forward, so we just ran hard with it.

Ms SUE HIGGINSON: At what point did you then explain to the community that it wasn't going to be the 6,000 and the \$1.5 billion?

Ms JANELLE SAFFIN: Again, I don't recall the date, but it was initially in an article in the Echo newspaper. That was the first time, and then I did it in various media interviews, columns et cetera.

Ms SUE HIGGINSON: What do you say, Minister, about the fact that the community was promised the 6,000, and where do the losers now sit?

Ms JANELLE SAFFIN: They weren't promised. We took it as something that might happen, and we ran really hard with it. I didn't promise it. I promised to go hard to get every dollar and every cent we could possibly get.

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Ms SUE HIGGINSON: The 6,000 was very real. They were very real numbers. They were, at the time, the best assessment as to what the need was for the community of the Northern Rivers to be able to recover. Again, what do we now do with those people that don't have anything available to them?

Ms JANELLE SAFFIN: A lot of people who were in—how would I put this?—the most risky area received buybacks. A lot of people received buybacks. There'll be more people now getting house raising and retrofitting. I hope, over years, that there will be the development of a State mitigation fund, because I can remember in 2022 there'd been a State mitigation fund and it had about \$10.8 million in it. Over time, some of this work will continue to happen. But some people didn't want a buyback either—they just don't—and some people wanted it. As you know, Ms Higginson, initially a lot of people say, "I want this; I want that. I need this; I need that." Within 12 months they change their mind because it's a big shock and it's trauma. You and I well know the trauma and the shock. People change. Also, I hope that we will be able to do some of that mitigation—and that means both soft and hard mitigation—and adaptation features, because we now have the adaptation plans happening.

Ms SUE HIGGINSON: What do you say now about the raises and retrofits and where we stand now? The progress rate, as I understand it from questions that you've responded to that I have asked, is that there is only 1 per cent progress. There were those originally promised 4,000 raises and retrofits and, of those, only 41 have been completed. That is 1 per cent in just three years. Why is it in that condition?

Ms JANELLE SAFFIN: It was decided that the buybacks would be done first, and that was decided early on in 2022 when it was announced. There was a decision made that we'll focus on buybacks because they're the most at risk for the people.

Ms SUE HIGGINSON: What about the fact that, as we saw with Cyclone Alfred, what that actually means is that we're leaving more people at risk of harm, because they're the ones who are going to stay where they are, conditional on the fact that they're going to have a raise or a retrofit?

Ms JANELLE SAFFIN: Again, I come back to the fact that it was decided that the buybacks would be first. This was the first time this program had ever been done at scale and, as critical as I was at times—which is all on the public record—I understood it had never been done like this before. It was massive. It's a retreat program, and the assessments that have been done show that retreat is best done when we're not in recovery. We were doing it in recovery. We're trying to help people recover at the same time we're doing the retreat. That's complicated.

There's no easy answer to this. I'm not justifying the things that I thought could have happened better—which, again, are on the public record—but it is very difficult to manage something like that. To the people who are still on the flood plains, we're now doing a lot more work on better evacuation and early warnings. One of the things that I am really clear about is the BOM forecasts. We have to do early warning. I've watched our combat agencies, and also the RA standing up with them side by side, doing more of the work for the early warning. I've said to the combat agencies, "You do the early warnings. I'll back you in when people say, 'I moved and I shouldn't have.'"

Ms SUE HIGGINSON: Cyclone Alfred was a really good example.

Ms JANELLE SAFFIN: Yes, Cyclone Alfred is a good example. I did the videos on the SES saying why we're going early. Yes, you might not be seeing the water but, if this cyclone stays on the trajectory, we'll have powerlines down in the front yard. We'll have trees down. We'll have all of that happening.

Ms SUE HIGGINSON: Do you think, then, based on the evidence you have given now, we would be in a much better position if we had managed to achieve that \$1.5 billion commitment and still had those 6,000 assessed properties with works in progress?

Ms JANELLE SAFFIN: The more money we get, of course we'd be in a better position. Anybody who has gone through a disaster would be. But if you think back to just before 2019, in New South Wales it was about \$158,000 spent on disaster. It is now trending up to over \$9 billion. No government can afford all of that.

Ms SUE HIGGINSON: What about the raises and retrofits and the fact that we are only 1 per cent now, three years in?

Ms JANELLE SAFFIN: It's a bit more than 1 per cent now. I'll get Mr Lanyon and the team to give you the exact figures, but we've started to speed it up. In the same way, we're selling houses, auctioning houses, because I said that I want them to be sort of steamrolled—the selling of them.

The CHAIR: Good morning, Minister. Thank you for coming here today. I have a few questions to start with, in regard to your portfolio on Small Business. The Business Connect program is scheduled to close on 30 September this year. I understand that Business Connect has provided thousands of regional small businesses

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with free, tailored advice on financial planning, digital marketing and disaster recovery. Once the Business Connect program closes, I'm just wondering how the Government will ensure that regional operators, who already face higher insolvency risks, skills shortages and digital disadvantage, are not left without this critical support from the program.

Ms JANELLE SAFFIN: Business Connect, yes, will cease. There are two things I'll say about Business Connect. Firstly, it was never secured funding. It always had to go for an annual allocation, so it wasn't locked in. Secondly, with the business concierge service that operates with Service NSW and the business charter, people will still access services that help them with business. There'll still be the webinars that were made for Business Connect in a whole range of areas; they'll still be available through Service NSW. Businesses won't be turned away. I know that will put some extra load on Service NSW and on the team, but I know the business concierge service well and it does provide a great service. There are about 100-odd, but 75 that I know of, front line. I know them well. I know what they do, and they will continue to provide those services.

With Business Connect, I'll say two other things. It actually was a program that started about 30 years ago. It was federally funded. One of the people connected with Business Connect, he and I know each other and we were around when it started. It started in the recession times, and then eventually it came over to the State. It was in Treasury. In 2021, Treasury did a review, and they said in that review that there needed to be more clarity about its purpose because it had started for startups and it had morphed into other areas. Service NSW will give you more detail, but the way I saw it, it was doing a bit of both; it had morphed into other areas. Of course I don't like to see a good program go, and I'm not saying it wasn't a good program. But given the budgetary constraints facing the Government and certain things it had inherited—and I heard what the Premier said in hearings here the other day about Business Connect—it was decided that it would go.

The CHAIR: You mentioned that there wasn't secure funding each year and it sort of needed to be decided. Could I get the total allocation as well as the actual expenditure for Business Connect in 2023-24 and 2024-25?

Ms JANELLE SAFFIN: To my knowledge, it was \$10 million for the program.

The CHAIR: And the actual expenditure was the same?

Ms JANELLE SAFFIN: Yes, it was the same.

The CHAIR: So the forecasted savings for the Government for this year—was that \$10 million as well?

Ms JANELLE SAFFIN: There would have been a little bit spent already, I would say, because it continues to 30 September. The actual amount, I'm not sure, but given that it went over that year, additional money would've been spent to take it through to 30 September to be able to comply with all the contractual arrangements.

The CHAIR: Do you have any evaluations or KPI results for Business Connect over the past few years, including the number of businesses assisted, hours of advice delivered, or outcomes such as job creation or business survival rates?

Ms JANELLE SAFFIN: I do, and I got that from Service NSW and also from the Acting Small Business Commissioner. People were very happy with the service. It was a high percentage of people who'd engaged with it, but I'll leave it for Service NSW to give you the actual figures or the Acting Small Business Commissioner.

The CHAIR: Thank you. I will probably grab those in a little bit, but I am assuming that those KPIs were used in some way to make the decision to close down the program.

Ms JANELLE SAFFIN: The decision to close down the program was a—that it was something that was delivered for free and that there were other services available, particularly now. When it started, there was no internet. I lived in the world of no internet.

The CHAIR: I did, too.

Ms JANELLE SAFFIN: I know. When I came into this place, in your Chamber, I was still handwriting things. Now there is so much more available for people online—and some of those webinars. There is also information on the Australian small government business website. There is a lot more, and people are used to operating in that world, and also there is work that is being done across Service NSW on the digital platforms helping people. It was one of the programs that was a free program, and it was one that didn't survive the budgetary constraints to deliver all the frontline services that the Government is doing.

The CHAIR: Was there any sort of consideration—and I have spoken previously with Minister Dominello in his term in Parliament in regard to that divide of the community that feel uncomfortable to actually access programs online. What will be done for those small businesses, particularly those in regional areas or remote areas

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of New South Wales, that either don't feel comfortable to be able to access these services online or feel that they need that additional support where they can—

Ms JANELLE SAFFIN: They can still get support through the business concierge, and they can ring. So they don't have to go online, and they will either get direct support or be referred to where they can get that support. And also, with the advent of the business bureau, the business charter, there is a lot more happening for small business through Service NSW. But they can ring. I think it is 137788. Is that right?

CASSANDRA GIBBENS: Yes.

Ms JANELLE SAFFIN: So they can still ring.

The CHAIR: We were talking a little bit about those KPIs that were looked at in regard to the program and how it was performing. Was there also any kind of data around the breakdown of Business Connect service delivery by regional and remote areas, compared to, say, city-based businesses? My understanding is this was something that was more used by those small regional businesses. Was that data looked at and also considered in the change of this program?

Ms JANELLE SAFFIN: I don't have that data. Will you be able to provide that data, Mr Wells?

The CHAIR: So it was data that was collected.

Ms JANELLE SAFFIN: I don't know. I haven't been given that data on the regional breakdowns.

CASSANDRA GIBBENS: Business Connect operates statewide, so those services are available to regional and metro businesses. We have 10 providers that operate and cover different regions across the State, so they have all been available to businesses throughout the State.

The CHAIR: The question was whether there was data collected around the breakdown of that service delivery. Was it taken up more by regional and remote areas, compared to, say, small businesses in city areas?

CASSANDRA GIBBENS: I can come back to you in the afternoon on that if you like.

The CHAIR: That would be great. Thank you. Minister, was any modelling undertaken on the likely impact of Business Connect's closure on small regional business employment or the economic resilience of disaster-affected communities?

Ms JANELLE SAFFIN: I considered that because there is about 10 people in Service NSW who provide it, and then there are a number of providers, and I know some of the providers, and I have met with them. The providers will continue to run their businesses. As I understand it, it is not their only business. They are engaged in business. And they also brought people in to deliver the number of hours that were available under Business Connect, which was up to eight. That wasn't always used, the eight. And those people, again, are from small business sectors. As I understand it, those people are already in businesses or are in jobs. The 10 with Service NSW will stay with Service NSW. I did consider that, Chair.

The CHAIR: On notice, are you able to provide any of the modelling that you looked at in those considerations?

Ms JANELLE SAFFIN: That was me looking at it as the responsible Minister, considering those things and, particularly, I have to say, as a Labor member, considering jobs. I looked at that very carefully.

The Hon. SCOTT FARLOW: Good morning, Minister. Are you aware of what the average Australian business failure rate is?

Ms JANELLE SAFFIN: The average?

The Hon. SCOTT FARLOW: Australian business failure rate.

Ms JANELLE SAFFIN: The value rate?

The Hon. SCOTT FARLOW: The failure rate of small business in Australia.

Ms JANELLE SAFFIN: The failure rate. Sorry, I thought you said the value rate. That's why I was looking at you rather oddly.

The Hon. SCOTT FARLOW: Are you aware of the figure of the failure rate of small businesses in Australia?

Ms JANELLE SAFFIN: What I'm aware of is that 20 per cent of businesses across Australia fail in the first year. Also, 60 per cent fail within three to five years. When I've looked at insolvencies, I've sort of dug into that, and I see that that's happened over a long period of time. That failure rate is not new. But what I've seen is

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more businesses entering than exiting—so the numbers for new businesses starting up. The entry rate is higher than the exit rate.

The Hon. SCOTT FARLOW: Is that something you think, as the Minister for Small Business, you would like to address in terms of being able to reduce the small business failure rate in New South Wales?

Ms JANELLE SAFFIN: Of course I'd like to reduce the small business failure rate, but I'm talking about something that has been a trend for a long time. It's not new. In terms of insolvencies, I've done a deep dive into insolvencies, and there are a couple of things around it. One is they're starting to trend towards pre-pandemic levels. This is from the Reserve Bank of Australia and ABS figures. They're starting to trend to pre-pandemic. With the pandemic, there was a lot of extra cash flow that businesses received. They also received the ability to not have to pay directly to the ATO when things were due. There was a whole range of things like that. When the ATO started calling in some of the debts owed to them, and once we got out of JobKeeper and all those things, that started to change with the insolvencies. But the Reserve Bank of Australia says it's trending to pre-pandemic levels for insolvencies. I've done a really deep dive into it, because when I saw the figures with insolvencies, like everybody, I looked at it and I was concerned.

There was also one report I saw in one of the local papers—I can't remember what it was—that reported a high figure. I thought that seemed to be out of step with what I was reading from the Reserve Bank of Australia. What I looked at is the way they're reporting. Reporting is done in series 1 and series 2. When a business goes into insolvency, it gets a tick and it gets measured. But then each step of the way with the insolvency process, it can get another tick and it can be double reporting, so it's series 1 and series 2. When I read one report where it reported over 7,000, it was clear they'd done the series 1 and series 2. One other thing to do with insolvencies and business failure is that at least 20 per cent, I would say, of small businesses restructure. They come back online within three months of going into insolvency and they keep their employees.

The Hon. SCOTT FARLOW: You referred previously to the Accenture report of 2021 commissioned by NSW Treasury into the effectiveness of Business Connect in New South Wales. That assessment outlined that the average small business failure rate for Australia was 13 per cent and that when it came to Business Connect clients, the average small business failure rate was 1 per cent. Why would you be scrapping a program that is able to turn around businesses and provides such a benefit in trying to divert businesses from failing?

Ms JANELLE SAFFIN: I read the figures you're talking about because I read that report, obviously. I come back to the point that people in that situation who access Business Connect can still access the services through Service NSW's business concierge. They'll still be able to access services.

The Hon. SCOTT FARLOW: But, Minister, are they the same services that they're getting from Business Connect?

Ms JANELLE SAFFIN: They'll be very similar. I've looked at it. That was one of the things that report also said. It said we needed clarity because Business Connect had diversified into a whole lot of other areas. Some of the areas are not like for like. I've looked at the table of what the business concierge in the business bureau does, and Business Connect, and a lot of what's done through the business concierge is what people got under Business Connect.

The Hon. SCOTT FARLOW: But, Minister, under the business concierge, will businesses be able to access eight hours of business advisory services?

Ms JANELLE SAFFIN: I don't know how many hours they'll access. I'll leave that with Service NSW. But they'll still get a service. They'll still be able to do it. One thing I always encourage—it's just very local, and we're all local—is for businesses to be active with their business chambers as well and be members, because they get services through them as well.

The Hon. SCOTT FARLOW: Ms Saffin, you say they'll be able to access these services, but in estimates on Wednesday Mr Wells outlined to the Committee that:

... there are templates and there are online resources and other things that those business concierges could direct businesses to, because they do have a personal relationship and a case management relationship with each of the businesses they look after.

Those are not advisory services; that's effectively telling them where to find it on the website.

Ms JANELLE SAFFIN: We take our advice in all sorts of ways. All of us do. We live in the world of AI. All of us live in different worlds. We take our advice in various ways. It's not always direct, person to person. Of course we love person to person. We all love that. That's just human. But they can still access services. They're not going to be denied service totally. That's not going to happen.

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The Hon. SCOTT FARLOW: What training and experience to these business concierge workers at Service NSW have?

Ms JANELLE SAFFIN: I'll leave that for Service NSW to answer about their particular training. They'll be able to tell you exactly what they do.

The Hon. SCOTT FARLOW: Do they have the same background requirements that Business Connect advisers have?

Ms JANELLE SAFFIN: Some of them well may have, who work in that area in business concierge, because they have to understand about business; they have to know about business.

The Hon. SCOTT FARLOW: How many Business Connect advisers are there across the State?

Ms JANELLE SAFFIN: I think it was around 100.

CASSANDRA GIBBENS: There are 100 Business Connect advisers.

Ms JANELLE SAFFIN: Yes, 100 advisers.

The Hon. SCOTT FARLOW: How many business concierge representatives are there in the business bureau?

Ms JANELLE SAFFIN: There are around 100, but there are 75 on the front line across the State.

The Hon. SCOTT FARLOW: Are you sure that's the correct figure?

CASSANDRA GIBBENS: There are 75 business concierges, but we have a frontline team, including specialists, of 107.

The Hon. SCOTT FARLOW: Is that FTE?

CASSANDRA GIBBENS: That's FTE.

Ms JANELLE SAFFIN: Yes, it is.

The Hon. SCOTT FARLOW: So there will be what is at the moment nearing 200 reduced down to 75—is that correct, if you put Business Connect and the business concierge service together?

Ms JANELLE SAFFIN: You can't compare someone giving eight hours with 75 FTE or 107 FTE. You can't compare.

The Hon. SCOTT FARLOW: You can't compare?

Ms JANELLE SAFFIN: No.

The Hon. SCOTT FARLOW: Are you viewing at all that you're going to have an increase in advisers within business concierge to pick up that slack?

Ms JANELLE SAFFIN: I think that's a question for Minister Dib.

The Hon. SCOTT FARLOW: You're the Minister for Small Business here.

Ms JANELLE SAFFIN: I'm the Minister for Small Business and I'll certainly make known what I think should happen, but that's a question for Minister Dib with Service NSW.

The Hon. SCOTT FARLOW: It seems like the Small Business ministry is abrogating its responsibility here when it comes to small business and just handing it over to Service NSW. Shouldn't there be more service on the front line for small businesses across New South Wales?

