ENGAGEMENT
WITH SMALL
BUSINESS
SUBMISSION
TO THE
QUEENSLAND
GOVERNMENT'S
2015-16 STATE
BUDGET

■ JUNE 2015



SUBMISSION TO THE QUEENSLAND GOVERNMENT'S 2015-16 STATE BUDGET

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1.0 OVERVIEW

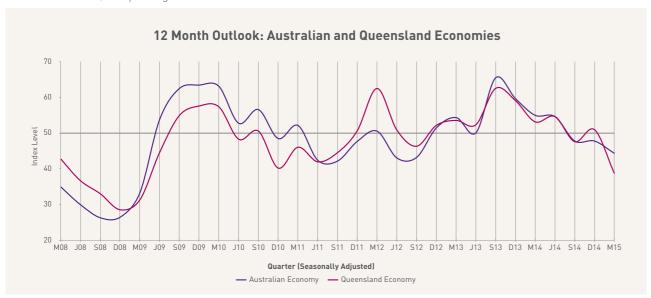
- 1.1 State Budget fundamentals are a key determinant of business confidence. As the peak association for employers across Queensland, the Chamber of Commerce and Industry Queensland (CCIQ) believes the 2015-16 State Budget can help lift business confidence and provide stable, consistent, fiscal economic policy for businesses to invest and employ in this proud State.
- 1.2 It is critical that the 2015-16 State Budget sets clear direction about the Queensland Government's longer term economic and fiscal strategy as well as provides the short-to-medium term incentives to spur on business investment and job creation. The small business package announced in the 2015-16 Federal Budget will bolster business sentiment and if combined with equally supportive measures at a state level, will maximise opportunity for Queensland small businesses.
- 1.3 CCIQ is pleased with the underlying emphasis on economic growth and job creation in the State Government's election commitments. CCIQ believes it is possible to provide well-targeted stimulus measures while concurrently improving the State's financial position with prudent management of government spending. The Queensland Government's commitment to not introduce any new taxes or charges over the current term of government will ease the burden of government costs on business.
- 1.4 There are a number of State Government policies that will benefit small business in Queensland and align with CCIQ's current suite of initiatives, providing opportunity for collaboration. These include Working Queensland Jobs Plan, Advance Queensland, Building Queensland and Building our Regions. In tandem to these, the 2015-16 State Budget must establish a clear path for restoring the State's financial position, stimulate economic activity and jobs creation, commit to taxation and federation reform, and prioritise spending based on productivity and innovation to sustain Queensland's future prosperity.

SUMMARY OF RECOMMENDATIONS

- The State Government to ensure it has a positive but balanced tone in commenting on the economy and focus on expediency in the early stages of governing.
- The Queensland Government must continue to take action to rectify the structural deficit that exists in the State Budget and commence paying down the State's accumulated debt. On this basis the Queensland Government should:
 - Continue to deliver responsible economic and fiscal management, integrating pro-business policy settings into its strategy;
 - Return to a budget operating surplus in 2015-16;
 - Reduce government debt;
 - Resist all calls to increase State taxation and furthermore, progressively lift the payroll tax exemption threshold from \$1.1 million to \$1.6 million and commit to annual indexation;
 - Ensure government spending continues to be reined in so recurrent expenditure returns to an affordable level and does not exceed 2.5 per cent growth per annum on average across the forward estimates;
 - Broaden contestability with a view to increasing the share of government services provided by the private sector to improve the State's financial position; and
 - Do not rule out in the medium term, an assessment of the appropriateness of sale or long term lease of State owned assets premised on improving price and service outcomes, paying down debt and reinvesting in priority infrastructure.
- Consider a compromise solution to maintain Queensland's status as having the lowest workers' compensation premiums in Australia.
- The State Government should stand by its commitment to ease the regulatory burden for Queensland businesses by delivering a comprehensive red tape reduction framework. CCIQ believes that the red tape reduction framework must:
 - establish a target to reduce the volume of regulatory requirements and publicly report progress;
 - reduce the time and cost of compliance; and
 - improve regulator engagement with small business.
- Include in the terms of reference for the Queensland Productivity Commission inquiry into electricity prices the appropriateness of the proposal to merge government owned corporations in the state's electricity industry. The State Government should review its policy position on privatisation with a focus on investigating the impacts on prices and services and ensuring that opportunities for private sector investment are fully leveraged.
- As part of the response to the Harper Panel's Final Report, address competitive anomalies for small business and ensure government commercial activities are fair and support small business participation in the market.
- Collaborate with the Federal Government on taxation and federation reform to eliminate inefficient State taxes and achieve sustainable fiscal relations across all levels of government. Further, the Queensland Government must continue to entrench fiscal disciple to ensure that our State has the financial capacity to successfully implement and benefit from changes arising from these reforms.
- Expedite the development of a Queensland Infrastructure Plan with priority projects identified over the short, medium and longer term and an expanded role for the private sector in planning, development, construction and operation of infrastructure. Consideration should be given to State Government building infrastructure but with the caveat that assets will be privatised within an agreed timeframe.
- The Queensland Government must ensure the State's future skills requirements are met by developing business relevant vocational education and training, and reversing its current policy against making public training funds 100 per cent contestable.
- Develop a business innovation system through policy settings that enable businesses to create value from new ways of doing things, remove barriers to innovative activity, facilitate collaborative approaches and provide the foundation conditions that will enable Queensland small businesses to innovate on a day-to-day basis.

2.0 ECONOMIC TRENDS

2.1 Findings from the March Quarter 2015 Westpac Group CCIQ Pulse Survey of Business Conditions show business confidence for economic growth over the next 12 months has deteriorated, with drought conditions, slowdown in mining sector investment, and prolonged weak consumer demand and labour market conditions the dominant influences.



Source: CCIQ Westpac Group Pulse Survey of Business Conditions March Quarter 2015

- 2.2 On a positive note, Queensland businesses are mildly optimistic about sales and revenue with an anticipated increase in spending heading towards the end of financial year. Business profitability, employment and capital expenditure are also expected to remain stable in the short-term.
- 2.3 CCIQ believes Queensland must transition to better fiscal and economic outcomes, but with positive public messaging and implementation, as the Treasurer is clearly evidencing. The State Government has highlighted the positives of our economy and is implementing a more positive tone to the deficits and debt debate so it does not have an impact on consumer and business confidence.
- 2.4 While the economic picture at present in Queensland is not where we need it to be, CCIQ believes that the State economy is fundamentally resilient. The underlying trend is for improvement with increasing economic growth from 2.5% in 2014-15 to 5.75% in 2015-16 as identified in the MYFER. Additionally employment growth will strengthen from 1.5% in 2014-15 to 1.75% in 2015-16. Whilst these numbers are promising the trick will be to ensure that the economic boon that the LNG has on headline figures extends to the broader business community.

