

TRANSCRIPT

PUBLIC ACCOUNTS AND ESTIMATES COMMITTEE

Inquiry into the Victorian Government's Response to the COVID-19 Pandemic

Melbourne—Thursday, 14 May 2020

Members

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WITNESS

Ms Judy O'Connell, Commissioner, Victorian Small Business Commission.

The CHAIR: We welcome Ms Judy O'Connell, the Victorian Small Business Commissioner. Thank you for joining us today. Welcome to the public hearings for the Public Accounts and Estimates Committee's Inquiry into the Victorian Government's Response to the COVID-19 Pandemic. The Committee will be reviewing and reporting to the Parliament on the responses taken by the Victorian Government, including as part of the national cabinet, to manage the COVID-19 pandemic and any other matter related to the COVID-19 pandemic. All mobile telephones should now return to silent, please. All evidence taken by this Committee is protected by parliamentary privilege, therefore you are protected against any action for what you say here today. But if you repeat the same things outside this forum, including on social media, those comments may not be protected by this privilege. You will be provided with a proof version of the transcript for you to check. Verified transcripts, presentations and handouts will be placed on the Committee's website as soon as possible. The hearings may be rebroadcast in compliance with standing order 234. We ask that photographers and camerapersons follow the established media guidelines and the instructions of the secretariat.

We invite you to make a brief opening statement of no more than 5 minutes, and we ask that you state your name, your position and the organisation you represent for broadcasting purposes, and then this will be followed by questions from the Committee Members relative to their representation here today. So, thank you for joining us.

Visual presentation.

Ms O'CONNELL: Thank you. Judy O'Connell, the Commissioner for the Victorian Small Business Commission. The Victorian Small Business Commission is an independent Government agency that commenced in 2003. We are there to make sure that there is a level playing field for small businesses and a fair and competitive environment, and we do that through advocating on behalf of systemic issues impacting small businesses, advising them of their rights and responsibilities and helping them resolve their disputes. We are under five acts, including the *Retail Leases Act*, the *Small Business Commission Act*—where business-to-business or government disputes can come to us—the *Owner Drivers and Forestry Contractors Act* and the *Farm Debt Mediation Act*.

Last year, for 2018, we had over 9500 enquiries and over 2000 applications handled. The way we handle a dispute is a case officer will do premediation, where they will talk to both parties, and in 34 per cent of the cases they are able to resolve that dispute through preliminary assistance at no cost to either party. If it cannot be resolved that way, it will go through to mediation, which is \$195—so heavily subsidised by the Victorian Government. And we have a panel of 40 independent and very experienced mediators who will guide the mediation through to a successful outcome, hopefully. Last year we had 565 mediations, with an 82 per cent success rate and also a 93 per cent satisfaction rate with both parties.

Since our response to the coronavirus since 23 March we have had over 2500 phone and email inquiries relating to COVID-19 business issues. The vast majority of them are to do with rent relief. Seventy-six per cent are either rent relief or regarding understanding of the national cabinet mandatory code of conduct. Since that date we have also had 175 corona-related dispute applications.

The VSBC is providing a free mediation service to commercial tenants and landlords under the commercial tenancy relief scheme. Since that commenced two weeks ago nearly, we have had 134 applications for those two weeks, 83 of those related to the commercial tenancy relief scheme. We have also developed new information on our website for landlords and tenants to understand the process under the scheme, frequently asked questions and an application form.

Under the scheme, if a tenant cannot pay the rent, we are advising that they should continue to pay what they can afford and work out their financial situation—so what is the reduction in turnover that they have had? They should contact their landlord in writing and try and reach agreement on rent relief, and whatever agreement they have had should be in writing. If this fails, then they should lodge a dispute with the Victorian Small Business Commission.

We will provide at no cost our dispute resolution process, and what that entails is that a case officer will contact both parties for the relevant information. They have got to be eligible for JobKeeper and it has got to be under \$50 million turnover, and once we have received that application we will try and resolve it by talking to both parties. If that cannot happen, we will send it to mediation again, which will be conducted by our mediators. At the moment we are doing them via videoconference or teleconference.

At that mediation the mediator guides them to an agreement. Once they have reached that agreement they will enter into binding terms of settlement which they will both sign, and that is a binding contract. If the agreement cannot be reached, the dispute will go through to VCAT or the courts.