Ms JANELLE SAFFIN: Mr Farlow, you can verbal me all you like, but I will make sure that small business, as the Minister for Small Business, has access to the services that it requires. Yes, Business Connect is going. As I understand it, not everybody accessed up to eight hours, but under business concierge, and also with the charter, they'll still be able to access services.

The Hon. SCOTT FARLOW: But what are these services, Minister?

Ms JANELLE SAFFIN: I'll tell you some that they'll be able to access. "Business planning"—this is through the business bureau frontline team—"Check if they have a business plan, offer template link, suggest free low-cost planning workshops, introduce local councils' business programs. Licensing and compliance: They can use the Service NSW business licence finder. It works effectively. Cover off on their ABN, GST, permits, food safety, building planning consents et cetera. Finance and funding: Direct to New South Wales small business

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grants portal and any open programs, explain record keeping obligations and bookkeeping options, provide links to free financial literacy resources. Market research and marketing: Show how to use ABS data and local council economic profiles, introduce Service NSW online tools, marketing webinars and other events. Digital readiness: Access digital capability, website payment security, direct to digital solutions program and cybersecurity advice, support network connection." There is a whole lot more that small business or people going into small business will be able to access through Service NSW.

The Hon. SCOTT FARLOW: Minister, in your own small business charter progress report, you stated that 53,943 hours of business support through advisory services were delivered. How many of those were delivered by Business Connect?

CASSANDRA GIBBENS: That is a reference to the Business Connect services.

Ms JANELLE SAFFIN: That was Business Connect.

The Hon. SCOTT FARLOW: So all of those advisory services are Business Connect. How are you going to provide those 53,943 hours of advisory services that small businesses across New South Wales have required, with Business Connect going?

Ms JANELLE SAFFIN: It might not be 59,000, but they will still get hours. They will still get access, and they will still get some service from the business bureau and the business concierges.

The Hon. SCOTT FARLOW: But this is solely—you have got the business bureau operating at the moment. They are not providing these advisory services. Who is going to provide those advisory services for businesses across New South Wales?

Ms JANELLE SAFFIN: I will tell you. Some of the webinars that will be available—and people who went through Business Connect already accessed these and they will continue to access them. That will be the three steps to digital marketing growth, social media strategy, website best practices, cashflow tips, tax time preparation, pricing strategies, understanding customer value, first 18 months in business—that is important, given we know the failure rates of businesses in the first year—customer journey and sales funnel, product market fit, business planning, selling to government, business resilience, networking for growth, the women in business program. These will still be available. After disasters—because businesses were hit by disasters—one of the things that we devised was seven five-minute modules for businesses on how to be resilient. That applies to people who are setting up businesses. I would hope that we would be able to run more of that in the future. It has been quite successful.

The Hon. SCOTT FARLOW: Your progress report on the small business charter has a case study of concrete growth: Awe Crete and Sons in Bogangar in the Tweed Shire. This is a story of a company that has been helped by the Business Connect specialist advisory service. I will quote the case study:

Business Connect advisors helped them sharpen their value proposition, revamp their website with a glossy project gallery and testimonials, improve social media engagement, and crucially, find customers. Antoni and Franzine also worked with Business Connect procurement specialists to prepare for tender submissions, ensuring they were compliant to government expectations.

Their efforts paid off. They attracted new clients and secured a contract for concrete works at an NSW Government research facility.

Can this service be provided by the business bureau?

Ms JANELLE SAFFIN: They will be able to provide some of the services, yes, through the business bureau. They won't have the eight hours that they get now, but they will be able to provide some of that. A lot of small businesses might get support through Business Connect, but that is not the only support they get. They go and buy services. They do a whole range of things themselves. They do a whole lot of other stuff. It is not just reliant on Business Connect alone. When you run a small business, you have inputs from everywhere, and I know that from engaging with small business.

The Hon. SCOTT FARLOW: Just to that point of engagement, before you made the decision to get rid of the Business Connect program, what consultation was undertaken with local business chambers, local councils and small businesses themselves about the program and its operation?

Ms JANELLE SAFFIN: I had some conversations with some local councils. I had some conversations with some regional business chambers and some locals. I also had a conversation with Business NSW.

The Hon. SCOTT FARLOW: Were they supportive of Business Connect being removed?

Ms JANELLE SAFFIN: Who would want a program removed if you talk to business and it's about business? So I think you know the answer. But what I did get was that it needed to change if it continued, because it was conflated with some of the other stuff that happened with the business bureau, and there was more available through the chambers and more available online that they took advantage of.

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The Hon. SCOTT BARRETT: Minister, do you think it's acceptable that, 110 days after the flood event we had in the Mid North Coast and the Hunter, only 370 applications for the small business grants out of 1,200-plus have been approved?

Ms JANELLE SAFFIN: I would like everybody who applies for a small business grant to get it as quick as they could possibly get it. Anything I can do to speed that up, I do, and I make that known. But sometimes people do put in applications—look, I've lived through this with a whole lot of people, helping them—and they don't always have all the information that's required to start with and they have to go back and do it again. But I can remember in 2022—I will step back. I can remember people waiting 12 months and documents being lost and people having to do it three times because they were lost, and I helped them through it. My point is we've come a long way from 2022, where they're at least more readily available and there are more services available. I've seen Service NSW on the ground in these places, helping. There are some more up-to-date figures. Do we have them, Mr Wells?

GREG WELLS: Yes.

The Hon. SCOTT BARRETT: Are they significantly different? Because we can come back to them.

Ms JANELLE SAFFIN: We can come back but, as of 3 September, there are 1,435 applications, 412 approved and, to date, 473 paid claims. There are 383 applications currently being processed, and there are 640 applications not approved. Reasons for rejected applications—not meeting criteria and trying to claim for lost income, which isn't one of the criteria.

The Hon. SCOTT BARRETT: What was that last number of the not approved—rejected?

Ms JANELLE SAFFIN: It was 640 applications not approved. It was for trying to claim for lost income, which is not one of criteria, and not meeting other criteria.

The Hon. SCOTT BARRETT: What are the criteria they're not meeting, Minister?

Ms JANELLE SAFFIN: I'd have to get some—

CASSANDRA GIBBENS: I can give some more information on that—

Ms JANELLE SAFFIN: Ms Gibbens could give you that detail.

The Hon. SCOTT BARRETT: Can I come back to Ms Gibbens?

Ms JANELLE SAFFIN: Come back to Ms Gibbens.

The Hon. SCOTT BARRETT: Minister, of the ones that have been approved, how many have received just the \$5,000 and nothing beyond that?

Ms JANELLE SAFFIN: To date, 473 paid claims—it says \$2.77 million, and businesses make a number of claims per application. Again, Service NSW will give you more detail on that.

GREG WELLS: We can break that down this afternoon if you'd like, but there are definitely some claims in that that are over and above the first \$5,000 as well.

The Hon. SCOTT BARRETT: The earlier stats that I understand you've just updated were that only 119 had accessed more than \$5,000. We're hearing that it's just proving too hard for people to go beyond that. We've got specific examples. A mechanic up there, Steve, is one of those people. He has said he has just struggled with the amount of paperwork to push through that. Why are people finding it so hard, to the point that they're not bothering to chase this money? It must be incredibly hard to give up on \$20,000.

Ms JANELLE SAFFIN: No, it's not that hard, but I understand, when people are trying to rebuild a business and do all the things that they have to do, doing more paperwork can be a bit painful. I get that. But the reality is that from 2022 we have had Auditor-General's reports about these programs. There was a lot of looseness in the programs—that's the best way I can put it, a lot of looseness—and they did have to be tightened up after that. But in terms of having gone through this with a lot of people from 2022 on, I know that it is a bit faster than it has been. I can take you back to some of the times from them—

The Hon. SCOTT BARRETT: We could do that. You say it's not that hard, Minister, but a number of people—Renee is another example who is having to take—

Ms JANELLE SAFFIN: No, I said I understand it can be painful.

The Hon. SCOTT BARRETT: You just said it wasn't that hard, Minister. It is proving too hard for people to take time away from their work. This isn't their job. Their job might be running a mechanic. Why are people finding it too hard to even bother to apply for this money?

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Ms JANELLE SAFFIN: When people are applying for public money, there have to be criteria, procedures and some sort of integrity around it, and that's what they go through. Some of them can access business concierges as well—and they do—to help them. I encourage that, and that's what local members do: encourage them.

Ms SUE HIGGINSON: Minister, when the media pack announced the Resilient Homes Program, it originally advertised the 4,000 house rises and retrofits. Apparently, at the moment, just 41 of those have been completed. What's your main explanation now as to why they are going so slow?

Ms JANELLE SAFFIN: When it was announced, it was announced as 2,000 because that is what the two governments did. To go back to my previous response, we got it from a senior public official that it would be higher than that, okay, but the official announcement was the 2,000. That was the official announcement.

Ms SUE HIGGINSON: I thought that the media pack actually provided 4,000?

Ms JANELLE SAFFIN: No, the media—I was there on the day. It was clearly 2,000, and that was what was announced by the Premier at the time, Perrottet, and Prime Minister Albanese. There was a whole pile of other people there as well. That was what they announced. I wasn't in control of the Northern Rivers Reconstruction Corporation; it might have been better if some of us had have been at the time, but we were not in control of it. They didn't start the program until the next year because there was no program design at all. It was an announcement: "Here's the money." It took us from 28 February and then the second flood, 30 March, and it was 28 October when that was announced. But what was prioritised was the buybacks—that was clear—so they didn't focus on the others.

Ms SUE HIGGINSON: I have so many documents, though, that talk about the 6,000, the 4,000. It is very difficult to reconcile, but I hear what you're saying. There was obviously some blowout, words spoken, numbers thrown around and, you're saying, no genuine commitment to that.

Ms JANELLE SAFFIN: It was 2,000.

Ms SUE HIGGINSON: There was \$100 million that was moved from what we understand to be the raises and the retrofits that went to the buybacks. I have letters from Jihad Dib; the Prime Minister responded to the Premier. Basically, what Minister Dib said in evidence this week was "There was just no more funding coming so we just moved that money." In retrospect, was that the right thing to do? Were you aware of that? Were you told that that \$100 million was being moved?

Ms JANELLE SAFFIN: I became aware of it. Look, retrospect—the backwards lens is great, but the reality is people wanted buybacks. But my view is we need to do as many house-raising and retrofits as we can now. The offers have ended with the buybacks. I can't remember the exact number, but it might be about 900, I think?

MAL LANYON: It was 917.

Ms JANELLE SAFFIN: It was 917 with buybacks, but how many accepted—800?

MAL LANYON: It was 817.

Ms JANELLE SAFFIN: Yes, 817. Remember, Ms Higginson, we decided that we wanted to be equitable across the region. Lismore could have sucked up every cent; that's the reality. You and I, it's our home. We could be greedy. We could suck up every cent into Lismore; no-one else would have got anything. We decided that that would not be fair because everyone was smashed across the Northern Rivers. With the house-raising and the retrofits, some of those will be done in the other areas to make it more equitable. That's what's being rolled out now.

Ms SUE HIGGINSON: It's difficult. I have a copy of an email that was sent on 3 July 2023 from one of the reconstruction corporation officials and she made very clear—she said, "I think the optics of just changing the numbers now when the NRRC have been accused of deliberately misleading the community is not sound." There was clearly so much misunderstanding about the 6,000, the \$1.5 billion, where those programs—

Ms JANELLE SAFFIN: It was. It was a cluster.

Ms SUE HIGGINSON: Can I ask you about the mapping? I'm going to get through this; I promise. In terms of the mapping, in answers to some questions I recently put to you, you said that the Reconstruction Authority doesn't have data readily available on which homes sit within priority 1, 2, 3 and 4. In an email, going back, on 28 October in 2022—obviously before your time—one of the senior bureaucrats said, "We won't be releasing zone mapping case by case because the nature of the program could make maps a rod for our backs." Is

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that still the policy of the RA or is there going to be more transparency around the geography of our community and what is priority and what is not?

Ms JANELLE SAFFIN: With the maps, the maps were released, you'll recall. They were released and our community had some concerns about the maps, particularly the locals. We made that very clear, as did I. It's all in the media.

Ms SUE HIGGINSON: They were the kind of winners and losers maps.

Ms JANELLE SAFFIN: Yes. Also, we raised questions about who had input into them. I was told it was local councils. Again, the elected officials, through the community leaders forum we caused a review to happen. There were 25 recommendations. That was an independent review. There were 25 recommendations done on the map; that was made publicly available. It was on the website and that at the time, and we made it public. The RA then worked through that process of incorporating the 25 recommendations into the maps that had been used. That gave rise to a lot more exceptional circumstances as well. I can't be responsible for the past—

Ms SUE HIGGINSON: I know.

Ms JANELLE SAFFIN: —but where we're going, I'll be responsible for.

Ms SUE HIGGINSON: Can I move quickly to the river? We know that fish kills are a really serious issue in the Richmond. Are you concerned that some of the CSIRO's proposed hard engineering solutions—and I know they're not positing the solutions; they're generating the methods and the models. Are you concerned that there isn't a genuine correlation between that work and the river health work?

Ms JANELLE SAFFIN: I'm not concerned because we knew exactly what CSIRO would be doing with the NEMA-funded project. Their job was to do the lidar and bathymetry, particularly, and they've made that available across various rivers. It was all about the Richmond River catchment. They've done that work; it was a few stages. Then they said they would look at is there any way they could reduce the flow and impact of the flood, and they're coming up with models to do it. Any model that comes forward, of course, would have to have agreement with the local councils as well, and the local community. So, no, I'm not concerned by anything at this stage. In fact, I'm really pleased that we have CSIRO doing that work. The chief scientist who's run it has been absolutely consultative with our community at every step of the way. It's been one program that's been clear from the start to where it is now.

Ms SUE HIGGINSON: I know we should assume nothing, but would it be your assumption that nothing we do should have a negative impact on river health in terms of working towards flood mitigation works?

Ms JANELLE SAFFIN: River health, no, because what we'll look at first is protecting humans—lives and livelihoods. If there is something we can do to do that, then we have to consider that very seriously, and then we have to look at are there any other impacts? Can we minimise them or obviate them? That's the way I'll answer it.

Ms SUE HIGGINSON: There has been discussion about a proposal to drain the Tuckean Swamp. Do you know where that proposal came from? Was it the leaders forum that discussed that?

Ms JANELLE SAFFIN: No.

Ms SUE HIGGINSON: Do you know where it came from?

Ms JANELLE SAFFIN: No.

Ms SUE HIGGINSON: Have you seen it in any form as a genuine proposal? Is that being considered by anybody at this point in time?

Ms JANELLE SAFFIN: I hear a lot of talk about the Tuckean Swamp, and I've got a proposal from Rous County Council as well about how to improve the river health and all of that.

The CHAIR: I want to round off my questions about Business Connect. We ran out of time last time. I was asking you about any modelling that has been undertaken on the impact of Business Connect's closure on small business, employment and economic resilience around disaster-affected communities. You said that was something that you had considered yourself, as Minister, in regard to that decision. When I asked you if you could provide that modelling on notice, you said it was more just a decision. To clarify, was there modelling done on that or was it just something that you had more broadly considered within the decision?

Ms JANELLE SAFFIN: It was something I'd more broadly considered within the decision.

The CHAIR: Minister, as the member for Lismore, I know you will recall the many stories and heartbreaking images of animal rescues in the 2022 Lismore floods and the challenges residents faced in achieving

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safe rescue with their animals and then, obviously, recovering afterwards and reuniting with their animals as well. Could you talk about any work that you've been doing in your new role as Minister for Recovery in relation to recovery plans around animals during disasters such as fires and floods, and how the Government is going to provide assistance for communities in these situations?

Ms JANELLE SAFFIN: Can I give you assurance that I am so mindful of animals in disaster. I've lived through "we will rescue you but not your animals", and people won't go.

The CHAIR: People stay.

Ms JANELLE SAFFIN: They stay, and put themselves at risk. That happened in my family, so I get it. I've been driving for years that we need to be very mindful of animals. When I say animals, our pets, I also talk about stock. It might seem counterintuitive, but I know how farmers also feel when they're listening to the cattle bellowing with the floodwaters rising or the fires coming and that. I'll do everything I can to ensure that animals are part of our recovery. One of the things that I have discussed with Mr Lanyon is I'd really like to see—and we're working on it—a comprehensive recovery checklist, so that we all know exactly what to expect in recovery; we know what we want, we know what we need, but so that it's there, front and centre.

I saw in 2022, at the first evacuation centre I was at, at Southern Cross University, we had animals everywhere. It was a bit—how would I put it—chaotic, but we had animals everywhere. I can remember the ferrets, the donkeys. I had everything—cats, the whole lot. But in terms of a policy position, in answer to your question, yes, I'll make sure they're front and centre.

The CHAIR: It's an interesting one, when I look back at the floods and what was happening then. I remember the Animal Welfare League made their way up to the Lismore region and they found themselves with lost companion animals. But they weren't able to reunite them with their families because the vet clinics were all under water and they therefore couldn't access any microchipping details as they weren't able to scan the animals to reunite them. I know that had to do with the complications of mobile veterinary clinics having to come in and do that work. That's obviously under the Minister for Agriculture, but is that something you will look into as well, as the Minister for Recovery, to be able to have these emergency mobile veterinary clinics and to work with the agriculture Minister to change the legislation so that sort of stuff can be available?

Ms JANELLE SAFFIN: I'll certainly talk with the Minister. Also, in terms of the work that the Reconstruction Authority is charged with doing on resilience and preparedness—and that will take time, given it's really, operationally, just over two years old—that is some of the work going forward. I know that a lot of practices from 2022 have changed where they keep their records and how they keep their records. But, yes, I'll definitely have those conversations with the Minister.