	Q	UEENSLAN	D	AUSTRALIA				
	2013-14	2014-15	2015-16	2013-14	2014-15	2015-16		
GSP	2.30	2.50	5.75	2.50	2.50	3.00		
Employment	1.80	1.50	1.75	0.80	1.00	1.75		
Unemployment Rate	6.00	6.25	6.00	6.00	6.50	6.50		
Inflation	2.80	2.50	2.50	3.00	2.50	2.50		
Wage Price Index	2.60	2.50	3.00	2.60	2.50	3.00		
Population	1.75	1.75	1.75					

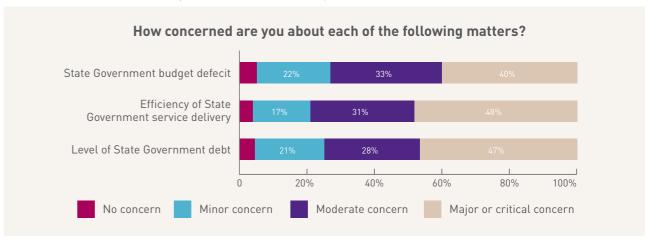
Annual Percentage Change. Source: MYFER

RECOMMENDATION:

The State Government to ensure it has a positive but balanced tone in commenting on the economy and focus on expediency in the early stages of governing

3.0 CCIQ POSITION ON CURRENT STATE FINANCES

- 3.1 State Budget fundaments are a key determinant of business confidence and Queensland businesses are looking to the State Government to continue to strengthen the State's financial position through responsible fiscal management.
- 3.2 At present, Queensland's finances are in a challenging position. We have a significant level of debt, a loss of AAA credit rating, and a budget in deficit. Despite this, there is a general unwillingness on the part of Queenslanders to consider the benefits of privatising the state's assets, in addition to opposition to lifting taxes and readjusting the size of the state's public service.
- 3.3 CCIQ's Pre-State Election Survey highlighted a significant proportion of Queensland businesses expressed major or critical concern with the current budget deficit [40 per cent] and the efficiency of State Government service delivery (48 per cent). These findings reinforce the need for ongoing savings measures to correct the structural deficit in the State budget. In addition to restoring a fiscal surplus, the State Government must explore all options to pay down the State's \$80 billion accumulated debt, which is of major to critical concern to 47 per cent of Queensland businesses.



Source: CCIQ State Election Survey 2015

QUEENSLAND LABOR FISCAL AND BUDGET ELECTION COMMITMENTS

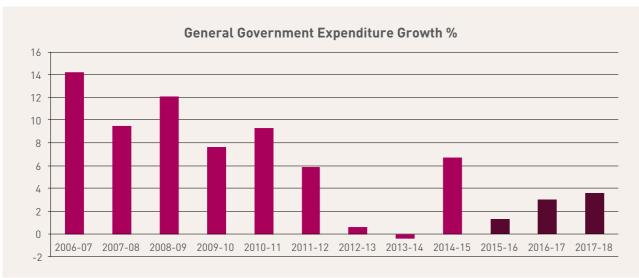
- 3.4 CCIQ notes that as part of the recent State Election Queensland Labor committed to improving the finances of the State by implementing policies to promote economic growth and deliver a measured and responsible pay down of debt and management of the State's finances. More specifically Queensland Labor committed to adhering to five fiscal principles:
 - Maintain a General Government sector Net Operating Surplus over the economic cycle;
 - Pay down General Government sector debt of \$5.4 billion over six years, with a target of paying down \$12 billion over 10 years. ALP's fiscal strategy and debt action plan will establish a debt reduction trust and quarantine two-thirds of the returns from income-earning State assets in a special trust to pay down debt;
 - · Borrowing will be strictly managed for new infrastructure so as to be serviced within the General Government Net Operating Surplus target, while seeking to ensure a consistent flow of works to support jobs and the economy, and mitigate against a backlog of necessary works emerging;
 - · Maintain competitive taxation by ensuring that General Government sector own-source revenue remains at or below 8.5 per cent of nominal gross state product (GSP), on average, over the forward estimates;
 - Target full funding of long-term liabilities such as superannuation and WorkCover in accordance with actuarial advice.
- 3.5 Additionally, CCIQ notes ALP will keep electricity assets state owned with additional efficiencies introduced to lower costs by aggregating the five state-owned energy companies into two companies. The three network businesses - Ergon, Energex and Powerlink - will be consolidated into a single new network business and the two generation businesses, CS Energy and Stanwell, incorporated into a single generation business. Efficiency savings of more than \$150 million per annum will be applied to debt reduction.

CCIQ RESPONSE

Queensland small businesses support the State Government's commitment to restore a fiscal surplus as this aligns with business expectation upon government to live within their means. Additionally, Queensland Labor's pledge to pay down debt by \$12 billion across 10 years is equally supported.

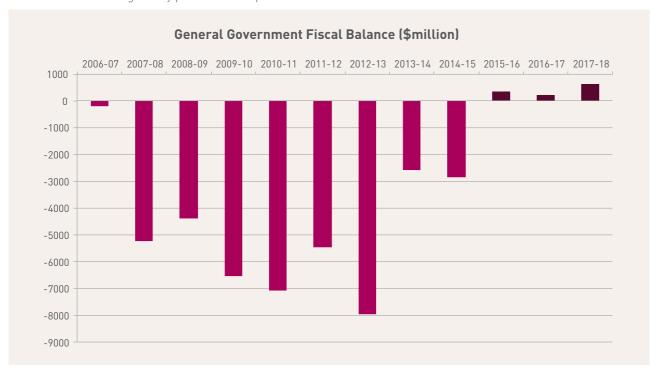
CREDIBLE PATH TO FISCAL SURPLUS

- 3.6 Business supports the State Government in their resolve to deliver a surplus when fiscally prudent to do so and stands shoulder to shoulder with government efforts to reduce government expenditure and deliver a fiscal surplus. The State Government must pursue an aggressive approach to reign in government expenditure in the context of returning to an affordable level of government service provision.
- 3.7 CCIQ notes the fiscal restraint that has clearly been evident in the State's finances since 2012-13. This is illustrated in the significant reduction in expenditure growth that has unquestionably bought the budget closer to being in fiscal surplus.



Source: State Budget 2014-15 Mid Year Fiscal and Economic Review

3.8 CCIQ has noted the revision in the 2014-15 Budget deficit, as part of the MYFER, resulting from a reduction in revenues associated with reduced coal royalties from lower global demand. The 2014-15 Budget deficits has been revised from \$2.3 billion to \$2.8 billion. However, pleasingly the surplus promised in 2015-16 is still in place at \$331 million albeit lower than when forecast in June 2014 at \$862 million. This aligns with business expectations on government that we live within our means and if delivered will be a powerful and positive influence on business confidence. CCIQ urges the State Government to vigorously pursue this surplus.