We have also found that we are having other business issues, and the main one is around disputes over non-payment of suppliers. We have found a number of large businesses are also having cash flow issues and they are not paying their small business suppliers, so we will follow up in those instances.

The last thing I did want to talk about was the mental health of small business owners. As we know, it is a big issue at the moment, and a lot is being done for both the individuals and for their staff. However, the actual small business owners themselves need help and support where they are going through anxiety or depression and still trying to run their own business.

Mr RICHARDSON: Thank you, Commissioner, for joining us today and for those insights. We might carry on that conversation from where you have concluded there. Seeing those figures of 2500 calls to your team for support, could you detail some of the key things that people are raising? And the mental health and wellbeing—what are you seeing in terms of referrals and that pressure on people at the moment?

Ms O'CONNELL: In terms of the enquiries that we are having, the majority of them are around rent relief and 10 per cent of those around rent relief are from the landlords, so the landlord is saying, 'The tenant's just stopped paying rent and what should I do about it?'. The majority are from the tenant about what they should do, how they should negotiate with the landlord and what sort of support there can be.

The other ones, and they are only small, are around: how they can close their business—they have decided that they would like to close—and early termination of the lease, which is the same sort of thing, so that is 6 per cent with both of those; difficulty with being able to pay the supplier's invoice and what they should do about that; and also looking at market rent reviews and how that should be looked at.

Mr RICHARDSON: Obviously a couple of weeks ago the mandatory code of commercial leases came into effect. I am wondering if you could take the Committee through the impact of that change, where things were at and the inquiries you were getting before the mandatory code came into practice and whether there has been an easing or change in outcomes since its implementation.

Ms O'CONNELL: Yes. Very early on we were advising the tenants and landlords to talk to each other about rent review. I think from the landlord's perspective it is beneficial for both of them to talk. For a landlord, you are better off having a tenant that is paying some rent than no rent or having the tenant leave and then trying to get another tenant in in this situation. So even before the national code we were telling them to talk to each other, and that they could come to our office and mediate. Since the regulations for the commercial tenancy relief scheme came into effect—Friday a week ago, as I said—we have had 83 applications under that relief scheme, and we expect that there will be a lot more now that landlords and tenants are understanding that they can come to us.

Mr RICHARDSON: And just to clarify: that is the mediation element and working through that?

Ms O'CONNELL: Yes, that is right.

Mr RICHARDSON: So the process for booking and getting involved, how is that managed from the commission's standpoint?

Ms O'CONNELL: We are doing it all online at the moment. So they would lodge an application online, and then a case officer will contact them and get them to email all the relevant information. Then we will contact the mediator and negotiate a time that is suitable for both of them to do either a video or a teleconference.

Mr RICHARDSON: Since that has come into effect, the 83: how many of those cases are pending or have there been conclusions? What has been the process for it?

Ms O'CONNELL: Yes. There have been three this week. We are just starting because we are still collecting all of that information that is needed. We have had three this week so far; two of them have been successful and one of them was adjourned for further information. We have also had seven that successfully reached an agreement even before mediation, just by talking to both parties.

Mr RICHARDSON: So that facilitated outcome brings about that connection that would otherwise not be there. What is the way then that the commission will ensure that those agreements that are reached are then honoured subsequently into the future? Are there guidelines or regulations provided to the attending parties?

Ms O'CONNELL: Yes. When they go into mediation they will actually be advised or they will sign terms of settlement. So the mediator helps both parties write those terms of settlement, and then they both sign it, and they will be advised that this is now a binding contract. If either party breaches that—so if the tenant is finding that they still cannot pay the reduced rent that has been agreed to—then they should come back to the Victorian Small Business Commissioner and renegotiate that, because if they are in breach of it, then they could end up in the court system.

Mr RICHARDSON: Obviously we saw quite a tumultuous period through summer with the effects of the bushfires. We heard evidence this morning that other regions were impacted just by the drop in confidence from Victorians not getting out and spending and engaging in regional communities—and then the coronavirus pandemic hit and the impacts have been felt across our communities. Have you seen any difference between regional and metropolitan businesses, and are there any trends that you are seeing in some of those regional communities and the challenges they are facing with inquiries with your office and your team?