The CHAIR: We've talked a bit about pets and farmed animals, but there's also the concern around wildlife as well, in a similar way as you've clearly articulated—that people stay with their animals if they can't leave with them. People will also, in emergency situations, put themselves in very dangerous situations to rescue, particularly, endangered wildlife if they find those animals. Is that something that you'll also look at as the Minister for Recovery and on how we deal with those situations? I know during the major bushfires that became a huge concern for a lot of wildlife organisations, and being able to safely access animals to rescue them.

Ms JANELLE SAFFIN: Yes, as Minister and as the local member, I was very active in that area. At the time the Minister was Matt Kean. I had a lot of conversations with Minister Kean and also lobbied to have some money made available for the wildlife. I also said that people will go into those areas and rescue anyway, even when they're told not to—and I named some of them. I won't name some of them here, but I named some of the people I know who did that and who would do it. I said they should be given an accreditation so that they can enter and, equally from a responsibility point of view, that they do a little bit of training on how best to be in a fire zone or a flood zone and things like that.

The CHAIR: Absolutely. I understand that does exist in Victoria, so I'm glad to hear that you've been advocating for the same thing in New South Wales.

Ms JANELLE SAFFIN: Yes, I have been.

The CHAIR: Can you talk a bit about some of the work that you're doing to ensure animals are factored into those recovery plans that are coming out? I know that was a key recommendation coming out of the bushfire inquiry as well. I'm wondering, now that you've taken on this portfolio, if any work has been underway in regard to that inquiry recommendation?

Ms JANELLE SAFFIN: I've just started—well, not just started; I've been here five months—but I've been going through the recommendations. I've asked for more detail in a whole lot of areas, so I'm gradually working my way through them. There are two inquiries actually.

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The CHAIR: Yes.

Ms JANELLE SAFFIN: So I always say the two, particularly flood inquiries—bushfire is virtually done. But I'm taking a deeper dive into both of those and also, again, the conversations with Mr Lanyon about having what I call our recovery checklist, so that we know exactly what to expect, what to do and how we're going to deal with the animals et cetera. Because, yes, I know 2022 was chaotic. On the Mid North Coast and in the Hunter, I know that animals were rescued and looked after. One of the things—again, I come back to the farmers and the stock they lost. That causes deep distress to them. To the best of my ability that I was able to do and we were able to do, we helped them clear that quickly because it caused too much distress.

The CHAIR: The Government recently announced a \$50-million housing support package to assist eligible homeowners, renters and primary producers who were impacted by the severe flooding on the Mid North Coast and the Hunter. Something that's often raised with my office is with these types of grants, animal sanctuaries in those recovery zones often miss out because they're not a for-profit business. Yet, obviously, they face the same barriers and the same challenges as many other flood-affected businesses involving animals. Do you know if animal sanctuaries in those areas are eligible for that funding from the most recent package that was announced?

Ms JANELLE SAFFIN: I was just clarifying, because I know that NGOs are eligible. They can be eligible under the small business grant—up to the \$25,000—but not with the housing, so I'm not sure exactly what you mean about the sanctuary and the housing package.

The CHAIR: I don't think they're classified as NGOs specifically. My understanding is that whenever there have been support packages in previous years, they haven't fit those eligibility criteria. In some way, they're knocked out of that. Is that something that you're at least willing to look into?

Ms JANELLE SAFFIN: I'll take it on notice, Chair.

The CHAIR: If you find that they are knocked out—and I'm happy to get more detail from the sanctuaries and provide it to you—

Ms JANELLE SAFFIN: Yes, I'll need more detail.

The CHAIR: Is that something you're willing to consider in future recovery grants to make sure that eligibility criteria doesn't knock out animal sanctuaries that are running in those spaces?

Ms JANELLE SAFFIN: I'm really happy to look at that, of course.

The Hon. SCOTT BARRETT: Minister, we've spoken a lot about numbers—this many people have applied; this many people have been rejected. But, as you well know, this is very personal. These are actual people and families that are affected by this. I'm going to come to one that you may be familiar with: Renee, with Hot N Tasty Bakery. I'm aware there has been a bit of coverage around this situation. Renee has had to remortgage her house to stay afloat. She got the first \$5,000 but is also struggling with the next \$20,000, having to take time off work and apply. You can imagine the stress that is coming with that. Is your advice to her, as you said earlier, that it's not that hard?

Ms JANELLE SAFFIN: No. I don't mean it's not that hard. I said it can be painful for people. I get that. You can put the words however you want, but I recognise it can be painful for people. They're suffering. They're suffering losses, they're suffering trauma and they're filling in forms. I get it. If it could be made easier, I'll make it as easy as I can. I continue to poke in, dig in and ask questions about it. I'm really happy to help her directly.

The Hon. SCOTT BARRETT: With that poking and digging, what has been done to make it easier for people like Renee?

Ms JANELLE SAFFIN: I don't know her personal circumstances, but I'm sure Service NSW would be able to assist her directly with the business concierge at least.

The Hon. SCOTT BARRETT: What has been done to make the process easier?

Ms JANELLE SAFFIN: The process existed under every government. It's not like it just happened because the flood happened in this time. These processes will continue to exist. Anything we can do to make it less painful, we will do, if we identify the pain points. Instead of just saying that it's hard, we need a little bit more information about that to try to help. That's what I do.

The Hon. SCOTT BARRETT: You'd also be aware, Minister, that a lot of these people in the past have used the Business Connect advisers to support this application process?

Ms JANELLE SAFFIN: Generally, they'd use the business concierge, not Business Connect. Business Connect wasn't designed to be used in the disasters like this. That wasn't what it was designed for.

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The Hon. SCOTT BARRETT: If there are things that we can identify that would make this process easier—it was 570 at the last count but there are now a lot more people who have been rejected—how do we get that to you?

Ms JANELLE SAFFIN: Give it to me.

The Hon. SCOTT BARRETT: And we'll do something on that to make it easier? It has been three months.

Ms JANELLE SAFFIN: I will try, and you know that. You know I will try, if you get me the information. I do my best, if it can be made easier. Sometimes we will have to fill in those forms. We will have to produce some documents. That's just a matter of public expenditure—public monies. But if there is unnecessary regulatory burden, I'll certainly look at it.

The Hon. SCOTT BARRETT: Back to Renee, she spent that \$5,000 on the first day. I understand that in 2021 and 2022 there was \$50,000 attached to the small business grants. Why are people on the Mid North Coast and Hunter worthy of only the half the support that was provided before?

Ms JANELLE SAFFIN: Everybody's worthy of every cent that we can actually afford to give. It's not a case of people being unworthy—everybody's worthy. I come back to the position that before 2019, \$158,000 was spent in disasters. We're now trending up to over \$9 billion. That's a lot of money being spent at State level for any government.

The Hon. SCOTT BARRETT: Are you continuing to argue for money with the Treasurer, as you indicated when you were in Taree last month?

Ms JANELLE SAFFIN: I always argue for money, be assured.

The Hon. SCOTT BARRETT: Are we likely to see any more money for these people or is the book closed on this one?

Ms JANELLE SAFFIN: The book's not closed.

The Hon. SCOTT BARRETT: There's still a fair bit of recovery to happen up there, Minister. I would suggest you would agree.

Ms JANELLE SAFFIN: There is.

The Hon. SCOTT BARRETT: How come then we've wrapped up the role of the recovery coordinator?

Ms JANELLE SAFFIN: It was time-limited. Recovery coordinators come in for a certain amount of time to be on the ground, be the eyes and ears, and it was only ever to be three months. I think it might be extended by a couple of weeks. There's a report being written by Dave Owens. It was only ever time-limited, as it was in the Northern Rivers when Mr Lanyon was the recovery coordinator, I think for about five months, and that was a pretty big disaster. In that one, we weren't even notified that he was going; there was no public notice. We made sure we let people know that the recovery coordinator would be time-limited.

The Hon. SCOTT BARRETT: So that was always the plan? He was only there for three months?

Ms JANELLE SAFFIN: Yes.

The Hon. SCOTT BARRETT: This is the press release when he was announced:

He will be responsible for managing clean-up and repair efforts ...

That was regardless of how long the clean-up and repair efforts took?

Ms JANELLE SAFFIN: It's not their role to actually clean it up. It's his role to be there to make sure it happens. I'll go back to 2022. We had stuff everywhere. There was no process in place for clean-up, so I can remember people waiting 10 weeks—a long time. That has changed. There have been changes, and we have to acknowledge them.

The Hon. SCOTT BARRETT: Yes. There are obviously a lot of learnings that come out of every event.

Ms JANELLE SAFFIN: There are a lot of learnings.

The Hon. SCOTT BARRETT: If there were no changes, we'd be having a very different conversation altogether.

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Ms JANELLE SAFFIN: That's right. In 2022, there was no clean-up, no waste—no anything. We even had an agency that wasn't fit for purpose. Not much was happening until we got Mr Lanyon up there as the recovery coordinator.

The Hon. SCOTT BARRETT: I'll come back to Mr Lanyon on this later. But, again, this press release stated:

... I want to assure the community that the Recovery Coordinator will be with them throughout this process.

The process is still far from over, Minister.

Ms JANELLE SAFFIN: Recovery is long; it's complex. You and I both know that. We're not going to have the recovery coordinator there forever. They are time-limited. They operate in other jurisdictions in Australia—always time-limited. The Reconstruction Authority is the agency to work on the recovery but working multi-agency and working across the whole of government. One of the things that I've started to drive is this is a whole-of-government response. It's one particular agency but it's whole of government, and we're working together quite well in terms of the recovery.

The Hon. SCOTT BARRETT: I understand that role has now been taken over by the Executive Director of Regional Delivery. Who is picking up her business-as-usual work?

Ms JANELLE SAFFIN: I will let Mr Lanyon answer that one.

MAL LANYON: Her role actually, as envisaged, covers all that anyway. She basically coordinates the State in terms of recovery. If I can just clarify and assist the Minister, the role of recovery coordinator is not gone. Mr Owens as the recovery coordinator is gone. The recovery coordinator has specific roles. That now transitions over to an employee of the Reconstruction Authority, which is consistent with how it's normally done. It's also consistent with how Queensland do it, and, as you know, they have significant experience. One of the roles of Mr Owens is to make sure that we have impetus in the initial recovery, deliver a recovery plan, and obviously then the RA take over the role of coordinating recovery and coordinating recovery committees based on a recovery plan.

The Hon. SCOTT BARRETT: But that role has transitioned. As I understand, the Executive Director of Regional Delivery is the person that has picked up that role.

MAL LANYON: Correct.

The Hon. SCOTT BARRETT: Was she doing nothing beforehand or had some spare time to be able to pick this up? It's a pretty big role to just put onto someone, and there's no way that role can be fulfilled to the same level as a full-time person to someone who is an executive director within the department.

Ms JANELLE SAFFIN: She was already working there with the recovery coordinator, so she's familiar with the needs of the community and the program. She's already there. In answer to your question, "Will she be relieved of some of her duties?", again, I'll leave that for the RA. I understand your question.

The Hon. SCOTT BARRETT: I understand with this there's also been—and you might have to help me with the names of these—seven different recovery committees set up in the Mid North Coast. How was the representation of these committees established?

Ms JANELLE SAFFIN: I'll leave it for Mr Lanyon.

MAL LANYON: The recovery committees have a fairly set format. This is something, as we have explained before—we have had repetitive disaster events for which we formulate them. There are fairly standard representatives who sit on a recovery committee. The actual chair of the recovery committee can invite other people to be on that recovery committee if required, but there's a fairly set format for the people that are on a recovery committee.

The Hon. SCOTT BARRETT: Are the bulk of these people local people?

MAL LANYON: There'll certainly be an engagement from them. There'll be a number of State agencies. There'll be councils. There'll be people representative of the community more broadly, plus also the State needs to deliver the services.

The Hon. SCOTT BARRETT: I can tell you there's a feeling that a lot of locals have been cut out of this, including elected officials up there. I have been complimentary, Minister, about the bipartisan approach that we took to this, particularly in the response. Why does it feel we're moving away from that when it comes to the recovery, when local members have been left out of these recovery committees?

Ms JANELLE SAFFIN: Have they started a community leaders forum? Not yet.

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MAL LANYON: There's been ongoing community leaders' engagement.

Ms JANELLE SAFFIN: There's been ongoing community leaders forums where they are involved. I've been in some of them, and it might be worth them having that on an ongoing basis. That's what we did in the Northern Rivers. You did it in the Central West as well.

The Hon. SCOTT BARRETT: If we can just circle back to that approach, as I said, that I was very complimentary of, the bipartisan approach, to make sure that local members are included in those recovery committees—

Ms JANELLE SAFFIN: And I believe they should be included in every step of the way because they're the front line. They're on the ground, and I like to make sure that they have all the information they require too, even if they're not happy sometimes with things, as I wasn't. But you still have to be included and part of that whole process.

The Hon. SCOTT BARRETT: Did you want to add something there, Mr Lanyon?

MAL LANYON: I was just going to say, Mr Barrett, if there is a feeling—and I know Mr Owens has engaged extensive with community leaders right across the region. The local recovery committees, obviously, work on—I'll say "actions" that happen within the local areas. There's a feeling, within elected officials, that they are not being engaged, and we're across the region. But, as you can imagine, as it starts to go further into recovery, the needs of the elected officials, in terms of the information they want, becomes very different. They may want to know specifically about their area, as opposed to in toto what's happening across the region, which is normally where it first starts. We're more than happy to work with those elected officials to make sure they're receiving the information they like.

The Hon. SCOTT BARRETT: Minister, we're aware now that there have been changes made to the small business grants, removing the line that prohibited farmers from applying. How did the Minister for Agriculture not know about this and was actually adamant that this wasn't happening?

Ms JANELLE SAFFIN: I read what the Minister said. She wasn't adamant it wasn't happening. She said that that was being done with the RA and with the recovery Minister. So that matter came to me via one of the locals, when I was in Taree, and via the member as well.

The Hon. SCOTT BARRETT: With due respect, Minister, that's not what she says. I was in the room. I have the transcript in front of me:

The Hon. SCOTT BARRETT: ... Will you remove that clause from the guidelines to allow these farmers to access those small business grants?

The Hon. TARA MORIARTY: It's not something that we're looking at ...

I then went back to it:

The Hon. SCOTT BARRETT: Minister, can I just clarify that you're adamant that there will be no change to the small business grants ...

The Hon. TARA MORIARTY: ... It's not something that I'm looking at ...

She didn't say anything in there about RA. I understand it's outside her remit—

Ms JANELLE SAFFIN: She didn't have to look at it, because I was looking at it. She knew that I was looking at it. I'm looking at it, and we did, and we changed it.

The Hon. SCOTT BARRETT: She did know it was being looked at?

Ms JANELLE SAFFIN: You'd have to ask her.

The Hon. SCOTT BARRETT: I did, Minister. She said it wasn't being looked at.

Ms JANELLE SAFFIN: She said she wasn't looking at it, but I was clearly looking at it. So it's done.

The Hon. SCOTT BARRETT: Was the Minister for Agriculture aware you were looking at it?

Ms JANELLE SAFFIN: I'm not answering for the Minister for Agriculture. She'll answer for herself.

The Hon. SCOTT BARRETT: Had you informed the Minister for Agriculture that you were looking at this?

Ms JANELLE SAFFIN: We inform each other of a whole lot of things that happen. There's lots that happen. We know. They know. Our agencies work together. They were working on it, agencies.

CORRECTED

The Hon. SCOTT BARRETT: You acknowledged before you're across some of the issues around stock and animal welfare and that sort of stuff, which one would expect from the recovery Minister. I would also expect that the agriculture Minister would be aware of significant changes that are going to allow farmers to access this money. Does the ignorance on that sit with her, or sit with your agency for not informing her?

Ms JANELLE SAFFIN: There's no ignorance. We were doing it. That's it. We were doing it. We have done it. Job done. And, as the local person who raised it with me when I was there said in the radio, that's how it should work. He said, "I took it to the local member"—that was Tanya—and then Tanya took it to me and we worked on it and we got it done. That's it—job done.

The Hon. SCOTT BARRETT: When was the change made, Minister?

Ms JANELLE SAFFIN: It's live today, isn't it?

CASSANDRA GIBBENS: Correct—last night.

Ms JANELLE SAFFIN: It's live now.

The Hon. SCOTT BARRETT: So farmers now can apply for the small business grants?

Ms JANELLE SAFFIN: Yes, it's live.

The Hon. SCOTT FARLOW: I want to return to the staffing of business concierges. I've got some information that as of March, through the contact list, there were 44 business concierges listed. I think you were citing 75 now. Has there been an increase since March?

Ms JANELLE SAFFIN: I'll let Ms Gibbens answer, but there's definitely 75. I'm assured of that.

CASSANDRA GIBBENS: There is a split between metro and regional, and there's a total of 75. Maybe you've got the metro list or the—

The Hon. SCOTT FARLOW: The list that I have in terms of the individuals is across every LGA, with several business concierges assigned. It's got names and contact details, so I might look at redacting that and tabling it after the break, potentially, so we can ask further questions on it. But it is across every LGA in New South Wales. Are all business concierges assigned to an LGA?

CASSANDRA GIBBENS: Yes, they are. There are 75 roles available across the State, and they are all allocated to LGAs.

The Hon. SCOTT FARLOW: I might, after the break, seek to redact those details so that I can table that and ask further questions with respect to that. It does seem to be some distinction. Still, with that being said, there is a significant gap between those 75 and what you're receiving in terms of advice with Business Connect advisers across New South Wales as well. I'd like to also turn to a meeting, Minister, that you had with Mr Martin Rogers and potentially some other Business Connect service providers. When you met with them, they have relayed to me that you asked them to submit a formal request to meet with you, the Treasurer and the Premier around that program, which they undertook and wrote a letter to the Premier on 8 August. They then followed that up with your office on 12 and 27 August. Will you still seek to secure a meeting for them with the Premier and the Treasurer to discuss Business Connect?