Source: State Budget 2014-15 Mid Year Fiscal and Economic Review

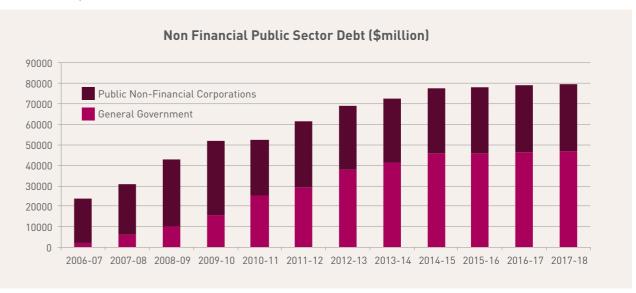
3.9 The approach of the previous State Government to reduce expenditure resonates with business community actions following the GFC. The same spending discipline that has been demonstrated across the past several years should continue under this State Government to be applied until such time as the State Budget is well and truly back into surplus and debt is better under control.

CONTESTABILITY

- 3.10 With the Queensland Government committed to no new taxes, fees or charges for this term of government, CCIQ believes the 2015-16 Budget must renew focus on saving measures, which necessities a greater role for the private sector in service delivery.
- 3.11 CCIQ believes this is best achieved through the use of a contestability framework that identifies the appropriate solution for each type of service - be that outsourcing, a shared service arrangement or strategic procurement. The approach should not be constrained by ideological positions on contestability, but instead focus on value-for-money outcomes that meet community expectations for quality services.
- 3.12 CCIQ considers there is benefit is assessing on a case-by-case basis, those government services that can be reasonably provided by the private sector and how best to engage with external providers.
- 3.13 CCIQ believes Budget saving measures can be realised by:
 - · Broadening the use of contestability principles and processes to establish meaningful benchmarks for government services against alternative providers and increase transparency of service costs;
 - Outsourcing services, where appropriate, via competitive tendering to maximise return on investment and increase the diversity of service providers; and
 - Adopting a customer focus approach so the desired public service outcome matches community preferences and provides equity of access.
- 3.14 CCIQ urges the Queensland Government to continue to consider alternative ways to increase the share of government services provided by the private sector. Queensland businesses are well placed to deliver high quality of services and greater operational efficiency which will help promote economic growth. Contestability reduces the financial size of the State Government but not actual services to the public. It is a win for all Queenslanders.

REDUCE GOVERNMENT DEBT

3.15 CCIQ supports the State Government resolve to paying down debt by \$12 billion over 10 years which is of major to critical concern to 47 per cent of Queensland businesses. With a fiscal surplus within sight it is equally important to focus attention on the \$80 billion debt.



3.16 CCIQ favours measures relating to public sector debt as this addresses any possibility of shifting debt between the general government and government owned corporations. On this basis a \$4 billion interest servicing bill is guite simply money that yields no value add to the Queensland community.

3.17 CCIQ notes that relying on fiscal deficits alone will take significant time for Queensland to retrieve our AAA credit rating. The State Government should explore all options to pay down the State's \$80 billion accumulated debt including leveraging our State's balance sheet (discussed below).

MAINTAIN COMPETITIVE TAXATION

- 3.18 CCIQ supports the commitment by the State Government to not increase or introduce any new taxes, fees and charges as promised as part of the State Election. Increasing taxes reduces economic growth and costs jobs, with both ultimately impeding tax collections to government in future years. The commitment to not introduce any new taxes is significant and it creates certainty and confidence for the business community that will in turn further encourage investment and employment.
- 3.19 Additionally it maintains the competitiveness of our business operating environment that enhances our ability to retain and attract investment and jobs. Having a low tax state for business is a means of growing market share as it will attract business that stimulates economic activity and inevitably taxation receipts (see Section 4).

PRIVATISATION

- 3.20 In the fullness of time, CCIQ would invite the State Government to consider reviewing the current Labor policy on privatisation. CCIQ believes privatisation of State-owned assets can improve the performance of essential service delivery, leading to lower prices and better quality service outcomes that will help raise the productivity of Queensland businesses.
- 3.21 CCIQ's Pre-Election Survey revealed a significant proportion of Queensland businesses approved (36 per cent) or strongly approved (21 per cent) of the long-term leasing of State-owned electricity and transport assets. CCIQ considers there is merit in exploring both long-term leasing and sale of assets provided the proceeds of privatisation are used to pay down government debt and reinvested in priority infrastructure projects.
- 3.22 Additionally, CCIQ invites the State Government to include in the terms of reference for the Queensland Productivity Commission Inquiry into electricity prices the appropriateness of merging GOCs in the Queensland Electricity Industry. CCIQ at present remains neutral to this policy but has noted concerns that it is inconsistent with the general trend away from vertical and horizontal integration of the electricity industry both domestically and internationally.

KEY FISCAL AGGREGA	TES, 2006-07	7 TO 2017-1	8									
	2006-07 Actual \$ million	2007-08 Actual \$ million	2008-09 Actual \$ million	2009-10 Actual \$ million	2010-11 Actual \$ million	2011-12 Actual \$ million	2012-13 Actual \$ million	2013-14 Actual \$ million	2014-15 MYFER \$ million	2015-16 Projection \$ million	2016-17 Projection \$ million	2017-18 Projection \$ million
General Government												
Total Revenue	31,982	31,430	37,008	39,729	41,957	45,794	41,755	46,734	49,149	52,951	54,510	56,270
Tax Revenue	8,484	9,546	8,877	9,375	9,975	10,608	10,937	11,845	12,598	12,990	13,613	14,273
Total Expenses	30,128	32,989	36,974	39,785	43,473	46,027	46,313	46,115	49,213	49,873	51,390	53,259
Employee Expenses	11,731	13,171	14,305	15,566	16,820	18,250	18,130	17,817	18,610	19,436	20,038	20,698
Net Operating Balance	1,855	(1,559)	35	(56)	(1,516)	(233)	(4558)	619	64)	3,078	3,120	3,011
Capital Purchases	4,418	5,716	6,960	8,767	8,237	7,930	7,001	6,322	5,903	6,089	5,768	5,496
Net Capital Purchases	2,067	3,668	4,434	6,494	5,573	5,249	3,389	3,200	2,778	2,747	2,903	2,376
Fiscal Balance	(211)	(5,226)	(4,399)	(6,550)	(7,089)	(5,482)	(7947)	(2581)	(2842)	331	216	634
Borrowings	2,266	6,332	10,278	15,916	25,090	29,514	37,879	41,403	45,801	46,097	46,630	47,072
Non-Financial Public Sector	or											
Total Revenue	40,892	38,363	43,659	47,882	48,984	52,300	49,175	54,008	55,413	59,298	61,310	63,515
Capital Purchases	10,635	13,865	15,265	14,818	13,344	11,939	10,719	9,312	9,329	9,844	9,332	9,021
Borrowings	24,009	30,929	42,646	51,698	52,619	61,522	69,031	72,716	77,553	78,241	78,840	79,792