Ms O'CONNELL: Yes, anecdotally—we have not done any analysis on any of our stats, again because it is such early days into it, with only two weeks worth of data, but I was down in the regions just after the bushfires, and I can appreciate that they are severely impacted because they had already had, from December onwards probably, very little income coming through.

Mr RICHARDSON: Another measure of the Government that has been worked through is around land tax relief, and to commercial and industrial landlords as well. Have you had any interaction or engagement on the assistance that has been provided and how further support may be provided going forward?

Ms O'CONNELL: That support is provided through the state revenue authority. It is not in my jurisdiction, so I have not got stats about how many have done it. It is linked; if a landlord successfully negotiates a rent reduction, then they are entitled to that land tax reduction as well.

Mr RICHARDSON: Is that subject to some of the mediation engagement as well or is that separate to that?

Ms O'CONNELL: Yes; they need to have actually negotiated a settlement with their tenant. So if the landlord and tenant have reached an agreement, then the landlord is entitled to that land tax relief.

Mr RICHARDSON: Obviously we have got a number of small businesses, vibrant multicultural businesses. How has that engagement been with the commission in reaching out in different forums and different settings as well? Is that something that you are looking at as a commission as well?

Ms O'CONNELL: Yes, we have been in touch with the multicultural commissioner and we had a meeting with the multicultural chambers a couple of weeks ago about what their specific needs are. I guess very early on we had very simple messages that we sent out so that they could then be translated very easily into the various languages.

Mr RICHARDSON: And just stepping forward into some of the changes that we have seen, obviously coming out of the survival frame of this pandemic now into the economic frame, what are some of the things or trends that you are picking up from the commission in terms of reforms that might occur into the future? Obviously we are at the edge of an economic reform plan that will need to be that once-in-a-generation opportunity for reform. In the small business space what are the things that your stakeholders are saying or that you are hearing in the sector that might have a need for reform going forward?

Ms O'CONNELL: I think in the retail space it was already struggling, and if you did not have an online presence and a physical presence it was very hard. I think with the habits now of people getting used to online it will be necessary to actually have that online presence. So they need any support and education into making sure that they are digitally enabled—even to the extent of they may have been a cash business previously and going forward there will be an expectation they have that tap and go. The other part going forward I think will be around getting a business plan for how they actually do move forward, and any support that they can get from business advisers or mentors would be really appreciated. I think the way the Government has done it by allowing the businesses to keep their employees and to keep their premises will put them in good stead, when they can start up again, to be able to start up again. But I do believe that they will need extra support, especially those smaller businesses, with how they actually start working again with the social isolation and the physical distancing policies.

Mr RICHARDSON: We heard, significantly—and I am not sure if you heard the evidence from Justin O'Donnell from the Chapel Street Precinct before—some of the changing requirements that will be put in place in terms of physical distancing and some of those hygiene arrangements as well. Is there a role in terms of regulation or support that the commission is looking to provide, or guidance in that space, as we embark on a real change in how businesses will approach this into the future?

Ms O'CONNELL: Yes. We are working with WorkSafe, so I am actually developing a video and some simple messages. Again, those sorts of guidelines need to be in simple language so it is actually easy for a small business to be able to implement them and not have a lot of red tape, so we are working very closely with WorkSafe to make sure that happens.

Mr RICHARDSON: We heard yesterday evidence from VCCI and from the Australian Industry Group around a lower than expected take-up in some of the business support—the \$1.7 billion support packages but then the business survival packages as well. Is this something that you have encountered in engagement with small businesses? And is there anything that you have picked up on or any reason that they might not be taking up or engaging as much in some of that support or getting that information?

Ms O'CONNELL: We do not manage that, the department manages it, but we have had two disputes lodged with the Victorian Small Business Commission, and they were about the eligibility requirements. So we in the first instance linked them with the review officer. Apparently there was an issue with eligibility, and I understand that there is a second stream now, and that has meant that both of them are actually now eligible.

Mr RICHARDSON: Obviously this pandemic is at different stages for different states and territories. Obviously Queensland has just over 1000 cases, Victoria is nearing 1600 and then New South Wales is at 3000. Are there any learnings or outcomes from you having engaged with other state and territory commissioners or leaders in this space around best practice and, through that national cabinet process, how we can make that small business experience more consistent and more coordinated across our nation?

Ms O'CONNELL: No. We meet every two months, the small business commissioners, and that is happening next week. So after that I will have a better understanding of how they are applying what they are doing.