Ms JANELLE SAFFIN: Not at this stage, because Business Connect is ending.

The Hon. SCOTT FARLOW: Why did you advise them, then, on 8 August to write that letter?

Ms JANELLE SAFFIN: It was a conversation. They wanted to meet with them, obviously. Everybody wants to meet with the Premier and the Treasurer. I said that I was happy to facilitate putting that forward, but Business Connect is finishing.

The Hon. SCOTT FARLOW: So your answer to the Business Connect advisers across the State—

Ms JANELLE SAFFIN: Is no.

The Hon. SCOTT FARLOW: —is no, no meeting. Will you further meet with them?

Ms JANELLE SAFFIN: Yes, of course.

The Hon. SCOTT FARLOW: So you will further meet with them but, when it comes to the Premier and the Treasurer, they don't want to hear from them.

Ms JANELLE SAFFIN: I'm not answering for the Premier and the Treasurer. I'm just saying that, at this stage, there's no point in pursuing having those meetings. They can meet with me. I'll continue to meet with them and talk with them.

CORRECTED

The Hon. SCOTT FARLOW: You'll continue to meet with them, but what will be the outcome you will facilitate? What will you do for them?

Ms JANELLE SAFFIN: I will meet with them. I'll listen to them. I'll do what I always do, as I did when Martin was with the Taxi Council.

The Hon. SCOTT FARLOW: But it seems like their calls are falling on deaf ears.

Ms JANELLE SAFFIN: Business Connect is finishing. You can continue to keep flogging this, but it's finishing. It's winding up.

The Hon. SCOTT FARLOW: I will continue to keep flogging it because it's something that is actually servicing businesses across New South Wales and is a good program. Do you dispute that it's a good program, Minister?

Ms JANELLE SAFFIN: No. I said that before. I didn't dispute that it was a good program, but when the Government is faced with the largest debt ever inherited in New South Wales and is faced with funding all the frontline services, some of the free programs go. Particularly when we have Service NSW, with the business concierge, with the business bureau, with the charter, they'll still be able to access services. A lot of those businesses, as I said, access services beyond Business Connect. They access support and advice. They use other advisory roles. I've discussed that with some of them.

The Hon. SCOTT FARLOW: Of course they use other advisory roles. We wouldn't expect Business Connect to be doing everything for business across New South Wales.

Ms JANELLE SAFFIN: That's right.

The Hon. SCOTT FARLOW: But it is a very valuable program. It's one that you yourself have said is a good program. It's one that an Accenture report said provided a cost-benefit ratio of 1.5 to one. It also outlined that if that were to be extrapolated over three years, that BCR would end up being three. Why are you axing a program which is so successful and costs so very little—\$10 million a year?

Ms JANELLE SAFFIN: The Government inherited a huge debt. The Government inherited a lot of programs that were not funded and weren't secured, and this was one of them. The Government looks at everything they have to provide across the community—with police, with health, with housing. Nothing had been done on housing where I lived. There was nothing north of Port Macquarie from 2011. The Government has a lot of priorities. You have to make budget decisions, and this was one of the decisions that was made so that businesses would continue to flourish. Businesses will continue to grow. Businesses will continue to be—that will happen. It's going.

The Hon. SCOTT FARLOW: Minister, the Government has a lot of priorities, but small business isn't one of them.

Ms JANELLE SAFFIN: Small business is a big one. That's why they've got the charter, the business concierge.

The Hon. SCOTT FARLOW: So why are you axing Business Connect, the most effective program.

Ms JANELLE SAFFIN: That's why they're doing what they're doing with procurement: to make sure that more small business get access to government contracts. There will also be a Jobs First Commissioner. More small businesses have increased the amount of spend on exports. So there's a lot happening for small business. This was one part of what's being done for small business, not the only part. There's a commitment that that will continue.

The Hon. SCOTT FARLOW: But when it comes to procurement, Minister, the tailored business advisory services of Business Connect were helping small businesses across New South Wales, as featured in your charter.

Ms JANELLE SAFFIN: Service NSW is helping them with procurement as well. That's happening now.

The Hon. SCOTT FARLOW: By advising them to a webinar.

The Hon. SCOTT BARRETT: Minister, I will come back to the numbers.

Ms JANELLE SAFFIN: Of?

The Hon. SCOTT BARRETT: The Mid North Coast and Hunter Valley numbers. How many applications have you received for the small business grants?

Ms JANELLE SAFFIN: We have received 1,435.

CORRECTED

The Hon. SCOTT BARRETT: Of them, how many have been successful for the \$5,000 and how many have got more than the 5,000?

Ms JANELLE SAFFIN: That's what we agreed we'd take on notice. Mr Wells said he'll—they'll come back later.

GREG WELLS: We can cover that now, if you like.

The Hon. SCOTT BARRETT: Would you be able to get that when we come back after smoko? Is that all right?

GREG WELLS: Yes.

Ms JANELLE SAFFIN: Yes. After smoko or later this afternoon.

GREG WELLS: I've got it now, Mr Barrett, if you'd like.

The Hon. SCOTT BARRETT: That would be great.

GREG WELLS: The number of business that have been successful in the \$20,000 grant, on top of the \$5,000 grant, is 132. We've paid \$893,000 as part of that 132, and another \$860,000 is in progress. Of the in-progress amounts, there are a number of businesses that are part of that next phase as well. So 132 have been successful.

The Hon. SCOTT BARRETT: They've got more than \$5,000, yes.

GREG WELLS: That's right or are in the second round, in the second tier, of that grant. The total is about \$893,000.

The Hon. SCOTT BARRETT: How many have got just the \$5,000?

GREG WELLS: That would be 482.

The Hon. SCOTT BARRETT: How many have been rejected?

GREG WELLS: The total declined at the moment is 640. To go through the some reasons that we talked about before, the majority of the reasons are either that we don't have enough evidence—we're seeking just evidence. Again, as the Minister talked through, our business concierges can assist in working with businesses to find that evidence. We're already in contact with the people you mentioned, but we'll make sure we get in contact with Renee and others that you mentioned today. Some of it might be that they're not actually small businesses under the definition. Some have withdrawn their applications through the process. Some were eligible for other grants—they might be a primary producer, and that's their primary income. There are a range of reasons. Mr Barrett, I'm happy to provide those reasons on notice, if that's helpful too.

The Hon. SCOTT BARRETT: You just gave me those three numbers—482, 132 and 640—which I haven't added up. Out of 1,400, minus them would be the number that are just still sitting there and waiting to be processed?

GREG WELLS: There's no backlog, we would say, at the moment. There are about 50 active cases we're working with customers on. The remainder that are sitting there, we're in contact with but we're waiting to receive evidence or other information from those businesses. There's definitely no backlog that exists with these. We're actively working on anything that we're in contact with customers on.

The Hon. SCOTT BARRETT: Of the successful ones, the \$5,000, has that money all gone out the door?

GREG WELLS: Yes, that's paid. That's right.

The Hon. SCOTT BARRETT: That's paid?

GREG WELLS: Some \$2.8 million is paid.

The Hon. SCOTT BARRETT: Back to the rejected ones, when they don't have enough evidence, are they just rejected or are we working with them to—

GREG WELLS: No. First of all, we'll call them and explain what's missing and why it has been rejected at this point. We'll make it clear what businesses need to do to satisfy the eligibility criteria. We'll follow up with them at least for the next month on what's missing. We really do try to make it as easy as possible. That's both on the phone, if we're in contact with them on the phone, and, as we talked about before, I think there are still five business concierges in that region that are working with the businesses on these grants.

The CHAIR: Thank you. Government questions?

CORRECTED

The Hon. CAMERON MURPHY: The Government doesn't have any questions.

The CHAIR: In that case, we will break for morning tea. We will be back at 11.15 a.m.

(Short adjournment)

The CHAIR: Welcome back to budget estimates. I will throw straight to the Opposition.

The Hon. SCOTT BARRETT: Minister, I'm going to come back to those numbers. You'd think I'd be clearer now, but I'm more confused about the numbers. We've now had three different sets of numbers given this morning—a different set from you, different from Mr Wells and different to what I read in the Tele, which I presume came from your office yesterday afternoon. Minister, can you tell me again, please, how many successful applicants there have been for the small business grant?

Ms JANELLE SAFFIN: There have been 412 approved out of 1,435 applications.

The Hon. SCOTT BARRETT: Mr Wells, I'm sure, told us 482 had been paid. Minister, even you yourself said earlier that 473 had been paid. How have 412 been approved and 473 paid?

Ms JANELLE SAFFIN: Good question for Mr Wells.

The Hon. SCOTT BARRETT: You're not across that, Minister?

Ms JANELLE SAFFIN: I understand it, but he'll give the detail of it.

GREG WELLS: Mr Farlow, sorry, I was also quoting off live statistics as of this morning, so that will be the discrepancy. The other discrepancy will be that some applications are paid, first of all, for the \$5,000 and then for the \$20,000, so there will be more payments as well.

The Hon. SCOTT BARRETT: Where are we at? So 482 have been approved and paid?

GREG WELLS: That's right.

The Hon. SCOTT BARRETT: Forget 412?

CASSANDRA GIBBENS: As of this morning, looking at—

The Hon. SCOTT BARRETT: And 473 is wrong as well?

Ms JANELLE SAFFIN: My numbers were from 3 September, Mr Barrett.

The Hon. SCOTT BARRETT: So 482 have been approved, and they have \$5,000 each in their bank accounts, Minister?

Ms JANELLE SAFFIN: Sorry, just say it again.

The Hon. SCOTT BARRETT: There are 482 people that have been approved, and they have now been paid at least \$5,000 each?

GREG WELLS: At least \$5,000 each.

CASSANDRA GIBBENS: At least.

Ms JANELLE SAFFIN: At least \$5,000, yes. That's why I was hesitating.

The Hon. SCOTT BARRETT: Now, 132 of those people have received above the \$5,000?

GREG WELLS: Correct.

The Hon. SCOTT BARRETT: And 640 people have had their applications rejected?

Ms JANELLE SAFFIN: Yes.

The Hon. SCOTT BARRETT: Mr Wells mentioned 50 open cases, but 313 is the gap that I can work out to get us up to 1,435. Minister, where are we up to with the processing of those 313 applications?

Ms JANELLE SAFFIN: I'll leave that for Mr Wells.

GREG WELLS: Thanks, Mr Barrett, and sorry for any confusion we've created. They will be where we are waiting for additional evidence, I would say. We're in contact with those businesses. We're waiting for additional information.

CORRECTED

The Hon. SCOTT BARRETT: When you say you're in contact with them, we saw and we prosecuted with the agriculture Minister a generic email that went out to all applicants. Is there more than a generic email? Is there personalised contact with each one of those 313 people?

GREG WELLS: Absolutely. Yes, we don't just send an email declining. We make contact with each of those businesses. As we've talked about before, business concierges will follow up personally with each of those businesses as well.

Ms JANELLE SAFFIN: Mr Barrett, can I just add from my experience—and it can be corrected—there's more than one attempt to contact people, because sometimes you ring and they're not there. My experience is that they ring a few times. It might be three.

CASSANDRA GIBBENS: Yes, at least.

Ms JANELLE SAFFIN: At least three times to make sure that they contact people, because often people will say, "We've rung and left a message," and that's it.

The Hon. SCOTT BARRETT: There's a gap there that you gave between your numbers which you said, Minister, were from 3 September. How are they different again from the Tele, who I understand got the numbers from your office yesterday? Were different numbers given to the Telegraph than you have on hand?

CASSANDRA GIBBENS: There are two categories, if you like. There's applications received, and an application may include two claims or many claims—as many claims as you like—up to \$25,000. The number of applications is 1,444 and the number of paid claims is that 482.

The Hon. SCOTT BARRETT: Sorry, that's a different number again: 1,444.

CASSANDRA GIBBENS: I'm looking at the live dashboard right in front of me.

The Hon. SCOTT BARRETT: You just said someone can make multiple claims, up to that \$20,000.

CASSANDRA GIBBENS: They can. The number of applications won't relate to the number of payments that go out. People can do the first tier up to \$5,000 and then come back and do multiple tiers up to \$25,000. As an individual business, I may have two or three claims through this process, and two or three claim applications, but I put in one application at the start to start off the process.

The Hon. SCOTT BARRETT: There was a number of 132 you gave me, that people had received more than \$5,000. Could that be the same person getting a number of different claims paid out?

CASSANDRA GIBBENS: Tier one is one person for \$5,000. Tier two can be multiple dips in that pool up to \$25,000.

The Hon. SCOTT BARRETT: How many people have received more than \$5,000?

GREG WELLS: Let us try to get that for you.

The Hon. SCOTT BARRETT: As you said, the number could be the same person applying a couple of different times.

GREG WELLS: It could be.

The Hon. SCOTT BARRETT: There are a lot of different things confusing me. Ms Gibbens, you're looking at live numbers.

CASSANDRA GIBBENS: I'm just trying to be helpful.

The Hon. SCOTT BARRETT: Minister, you're going off numbers from 3 September.

Ms JANELLE SAFFIN: Yes.

The Hon. SCOTT BARRETT: The Tele is going off a different set of numbers. And, Mr Wells, you have different numbers this morning as well.

CASSANDRA GIBBENS: These applications are live.

GREG WELLS: Everything that Ms Gibbens and I are talking to are live statistics. I'm sorry again for the confusion that we have created there, but we're going off the live stats as of this morning. The Minister is quoting from 3 September, I think. Apologies again.

The Hon. SCOTT BARRETT: Either way you look at this—and I haven't done the maths again. Sorry, this is going back to earlier.

CORRECTED

Ms JANELLE SAFFIN: We need our calculators.

The Hon. SCOTT BARRETT: It seems only about 30 per cent of applicants have received the money. That means seven out of 10 people that have gone through this flood, clearly had damage done—and it doesn't take much to see they've had more than \$25,000 worth of damage done, Minister. Seven out of 10 people have still not received any money from this. Is that where you want this to be?

Ms JANELLE SAFFIN: I want everybody to get the money that they're entitled to as quickly as possible. I have said it and I'll say it again; that's the reality. I ask to be updated on figures and how people are going. But the numbers in the business impact surveys that were done—and I think the Acting Small Business Commissioner has some figures on that. It wasn't a large amount of small businesses. I just want to say two things as well. The average damage was \$32,000 as self-reported from small businesses. There were over 1,100 responses and the average was \$32,000. This is the small business survey.

The Hon. SCOTT BARRETT: I don't want to seem rude. Can I talk on that \$32,000 before we go on to something else?

Ms JANELLE SAFFIN: Yes, come back to that.

The Hon. SCOTT BARRETT: When you say this is an average claim, did people have to put in a claim or was a survey done to show how much damage?

Ms JANELLE SAFFIN: People were able to self-report. Yes, we were trying to get a handle on—

The Hon. SCOTT BARRETT: So they only needed to self-report up to \$25,000 to mean they were—

Ms JANELLE SAFFIN: No, this was separate from Service NSW. It was a small business survey. It was saying, "Please let us know how much damage you think you've sustained." It was self-reporting and it was 1,100 responses, which was a good response. The average was \$32,000—actually \$32,000.39, but \$32,000 was the average damage that was self-reported.

The Hon. SCOTT BARRETT: Are these surveys still underway?

Ms JANELLE SAFFIN: I'll go over to Ms Ellis, the Acting Small Business Commissioner.

CATHERINE ELLIS: No, it was a survey that was conducted in the immediate aftermath of the event in order to understand in more detail the impact—self-reported—on businesses in the impacted areas.

The Hon. SCOTT BARRETT: When you say "immediate aftermath", did they have two months to do this, or three months?

CATHERINE ELLIS: I can get you the exact date, but it was much closer to the event than that.

The Hon. SCOTT BARRETT: As these people are probably living in someone else's home, trying to work out what's going on with their future, and then we shut that for—why did it only go for that short period? Why weren't the business surveys extended for longer?

CATHERINE ELLIS: I think what the commission was asked to do was assist other agencies by undertaking that initial survey in order to inform the policy response on financial support available.

The Hon. SCOTT BARRETT: Minister, you're relying on this survey in your answers to justify the money and that sort of—

Ms JANELLE SAFFIN: No, I'm not. I was just providing it as information for you because—sorry to interrupt. But I wasn't doing it for anything like that at all. It was just that we're interested and we want to find out from people. We do the PiNDDA surveys, remember. They happen for the farmers, primary producers. I wanted to make sure that there was some reach-out to the small business sector. We've interacted with them since and so has the Acting Small Business Commissioner—and with the local members—so they can update us as things come to hand. But I just wanted to provide it as information.

The Hon. SCOTT BARRETT: But my point is, Minister, you are providing this important information, yet you don't seem to be across when it was done, how it was done, for how long.

Ms JANELLE SAFFIN: It was a survey that went out early. I don't have to have every minute detail, Mr Barrett; I just have to know the general policy and practice approach that we're making on that to try to reach out, because people say, "Who are you talking to? What are you trying to find out?" That's what we were doing: engaging.

CATHERINE ELLIS: I do have that date.

CORRECTED

The Hon. SCOTT BARRETT: I just saw a note passed. Before I move on, did you want to add something to that, Ms Ellis?

CATHERINE ELLIS: Yes, just to say the online survey was conducted between 28 May and 12 June 2025.

The Hon. SCOTT BARRETT: Two weeks?

CATHERINE ELLIS: Thereabouts.