KEY FISCAL INDICATORS, 2006-07 TO 2017-18												
	2006-07 Actual %	2007-08 Actual %	2008-09 Actual %	2009-10 Actual %	2010-11 Actual %	2011-12 Actual %	2012-13 Actual %	2013-14 Actual %	2014-15 MYFER %	2015-16 Projection %	2016-17 Projection %	2017-18 Projection %
General Government												
Revenue/GSP	15.0	13.6	14.3	15.8	15.7	16.1	14.5	15.8	15.8	15.7	15.2	14.7
Tax/GSP	4.0	4.1	3.4	3.7	3.7	3.7	3.8	4.0	4.0	3.8	3.8	3.7
Expenses/GSP	14.1	14.3	14.3	15.8	16.2	16.2	16.1	15.6	15.8	14.8	14.3	14
Employee Expenses/GSP	5.5	5.7	5.5	6.2	6.3	6.4	6.3	6.0	6.0	5.8	5.6	5.4
Net Operating Balance/GSP	0.9	(0.7)	0.0	(0.0)	(0.6)	(0.1)	(1.6)	0.2	0.0	0.9	0.9	0.8
Capital Purchases/GSP	2.1	2.5	2.7	3.5	3.1	2.8	2.4	2.1	1.9	1.8	1.6	1.4
Fiscal Balance/GSP	(0.1)	(2.3)	[1.7]	[2.6]	[2.6]	[1.9]	(2.8)	(0.9)	(0.9)	0.1	0.1	0.2
Borrowings/GSP	1.1	2.7	4.0	6.3	9.4	10.4	13.1	14.0	14.7	13.7	13	12.3
Borrowings/Revenue	7.1	20.1	27.8	40.1	59.8	64.5	90.7	88.6	93.2	87.1	85.5	83.7
Revenue Growth	6.3	[1.7]	17.7	7.4	5.6	9.1	(8.8)	11.9	5.2	7.7	2.9	3.2
Tax Growth	14.7	12.5	(7.0)	5.6	6.4	6.3	3.1	8.3	6.4	3.1	4.8	4.9
Expenses Growth	14.2	9.5	12.1	7.6	9.3	5.9	0.6	(0.4)	6.7	1.3	3	3.6
Employee Expenses Growth	10.5	12.3	8.6	8.8	8.1	8.5	(0.7)	(1.7)	4.5	4.4	3.1	3.3
Non-Financial Public Sector												
Capital Purchases/GSP	5.0	6.0	5.9	5.9	5.0	4.2	3.7	3.1	3.0	2.9	2.6	2.4
Borrowings/GSP	11.2	13.4	16.5	20.6	19.6	21.6	23.9	24.5	24.9	23.2	21.9	20.9
Borrowings/Revenue	58.7	80.6	97.7	108.0	107.4	117.6	140.4	134.6	140.0	131.9	128.6	125.6
Net Financial Liabilities/Revenue	27.0	75.4	97.6	112.5	102.2	115.5	131.9	125.9	130.5	122.3	116.9	111.3

RECOMMENDATIONS:

The Queensland Government must continue to take action to rectify the structural deficit that exists in the State Budget and commence paying down the State's accumulated debt. On this basis the Queensland Government should:

- Continue to deliver responsible economic and fiscal management, integrating pro-business policy settings into its strategy;
- Return to a budget operating surplus in 2015-16;
- Reduce government debt;
- Resist all calls to increase State taxation and furthermore, progressively lift the payroll tax exemption threshold from \$1.1 million to \$1.6 million and commit to annual indexation;
- Ensure government spending continues to be reined in so recurrent expenditure returns to an affordable level and does not exceed 2.5 per cent growth per annum on average across the forward estimates;
- Broaden contestability with a view to increasing the share of government services provided by the private sector to improve the State's financial position; and
- Do not rule out in the medium term, an assessment of the appropriateness of sale or long term lease of State owned assets premised on improving price and service outcomes, paying down debt and reinvesting in priority infrastructure.

4.0 BUSINESS OPERATING ENVIRONMENT

- 4.1 CCIQ sees a key task of the 2015-16 State Budget as additionally driving down government costs on business to support the viability and competitiveness of Queensland's small and medium businesses. Queensland needs a business operating environment that is the absolute stand out in Australasia to underpin our State's future growth.
- 4.2 CCIQ believes the State Budget provides an opportunity to set out policies that lower the costs of doing business across the key areas of payroll tax, workers compensation costs, insurance premiums, energy costs, infrastructure and regulatory compliance.
- 4.3 The 2015-16 State Budget can help boost business sentiment through consistent and cost-effective measures that will provide policy certainty and give businesses the confidence to invest and employ.

PAYROLL TAX

- 4.4 Whilst CCIQ applauds the decision to not increase or introduce any new taxes we also encourage the State Government to revisit its decision in relation to the Payroll Tax exemption threshold. CCIQ was the architect of lifting the payroll tax threshold from \$1.1 million to \$1.6 million and we regard it as important to Queensland small businesses.
- 4.5 Lifting the payroll tax threshold was designed to address two flaws with the tax. Firstly, because of wages creep many small businesses are inadvertently growing into having to pay a tax on giving their existing employees a job. Secondly, many small businesses are presently structuring their workforces to sit just under the threshold. By lifting the threshold we are allowing those small businesses to grow their workforces.
- 4.6 The detrimental employment impact of payroll tax is significant and CCIQ believes there is strong merit in pursuing this initiative. It is only by growing the economy and economic activity, will the State Government increase taxation revenue and truly address the State Budget challenges currently being experienced.
- 4.7 Recognising that a complete phase-out is dependent upon longer term tax reform and (see Section 7) and is unrealistic in the short-term, there should be instant payroll tax relief for small businesses through raising the threshold.

RECOMMENDATION:

The State Government must progressively lift the payroll tax exemption threshold from \$1.1 million to \$1.6 million by 2019 and commit to annual indexation of the payroll tax exemption threshold so small businesses continue to benefit from not paying payroll tax. Progressively lifting the exemption threshold is necessary to ensure Queensland business can continue to grow and employ until the full benefits of tax reform can be realised.

WORKERS COMPENSATION

- 4.8 CCIQ recognises the State Government has given commitment to unwind recent changes made to the workers' compensation regime. While respectful of this commitment, CCIQ believes there is opportunity to achieve the desired the outcome while still maintaining Queensland's status as having the lowest workers' compensation premiums in Australia.
- 4.9 The Queensland business community benefited from a 17 per cent reduction in premiums from \$1.45 to \$1.20, worth an estimated \$1 billion in savings across four years. The introduction of a threshold for accessing common law claims, which emerged from a consensus position of industry groups and in our collective view, struck the right balance between employer and employee interests.
- 4.10 CCIQ believes a compromise solution is possible that can retain some of these benefits. To this end, the Chamber is currently participating in the Stakeholder Reference Group to develop a best practice workers' compensation system in Queensland.

RECOMMENDATION:

CCIQ calls on the State Government to consider a compromise solution to maintain Queensland's status as having the lowest workers' compensation premiums in Australia.