Mr RICHARDSON: It has been a big two months.

Ms O'CONNELL: It has, it has, and I think we are all very, very busy trying to work within our states. I will say that I have had discussions with Queensland, who currently do not have a small business commissioner. They are just about to implement one, and we are working very closely to make sure they are using our model in how they are actually going to be implementing all of their small business commission. So we are working very closely with them.

Mr RICHARDSON: With the current take-up of dispute resolution and mediation that has been going on at the moment, have you tracked how that might evolve over time as we start to ease restrictions and some of the ambiguities around what can be done and what can occur in businesses? And then some of those interactions with health and safety and other regulations as well—have you modelled or planned how many enquiries you might get? Are you expecting more of an uptake in those mediation services? What is your commission planning in the coming weeks and months?

Ms O'CONNELL: Yes. It is too early because we have sort of really only got two weeks worth of data. It is fair to say that we expect it to increase in the first couple of months or so, and I can see probably that even after the restrictions are lifted there is going to need to be ongoing support for some of those disputes and issues that come up—either with landlords and tenants or business-to-business disputes.

Mr RICHARDSON: Earlier in evidence we also heard about businesses transitioning to that online and delivery model as well. We had a few questions and discussions around Uber Eats and Menulog as well, and many Victorian businesses transitioning onto online as they survive, as they innovate, and the resilience that they have shown to keep pushing forward. Has there been a greater rate of online sales that you have seen? And have there been concerns expressed by businesses operating in this environment with some of the challenges that they have faced with these services?

Ms O'CONNELL: Yes, anecdotally we are hearing that it is a big issue with Uber Eats and Deliveroo especially, with the large percentages that they are actually taking. We have actually, under the *Owner Drivers and Forestry Contractors Act*, just had an arbitration function come in on 1 May. What we are finding is that those gig economy couriers previously found it very hard to negotiate what their rates would be. They are contractors, so they are small businesses, and it is very hard for them to actually negotiate. They can now come to the Small Business Commission if they have got a dispute about their contract, including their wages, and we can actually arbitrate on that function.

Mr RICHARDSON: Just finally, in the final seconds that we have got, you have worked closely with small business operators over the journey. Are you able to assist the Committee with the impressions that you have seen from small businesses and sectors that are feeling that disproportionate impact as well?

Ms O'CONNELL: Yes. I think it has been very tough for them. I think it is the uncertainty going forward. At the ministerial council just this week small business owners were saying that they would prefer to wait until there is a bit more certainty. What they do not want to see happen is they start up and then a week later they have to shut down again. They would prefer to wait until there is a bit more certainty so that they are actually able to start and continue, to keep open.

Mr HIBBINS: Thank you, Commissioner, for appearing. Have you been allocated extra funding to undertake your functions?

Ms O'CONNELL: We have added additional staff, so we have got 10 additional staff on board, and we are in negotiations about additional funding going forward.

Mr HIBBINS: And would that be for extra staff or other purposes?

Ms O'CONNELL: For extra staff. As I said, we have got an additional 10 already, and we are looking at the demand. It is still very early days to say what that funding is and what is going to happen. There may be a need for additional resources for free mediation. We are offering the mediations for free, so that costs money. We are also looking at an online booking system so that the parties can actually easily negotiate those dates.

Mr HIBBINS: And have you got extra funding to undertake those functions and put on more staff, or are you doing that from your recurrent or existing revenue?

Ms O'CONNELL: At the moment we are in negotiations with the department about how much funding we actually need.

Mr HIBBINS: Okay. What about actually promoting awareness of your services? Is that something you are going to be doing extra of?

Ms O'CONNELL: Yes; we have already started doing that. We are doing a lot of work in terms of that. I am doing a lot of webinars for VCCI and to various industry associations. We have got social media happening. We are looking to do more media in both print and newspapers. We have been working very closely with the councils. Under our Small Business Friendly Council initiative those economic development areas know the local businesses, so we are working very closely through those and industry associations.

Mr HIBBINS: Yes, okay, but still in negotiation with the Government in terms of extra resources?

Ms O'CONNELL: That is right, yes.

Mr HIBBINS: Yes, okay. Thank you. I know it is early days in terms of getting statistics. Could we get some early data on notice for the Committee in terms of the type of business that has sought assistance from you or sought mediation from you?