The Hon. SCOTT BARRETT: Do we think that's long enough, Minister, for these people to take stock of this upheaval that had just happened in their life and adequately report to Government to give you figures that you can—

Ms JANELLE SAFFIN: It's indicative and that's what it was done—it was an indicative sort of gauge on what's happening with small business to inform us. It was reaching out to the small business sector and there has been more reach-out since as well. There have been meetings. The Acting Small Business Commissioner has been in various places, met with business communities, so that will continue to happen—and through local members.

The Hon. SCOTT BARRETT: In that survey or any other stats that you've got, have we got any idea of how many people, in applying for this money, accessed the support provided by Business Connect?

Ms JANELLE SAFFIN: Business Connect is not designed for the disaster recovery.

The Hon. SCOTT BARRETT: It was used for that though. It was relied upon for that.

Ms JANELLE SAFFIN: Well, you can say that, but it's not designed for that. It's really the business concierge and Service NSW on the ground in the recovery centres and ringing them that deals with all of the recovery, the disaster.

The Hon. SCOTT BARRETT: Was it that survey that you used to gauge how much money would be provided for this, the \$5,000 and \$25,000 as opposed to the \$50,000 that was provided after the Lismore floods?

Ms JANELLE SAFFIN: No, it was just for us to reach out to the business community and say, "Tell us what is going on here." That was an indicative self-reporting from them at that point in time.

The Hon. SCOTT BARRETT: Was the \$25,000 an amount that you thought would cover the expenses or was it, "We have this pool of money. We need to divide it this way. That's going to equal \$25,000"?

Ms JANELLE SAFFIN: It was really saying, "Here is some money available for you. Here's \$25,000 and we'll look at other considerations", which I've done.

The Hon. SCOTT BARRETT: Why \$25,000?

Ms JANELLE SAFFIN: It seemed an indicative amount to help people get going.

The Hon. SCOTT BARRETT: Do you still think that is enough of an amount?

Ms JANELLE SAFFIN: From a business perspective, everybody wants \$50,000. I get that. I know you said \$50,000. It was 2022. There was \$50,000 made available. I understand people want as much as they can get. I get it. It's not a yes or no.

The Hon. SCOTT BARRETT: We can certainly come back to that one, Minister.

Ms JANELLE SAFFIN: We'll come back to it, definitely.

The Hon. SCOTT FARLOW: Minister, with the establishment of the Reconstruction Authority in New South Wales, one of the aims of the Reconstruction Authority was to quickly and decisively prevent and deal with disasters without getting caught up in unnecessary red tape. Would you agree?

Ms JANELLE SAFFIN: The objects of the Act were to mitigate and adapt, to prepare, and also recovery and rebuild. They were the objects of the Act. I was very involved in those discussions around the objects of the Act.

The Hon. SCOTT FARLOW: For the first time ever, on 21 May this year you made a reconstruction area declaration for Wamberal and The Entrance. In doing so, you not only declared a disaster area but recognised threats to public safety. Since then there have been three major storm events and continual erosion. Central Coast Council's own report states that 72 houses are at risk at Wamberal, along with essential infrastructure such as sewerage and water, and there is a risk of erosion breaking through the Terrigal Lagoon. Do you agree that now

CORRECTED

you made your declaration at Wamberal, you have a statutory duty to protect the safety and welfare of the public and deal with the falling dunes at Wamberal Beach?

Ms JANELLE SAFFIN: I'll walk you through the exercise of that power. Central Coast Council came and met with us at Parliament, and it was agreed that we could make it a reconstruction area. It was the two parishes that covered both The Entrance North and Wamberal. We said, "Come back with a report or a scope of works on what you can do as interim measures to make safe." Various departments and agencies worked with them—the RA, but other departments who know about that work. Council came back within about five weeks with a scope of works, primarily done with Manly Hydraulics. That went to the CEO, who has to be satisfied of certain things. He advised me that I could then make the second order. The order was for the sand nourishment and revetment works to happen. Council decided that The Entrance North was the one they should do first as it was more at risk. That was a decision of Central Coast Council, not a decision of ours.

The Hon. SCOTT FARLOW: When will action take place at Wamberal?

Ms JANELLE SAFFIN: That's up to Central Coast Council. They said that would come next. I haven't received anything from them at this stage.

The Hon. SCOTT FARLOW: Minister, what is the threshold for when you'll step in at Wamberal?

Ms JANELLE SAFFIN: I don't step in; they step up. I'm waiting for them to step up. I said, "Here's this power. It can be exercised with due diligence and various criteria." The onus is on Central Coast Council to come forward with it.

The Hon. SCOTT FARLOW: If Central Coast Council were to fail to step up, as you say, what course of action is open to you at that point?

Ms JANELLE SAFFIN: It's not within my power to go and build, through the RA, a revetment wall or anything like that.

The Hon. SCOTT FARLOW: It all rests on Central Coast Council, then?

Ms JANELLE SAFFIN: Central Coast Council have to come back. I'm waiting for them, and they said they would. I just want to say, though, it's a good exercise of power to help councils and help ourselves as well.

The Hon. SCOTT FARLOW: But with respect to that, if council doesn't step up on those properties—we know that alternative solutions are on the table in terms of the individual seawalls that development applications have already gone in for as well. What is the position then of the Reconstruction Authority?

Ms JANELLE SAFFIN: The position is that if councils step up, I can look at it, get a scope of works—like we did for The Entrance North—and then make a decision determination.

The Hon. SCOTT BARRETT: Minister, that's sitting at about 30 per cent of approvals at the moment. Where is that going to sit in another three months?

Ms JANELLE SAFFIN: The small business grants?

The Hon. SCOTT BARRETT: Yes.

Ms JANELLE SAFFIN: I figured it was small business grants.

The Hon. SCOTT BARRETT: Sorry, I was just going straight back to where we left off.

Ms JANELLE SAFFIN: That's all right.

The Hon. SCOTT BARRETT: Where do you want the small business grants approval rates to be sitting in another three months?

Ms JANELLE SAFFIN: I'd like it to be 100 per cent.

The Hon. SCOTT BARRETT: For the people that need to provide more information, how long do they have to provide that information?

Ms JANELLE SAFFIN: Service NSW don't hound them to provide it, but it's in the interest of the person to provide it so that they can get access to money in a more timely way.

The Hon. SCOTT BARRETT: So is there a time limit? The reason I'm asking these questions is I have heard horrific stories about people that have had four days to come back with that information or their case is closed. Does that sound like something that you would be happy about if that was happening?

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Ms JANELLE SAFFIN: No, no. I've seen that happen, way back. My understanding is that doesn't happen now.

GREG WELLS: Mr Barrett, what we generally do is for at least a month we follow up, as we've talked about before, at least three times. We don't close those grants at that point. Obviously the grant's open till, I think, the middle of December at this point, so we won't close any of those applications until the grant closes itself. We will follow up at least three times in the first month of a decline, but customers are always welcome to call us back and we will check that as well.

The Hon. SCOTT BARRETT: What proactive media has been done about Dave Owens moving on?

Ms JANELLE SAFFIN: I did some media, but I—

The Hon. SCOTT BARRETT: Proactive stuff? Have you put out a release?

Ms JANELLE SAFFIN: No, I did radio, because I do a lot of radio. Regions—as you know, looking after regions, we do a lot of media. I covered it there.

The Hon. SCOTT BARRETT: In response to questions? Or have you proactively gone out to inform the community that Dave Owens—because that role is moving on?

Ms JANELLE SAFFIN: Yes, he'd informed the community that he was moving on, and he'd done that from day one. He was in the community, he was very active with people, and he made that clear to people.

The Hon. SCOTT BARRETT: What about proactive media on the change to the small business grants that removed that exclusion of farmers?

Ms JANELLE SAFFIN: There's been a media release, I've been on radio, and there was something else. I can't remember what it is, but there has been.

The Hon. SCOTT BARRETT: Did you share that with the Minister for Agriculture?

Ms JANELLE SAFFIN: It was shared with everybody. We share government media, Mr Barrett.

The Hon. SCOTT BARRETT: I do think it's astounding that on Monday the Minister for Agriculture was not only unaware of this change but adamant that it wasn't happening. It just reeks of lack of communication—

Ms JANELLE SAFFIN: Mr Barrett, we don't need to go there. There is no lack of communication.

The Hon. SCOTT BARRETT: —between the recovery Minister and the agriculture Minister.

Ms JANELLE SAFFIN: The Minister for Agriculture—she knew that I was handling it.

The Hon. SCOTT FARLOW: It wasn't what she said on Monday, was it?

Ms JANELLE SAFFIN: We don't need to re-prosecute everything, okay?

The Hon. SCOTT BARRETT: That's definitely not what she said on Monday. It was clear she did not think that anyone was handling it and there was going to be no change in that matter. It was just astounding—I didn't intend to come back to this but it was astounding—

Ms JANELLE SAFFIN: She, of course, had trust in me to handle it well.

The Hon. SCOTT FARLOW: Is that what she said Monday?

The Hon. SCOTT BARRETT: It's certainly not what she said on Monday.

The Hon. SCOTT FARLOW: Minister, just—

Ms JANELLE SAFFIN: Mr Barrett, it was about small business, okay? It was done with small business.

The Hon. SCOTT BARRETT: For farmers. And, as I came back to earlier, you were—

Ms JANELLE SAFFIN: For someone who couldn't fulfil the criteria within—it removed the farm enterprise out of it. The way I see it, it was probably there to stop double dipping, but it had an unintended consequence. It's fixed.

The Hon. SCOTT BARRETT: The reason that it came to our attention was because people were applying through the RAA for the primary producers grants and being told to go to Service NSW for the small business grants—you would be across this process—where they found out that it actually excluded farmers. But surely—as you indicated before, you were across the impacts of recovery on primary producers—the fact that the

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agriculture Minister wasn't aware of this impact on her key stakeholders was astounding and a little bit scary for people who are worried that government isn't talking to each other properly on what is going on with this.

Ms JANELLE SAFFIN: The Government talks to each other. The Minister for Agriculture is well aware of what's happening with primary producers and farms, as am I, and I'm the Minister for Recovery. I go out, I walk in these places, I meet people, I talk to people, I ring them—it's my job.

The Hon. SCOTT BARRETT: It'd be good if she would too.

The Hon. SCOTT FARLOW: Minister, turning back to small business and recovery, do you agree that strong economic growth, particularly in the small business sector, is one of the most important measures of our State's success?

Ms JANELLE SAFFIN: There's quite a few measures, but strong economic growth, of course.

The Hon. SCOTT FARLOW: Minister, when you look at that, New South Wales was ranked in the most recent CommBank State of the States report at what position?

Ms JANELLE SAFFIN: What report?

The Hon. SCOTT FARLOW: The CommBank State of the States economic report.

Ms JANELLE SAFFIN: I haven't read the CommBank State—I haven't read it.

The Hon. SCOTT FARLOW: For your information—

Ms JANELLE SAFFIN: Tell me.

The Hon. SCOTT FARLOW: —we were ranked last, unfortunately, Minister. Given that New South Wales is now ranked last, when it had consistently, for many years, been ranked one of the top States—ranked first, in fact, for 14 consecutive quarters and described as the nation's premier economy—do you accept that this dramatic decline represents a failure of the Minns Labor Government?

Ms JANELLE SAFFIN: That's ridiculous. Small business is 97 per cent of our economy, as you know, and small businesses are increasing in New South Wales, not decreasing. Again, I come back to—with the interest rate changes and a whole lot of other things that have happened, there's been a turnaround with small business. So, no, I just reject what you're saying.

The Hon. SCOTT FARLOW: When you talk about interest rates and the like, those are factors that affect other States as well. Why are they affecting New South Wales more? Why are we now back of the pack?

Ms JANELLE SAFFIN: Can I say, with respect, it's a silly question.

The Hon. SCOTT FARLOW: Minister, I don't think it is a silly question.

Ms JANELLE SAFFIN: I don't know how else to put it.

The Hon. SCOTT FARLOW: You can make that proposition but I don't believe it is. Let's turn to some more details. New South Wales recorded 7,643 business insolvencies in the 2025 financial year. That was the highest in the country and it was up 26.2 per cent from the 2024 financial year. Again, why are business insolvencies increasing so dramatically in New South Wales?

Ms JANELLE SAFFIN: Firstly, that figure is not a true measure. Remember I referred earlier to series 1 and series 2? The figure for the insolvencies was just over 5,308, because when a business goes into insolvency there are various stages of insolvency that are double-counted, so there's series 1 and series 2. So that's not the correct measure. From ASIC and the Reserve Bank, it's over 5,000. That's the first thing. The second thing is, even with the recent increase, the number of insolvencies remains slightly below pre-pandemic trends and, historically, only about 0.1 per cent of firms end in insolvency each quarter, while many more cease trading without formal insolvency proceedings. But have a look at the series 1 and series 2 and how they measure insolvencies—because I saw that figure too, the one you're talking about, and that was where they had used the series 2, where they actually do double-, triple- or quadruple-counting for businesses going into insolvency.

The Hon. SCOTT FARLOW: That 7,643 is a figure from ASIC.

Ms JANELLE SAFFIN: No.

The Hon. SCOTT FARLOW: It is a figure from ASIC.

Ms JANELLE SAFFIN: Yes, because it's that series 2 counting, where they do the series 2 counting.

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The Hon. SCOTT FARLOW: We may return to the series 1 and series 2 and look at some of that impact as well—

Ms JANELLE SAFFIN: Don't worry, I did a deep dive.

The Hon. SCOTT FARLOW: —and maybe even look at an assessment, as well, of how New South Wales compares to other States.

Ms JANELLE SAFFIN: I think we're the premier State no matter what.

The Hon. SCOTT FARLOW: That's very good, but it's not great that we're the premier State when it comes to insolvencies. Minister, what's the Government's target to reduce both the number and also the year-on-year percentage growth of business insolvencies in New South Wales?

Ms JANELLE SAFFIN: It's to provide as much support as we can, enabling infrastructure and more housing. It's procurement, it's with export, with trade—it's the helping. One terrific thing Service NSW does is digital help. Do you know how many small businesses get locked out of things and they don't know how to get back in? Service NSW provides a service helping them. It's just providing all of those things. Can I just say, when I'm in the regions, one of the issues that comes up with me is—people think that it might always be certain things with small business. But it comes up around child care; it comes up around all sorts of issues—also workers compensation. We haven't mentioned it yet, but workers compensation is a big issue for small business. They all raise it with me. As a local member I get that. I've done advocacy with people. But workers compensation—if the changes the Government is trying to put through could get through, that would really help small business a lot. That's one of the best things we can all do in both Houses, is support them.

The Hon. SCOTT FARLOW: We'll come back to workers compensation, Minister.

Ms JANELLE SAFFIN: Good, I'm ready.

The Hon. SCOTT FARLOW: Minister, what's the monthly reduction path for insolvency numbers? Do you have a target at all?

Ms JANELLE SAFFIN: No, I don't have a target.

The Hon. SCOTT FARLOW: Why not?

Ms JANELLE SAFFIN: Because I don't have to have a target for insolvencies.

The Hon. SCOTT FARLOW: You don't think that that's something that you should be looking at as small business Minister?

Ms JANELLE SAFFIN: No, I don't. I have to have a target of supporting small businesses in the best way I can with some of the initiatives that I talked about. Also, with procurement, for instance, that's a good thing we're doing with procurement.

The Hon. SCOTT FARLOW: Minister, to that point, what are some of the specific programs that the Government has introduced since you were elected to measurably reduce small business failures?

Ms JANELLE SAFFIN: The Government doesn't sit and say, "I'm going to have this program on X, Y and Z." What they say is, "I'm going to do everything I can to support small business flourish and create an enabling environment." That's the best thing that they can do for small business. One of the issues we're looking at—we all talk about red tape. I said I'm prepared to do a deeper dive inquiry into red tape, but not what I call a BS red-tape inquiry. I've seen many in my day, in different places. I'm working with Business NSW, but also with the Acting Small Business Commissioner, looking at what we can do. A lot of people say red tape, but they don't say exactly what they mean. For me, it's about regulatory compliance and issues like that. We're looking at it and looking at how we can do that better. That's the sort of red-tape inquiry I want to do, to try to get out of the road a little bit. I haven't seen that done for a long time in New South Wales.

The Hon. SCOTT FARLOW: Minister, when you talk about a red-tape inquiry or the like, who have you commissioned to undertake that work?

Ms JANELLE SAFFIN: I haven't commissioned anyone yet. I've seen people launch off on a red-tape inquiry. They say, "We'll have a grand inquiry on red tape." I saw the Federal Parliament give over one day to get rid of red tape; I think they created more. So I've seen it all. I'm saying I want to make sure that when we do it, we're looking at real things that we can change for people. I'll give one example. It goes back to rural. In my area, if cane growers want to clear their drains, for instance, they had to get seven different permissions to clear the cane drains. I've done some work on that, and we got some money. We got it through Recovery. We've done some

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good work to get not only the drains cleared but also actually not have to go through that process of the seven different permissions all the time. When I talk about red tape, I want to look at real things that we can do.

The Hon. SCOTT BARRETT: Minister, you mentioned procurement and some of the good stuff that's happening there. How good was the procurement decision that led to the removal of Norco milk from Northern Rivers hospitals?

Ms JANELLE SAFFIN: I think you know my view on that, Mr Barrett.

The Hon. SCOTT BARRETT: Would you care to share that with the Committee? We're not just here for me; we're here for the people of New South Wales.

Ms JANELLE SAFFIN: It's on the public record. Of course I opposed it. But the change that we've got now with the \$7.5 million, the local content and things like that coming, I would hope that that would stop decisions like that being made at that level.

The Hon. SCOTT BARRETT: Are there still efforts to reverse that decision from Government?

Ms JANELLE SAFFIN: Not reverse it, because contracts have been let, but it will favour local people. With Norco, that was in this Government. But going back before that, there were decisions made by the former Government in my area where local people lost their contracts in the same way. I can remember one of my local members, one of your colleagues, approaching the then Minister who told him to B-off.