ELECTRICITY PRICES

- 4.11 The State Government must ensure that electricity prices are competitive for Queensland businesses through electricity reforms that encourage efficiency and performance improvements. Electricity prices have doubled on average for business over the past seven years, which is placing significant pressure on small businesses trying to be competitive and undermining their viability.
- 4.12 CCIQ notes the State Government's commitment to undertake an inquiry into electricity prices and understands this will be a task for the newly established Queensland Productivity Commission. It is important that this inquiry give attention to those matters of significant concern to the business community. This includes better balancing reliability with price stability, moving to price monitoring in South East Queensland, encouraging competition in regional Queensland, demand management options, and promoting the diversification of power generation.
- 4.13 As a medium-term goal, CCIQ believes that the merits of privatisation should be reviewed given the potential of a well-designed and implemented privatisation process to lower prices and deliver better quality service outcomes. CCIQ believes there is opportunity for the Queensland Productivity to guide more meaningful discussion on how private investment can create incentives for industry restructuring and deliver improved performance.

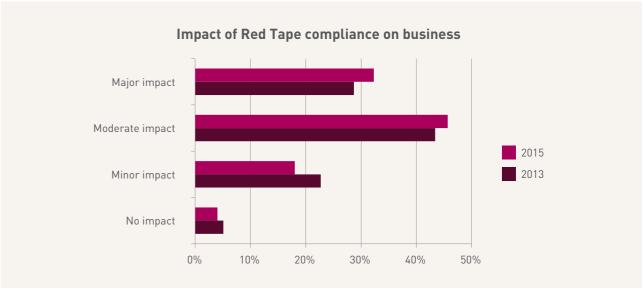
RECOMMENDATIONS:

The State Government should include in the terms of reference for the Queensland Productivity Commission inquiry into electricity prices the appropriateness of merging government owned corporations in the state's electricity industry.

The State Government should review its policy position on privatisation with a focus on investigating the impacts on prices and services and ensuring that opportunities for private sector investment are fully leveraged.

RED TAPE

- 4.14 Through the 2015-16 State Budget, the Queensland Government can give businesses reprieve from inefficient and inappropriate regulation by directing resources to developing a comprehensive red tape reduction framework.
- 4.15 The cost and burden of regulatory compliance is a major constraint on business growth and is reducing Queensland's competitiveness at a time when our economy is patchy and in transition. CCIQ's latest Red Tape Survey shows 78 per cent of Queensland businesses experience a moderate to major impact from complying with government regulation, up from 72 per cent in 2013. One in four businesses stated that red tape compliance had prevented them from making changes to grow their business and/or directly impacted profitability. The findings highlight the difficulties in identifying those red tape reduction measures that will provide real benefit to Queensland businesses.



Source: CCIQ 2015 Red Tane Baseline Survey

CCIQ TIME AND WITH SMALL RECOMMENDS OF BUSINESS **ADDRESS** RETURN TO COMPETITIVE A BUDGET ANOMALIES **OPERATING FOR SMALL SURPLUS BUSINESS IN 2015-16 RESISTALL** REDUCE THE RESISTALL TIME AND CALLS TO COST OF INCREASE COMPLIANCE STATE **DEVELOP A TAXATION BUSINESS RESISTALL** INNOVATION CALLS TO SYSTEM INCREASE

DEVELOP BUSINESS BUSINESS REDUCE RELEVANT GOVERNMENT **VOCATIONAL DEBT EDUCATION RESISTALL** AND TRAINING CALLS TO **SURPLUS IMPROVE** 2015-16 REGULATOR INVEST IN ENGAGEMENT PRIORITY WITH SMALL INFRA- BUSINESS STRUCTURE PROGRESSIVELY DEVELOP LIFT THE **BUSINESS PAYROLL** RELEVANT TAX EXEMPTION VOCATIONAL THRESHOLD

- 4.16 CCIQ supports the establishment and is pleased to be part of the Red Tape Reduction Advisory Council and through our engagement with businesses, looks forward to identifying the priority areas for red tape reform.
- 4.17 CCIQ believes that the red tape reduction framework must be based on the following key aspects:
 - establishing a target to reduce the overall volume of regulation, measuring progress and reporting publicly on progress;
 - reducing the time and cost of compliance; and
 - improving regulatory engagement with small business.
- 4.18 The State Government must commit to setting departmental targets and using a requirements count to track the net change in the burden of regulation over time. In the inaugural 2012-13 Annual Report on Reducing the Burden of Regulation in Queensland, the Office of Best Practice Regulation established a baseline count of just over 265,000 regulatory requirements and just over 72,000 pages of legislation across the Queensland Government. It also confirmed that over the 15 months to 30 June 2013, there was a marginal reduction of 9,404 requirements or 3.55% of the baseline count.
- 4.19 CCIQ believes the regulatory requirement baseline measure remains the most valuable indicator of red tape reduction and we were disappointed that the subsequent 2013-14 OBPR Annual Report was never released. In our view it was a massive and defining opportunity for Queensland that was lost and we encourage this State Government to consider its continued usage.
- 4.20 The State Government must action to lift the burden of compliance, which is felt more severely by small businesses that do not have the depth of resources to deal with costly and time consuming reporting. CCIQ believes that policies must focus on improving the efficiency of compliance transactions through better use of technology to reduce the time and cost of compliance and deliver quantifiable savings for businesses. Priorities for regulatory agencies include:
 - risk-based compliance with fewer inspections and reporting by exemption for low risk activities;
 - automatic renewal of licences for businesses with good compliance history;
 - · collecting the minimum amount of information required for effective enforcement, tailored around data businesses already collect;
 - standardised business reporting;
 - recognition of industry and third party certification; and
 - greater use of voluntary self-regulation.
- 4.21 CCIQ also calls on the State Government to improve regulator engagement with small businesses by:
 - · establishing a one-stop-shop through the Business Industry Portal, with business friendly guides and up-to-date information on all regulatory requirements;
 - developing online tools to enable sharing of compliance information across regulatory agencies;
 - upskilling regulators to give consistent and useful advice; and
 - shifting the approach of regulators from a role of scrutiny to a facilitator of compliance.
- 4.22 All agencies should be required to publish policies that set out how they will interpret their regulatory requirements. This will bring predictability to the regulatory process by establishing clear expectations on what businesses need to do to satisfy the regulatory requirements.

RECOMMENDATIONS:

The State Government should stand by its commitment to ease the regulatory burden for Queensland businesses by delivering a comprehensive red tape reduction framework. CCIQ believes that the red tape reduction framework must:

- establish a target to reduce the volume of regulatory requirements and publicly report progress;
- reduce the time and cost of compliance; and
- improve regulator engagement with small business.