Ms O'CONNELL: In terms of those industries? Yes, we can take that on notice, but again it is only two weeks worth of data—83 applications. I would say off the top my head that the majority of it is in the retail industry, but I can get those exact figures for you.

Mr HIBBINS: Great. Thank you. Obviously the rental issue you have raised is now the significant one. Was that also a significant issue prior to this—outside of the COVID crisis? Or is it other issues?

Ms O'CONNELL: Yes. The break-up last year was we had about 1000 rental disputes. Under the *Retail Leases Act* a landlord or tenant that has got a dispute must come to our office before going to VCAT, so we get about 1000 of them. Look, I have not got the exact numbers here, but I think about 700 were about *Small Business Commission Act*. So they were things like a business-to-business dispute or a business-to-government dispute, and a small minority were farm debt mediation and the *Owner Drivers and Forestry Contractors Act*.

Mr HIBBINS: Once the no-evictions period ends, do you foresee those rental disputes actually spiking?

Ms O'CONNELL: It is still 29 September at this stage. Part of the negotiation should be about any of the rent that has been deferred. Fifty per cent of the rent that is going to be reduced has got to be waived, but the deferral part—there should be some negotiation about how they repay that. But we can envisage that, going on forward, there may be need for them to come back to the Victorian Small Business Commission to mediate how they go forward.

Mr HIBBINS: Yes. Thank you. You mentioned your advocacy role and support role in terms of getting businesses online. But also, I guess, for some, particularly now thinking about our retail and shopping precincts, foot traffic is obviously very important. Are you doing any advocacy around support for businesses that actually need the foot traffic?

Ms O'CONNELL: The advocacy role that we have is making sure that there is a fair and competitive environment, so any sort of support would go to Small Business Victoria. We would work with them on those sorts of issues.

Mr D O'BRIEN: Thank you for coming along this afternoon, Commissioner. Can I just follow up a couple of questions Mr Hibbins was just raising? In respect to the staff, you have put 10 new staff on. Are they permanent employees or are they contracted mediators or something like that?

Ms O'CONNELL: No, we have got a panel of 40 mediators that we employ as we need to, so we have got plenty of mediators who are already experienced and do a number of hours. The staff that we have employed are contracted for six months.

Mr D O'BRIEN: Okay. And the mediators are there on a casual basis or a contract basis, are they?

Ms O'CONNELL: Yes, on a contract basis. So they get paid per mediation.

Mr D O'BRIEN: Get called in as needed, and six months the others. Right. You said you are negotiating on funding for those 10 staff. Do you expect there will be costs in addition to staff for the commission?

Ms O'CONNELL: I think that it is very early days, so we are not in a position yet to say what our funding will be and whether we will need additional staff or not. The other part of it that we are currently doing is updating our website with application forms and any other information it needs, and we are also developing an online calendar that will help facilitate parties to be able to easily decide when the mediation should be held.

Mr D O'BRIEN: Okay. When will that likely be available?

Ms O'CONNELL: Probably in the next two months.

Mr D O'BRIEN: We had the real estate institute in this morning, and they were talking about mediation on residential tenancies involving CAV and the dispute settlement centre. Does the small business process involve any of those at all or is it entirely through you guys?

Ms O'CONNELL: No, it is entirely through us.

Mr D O'BRIEN: Okay. Could I ask: have you undertaken any impact analysis on the economic effect on small business of the lockdown so far?

Ms O'CONNELL: No; that is not our role.

Mr D O'BRIEN: Righto. In respect of your advocacy, will you be drawing on other data or anything like that in terms of going to Government about the impact on small business?

Ms O'CONNELL: Yes, if we find that there are any systemic issues. The way our advocacy normally works is that it is issues that are systemic issues that come up through our dispute resolution process. For example, we were finding that there were a lot of issues around small businesses having 60-, 90-day contracts for terms of settlement and being paid 15, 20 days after that, so we sort of advocated on behalf of getting paid within 30 days. I think the Victorian Government now are paying within 10 days. We were getting a lot of disputes around infrastructure works and the disruption to business, which is not needed at the moment, but we did a fair bit of work in terms of managing guidelines for that as well.

Mr D O'BRIEN: I was actually going to ask the question about Government payments to small business. Have you had any complaints with respect to that commitment to pay within 10 days?

Ms O'CONNELL: No, we have not.

