Small Business Advisory Forum (SBAF) Meeting Report

**Australian Communications Consumer Action Network**

**Wednesday, 27th July 2016 11.00am – 3.00pm**

**PRESENT:** Sandra Milligan (Chairperson)

Mark McKenzie, 2508+ Disconnected & Council of Small Businesses of Australia (COSBOA)

Ewan Brown, Council on the Ageing (COTA) ACT

Tamsin Reeves, Office of the NSW Small Business Commissioner

Jaimie Lovell, NSW Farmers Association

Debbie Littlehales, Kiama Community College

**APOLOGIES:** Ben Kagan, Connect Create

Matthew Schultz, Ipswich City Council

Peter Strong, Council of Small Businesses of Australia (COSBOA)

Leonie Smith, The Cyber Safety Lady

Alan Howard, ACCAN

**ACCAN STAFF:** Teresa Corbin, CEO

Narelle Clark, Deputy CEO

Una Lawrence, Director of Policy

Kelly Lindsay, Project Officer – Small Business

Paula Corvalan, Digital Business Kit Marketing Officer

The purpose of the Small Business Advisory Forum (SBAF) is to discuss the most important telecommunications consumer issues from the perspective of key representative in the small business environment and the people they represent, with a view to incorporating these into ACCAN’s work priorities for the 2016-17 year.

The following meeting report provides an overview of the main issues raised and discussed.

# ACCAN future small business focus 2016/17

## **Consumer Issues**

ACCAN staff provided a brief outline of several major consumer issues and a summary of ACCAN’s outcomes in the past 12 months.

### Consumer Protection

TIO complaint numbers are down overall; however there has been a slight increase in complaints with regards to nbn connections, nbn rollout issues and telecommunication outages. The issue of deregulation continues to be an area of focus and some positive outcomes should be mentioned such as:

* TCP Code revisions– consumer protections have been retained
* International Roaming Standard review - significant consumer protections remainCustomer Service Guarantees is retained for fixed line voice services
* Piracy – Copyright Notifications Code did not proceed beyond draft stage, and proposal for service disconnection for illegal downloading dropped.

### Availability

Availability continues to be a top priority for ACCAN with some developments in this area including:

* Regional Telecommunications Review concluded – Consumer Safeguards review and USO Productivity Commission Inquiry are currently underway.
* The Mobile Black Spots Programme Round 1 has started rolling out, Round 2 has closed and a further $60 million committed to in the election for Round 3.
* 2nd edition ACCAN Mobile Community Kit publication relaunched to assist communities
* Sky Muster satellite services commenced 29 April. Education data to be quarantined. There are still concerns about fair use policies and T&Cs. The 2nd satellite will launch in October
* Independent broadband performance monitoring to increase reliability and quality of broadband services. ACCC Monitoring Pilot was conducted last year, and the ACCC is now consulting on broadband speed claims. – ACCAN’s survey at the beginning of the year confirmed that consumers are not clear about what causes poor broadband performance.
* We will be releasing our interactive ADSL availability map shortly.

### Affordability

* One key win for ACCAN in this space is that free mobile calls to 1800 numbers are largely introduced now with only two MVNOs (mobile virtual network operators) still charging at a mobile rate due to fixed agreements with their wholesaler not making it viable to adopt the change.
* 13 numbers still need more work especially with essential services like Centrelink using 13/1300 numbers.
* Hardship policy awareness – while telcos have to have hardship policies, they don’t make hardship information easy to find.. A Google search is more likely way to find it.
* ACCAN has published an Affordability Map paper, is working for a review of the – Commonwealth Telecommunications Allowance Review –
* The Digital Inclusion Index is to be launched by Telstra soon, and there will be a presentation at the ACCANect Conference in September.

### Privacy

* Do not Call Register is now indefinite, consumers no longer need to renew after 3 years.

### Overview of Small Business Activities

ACCAN’s small business work has been informed by two research projects [Informing Small Business: Examining fixed phone and broadband products](https://accan.org.au/our-work/research/1139-informing-small-business) (December 2015) and [Small Business Telecommunications Service Use and Experience](https://accan.org.au/our-work/research/535-small-business-telecommunications-service-use-and-experience) (January 2013). We are currently conducting a grass roots survey to get a snapshot of telecommunications issues experienced by small businesses. We will use the findings to inform and target consumer information, and advocate for improvements from the telco industry. Small business outreach has included meetings with the NSW and WA Small Business Commissioners to discuss issues including broadband speeds and mobile coverage, as well as attending events such as the 2015 COSBOA Conference. The ACCAN annual conference has a focus on the issues faced by small businesses. For example, at our 2015 annual conference, small business telecommunications issues were discussed in a panel session featuring representatives from COSBOA and NSW Farmers. ACCAN has produced informative tip sheets for small businesses which target the need for further digital literacy in this space. ACCAN has seen a stronger focus by telcos such as Optus and Vodafone to target the small business market.