The Hon. SCOTT BARRETT: Minister, we're talking about this Government.

Ms JANELLE SAFFIN: I'm talking about both. If you want to talk about it, I'll go back in history.

The Hon. SCOTT BARRETT: Who has benefitted from this procurement decision?

Ms JANELLE SAFFIN: The threshold for quotes has been raised—it was \$150,000 from memory—to \$250,000 for small business goods and services. Remember, a lot of small businesses couldn't put in for anything or tender because they were told they had to show that they had insurance at the time for what they were tendering for. They now have to only demonstrate they've got insurance when the contract is awarded. So those are two significant changes that help. Around 51—

The Hon. SCOTT BARRETT: Sorry, helps who, Minister?

Ms JANELLE SAFFIN: Small business. It's for small business.

The Hon. SCOTT BARRETT: As in Norco? My question was specifically about the Norco decision.

Ms JANELLE SAFFIN: Norco is not quite a small business, remember. They have more than 20 employees the last time I looked.

The Hon. SCOTT BARRETT: Yet they couldn't be seen as a provider for—

Ms JANELLE SAFFIN: They're not a small business, Mr Barrett, and you know that. They're a big business with great export, and they're doing well. We pumped a lot of money into them, you'll recall.

The Hon. SCOTT BARRETT: Minister, my question was who benefitted from the decision to remove Norco out of Northern Rivers hospitals?

Ms JANELLE SAFFIN: I don't know who got the contract. But more on this: Fifty-one per cent of goods and services contracts—between 150 and 200—have been awarded to small businesses. The New South Wales Government recently announced small and medium businesses received over \$10 billion through contracting with the Government. That's up from \$8.7 billion in 2021-22 to over \$10 billion now. All of this helps. When you asked me what is being done to help small business, this is certainly helping small business. There are key resources. There are also a few other things. Through the business concierge, they can provide guidance on procurement, including referral to key tools, and training and resources. Also, they can undertake an assessment of their tender readiness, which is really helpful because that has often prevented small business from going for those tenders.

The Hon. SCOTT BARRETT: Minister, it has been 2½—nearly three—years since the floods in Cabonne, Forbes, Lachlan and Parkes. Applications for the Resilient Homes Program opened in October last year. How many applications have been received in each of those streams under the Resilient Homes Program?

Ms JANELLE SAFFIN: I'll just get that for you. I've got as of 18 August, so I don't have it live. In total, 252 applications have been received. For Cabonne, there are 112; for Forbes, 88; and for Parkes, 32. I'll send this to you, Mr Barrett.

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The Hon. SCOTT BARRETT: That's for the whole package?

Ms JANELLE SAFFIN: Yes. For Lachlan, there are 20. There have been 194 home assessments undertaken, and 174 home assessment reports have been issued to the home owners. Do you want more?

The Hon. SCOTT BARRETT: No, that will do for now. This is an issue I've raised before, formally and informally, centring on the fact that there's no land available in these communities for the buybacks. This is forcing people of these communities to move away from their homes. I wonder what you are doing, Minister, about opening up more land so these flood-affected residents can stay in their home communities?

Ms JANELLE SAFFIN: It's particularly an issue in Eugowra, as we both know. I spoke to the mayor, Kevin, a couple of weeks ago. I said, "Hang in. Keep the faith. We're working on it." I know they've submitted an application to a particular government program for about \$1.1 million for certain land. We're just awaiting that, so that is plan A. I've been discussing plan B with Mr Lanyon.

The Hon. SCOTT BARRETT: Obviously the longer we wait, the less chance there is that these people are going to stay in their communities. How close are we getting?

Ms JANELLE SAFFIN: I'm advised that they haven't gone as yet. You know, because you spend time there. It won't be too long. I can't give you an exact date, but it won't be too much longer.

The Hon. SCOTT BARRETT: End of the year?

Ms JANELLE SAFFIN: No, it won't be a year.

The Hon. SCOTT BARRETT: Within this year?

Ms JANELLE SAFFIN: Within this year, definitely.

The Hon. SCOTT BARRETT: So there will be a solution to this within this year?

Ms JANELLE SAFFIN: We've got plan A and plan B.

The Hon. SCOTT BARRETT: One of them will come into fruition by the end of this year?

Ms JANELLE SAFFIN: One of them will come into fruition.

The Hon. SCOTT BARRETT: Where we do have buybacks—and I presume this is the case throughout these affected areas—we're removing infrastructure, other structures, gardens and those things out of the community. What work is being done to support others who are now facing an increased flooding risk because of the change of the streetscape or the townscape?

Ms JANELLE SAFFIN: I've had this question raised where I live as well. Local councils, as you know, do the flood management plans. They update them regularly. They've been doing that for a long time. Councils are involved in that. And, with the disaster adaptation plans, some of that will come into play in that as well.

The Hon. SCOTT BARRETT: There's nothing on the table as yet?

Ms JANELLE SAFFIN: Nothing in particular on the table while we work through those programs. But I know that that's an issue that some people do raise, and some councils are doing some work on it themselves, like revising.

The Hon. SCOTT BARRETT: When this land is bought back, who now owns that block?

Ms JANELLE SAFFIN: The government.

The Hon. SCOTT BARRETT: RA?

Ms JANELLE SAFFIN: RA—the government.

The Hon. SCOTT BARRETT: Who is responsible for the maintenance of that block, the mowing, keeping the weeds out of it?

Ms JANELLE SAFFIN: RA.

The Hon. SCOTT BARRETT: So they have a team of people to slash the ground?

Ms JANELLE SAFFIN: They either have a team or they hire people to do it, yes.

The Hon. SCOTT BARRETT: So when someone drops an old fridge on one of these blocks, the call then goes to RA to come and pick whatever it is up and take it to the tip?

Ms JANELLE SAFFIN: Yes.

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The Hon. SCOTT BARRETT: And they will do that themselves or they will contract that out?

Ms JANELLE SAFFIN: I'll let Mr Lanyon give some more detail.

MAL LANYON: Mr Barrett, we contract the Public Works to actually assist us with that. We also work with councils. Future use is one of the challenges for the land that is bought back. Whilst we're the owners at the moment, we're very much looking to work with councils about what future use looks like, both in the Northern Rivers and with the Central West because we understand it's a really important part for community and council. It is one of the more challenging parts because where we have buybacks, as you know, it's a voluntary program. It's not mandatory that every house in a particular street will be bought back because some owners won't want to go through a buyback. The future use is one of the dedicated focuses we have at the moment to work with councils and communities.

The Hon. SCOTT BARRETT: Will that come with biosecurity plans, Minister?

Ms JANELLE SAFFIN: The biosecurity plans operate under a different sort of regime, but biosecurity is always front and centre, particularly in the country areas.

The Hon. SCOTT BARRETT: Land managers should have a biosecurity—

Ms JANELLE SAFFIN: It's not RA.

The Hon. SCOTT BARRETT: As land managers, they should have biosecurity plans for those lands, particularly if they're going to be along rivers. That's where we see a lot of invasive species come in as far as weeds. They probably should have biosecurity plans.

Ms JANELLE SAFFIN: They'll work with the other agencies, in particular, that have biosecurity that they're charged with.

The Hon. SCOTT FARLOW: Minister, can business operators using business toll accounts claim relief through the personal toll cap? If so, how many are currently doing so?

Ms JANELLE SAFFIN: I'll put that question to Mr Wells on the toll cap.

GREG WELLS: I'll confirm that 100 per cent for you shortly. I'll just need to check that. That'll be a policy with Transport obviously, but I'll check that. Service does administer that, but I'll check that detail and come back to you.

The Hon. SCOTT FARLOW: When it comes to tolls and toll rebates, what is in place for small businesses and sole traders?

Ms JANELLE SAFFIN: I'll come back to you, Mr Farlow, with some more detail. I have it here somewhere.

The Hon. SCOTT FARLOW: We'll give you a little time and come back to that. I might just turn to energy. Minister, do you accept that under the AER's 2025-2026 default market offer, small business electricity prices in New South Wales will rise by up to 8.5 per cent?

Ms JANELLE SAFFIN: I think that question is better directed to the responsible Minister, who is Minister Sharpe. I'll come back to you on the toll relief. There was a 40 per cent rebate commenced 24 January 2023, and sole traders with a personal or business toll account were eligible for a 40 per cent rebate. Customers had until 30 June 2025 to claim it for the accrual period, and the toll relief rebate TR3 scheme commenced in January 2024 for the personal toll trips in a vehicle registered for private use.

The Hon. SCOTT FARLOW: So in terms of the business rebates, they ended in financial year 2024 and could still be claimed up to financial year 2025. Is that correct?

Ms JANELLE SAFFIN: That's what it says. Customers had until 30 June 2025 to claim.

The Hon. SCOTT FARLOW: There is no business toll relief available at present?

Ms JANELLE SAFFIN: No.

The Hon. SCOTT FARLOW: There isn't? Is the Government looking at any toll relief for small business at all?

Ms JANELLE SAFFIN: That will be a question with the Minister for Transport, something I'll raise with him.

The Hon. SCOTT FARLOW: You do undertake to raise that on behalf of small businesses across New South Wales?

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Ms JANELLE SAFFIN: Yes.

The Hon. SCOTT FARLOW: Thank you, Minister. With respect to the energy issue—and again I accept that this is not in your portfolio, but it does certainly affect small businesses all across New South Wales—what's the Government's plan to address these electricity price increases for small businesses across New South Wales?

Ms JANELLE SAFFIN: There is some relief that's available for both businesses and households, but I will take that one on notice to make sure it's precise.

The Hon. SCOTT FARLOW: Do you have any targets to reduce small business energy costs at all?

Ms JANELLE SAFFIN: That's something that Minister Sharpe—again that's a question for her, in terms of how she deals with that, but I'll come back to you.

The Hon. SCOTT FARLOW: But nothing that you're advocating in the small business sense or the Small Business portfolio at this stage?

Ms JANELLE SAFFIN: I'll always advocate for small business for everything, Mr Farlow. So be assured.

The Hon. SCOTT FARLOW: We've many assurances today.

The Hon. SCOTT BARRETT: I might seek further assurances, Minister.

Ms JANELLE SAFFIN: What is it?

The Hon. SCOTT BARRETT: Rural farm businesses receive a land tax exemption. However, we're now seeing land tax applied to vineyards, for instance, that have diversified to have a cellar door or tourist operations. This is, in one case, a \$140,000 hit per year to one of these businesses. Surely that can't be good for small business, for agriculture, for tourism, for our regional communities.

Ms JANELLE SAFFIN: It sounds to me as though they've diversified into other business areas, and it also sounds like the primary producers' grant. If you get over 50 per cent of your income off farm, then you're not eligible for certain things, and it's in that same category that I see that.

The Hon. SCOTT BARRETT: They've diversified within their industry, though. They've got a cellar door.

Ms JANELLE SAFFIN: Yes, but a lot of people diversify within their industry, and it depends where they get it. I think you're just now stabbing around to find things to ask.

The Hon. SCOTT BARRETT: I'm asking on behalf of many vineyards, many cellar doors throughout the Central West, the Hunter Valley.

Ms JANELLE SAFFIN: They haven't come to me yet. None of the vineyards have come to me yet on that particular issue.

The Hon. SCOTT BARRETT: Can I ask you on their behalf, Minister, whether you can look into this and, as you just said, advocate on behalf of those small businesses.

Ms JANELLE SAFFIN: I'll look into it.

The Hon. SCOTT BARRETT: Something that falls well within your remit, Minister, is the transition from response to recovery after an event and specifically after what we saw on the Mid North Coast. How do you rate that transition after this event?

Ms JANELLE SAFFIN: In a sense, 2019, '20 and 2022 are my barometers, with the bushfire and then the floods and a whole range of other things in between. There used to be what I called almost an artificial separation between response and recovery, and that doesn't happen now. So, as soon as the response is started with our combat agencies, Recovery is there with them on the ground and getting ready so it can be a quite seamless sort of handover. But also it's not just cut off one night—the SES or the RFS or whatever is gone and then it's Recovery take over. They work together. Mr Lanyon can give you operational detail, but it's certainly more seamless, and there's a lot of work together. I saw that start to operate, too, in Broken Hill, when we had the power outages and things in Broken Hill. They were on the ground together, and that's one of the things that I have been driving. There's a number of things that I expect to happen, and that's one of them, that it's more seamless, that they're together so that they don't just up and leave and then the next one. It's part of the recovery. Remember I talked about the recovery process and the checklist? That's where we need to go.

The Hon. SCOTT BARRETT: I'm not doubting that there's been improvements made. As I say, if there haven't been improvements made—

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Ms JANELLE SAFFIN: There's improvements made. It's continuous improvement, and that's the attitude we've got. That's the attitude I've got as Minister, and that's the attitude of the Reconstruction Authority—that it's continuous improvement. We sometimes joke. People talk about lessons learned; we talk about lessons ID'd. They're not learned until we've actually implemented them, and that's what we've been trying to do.

The Hon. SCOTT BARRETT: What were the lessons ID'd for this transition after this event?

Ms JANELLE SAFFIN: We had the recovery coordinator there. That was a good thing that he was there with his team on the ground, so we had someone there. He's still there around that response phase, so that's one thing. Also, we had the recovery centres set up early. We had people in them. Service NSW was on the ground. We had a lot of the agencies on the ground. We had the stock losses removed from the properties really quickly. There were lots of things that were done quite differently. To memory, 18,000 cubic metres of waste was taken away. I think it was 18,000, and it was done quite quickly. There were a lot of things. But everyone was working together in tandem.

The Hon. SCOTT BARRETT: The volunteer response program—

Ms JANELLE SAFFIN: The one that was with the SES?

The Hon. SCOTT BARRETT: It was run with the SES. One of the things that could be looked at closer is what happens with that program when the SES steps out and the RA takes over. Have we looked at a solution to that yet?

Ms JANELLE SAFFIN: I'll let Mr Lanyon answer. We are in discussions on that. I know exactly what you're talking about.

MAL LANYON: That's one of the things that we're working out. If I go back to what has improved significantly, the NSW Recovery Plan talks about a formal transition over, which was something that we didn't have. The Reconstruction Authority walks alongside the combat agency there. I think you know we had 25 LGAs that were subject to the disaster here, so we had a staged handover. There were certain areas within those LGAs that could hand over more quickly from the SES to the RA. The actual handover of the incident management team—so from the combat agency across to the RA and then the tasking of those community organisations—is absolutely something that we will improve on. You spoke before about Mr Owens as the recovery coordinator. One of the things he will now advise me on as the SERCON is where he sees areas for improvement.

I know there's the community recovery. But, if you remember, we had Disaster Relief Australia resources on the ground as well. How do we get all of that together and line that up alongside the combat agency as it transitions out? This one was quite a unique set of circumstances. The SES, at the same time that they were working to transition across to the Reconstruction Authority—that got hastened because there was a potential for further storms down the coast. If you remember, they were rolling storms. That is absolutely one of the things we need to do. How do we engage the community as part of that transition across to recovery and have some community-led and community-engaged recovery whilst we put that alongside the DRA and the work that we do?

The Minister was absolutely right about speed to action of recovery and recovery centres. We had about 15,000 people through recovery centres and recovery assistance points, which is the largest I can remember in one of these events, but it's how quickly that happens. We've absolutely got some work to do. That's the point of getting after-action reviews done: What did we learn from it? How do we get better at it? How did we go? One of our challenges over the past 12 months is that the time to actually learn, take on board and improve has been affected because we basically rolled out of one disaster into the other. That's really our work now. That was the reason that we wanted a really good after-action review, to say what have we learnt? What areas have we got? I want the community involved in recovery.

The Hon. SCOTT BARRETT: I think we were lucky with the community group that was picked, but how do you identify what that community volunteer program is? If the person that comes forward at the start turns out to be a lunatic or a shonk—they're not elected, they're not appointed and there's no governance around that—how do we sharpen the process?

Ms JANELLE SAFFIN: I'll respond, and I'd also like Mr Lanyon to. I've seen that in real time, Mr Barrett. There are groups in communities that people automatically gravitate to, like in Eugowra, for instance, it was Sean. It's the same in my area and in the Mid North Coast. We saw it. People go to them because they know they're the go-to people. They're doing the work or they've done the work. Where I live, it's Resilient Lismore, which now has a Northern Rivers alliance of such groups. We know them locally, and we have to have that local input. That's what happened up north as well. But how do we do it and how do we get the governance around them? I want them more actively involved.

CORRECTED

I also want to be in a position where we have St Vincent de Paul, we have the Salvation Army and we have neighbourhood centres. I want them to have a more active role, too, on the ground in recovery. This is some of the direction that I'm working towards. But I think in the five months since I've been Minister—I can't remember, is it 67 LGAs? How many? I don't know. But a lot of LGAs have been in a natural disaster declaration, so I've literally been running since that time.

The Hon. SCOTT BARRETT: Mr Lanyon, the Minister said a lot there, but that transition—one minute they sit under SES and then, at that date, they sit with RA—how do we manage that?

MAL LANYON: That is the work that we've got to do, obviously. When we talk about a seamless transition, the work from response in the recovery is fairly straightforward. Running an IMT and having the experience to actually task is something that, as an organisation, we need to lift. We work very much with the combat agencies and keep them engaged. The way that community organisations were tasked at the tail end of a response goes over into recovery. That's our work to do there. When you said, "How do we do it?" it is challenging because communities are not homogenous. In some areas there are very well-exercised community groups that have done this a lot. They're very easy to work for us.

The focus for us, in one of our functions, is preparedness. For community preparedness, how do we identify beforehand which community organisations are available, and how do we get people aligned with that so we can work in a constant system right across the State—noting that communities will be different, but how do we work with them? That is the challenge. But I have seen significant improvements in 12 months—even if I go back 12 months—from where we were in transition, engaging communities and aligning them with the recovery phase.