RESPONSE TO HARPER COMPETITION POLICY REVIEW

- 4.23 CCIQ believes small business interests should be front and centre of reviewing regulatory restrictions to competition. The key issues for small businesses are to do with the relative trading advantages between businesses of varying size and the overall compliance burden of regulation on businesses.
- 4.24 CCIQ is urging the Queensland Government as part of its response to the Harper Panel's Final Report, to review regulatory frameworks across various sectors to ensure commercial activities are fair and support small business participation in the market. In addition, the Queensland Government should strengthen obligations on public agencies to compete fairly against the private sector.
- 4.25 CCIQ is supportive of many of the recommendations in the Harper Panel's Final Report, including changing the misuse of market power provision in existing law to include an effects test. It means dealing with misuse of market power would shift from an emphasis on 'intent', which is exceptionally hard to prove, to one of 'does it have the effect of undermining competition', which aligns better with small business interests.
- 4.26 However, CCIQ does not support the Harper Panel's recommendation to fully deregulate shop trading hours. The current framework, while not perfect, goes some way toward addressing the impacts of the duopoly of grocery retailing in Australia, which includes misuse of market power in dealings with smaller suppliers that results in below cost pricing and undermines competition. Instead, CCIQ considers the focus should be on addressing the boundary and definitional anomalies in retail shop trading hours that impede small business from competing against major retailers.
- 4.27 From a small and medium business perspective, the following State regulatory provisions are of particular interest:
 - Pharmacy Business Ownership Act 2001, where only a pharmacist can own a pharmacy;
 - Liquor Act 1992, where only hotel licence holders can operate a bottle shop;
 - Retail Shop Leases Act 1994, to assess if there is an appropriate balance between flexible use of retail space and provisions relating to rental determination, minimum lease terms and new lease arrangements to safeguard against potential unconscionable conduct from lessors:
 - Trading (Allowable Hours) Act 1990, with a view to reducing the red tape burden and improving the consistency of the regulatory provisions to better support small business interests;
 - Occupational Licensing National Law (Queensland) Act 2010, focusing on labour cost implications and assessing alternatives such as certification of occupations with potential to improve equity of access; and
 - · Local Government Act, with a focus on commercial business arrangements of council that may impact competitive neutrality such as council-subsidised waste collection services and council offering free camping grounds facilities at the expense of privately run caravan parks.

RECOMMENDATION:

CCIQ is urging the Queensland Government as part of its response to the Harper Panel's Final Report to address competitive anomalies for small business and ensure government commercial activities are fair and support small business participation in the market.

5.0 NATIONAL REFORM PRIORITIES FOR QUEENSLAND BUSINESS

REVITALISING AUSTRALIA'S TAX SYSTEM

- 5.1 The 2015-16 State Budget must not only deliver on the Queensland Government's commitment of no new taxes, fees or charges for this term of government, but also establish policy settings so that any future changes to State Government business tax arrangements are within the context of national tax reform. Businesses can then operate with some degree of confidence that the transition to a new tax system under the Federal Government's tax white paper will be effectively communicated and implemented.
- 5.2 CCIQ believes that taxation and federation reform are integral to providing a more stable revenue base for our State Budget and implementing a long-term financial strategy based on fiscal surpluses and debt reduction.
- 5.3 CCIQ urges the Queensland Government to champion national tax reform as part of the 2015-16 State Budget task. This involves putting into action budgetary measures that strengthen our State's financial position to ensure Queensland can successfully implement tax changes and maximise the benefits from tax reform.
- 5.4 Comprehensive taxation reform is needed to reduce the overall burden of tax, remove inefficient taxes, give states sufficient revenue raising capacity, and create incentives for businesses to invest and employ.

Principles for tax reform

5.5 Queensland and Australia's tax system needs equity, efficiency, simplicity, transparency as well as adequacy. In adopting these principles and objectives, CCIQ recognises that comprehensive taxation reform will necessarily impact on and require the commitment of the Commonwealth and all the States and Territories.

PRINCIPLES FOR TAX REFORM

Adequacy - tax systems raising sufficient revenue for public expenditure needs;

Economic efficiency - taxation impacting neutrally on taxpayer groups and economic sectors with commercial decisions not skewed by tax considerations;

Simplicity - taxpayers being able to clearly understand their obligations;

Transparency - taxpayers understanding how and when they are paying tax, and how much tax they are paying

Equity - fairness in the distribution of resources between high an low income earners as well as similar tax burdens for taxpayers with similar means;

Cost - compliance and collection costs minimised; and

Anti-avoidance - minimum incentive and potential for avoidance of taxation.

GST reform

- 5.6 Queensland businesses understand that tax reform needs to be affordable and lifting the GST rate or expanding the GST base would provide additional revenue to fund the removal of inefficient taxes. Currently, Australia's GST has a narrow consumption base, with high growth sectors such as food, education and health services excluded. GST exemptions cost over \$20 billion in foregone GST revenue.
- 5.7 CCIQ believes tax reform must consider broadening the scope of the GST base by removing exemptions and/or raising the rate. This would need to be complemented by assistance measures for low-income households to maintain equity of the tax system.
- 5.8 If consideration of raising or expanding the tax base of the GST is given then many revenue options present themselves to simplify taxation on business including:
 - complete phasing out of payroll tax;
 - transfer duty on business transactions being eliminated; and
 - · remaining business tax thresholds being indexed annually.
- 5.9 If all States and Territories could agree to the implementation of the GST for example in 1999 then consideration of broadening the GST tax based or increasing the rate payable should not be placed in the too hard basket.

REFORMING COMMONWEALTH-STATE FISCAL RELATIONS

- 5.10 As part of the 2015-16 State Budget, the Queensland Government must commit to collaborating with the Federal Government on the federation white paper to set out a progressive agenda for achieving sustainable fiscal relations across levels of government.
- 5.11 CCIQ recognises that Queensland's long term fiscal strategy will depend on a correction of the current vertical fiscal imbalance, whereby the Commonwealth raises the majority of the revenue and the States spend the majority of the money. This vertical fiscal imbalance means there is disconnection between spending responsibilities and revenue raising capacity. Correction of this imbalance would ensure Queensland has sufficient revenue raising capacity, which would then allow inefficient taxes, such as payroll tax, duties and insurance levies to be abolished.
- 5.12 The full scope of Commonwealth-State fiscal relations needs to be investigated, including:
 - reviewing the methodology for GST distribution to the States;
 - · reviewing the effectiveness of the Intergovernmental Agreement on the Reform of Commonwealth-State Financial Relations;
 - improving institutional arrangements of the federation; and
 - improving the future tax mix that would enable streamlining of inefficient State taxes.
- 5.13 CCIQ believes a key task of the 2015-16 State Budget is to focus on returning government spending to an affordable level in readiness for outcomes of the Federal Government's white paper on federation.

RECOMMENDATIONS:

CCIQ is calling on the Queensland Government to collaborate with the Federal Government on taxation and federation reform to eliminate inefficient State taxes and achieve sustainable fiscal relations across all levels of government.

Further, the Queensland Government must continue to entrench fiscal discipline to ensure that our State has the financial capacity to successfully implement and benefit from changes arising from these reforms.