### Digital Literacy Training

*Digital Business Kit – Digital Ready* ([digitalready.org.au/](file:///\\accan01\accan%20docs\Consumer%20Consultation\SBAF\digitalready.org.au\))

ACCAN continued its work with on its digital literacy kit called Digital Ready. The Digital Ready project has seen a vast amount of work and effort dedicated to creating informative, relevant and comprehensive information which is aimed at assisting small businesses and not-for-profits build skills and knowledge to improve their operations, increase profits, gain more members and become more efficient. Some of the recent work undertaken by Digital Ready includes;

* The launch of a new and improved website in early 2016.
* The creation and promotion of four new video tutorials covering subjects like content and copy writing, social media for business and outsourcing your graphic design.
* The creation and external sourcing of blog articles which cover topics that affect small businesses owners. Digital Ready regularly contributes blog articles to small business forums such as Creative + Business and Alsco Greenroom. Digital Ready sources blog articles from small business owners which leads to fresh, relevant and specific content which small business owners can relate to.

### Discussion of current small business communications issues

After an open discussion, SBAF attendees identified the following areas of focus for ACCAN, as well as flagging what is on the horizon and what issues should take priority from a small business perspective:

* Affordability
  + Cost and speed of broadband and mobile (high cost but slow speeds)
  + Lack of competition
  + Plans/costs hard to compare
* The need for better education and access to information
  + The need for clearer and more readily accessible information regarding ADSL broadband availability
  + More transparent information about extreme weather events and outages, for example notification of outages on telco accounts to drive greater accountability
  + There is a need for more education around consumer rights when it comes to third-party billing and direct carrier billing as small businesses are getting caught out with unexpected charges
* Service availability
  + Unprofitable communities being neglected by providers; they have to ‘make do’ with inferior technology
  + Mobile black spots and the need for more mobile coverage
  + Ongoing commitment needed to Customer Service Guarantees and Universal Service Obligation
  + Congestion – internet crashes during peak periods or extreme weather situations
  + Further investigation around the trend of small businesses being forced to use mobile telephony for business purposes as they might not have access to broadband and therefore have to pay premium prices for these services
  + Telcos should offer solutions based on business continuity rather than only compensation when network availability is compromised.
* Limiting innovation/take up of digital processes
  + Farmers finding it hard to keep up and be competitive with inadequate telecommunication services
  + Low digital literacy is an emerging issue already affecting business
  + Education programs are needed to convert technical ability into opportunity. Businesses don’t always see the opportunities and potential of online services
  + Fear of the risk from data breaches, scams, malware is an inhibitor
  + Community hubs to be made available for emergency use for business in the event that they have no internet access. Essential functions such as payroll, BAS lodgement and banking could still be done
* Challenges/frustrations
  + Government services are pushing small business to go online, e.g. for standard business reporting. However, businesses are hampered by expensive, unreliable or non-existent telecommunication services. They need reliable, faster broadband (access to timed out data incident logs from ATO, banking sector and Centrelink etc. would be useful)
  + Storefronts for banks, government services closing
  + Social issues around access to fast broadband – people are second class citizens if they do not have access
  + Small businesses continue to have to fight for better placed services
  + Telcos often lack the ability to respond quickly enough due to reduced standards of maintenance
  + There is not enough focus placed on upload capabilities with a preference given to download capabilities as this is more widely used by the general consumer leaving small business owners frustrated with the slow pace of upload time
  + It is difficult to measure latent demand of emerging technology leading to a sense of uncertainty amongst small business owners. There needs to be further dialogue around technology and forecasting
  + Amount of claim for compensation is capped for TIO assistance. Should the limit be reviewed? (Access to TIO “knock back” information would be helpful)
* Top Priority Issues
  + The creation of an information source which provides geographically specific information on the performance of each service provider and the quality of the service provided. The information available at the moment is too general and broad. Better responsiveness and communication is needed in emergencies and outages in order to maintain business continuity
  + Equity and coverage in price and competition for remote and regional consumers
  + Improved mobile coverage in regional, rural and remote areas, and long term alternatives to nbn Sky Muster to meet future demand
  + Adequate services to allow for small business engagement with the Digital First policy, the government needs to have good broadband services to back it up.

### Future Research

* Current project: a grass roots survey to get a snapshot of telecommunications issues experienced by small businesses to be shared across ACCAN’s social media platforms and to existing members. Disconnected 2508+ and COSBOA offered to help promote the survey on their social media platform; the Office of NSW Small Business Commissioner can distribute the survey to small business complainants.
* Aim to source information from the TIO regarding telco complaints by postcode and provider in order to better understand which areas are most affected by outages.

### Next steps

The feedback and suggestions made today will be used to complement ACCAN’s policy priorities, operations plan and research activity plan. Once these have been finalised they will be circulated to SBAF attendees.

It was also noted that a review of ACCAN’s Strategic Plan will be completed over the next 12 months. This includes a contract review conducted by the Department of Communications.

ACCAN CEO, Teresa Corbin, thanked the participants for both their time and valuable contributions.