The Hon. SCOTT FARLOW: Minister, you can go on if you wanted to add to that.

Ms JANELLE SAFFIN: Yes, I just wanted to add that, even in the floods, the SES have those meetings and they bring everybody in. RA is actively involved in those as well—all of that—so everybody's working at a more operational level and a practical level. I have seen it, and that's a good thing. That's where we're heading. Yes, I called it before. It was just—bang. It was response, then recovery. But it's far more seamless now. It still needs work and continuous improvement, but it's happening.

The Hon. SCOTT FARLOW: Minister, I want to draw your attention to some comments that the Treasurer made at the West Ryde Chamber of Commerce with respect to the coordination of the Business Connect program—which we know is now over—with the business bureau of Service NSW and the NSW Small Business Commissioner. The Treasurer said:

We want all three to start working with each other ... and that does mean that the operating model of business support services for the New South Wales Government does need to change.

What's the change that's happening in terms of that operating model for small business?

Ms JANELLE SAFFIN: Anything that's operating to support small business—any program—it's ideal if they're coalesced or if they collaborate. I wasn't there, and I don't know the context of what the Treasurer meant when he was talking about it. But, for me, that's how we have to operate always—coalesced.

The Hon. SCOTT FARLOW: Minister, are there any plans for the Small Business Commissioner to be abolished?

Ms JANELLE SAFFIN: No. I love the Small Business Commission. I love the fact that it's an independent entity. It's something that I really value, and the State values.

The Hon. SCOTT FARLOW: When will you be appointing a new Small Business Commissioner?

Ms JANELLE SAFFIN: When I came into the role as Minister, there was an Acting Small Business Commissioner, Mr Frost. He left to go to Queensland. We still have an Acting Small Business Commissioner, Ms Ellis. It's under consideration because there had been a process. I wasn't involved in that; that was before me. At some point there'll be a process where we'll make it permanent.¹

The Hon. SCOTT FARLOW: By the end of this year?

Ms JANELLE SAFFIN: I don't know.

The Hon. SCOTT FARLOW: Oh, I thought we might have an assurance on that one.

¹ In [correspondence](#) to the committee dated 30 September 2025, Hon Janelle Saffin MP, Minister for Small Business, Minister for Recovery, Minister for the North Coast, provided clarification to her evidence.

CORRECTED

Ms JANELLE SAFFIN: I don't know, but it will definitely be made permanent at some point.

The Hon. SCOTT FARLOW: With respect to the Small Business Commission, and taking into account the Treasurer's comments, how do you, as Minister, see that the Small Business Commission can be better integrated with the business support services provided by the New South Wales Government?

Ms JANELLE SAFFIN: What I have seen to date—again, it's only a few months—is that there is quite a good coalescence of the Acting Small Business Commissioner and her office, particularly with Business NSW. That's what I have seen to date. I have seen some of the work that has been done around rightsizing regulation, looking at the compliance of regulatory things—just a whole range of things I have seen the Small Business Commission office do. Their work on mediation is fantastic, with the retail leases and that. I don't see a problem, but I do see that we always have to make sure that they're coalesced.

The Hon. SCOTT FARLOW: Minister, I'll return to Business Connect, I'm sure you will not be surprised.

Ms JANELLE SAFFIN: No, I'd be disappointed if you didn't.

The Hon. SCOTT FARLOW: The business bureau—Mr Wells, I think you outlined in budget estimates the other day that it was \$12.1 million. Is that correct in terms of the number for the frontline business bureau resources?

GREG WELLS: That's correct for the frontline resources.

The Hon. SCOTT FARLOW: That's for this financial year, the 2025-26 financial year?

GREG WELLS: That's correct.

The Hon. SCOTT FARLOW: What was it in the 2024-25 financial year?

GREG WELLS: Do we have that? It's hard to compare the 2023-24 figure to this year, because we have been through a process to combine that team with other teams into a customer care and business bureau division. It's a very hard comparison. The first best comparison is that frontline budget we confirmed as \$12.1 million, which is pretty much equivalent to what it was prior.

The Hon. SCOTT FARLOW: So there's no increase in terms of the funding for that?

GREG WELLS: I think there was some money that was confirmed through this year's budget process, but it's pretty much equivalent to what it was the year before for those frontline resources.

The Hon. SCOTT FARLOW: When you say the customer care and business bureau team—that's the \$12.1 million, is it, for all of that team?

CASSANDRA GIBBENS: No, that's for the business bureau.

The Hon. SCOTT FARLOW: Okay, that's just for the business bureau, not for the customer care and business bureau team.

GREG WELLS: Correct.

The Hon. SCOTT FARLOW: When you referred to the 75 FTE before, that referred to just the business concierge, not the customer care and business bureau?

CASSANDRA GIBBENS: Correct. It's our frontline business team, so it includes the specialist roles we have and team leaders and business concierges—that whole frontline team.

The Hon. SCOTT FARLOW: Just clarify that again. The 75 refers to the business—

CASSANDRA GIBBENS: BCs—the business concierge roles. Then we have specialist BC roles. We have identified Aboriginal business concierges—

The Hon. SCOTT FARLOW: Is that four roles still?

CASSANDRA GIBBENS: For the Aboriginal team, yes.

The Hon. SCOTT FARLOW: Sorry—four roles for all of those business concierge teams: the Indigenous, women in business and childcare, rural and regional specialist and CALD specialist?

CASSANDRA GIBBENS: No, there are more than four roles. There are four roles for the Aboriginal component of that.

CORRECTED

The Hon. SCOTT FARLOW: How many roles are there for each of those components? For the Indigenous—

CASSANDRA GIBBENS: Indigenous, it's four roles.

The Hon. SCOTT FARLOW: And the women in business and childcare?

CASSANDRA GIBBENS: It's just a women in business role. That's one—

The Hon. SCOTT FARLOW: On the list I've got here, it's listed as women in business and childcare. Has that changed?

CASSANDRA GIBBENS: I don't ever recall it being called that.

The Hon. SCOTT FARLOW: I will hand this up to you, if I can—I haven't been able to get it all redacted—so that we can all be looking at the same thing. I won't seek to table it because it's got information, but I will seek to have it handed up. The women in business—how many roles are in that function?

CASSANDRA GIBBENS: There's one specialist role, and then our business concierge team are across the offering to support women in business.

The Hon. SCOTT FARLOW: And then the rural and regional specialist?

CASSANDRA GIBBENS: It's one specialist role.

The Hon. SCOTT FARLOW: And that's specialist west—that's how it's described here.

CASSANDRA GIBBENS: It may be located in the west region, perhaps.

The Hon. SCOTT FARLOW: And then the CALD specialist, is that one person or are there more?

CASSANDRA GIBBENS: There's one person as a specialist. But, again, the team are across the offering in that space.

The Hon. SCOTT FARLOW: Are there any specialists assigned to the "big business" that's listed on there?

CASSANDRA GIBBENS: No, that's an old structure.

The Hon. SCOTT FARLOW: Old structure and redundant now?

CASSANDRA GIBBENS: Correct.

The Hon. SCOTT FARLOW: And the rural and regional specialist north—I take it there is not a north and west distinction now and it's just a rural and regional specialist?

CASSANDRA GIBBENS: I'll need to double-check that for you.

The Hon. SCOTT FARLOW: Turning back to some further Business Connect questions, Minister, you outlined previously, with regional and disaster resilience, that this was a role that was effectively conducted by the Business Bureau and the concierge services. Wouldn't you agree that, in terms of pivoting and working with businesses, that was a vital role played by Business Connect in working with individual businesses to tailor their offerings?

Ms JANELLE SAFFIN: I'm sure some of that would have happened, but the primary responsibility has been with the business concierge, based on the experience that I've had with disasters over quite a few years. Business Connect was never mentioned. I'd refer people—and I'd interact with business concierge. It was always with business concierge with the disaster recovery.

The Hon. SCOTT FARLOW: Minister, can business concierge help small businesses gather the financial data that is needed to apply for grants?

Ms JANELLE SAFFIN: They certainly can help them. They can guide them. That's what they do. They help guide them. The criteria are there and they guide them.

The Hon. SCOTT FARLOW: They advise them on what the criteria are but—

Ms JANELLE SAFFIN: They advise what the criteria are.

The Hon. SCOTT FARLOW: — they don't work with them and their business for the information?

Ms JANELLE SAFFIN: Well, they can guide. That's what they do. They're like shepherds. They shepherd things.

CORRECTED

The Hon. SCOTT FARLOW: It seems like they're guiding them to the criteria that are outlined on the website.

Ms JANELLE SAFFIN: You can say that, but that is not how it happens in practice.

The Hon. SCOTT FARLOW: Do they work with that business in terms of being able to procure that information?

Ms JANELLE SAFFIN: They do. They work with them. They help them. But it's up to the business to get the information, but they certainly help them and they guide them.

The Hon. SCOTT FARLOW: In terms of the services provided by the business bureau in contrast to Business Connect, will the business bureau provide services outside of business hours?

Ms JANELLE SAFFIN: It generally wouldn't provide services outside business hours.

The Hon. SCOTT FARLOW: But Business Connect advisers do work outside of business hours with businesses.

CASSANDRA GIBBENS: Our business concierge team work outside business hours when they attend events and business chamber meetings.

The Hon. SCOTT FARLOW: But, in terms of a business seeking advice from them, it's a nine-to-five line, isn't it?

CASSANDRA GIBBENS: No. It's eight till six—and I'll just check that for you.

Ms JANELLE SAFFIN: They do work extra hours. When I've seen them in recovery centres and in disasters, they work a lot.

CASSANDRA GIBBENS: In disaster times and in disaster areas we work on weekends and in line with the Reconstruction Authority recovery assistance points' hours.

The Hon. SCOTT FARLOW: I don't dispute the hard work—

CASSANDRA GIBBENS: The very hard work.

The Hon. SCOTT FARLOW: —of the business bureau and the business concierge. But just in terms of the offering of services and when people can actually access those services—

CASSANDRA GIBBENS: I think you'll find our business concierges are flexible and, once they establish a relationship with a business, they will work with that business to accommodate needs.

The Hon. SCOTT FARLOW: Outside of business hours with an individual business?

CASSANDRA GIBBENS: In some cases that does occur.

The Hon. SCOTT FARLOW: With respect to some of the discussion around the Business Connect service and the distinction—Mr Wells, I think you said to budget estimates on Wednesday that they were complementary services, Business Connect and the business bureau. Considering that Business Connect will be gone, who is going to provide those complementary services?

Ms JANELLE SAFFIN: It will be the business bureau and the business concierge. They'll provide some of those similar services.

The Hon. SCOTT FARLOW: Is there going to be a change to the offering of what the business bureau and the business concierge provide at present in the services they provide?

Ms JANELLE SAFFIN: I've got a chart here. I'll just share some of this with you. It's a comparison table: business bureau versus Business Connect. There's business bureau: free personalised, relationship-based ongoing support, contact point for all stages of small business life cycle in person over the phone live chat. That's the business bureau. And Business Connect, "free personalised, specialised service from experienced small business owners", and it goes on like that. I do have a table that shows what is done. In fact, the business bureau does a lot more.

The Hon. SCOTT FARLOW: Would you mind tabling that table?

Ms JANELLE SAFFIN: I don't know if that's—

The Hon. SCOTT FARLOW: I would even ask you, Minister, if you could take it on notice.

CORRECTED

Ms JANELLE SAFFIN: I'll take it on notice and give you some information to show the chart of who does what.

CASSANDRA GIBBENS: Minister, through you, I think our current offering is always evolving. We're always looking at the areas that will help businesses, looking at feedback and trends. Some of those core capabilities that Business Connect offered will be picked up, like business planning and things like that. It won't be the same, but I will say that our team are always evolving their offering and tailoring it, working with business on a one-on-one basis very similar to the way in which Business Connect connected and had that ongoing relationship with them.

The Hon. SCOTT FARLOW: Minister, have you spoken to any business concierge staff about their views in terms of the Business Connect program ending and their capabilities to be able to provide that same support to business?

Ms JANELLE SAFFIN: No, it's not my role to canvass them on that. I meet regularly with Service NSW and also with the Acting Small Business Commissioner, and my conversations are with them on what will happen going forward.

The Hon. SCOTT FARLOW: So you haven't had any direct interaction with the business concierge staff as to their capabilities and their view with respect to Business Connect coming to an end?

Ms JANELLE SAFFIN: It's not my job as Minister to interrogate public servants, but I do know their capabilities through experience, particularly as local member and working in disasters. I know how good they are.

The Hon. SCOTT FARLOW: There is no doubt as to how good they are. But when you speak of the capabilities and experience, I asked previously—and I don't know if Mr Wells can advise in terms of the requirements for the business concierge staff in comparison to what is required of the Business Connect advisers.

GREG WELLS: Yes. We also took on notice to provide a role description, so we'll do that as well. We talked, I think on Wednesday, about business concierges having a broad range of skills, particularly around customer service experience. A lot of them, as we talked about before, have small business experience. They've run small businesses, many of them, themselves. Obviously, there's a big role in interpreting all the planning information and assisting businesses across that life cycle that I've talked about. The content and materials that we have used through the Business Connect program are available to us still, so we own all that material and can re-use that ongoing. Of course, as we've talked about that, they have a very big role in assisting businesses through disaster recovery as well. That's been a big focus for the last couple of years at least.

The Hon. SCOTT FARLOW: Business Connect advisers have a requirement, in order to qualify, that they have 100 points from a table and that they have one requirement from each part of the table. Firstly, those include academic qualifications: either a certificate IV, business, finance or marketing related; a diploma, business, finance or marketing related; an advanced diploma, business, finance or marketing related; or a bachelor, master's or postgraduate degree.

Secondly, they're required, when it comes to business adviser and consulting experience, to be either a business consultant or adviser for less than five years, or more than five years with a certain amount of points. They're also required to have small business experience, either having owned or operated a small business for a minimum of 18 months; established a small business from scratch; or expanded a small business, i.e. significant increase to turnover and/or growth in employees. All of these have a series of points attached to them. Do business concierge staff members have similar requirements?

GREG WELLS: Not exactly the same criteria, no.

The Hon. SCOTT FARLOW: Do they have any criteria?

GREG WELLS: We employ based on the role description, which we're happy to provide on notice. But again, a lot of those skills would be part of a number of the team that exists at the moment.

The Hon. SCOTT FARLOW: But it wouldn't be part of all the team.

GREG WELLS: Not necessarily. Again, we have a lot of different roles in the business concierge front line. As we have talked about, there are some specialists that don't focus so much on the depth of business planning and other things but more on engaging with multicultural communities, Aboriginal communities or other things. They were quite complementary but distinctly different.

The Hon. SCOTT FARLOW: You have more than 100 people who are out there as Business Connect advisers with all this experience at the moment. The plan is that they will be replaced by 75 people who—some

CORRECTED

may have some of these skills. Don't you see, Minister, that this is a loss for small business across New South Wales?

GREG WELLS: I don't think we've said they'd be replaced by 75 people.

The Hon. SCOTT FARLOW: Where are the additional people coming from, then? There doesn't seem to be a change to the budgetary allocation. It seems like there's 100-odd advisers that no longer will be there to support small business, and the answer is that there's a business bureau with business concierge representatives and there are 75 FTE of them. How is it not a loss for small business, Minister?

Ms JANELLE SAFFIN: Business Connect, as you know, winds up at the end of September. It was a generous service. It was up to eight hours. Not everyone used that, but it was up to eight hours for every business. That was free, and it was determined—with the budgetary requirements that the State has with frontline services, with the increasing spend that we have in disasters—that it would discontinue. I come back to the point I made earlier: A lot of those businesses went way beyond the up to eight hours that was available through Business Connect through Service NSW. They have their other sources. Some of it is online, some of it they go and pay for. There's a whole range of things. There's a whole lot of free things elsewhere they can do. They weren't reliant solely on up to eight hours from Service NSW. They have other options.

The Hon. SCOTT FARLOW: No-one would suggest that Business Connect answered everything with eight hours.

Ms JANELLE SAFFIN: It didn't.

The Hon. SCOTT FARLOW: Minister, what are these other free services that businesses can now avail themselves of?

Ms JANELLE SAFFIN: I've simply googled and found a lot. I've found how to set up a small business and I've found some of the webinars. I've found quite a few just through googling myself, because of course I was interested; I wanted to know more. So some of them are available. If you're in local business chambers, they run events—they're free—and, as I said, I encourage every small business owner to be in your business chamber, be in your regional chamber. They do a lot of events, and they are free. I'm sure you would have attended some. I've attended some.

The Hon. SCOTT FARLOW: Minister, is your suggestion that these specialist small business advisers—hundreds across the State—can be replaced by Google?

Ms JANELLE SAFFIN: I didn't suggest that at all. You're verballing again, and it's a rather silly statement. You know I didn't suggest that at all.

The Hon. SCOTT FARLOW: But, Minister, it seems to be your answer that—

Ms JANELLE SAFFIN: I was saying some of the—

The Hon. SCOTT FARLOW: —you've been able to google, and small business can google too.

Ms JANELLE SAFFIN: You're not crediting small business with the ability to do things beyond Business Connect. Our small businesses in New South Wales are very competent, very engaged, do a great service. They will be able to do other things. They'll still be able to access particular services through Service NSW, through the business bureau and the business concierge. There's a lot that's available there.

The Hon. SCOTT FARLOW: Minister, there is no doubt that there are many fantastic small businesses across New South Wales, but there are also many, as we've gone through the figures and on your series two data—5,600 odd businesses that've gone to the wall. Many of these need that specialist, tailored support. Don't you think that it's a case that googling isn't enough for those businesses?