6.0 INFRASTRUCTURE

- 6.1 As part of the 2015-16 State Budget, the State Government must provide clarity on infrastructure projects over the forward estimates and also establish priorities for the medium to longer term, which will allow for greater private sector involvement in infrastructure rollout.
- 6.2 Queensland faces unique challenges of investing and maintaining geographically expansive transport, energy, water and telecommunications infrastructure with often low population densities in order to support economic growth. Currently, inadequate and costly infrastructure is adversely impacting the efficiency of business operations.
- 6.3 CCIQ supports the State Government's commitment to develop a Queensland Infrastructure Plan and urges expediency in delivering on this promise. Queensland needs a long term, state wide infrastructure plan that prioritises projects on the basis of what will deliver the greatest productivity gain. A Queensland Infrastructure Plan must:
 - be informed by economic development strategies;
 - improve mobility of skilled labour across the state;
 - efficiently distribute goods and services domestically and internationally;
 - ease congestion; and
 - improve resilience to natural disasters, in particular ensuring the transport network maintains connectivity and reduces flood isolation
- 6.4 The Queensland infrastructure plan needs to be comprehensive with strategies to better use existing infrastructure, incrementally address bottlenecks and provide a pipeline of investment in new infrastructure. This includes mapping all existing assets and networks, assessing the suitability of existing infrastructure to regions and industry, and addressing affordability issues for business.
- 6.5 Identifying a pipeline of infrastructure projects over the short, medium and long term is especially important to maintain a robust program of integrated infrastructure developments. This would provide transparency to the business community about infrastructure decisions.
- 6.6 In addition, CCIQ believes that an enhanced governance framework based on public-private collaboration can lift the productivity of infrastructure by improving the timeliness of projects and lowering costs. Policies must go beyond just private financing of infrastructure and allow a broader role for the private sector in planning, development, construction and operation of infrastructure. This requires:
 - · expanding the participation of the private sector in project selection to make better use of existing capacity and identify affordable solutions:
 - · more accurate demand forecasts to inform standards for infrastructure reliability that appropriately matches demand;
 - exploring various types of risk sharing arrangements that set out clear responsibilities for the private and public sector during construction and operation to capture potential savings;
 - increasing the transparency of decision making; and
 - · opening up the infrastructure market to alternative sources of finance, including superannuation funds and foreign investors.
- 6.7 Approvals for infrastructure projects are complex and time-consuming. The process can increase the already large upfront costs and lengthy timeframes for return on investment. CCIQ believes the Queensland Government should improve the approval processing time for infrastructure projects and provide policy certainty to increase predictability of outcomes and deliver cost savings. These efficiency gains can then be used to supply cost-effective infrastructure solutions and expand business and community access to these solutions.

BUILDING QUEENSLAND AND BUILDING OUR REGIONS

- 6.8 CCIQ notes that the commitment of \$390 million over three years under Building Our Regions policy is based on regional infrastructure investment including:
 - \$60 million annually under the Transport Infrastructure Development Scheme for the Roads and Transport Alliance;
 - \$35 million a year Regional Capital Fund for projects in provincial cities and surrounding areas
 - \$27.5 million a year Royalties for Resource Producing Communities Fund for projects in mining communities; and
 - \$7.5 million fund for infrastructure in remote communities.
- 6.9 The Building Queensland policy commitment as an integral component of supporting more broad based economic growth and is therefore welcomed by the business community. CCIQ has long argued for the development of a Queensland Infrastructure Plan that establishes infrastructure priorities across the state with a pipeline of projects over the short, medium and long term.
- 6.10 CCIQ considers there is merit in establishing an independent infrastructure body, Building Queensland, to rigorously assess the costs and benefits of proposed infrastructure projects and ensure project selection underpins productivity growth. The Queensland Government must set directions for land use planning to support this new institutional arrangement. This includes effective policies to manage competing interests, send clear signals about parcels of land set aside for economic growth and spatially identify infrastructure priorities.
- 6.11 From a small and medium business perspective, the infrastructure planning and investment approach should investigate ways to better use existing infrastructure, involve all levels of government so planning and investment is coordinated, and allow for the business community to influence priorities. Transport, communications, energy and water infrastructure are priorities for Queensland businesses (see section 7).

RECOMMENDATIONS:

The State Government must expedite the development of a Queensland Infrastructure Plan with priority projects identified over the short, medium and longer term, and an expanded role for the private sector in planning, development, construction and operation of infrastructure. Consideration should be given to State Government building infrastructure but with the caveat that assets will be privatised within an agreed timeframe.

Priority infrastructure projects for the Queensland business community include:

State-wide

- Delivery of the Toowoomba Second Range Crossing
- Bruce Highway upgrade
- Improved ICT infrastructure

Brisbane

- Second Rail Crossing
- Upgrade of Coomera Interchange (Exit 54) on Pacific Motorway
- Expansion of Australia TradeCoast

Sunshine Coast

- · Sunshine Coast University Hospital
- Expansion of the University of the Sunshine Coast
- Sunshine Motorway upgrades to improve linkages between Noosa, Marcochydore, Mooloolaba, Marcoola, and surrounds.
- Bruce Highway Upgrade Caloundra Road to Sunshine Motorway
- Alternative Bruce Highway Link to Caloundra
- Delivery of the Sunshine coast Airport Master Plan
- Extension of Sunshine Coast rail line from Beerwah to Maroochydore
- · Improved intra-regional connectivity via light rail

Gold Coast

- Continued upgrades to the Pacific Motorway connecting Brisbane and the Gold Coast
- Direct connectivity between heavy and light rail
- Redevelopment of old Gold Coast hospital site
- Establishment of a health and knowledge precinct

Far North Queensland

- Upgrades and weatherproofing of the Bruce Highway
- Complete sealing of Kennedy and Hahn highway
- Upgrade of Kuranda Range Road for B Doubles
- Mareeba Tableland Airport development
- Nullinga Dam project for the region's future water security

Central Coast

- Upgrades and weather proofing of the Bruce Highway
- Sub-regional road infrastructure projects such as Peak Downs Highway upgrade and Mackay Ring Road
- Expand seaports for non-resource purposes
- Upgrades to Mackay and Whitsunday Airports
- Abbot Point expansion project

North Queensland

- Flood-proofing of the Bruce Highway, including the Sandy Creek and Haughton River Bridge
- Townsville Southern Access Corridor for improved connectivity to support the Townsville State Development Area
- Completion of Townsville Ring Road
- Further development of Townsville Port and Air capacity

Central Queensland

- Delivery of Yeppen South Project
- Execution of Gracemere Industry Area, Rockhampton
- Increase export capacity for non-commodity exports at Port of Gladstone
- Expansion of sub-regional airports

South West

- Delivery of Toowoomba Second Range Crossing
- Wellcamp Airport interlinking infrastructure
- Fast passenger rail service between Brisbane and Toowoomba
- Further development of regional aerodromes
- Upgrades to the Warrego, Cunningham and New England Highways