Mr D O'BRIEN: Okay. That is good. On a slightly different issue, have you received complaints or evidence of issues for small business versus large business with respect to the lockdown? For example, I had a complaint, and it is not necessarily the Government decision on lockdowns, where a flower shop said, 'The street's dead. We have to close, yet our biggest competitors—the supermarket and Bunnings—are still open and probably booming'. Have you had any of that sort of feedback?

Ms O'CONNELL: No. No, we have not. In relation to the commercial tenancy relief scheme, we have actually found that there have been a few businesses that are over the \$50 million turnover because of their structures that actually need our support as well, and we are offering free mediations for those types of businesses.

Mr D O'BRIEN: Over \$50 million? How does that fit in with small business?

Ms O'CONNELL: Well, sometimes the way that they are structured in groups could mean that the group has over \$50 million; however, there might be seven or eight individual shops or cafes within that group that are owned by a mum and dad and still need support.

Mr D O'BRIEN: Yes. Again, this is probably more of an ACCC issue, but is there any evidence coming forward of anti-competitive behaviour that has been heightened through the crisis?

Ms O'CONNELL: No. That would probably go through to the ACCC.

Mr D O'BRIEN: Yes; sure. Are you able to give the Committee at this stage what the additional costs are for the commission overall as a result of COVID-19?

Ms O'CONNELL: No, it is too early. We are still trying to work through what that will be.

Mr D O'BRIEN: Yes; okay. Another question on hopefully recovery: have you had any evidence provided to you about the need for or difficulties of accessing capital to restart a small business? I know the Government but also many people have been concerned about a double restart so to speak, and one of the reasons for that is if you go out and buy stock again and get things happening. Has there been any feedback to you on the difficulty for small business in doing that?

Ms O'CONNELL: This has always been an issue, access to finance. I think it is fair to say for the banks that unless you have got bricks and mortar, something as collateral, then they struggle to actually have access to finance.

Mr D O'BRIEN: Is there anything that you can do about that in terms of assisting businesses to get going again when they are notionally fine but they might just need that 20 grand to get reopened?

Ms O'CONNELL: Not other than advocating. This is a national issue that all of the small business commissioners face in each state—advocating that this is a real issue that should be addressed.

Mr D O'BRIEN: I appreciate you are independent but are also a government agency; is there a view on any particular government taxes or charges that should be reviewed, paused or axed altogether as part of the process to get small business up and going again, and equally regulations and things?

Ms O'CONNELL: No, I have not had any feedback from businesses about it. I have not posed the question about what that would be. I guess there is reduction in land tax, in payroll tax and federally with a number of businesses not paying their GST. And I guess income tax is coming up now, so, yes, there is a fair bit of tax there, but all of the various governments seem to be reducing those or deferring them.

Mr D O'BRIEN: Do you have a role in that respect—of advising government that you need to axe payroll tax for a year or whatever it might be?

Ms O'CONNELL: Again, if it came up as a systemic issue, then we would advocate on behalf of those businesses, yes.

Mr D O'BRIEN: And what about, generally speaking, getting restarted? Have you got any suggestions for the Committee that we might like to consider about what assistance the State Government can provide to small businesses in restarting?

Ms O'CONNELL: Yes, I think that being able to have a business plan about how they are actually going to work through this and work out of it is really essential. A lot of small businesses do not even have a business plan, but unless they have got one in place, they will find it very difficult, so any support in terms of business advisers or mentoring would be really useful. I think the other one really is around support to become digitally enabled so that they are able to actually work in an online environment as well as having a physical presence.

Mr D O'BRIEN: Okay, that is an interesting point. Finally, a quick one, just experience: regional versus metro. You said it is early days, but is there any data coming through that would indicate a problem in one area or the other is greater than the other?

Ms O'CONNELL: No, we have not got any data. However, anecdotally I would say that a lot of the regions are really struggling because they would have had the impact of the bushfires as well as now the coronavirus, so it is a double hit.

Mr D O'BRIEN: I know all about it, that is for sure. Thank you very much for your time.

The CHAIR: Thank you very much. Thank you for appearing before our Committee today. We will follow up on any of those questions that were taken on notice in writing, and responses will be required within five days. The Committee will now move to the consideration of the next witness, so thank you for your time.

Ms O'CONNELL: Thank you.

Witness withdrew.