Ms JANELLE SAFFIN: The figures on insolvencies are trending back to pre-pandemic—we know that. Again, I come back to the figures, which have been like this forever, about small businesses' failure rate. In the first year, we know there's a lot that fail. We know three to five years—that just stays like that forever. That's not going to change. Businesses will survive without Business Connect.

The Hon. SCOTT FARLOW: Businesses will, Minister, but many businesses won't. There have been—

Ms JANELLE SAFFIN: No, that's an assertion, Mr Farlow.

The Hon. SCOTT FARLOW: No, Minister, it's actually backed up by the Accenture report that showed that—

CORRECTED

Ms JANELLE SAFFIN: I've read the Accenture report and I look for the hard—it was qualitative. I looked for the quantitative data that backed that in, and I didn't find it.

The Hon. SCOTT FARLOW: You would've seen in that Accenture report that it said that when it came to businesses and the Business Connect program, only 1 per cent led to business failure compared—

Ms JANELLE SAFFIN: It did.

The Hon. SCOTT FARLOW: —to the 13 per cent, which is the national figure.

Ms JANELLE SAFFIN: That's what I'm referring to, and that's great. I looked at it and I thought—I looked for the actual data to back that in, and where they got it from. I didn't find it.

The Hon. SCOTT FARLOW: Minister, it also indicated in that report that, in line with the national average, 12 per cent of those companies that were using Business Connect had reported that they were considering closing their business pretty much in line with the business failure rate. So there's a huge, dramatic, turnaround.

Ms JANELLE SAFFIN: And some businesses have reflected, thought about that, and they've contacted Business NSW. They haven't gone to Business Connect; they've gone through business concierge. They've managed then to not close their business. That's one input. Business Connect was one input into small business—not the only one.

The Hon. SCOTT FARLOW: It was one input, but it was a very valuable input that was turning around businesses. When it came to its cost-benefit analysis, it was returning a BCR of 1.5.

Ms JANELLE SAFFIN: If it was so grand, why—it was never secure funding. That had never been done. If it was so valuable, it should have been secure funding way back, and it wasn't. It was seen as something that could be looked at every year, and it was.

The Hon. SCOTT FARLOW: Minister, you outlined yourself that this is a program that's been running for 30 years.

Ms JANELLE SAFFIN: Well, the Federal Government set up—

The Hon. SCOTT FARLOW: And it was continually funded for 30 years.

Ms JANELLE SAFFIN: But it changed. It was originally started for startups and then it morphed into something else. That same report that you refer to actually said it needed to find clarity; it had become a bit confused.

The Hon. SCOTT FARLOW: Minister, after 30 years, you're the Minister who is killing off Business Connect. Is that a legacy that you're proud to leave?

Ms JANELLE SAFFIN: My legacy as small business Minister will be a good one because I'm a fierce advocate and I'll make sure that small business gets every support that it can in New South Wales, in the Government and across every agency—and that's happening. The Government is doing a lot in the small business space. I mean, I could hark back to what didn't happen in the previous Government. I tend not to go there. I'm not that partisan in the way I approach things. There was just a lot that didn't happen, never happened, and we're doing things now—

The Hon. SCOTT FARLOW: Minister, things that did happen, as we've discovered in these budget estimates, were—

Ms JANELLE SAFFIN: But we're paying for procurement. We're doing a whole lot of other things. There's money being spent elsewhere.

The Hon. SCOTT FARLOW: Minister, there were things that did happen that aren't happening now, that we've discovered in these budget estimates. There was toll relief for small business, there was energy relief and there was Business Connect. Is it any wonder that more businesses are going to the wall than ever before?

Ms JANELLE SAFFIN: They're not going to the wall because of that. The insolvencies are trending to pre-pandemic level. That's from the Reserve Bank of Australia.

The Hon. SCOTT BARRETT: Minister, how come it took so long for places like Cundle Flat to have declarations made after the Mid North Coast flooding event?

Ms JANELLE SAFFIN: For the locality?

The Hon. SCOTT BARRETT: Yes.

Ms JANELLE SAFFIN: You're talking about the locality, personal hardship, I take it?

CORRECTED

The Hon. SCOTT BARRETT: Yes.

Ms JANELLE SAFFIN: Two things I'll say about how it was determined on localities. First of all, it was dependent on SES. SES did the assessments—we got them from there—on the places that had been hit. This is how I'm advised. Then I think it was 142 localities first up. Again, I'm going to memory and not checking the figure, but that's the memory I have. It eventually went to 330 localities. We kept adding them, particularly as the local members of Parliament brought it to our attention. We kept adding localities. This is where I want us to go, and we have started preliminary conversations and work: I would rather the personal hardship be where it used to be a long time ago, with St Vincent de Paul, with the Salvos, with the other agencies, with the neighbourhood centres. In my view, they do it better. They're on the ground, they know everyone and that's where I'm going to lead us, to that place, for the personal hardship.

The Hon. SCOTT BARRETT: Specifically with Cundle Flat, once it was declared, I understand they then had only four days to apply.

Ms JANELLE SAFFIN: I think they got longer. Mr Wells can answer, because we did have conversations about that. I was concerned about that, too, Mr Barrett, and made sure we did take some action.

GREG WELLS: We'll get you the exact dates for that location, but we did extend.

Ms JANELLE SAFFIN: We did.

GREG WELLS: Suburbs that were added through the process of the grant did have an end date extended right to the end of the process.

Ms JANELLE SAFFIN: They did. There was flexibility, Mr Barrett, I have to say. Service really stepped up on that.

The Hon. SCOTT BARRETT: Ms Higginson used the term "winners and losers" before, but I don't think there are many winners after an event like this.

Ms JANELLE SAFFIN: There is no-one.

The Hon. SCOTT BARRETT: How come when we compare the flood assistance given to one event, it is so different to a different event? Obviously, I'm talking specifically about Eugowra and Cabonne, where they missed out on things like the resilient lands package, which was provided in the Northern Rivers, and the arts and cultural program that was provided up there. There was a towns and villages business activation program provided up there, yet the Central West, only months after, missed out on these programs. I'm not in any way suggesting that the Northern Rivers shouldn't have received these programs, but you can understand that Eugowra and Molong and the Central West feel like they've missed out on these things.

Ms JANELLE SAFFIN: I've been there, obviously, and met with local community members and mayors. The Central West have expressed that to me. I wasn't the Minister—I wasn't in government—at that time when the Central West floods happened. But I can understand. In every disaster, we all want the same. I said I wanted what Queensland got, as the local member, when 2022 happened. That was what we were looking at—"We want what they've got." I know that happens. In the Northern Rivers, when we had the community leaders forum, we determined a principle of equity in the funding that we had, that would be divvied up in an equitable way across the region. As the Minister now, I'm very mindful of damage in communities and very mindful of what communities need—how would I put this? With recovery, even the word implies that we're going to get back to exactly where we were. That's never happened after any disaster, even though that's where we'd like to be. Any government who provides funding and support in disasters can never totally fund a whole reconstruction to put everybody back where they were. But I understand community sentiment well, Mr Barrett.

The Hon. SCOTT BARRETT: Are the doors closed on these funding programs, or can we still push for these sorts of things to help those communities?

Ms JANELLE SAFFIN: I'm always open to listening to their needs, like I am on the Resilient Lands Program. I know they want that. That's really clear. I've listened. Remember, they didn't get funding for pipelines for the water. That didn't happen. You know. You and I discussed it. You wrote to me. We talked. We did that. I banged away at that and we got that in the budget. These were some of the things we had to prioritise. I also thought it was unfair that they didn't get it. I have to say, I did talk to the Premier about that.

The Hon. SCOTT BARRETT: One of the reasons they didn't get that—and we have discussed that—was the set-up under the Disaster Recovery Funding Arrangements. Last budget estimates, we learnt that that was being looked at. There's been the Colvin review and some other work done on it. How close are we to seeing new guidelines for that?

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Ms JANELLE SAFFIN: The Commonwealth set a lot of the parameters around the DRFA, as you know. But with the Colvin review—again, that was tabled in probably October last year. It is on the agenda with the State, Territory and Federal Ministers. So it's on the agenda. There are some things I would like to change with that, Mr Barrett. I won't go into all the detail, but I have a list.

The Hon. SCOTT BARRETT: Specifically, again, to other areas that missed out, I think Upper Lansdowne was excluded from some of this funding. Is that still the case, or is that something that can be revisited as well?

Ms JANELLE SAFFIN: What was it excluded from? Was it personal hardship?

The Hon. SCOTT BARRETT: Let's say yes.

Ms JANELLE SAFFIN: No. The list has now closed.

The Hon. SCOTT FARLOW: Minister, I will table a case study that comes from a Business Connect advisor that's been shared with me. Effectively, it shows some of the value of the Business Connect advisory service in comparison to the business bureau. You will receive this in a second. Initially, the client had sought advice from the concierge team. They were advised to register a business name, and they ended up paying \$192.50 to an online company. Additionally, they were charged \$77 for a domain name. No framework, guidance or support was provided on the how to use the domain, build a website or strategically establish the business.

After the Business Connect adviser had worked with them, instead of paying that \$192.50, they were directed to be able to pay \$45 by dealing directly with ASIC rather than going to a private provider. They were explained how to select a domain name strategically for branding and advising that can be structured more cost-effectively over a three-year period, instead of paying a rate for just one year. They were also provided advice in outlining the next steps in their business compliance requirement's pricing structure, target markets et cetera. Minister, don't you agree that this is part of the advantage of the Business Connect program and the support that Business Connect provides and potentially saves businesses—in this case, about \$200?

Ms JANELLE SAFFIN: I'll read this. Thank you.

The Hon. SCOTT FARLOW: And you'll take it on notice, will you?

Ms JANELLE SAFFIN: I'll read it. Thank you.

The CHAIR: Just to indicate, Minister, there are another 15 minutes for the Opposition, even though the bell has rung; the Committee has just made an agreement.

Ms JANELLE SAFFIN: Thank you. No Government questions?

The CHAIR: We will come back to that.

Ms JANELLE SAFFIN: It's all right. I'm teasing them.

The Hon. SCOTT BARRETT: Minister, how concerned are you that this seemingly imminent decision on the Great Koala National Park will have a negative impact on the forestry industry on the North Coast?

Ms JANELLE SAFFIN: It's a clear election commitment of the Minns Government, and there will be a Great Koala National Park. We can have both. We can have the Great Koala National Park and we can also have a timber industry. As the Minister for the North Coast, of course I'm very mindful about this. But the community values koalas—we know that—and the community also values the timber industry, so we have to make sure that we do both.

The Hon. SCOTT BARRETT: So you're confident we won't see a downturn in the productivity of that industry?

Ms JANELLE SAFFIN: I'm confident that the Government will manage to protect koalas, because that's what the community at large wants, but also keep a viable timber industry. I know the timber industry quite well. I live in it.

The Hon. SCOTT BARRETT: Can I get a very brief update on where we're up to with the Tell Your Story Once program?

Ms JANELLE SAFFIN: Tell Your Story Once was clearly—I mean, it was a recommendation from locals and members, but it was also one of the recommendations in the O'Kane-Fuller inquiry. It is a work in progress. Service will be able to give you more detail. Earlier on I mentioned that I'm looking at all of those recommendations from the two flood inquiries and how they're being implemented, and I'm just working through that now, Mr Barrett. That's one that I'm particularly interested in.

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The Hon. SCOTT BARRETT: Can I ask you to provide on notice, Minister—it's probably easier—the press releases you mentioned about the exiting of Dave Owens and also the change to the grant that we talked about before, to exclude farmers from that?

Ms JANELLE SAFFIN: I'm happy to do that. I'm sure I did a release, but I do so many.

The Hon. SCOTT BARRETT: I understand. That's why I've asked—

Ms JANELLE SAFFIN: I do have to check. Then I think, "Have I done the release? Was it radio? Was it this? Was it that?" I'm always responding. Anything I've got, you'll have.

The Hon. SCOTT FARLOW: Minister, with respect to payroll tax, does your Government have any plans at all to increase the threshold for payroll tax to ease the burden on small businesses?

Ms JANELLE SAFFIN: No, there are no plans on payroll tax. I think I've been lobbied on payroll tax in New South Wales for the whole nearly four decades I've been in public life. I don't think that will change. I'm well aware of what the payroll tax issue is, and I looked at all the States and Territories as well. But, no, there are no plans. Do I get lobbied about it from local members and from other people? Of course I do.

The Hon. SCOTT FARLOW: That wasn't the question, Minister.

Ms JANELLE SAFFIN: But I'm answering the question in the way I see fit, Mr Farlow.

The Hon. SCOTT FARLOW: Minister, in looking at other States and paying payroll tax, have you had a look at when small businesses are required to pay payroll tax in other States and at what rates and how New South Wales compares?

Ms JANELLE SAFFIN: I have. I have a table of it, and I've got some with thresholds. But the thresholds and rates in New South Wales do compare to other States; they're not too out of kilter. Fewer than 10 per cent of businesses in New South Wales pay payroll tax, so it's not a large amount. Payroll tax, as we know, plays an important part in the State's revenue base. It contributes about \$13.9 billion to the budget.

The Hon. SCOTT FARLOW: That's about the same as stamp duty.

Ms JANELLE SAFFIN: I've never seen, really, any government make a move on it.

The Hon. SCOTT FARLOW: I'm not asking you at this stage to abolish payroll tax, although that is something that I might have outlined in my inaugural speech but have not been able to deliver on.

Ms JANELLE SAFFIN: We all said a lot in our first speeches, didn't we?

The Hon. SCOTT FARLOW: In the same sense, Minister, when it comes to the payroll tax threshold, which was of course increased several times under the Coalition Government, it has not been increased at all under the Minns Government. Have you done any modelling as to how many more small businesses are now captured by that payroll tax threshold that has not been increased?

Ms JANELLE SAFFIN: No, I haven't done any modelling in the five months I've been Minister.

The Hon. SCOTT FARLOW: Is that something you'd like to undertake, Minister?

Ms JANELLE SAFFIN: I don't see any changes coming soon, Mr Farlow, as much as you might want to prod me on it.

The Hon. SCOTT FARLOW: That is the message for small business, then.

The Hon. CAMERON MURPHY: Minister, earlier on you spoke about the huge importance of bipartisanship during disasters. I wonder whether you could reflect on how important that is and the problem that is created when people engage in political pointscoreing instead of focusing on fixing those disasters.

Ms JANELLE SAFFIN: When people are impacted by disasters, there's trauma and there's trauma in communities. I think we need to step gently with people. We won't be able to do everything people say they want in any particular time, and I think it's better to step gently. I'll go back to 2022. I was quite a fierce advocate. I think Mr Lanyon saw some of it on the ground as the recovery coordinator, but I worked in a really constructive way with then Premier Perrottet. I even worked with Toolie. I worked very well with the deputy—

The Hon. SCOTT BARRETT: What do you mean you even worked with Toolie?

Ms JANELLE SAFFIN: I like him. I worked really with all the Ministers, with Minister Steph Cooke and all that. Yes, I'd go on about what we needed and I'd go hard. But I was also mindful that you don't get everything that you demand or want. You have to make sure your community don't feel like they miss out on things and you have to guide your community to a better place. I've been working with the local members, like

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those on the Mid North Coast and the Hunter. But I do have to say that I don't think the Leader of the Nationals understands that word, about working in a nonpartisan way across this, because sometimes his statements are things like "nothing's happening". That's simply not true. If people read that nothing's happening—

The Hon. CAMERON MURPHY: It can be quite harmful, can't it?

Ms JANELLE SAFFIN: I say it disturbs communities. We have to tread a bit more gently with disasters because it's playing with people's lives and the impacts on their mental health. I saw one yesterday. It's about abandonment and betrayal and words like that. They're just absolute nonsense.

The Hon. SCOTT BARRETT: It's how they feel.

Ms JANELLE SAFFIN: It's really important that we do the best we can. We are political people. We are politicians. We're members of Parliament. We're in parties. But in this space, particularly with disasters, tread gently and be really mindful of people.

The Hon. SCOTT FARLOW: I had one question to fit in at the end.

Ms JANELLE SAFFIN: It's not Business Connect is it, Mr Farlow?

The Hon. SCOTT FARLOW: No, it's not Business Connect. This one's for Mr Lanyon. While we have appreciated your service as the CEO of the Reconstruction Authority, are you up for another job?

MAL LANYON: I am very honoured to be the CEO of the Reconstruction Authority, and I'll continue my focus on that role.

Ms JANELLE SAFFIN: Good try.

The Hon. SCOTT FARLOW: He is practically a politician as well. That was a very diplomatic answer.

Ms JANELLE SAFFIN: I need to correct a couple of things. When I talked about disaster and how much we're spending now, from 2019 and even before, I said \$158,000. I meant \$158 million. I also said there were 10 support staff in Business Connect in Service NSW. It was actually nine. Also, this is about the Resilient Homes Program: I said initially it was \$750 million. I've always said that; I don't know why. But I know it's \$700 million. We got \$350 million each from State and Federal put in. For the record, it's good to correct it.

The CHAIR: Thank you, Minister, and also to the government officers for attending today. The Committee has decided that we have no further questions. While we would normally break for lunch now, we have decided to end the hearing. Thank you all for your attendance today. The Committee secretariat will be in touch in the near future in regard to any questions taken on notice but also in regard to any questions that are supplementary questions. Thank you all so much for your time this morning and thank you, Minister.

Ms JANELLE SAFFIN: Thank you, Chair, and I thank the Committee members. Also, I thank you for your indulgence because I was to appear last week. I know you probably didn't want to be doing this on Friday of this week, so I want to say thank you to each and every one of you, and to all the staff.

(The witnesses withdrew.)

The Committee proceeded to deliberate.