7.0 WORKFORCE SKILLS

WORKING QUEENSLAND JOBS PLAN

- 7.1 CCIQ welcomes the following funding commitments from the State Government to stimulate jobs creation:
 - \$240 million for Skilling Queenslanders for Work initiative;
 - \$45 million for Payroll Tax Rebate scheme;
 - \$40 million for Jobs Queensland roundtable authority;
 - \$40 million Business Development Fund; and
 - \$2 million for the Queensland Entrepreneurs of Tomorrow program.
- 7.2 Businesses will benefit from the Skilling Queenslanders for Work initiative as increasing workforce capabilities, including reskilling disengaged workers, has a direct, positive impact on business performance. Input from local employers will ensure the training being provided through the program aligns with those skills most in demand by the business community, enabling re-skilled workers to move seamlessly between industries. CCIQ is also pleased with the commitment for 10 per cent of workers on major projects to be apprentices and trainees and extending this requirement to government-owned corporations as it will provide skilled pathways for our youth.
- 7.3 The payroll tax rebate for apprentices and trainees scheme (\$45 million over three years) is a step in the right direction. However, it is limited in application to those 11,000 Queensland businesses that have an annual wages bill over \$1.1 million and currently pay payroll tax. CCIQ considers this scheme could be further leveraged if combined with employer incentive payments for hiring apprentices and trainees, which have proven to be extremely effective in boosting commencements. Employer incentive payments would extend to the 403,000 Queensland small businesses that otherwise do not benefit from the State Government's new payroll tax rebate.
- 7.4 CCIQ would welcome opportunity to provide input to the new Jobs Queensland authority on emerging workforce challenges and needs of small and medium businesses. Increased engagement with the business community is vital to improve the quality of information and accuracy of future skills forecasts.

RESCUING TAFE

- 7.5 CCIQ recognises TAFE Queensland as a leading provider of vocational education and training (VET) in Queensland. CCIQ considers the State Government's commitment of \$34 million over three years for TAFE Queensland has merit, provided implementation of this initiative contributes to the development of a business relevant VET sector that improves outcomes for employers.
- 7.6 Queensland businesses consistently point to the need for cost-effective VET programs as well as greater choice of providers to ensure VET delivery provides our youth with the skills and qualifications to be workforce ready. CCIQ believes that these outcomes are best achieved through a contestable training market, which encourages continuous improvement in service delivery and leads to better outcomes for both prospective students and businesses. Therefore, CCIQ requests the State Government reconsider its policy to reverse the 100 per cent contestability of public training funds.

RECOMMENDATIONS:

The Queensland Government must ensure the State's future skills requirements are met by developing business relevant vocational education and training, and reversing its current policy against making public training funds 100 per cent contestable.

8.0 INNOVATION

- 8.1 The 2015-16 State Budget is an opportunity for the Queensland Government to outline a vision for business innovation. CCIQ's Innovation Survey shows around 85 per cent of Queensland businesses think innovation is only something possible for large corporate businesses and less than 4 per cent consider innovation to be essential to their future competitiveness. CCIQ believes it is important that these perceptions are corrected.
- 8.2 The State Government must take action to cultivate a business innovation system through policy settings that support risk taking and enable businesses to create value from new ways of doing things. CCIQ highlights the following priorities for Queensland business innovation:
 - create a business operating environment conducive to innovation;
 - foster a small and medium business innovation culture;
 - remove regulation that is a barrier to innovation;
 - deliver sufficient and appropriately targeted government programs;
 - facilitate greater collaboration between business and academia domestically and internationally;
 - improve workforce capability with innovation skills;
 - improve availability of finance;
 - enabling physical infrastructure; and
 - government that leads by example.
- 8.3 CCIQ believes that innovation programs need to be rationalised to improve coordination of funding and ensure program delivery is efficient. Fewer programs that better align with the needs of business will have a greater impact on increasing levels of innovative activity. Further, innovation programs need to move beyond just research and development funding, which tends to favour larger organisations, to support incremental innovations like changes to production processes and innovative approaches to regulatory compliance, which can be a source of competitive advantage for Queensland businesses.
- 8.4 CCIQ is currently moving to establish a network of Innovation Centres across the state to raise the level of engagement with the business community on all aspects of innovation and develop an innovation system in Queensland. There is opportunity to use CCIQ's planned innovation centres to progress the State Government's innovation commitment and match businesses with researchers. CCIQ believes the regional network of Innovation Centres will position Queensland as a global innovation hub, where world-leading researchers and entrepreneurs connect with business and industry, and great ideas translate into jobs and commercial success.
- 8.5 CCIQ is supportive of the suite of initiatives under the \$50 million Advance Queensland Plan and is keen to participate in the establishment of the Advance Queensland Knowledge Transfer Partnerships Program to facilitate collaboration between researchers and businesses. Through our engagement with businesses, CCIQ has valuable insights on business perceptions on innovation, the barriers to innovation and successes in innovation amongst small and medium businesses. There is opportunity to use CCIQ's planned innovation centres to match businesses with researchers.
- 8.6 With respect to the three-year payroll tax holiday for new companies established in Queensland as a result of Advance Queensland research programs, CCIQ considers this particular initiative will be limited in application. Most start-up businesses are unlikely to have a wages bill to qualify for payroll tax and so will not necessarily benefit.

RECOMMENDATIONS:

Develop a business innovation system through policy settings that enable businesses to create value from new ways of doing things, remove barriers to innovative activity, facilitate collaborative approaches and provide the foundation conditions for Queensland small businesses to innovate on a day-to-day basis.



ABOUT CCIQ

For almost 150 years, we've been taking care of business in Queensland.

WE LISTEN TO YOU, AND THEN WE SPEAK.

Through influence and persistence, we are a loud and clear voice for Queensland business to the media and every political party.

WE WORK HARD FOR YOU.

Business is the engine of our nation's economy, and we are tireless in our efforts to ensure governments at all levels create the best possible conditions for your business

WE MAKE YOU MORE COMPETITIVE.

Through industry-certified training, we skill your workforce and enhance your business performance.

WE KEEP YOU SAFE.

We comprehensively protect our members by providing members-only hotlines on OHS, workers' compensation and employee relations, as well as expert legal services.

WE SHARE WHAT WE KNOW.

We keep our members up to date by sharing real business intelligence and research.

WE NETWORK SO YOU CAN GROW.

We create business networks and commercial partnerships so you can leverage your membership into opportunities for your business to reduce costs and grow.

BECOME A MEMBER OF CCIQ

It doesn't matter whether you're a new business or at the big end of town. Either way, your membership buys you the knowledge, protection and power that come from belonging to

QUEENSLAND'S LEADING BUSINESS BODY.

Your membership with CCIQ comes with exclusive benefits

PROTECTION

Your membership buys you instant, over-the-phone support from our Employer Assistance Line.*

Inform, our monthly member magazine, will be delivered to your inbox.

RESEARCH

Use your exclusive access to our quarterly Pulse research into Queensland business sentiment to set future plans with confidence.

KNOWLEDGE

You'll receive free access to our regular webinars, seminars and policy reports.

NETWORKS

Events, held frequently throughout the state, are ideal opportunities to build your networks.

MYCCIQ

Your membership gives you access to our special member portal, where you can search our extensive resources. manage your account and book training and events.

OFFERS AND TRIALS

As a member, you're offered free product trials and heavily discounted partner offers.

PROMOTION

We list participating members in our exclusive CCIQ Member Directory.

* Not available to Opportunity members.

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For general enquiries, please call **1300 731 988**.

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