

SCHOLEFIELD

# BUSINESS

JOURNAL



CDI Pest Management;  
leadership in innovation  
and community

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drives regional growth

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owned bank success

Central Highfields  
master plan progresses

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04

CDI Pest, Cementing  
Leadership in Innovation  
and Community.

Toowoomba Chamber of Commerce respectfully acknowledges the Traditional Custodians of the lands, the Jagera, Giabal and Jarowair people. We extend that respect to the elders past, present and emerging for they hold the memories, the traditions, the cultures and the hopes of Australia's First Peoples.

## on the cover

Sandra Everson & Marshall Blacklock from CDI Pest Management proudly accept the Australian Pest Manager of the Year award



TOOWOOMBA  
CHAMBER OF  
COMMERCE

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The Toowoomba Chamber of Commerce is one of Queensland's largest regional Chambers. Together we represent a significant voice and as a group we can make a positive difference for our local business community. Contact our Chamber team today to learn more on how we can help you. We work for business. **Email:** admin@toowoombachamber.com.au

## We want to hear from you

Send your story ideas and  
submissions to communications@  
toowoombachamber.com.au





## CDI Pest Management Wins Australian Pest Manager of the Year 2024

*Words by Kodie Saroa, CDI Pest Management*

CDI Pest is thrilled to announce its remarkable success at the 2024 Australian Environmental Pest Managers Association (AEPMA) Pest Manager of the Year Awards. The company was honoured with both the More than 10 employees Award and the overall National Pest Manager of the Year title.

Established in 2005 in Toowoomba, CDI Pest has evolved from its humble beginnings into a leader in the pest management industry. As we approach our 20th anniversary in 2025, this recognition serves as a significant milestone in our journey. Although our head office remains in Toowoomba, we have expanded operations to Brisbane, enabling us to serve all Southeast Queensland with work carried across the state.

Over the years, CDI Pest has pioneered innovations, such as our ground-breaking Rapid Response Large Area Fire Ant Treatment, developed in partnership with Sundew Solutions, a leading Australian research and development

company. Our leadership extends beyond services, with a commitment to industry development, demonstrated by our role in hosting essential pest management conferences and collaborating with AEPMA on the 'Careers in Pest' a programme to attract more employees to the industry.

"These awards are a testament to the dedication of our entire team and the strong partnerships we've developed with customers and suppliers," said Marshall Blacklock, Business Owner and Manager at CDI Pest. "We are committed to continuous improvement and are proud to contribute to the growth and professionalism of the pest management industry."



### Community support and business growth

CDI Pest Management's recent achievements are closely aligned with our core values of community support and fostering business growth. We firmly believe in giving back to the communities that have supported our journey, and this commitment extends beyond pest management. As proud sponsors of the Micro Business Category at the Little Pig Consulting Business Excellence Awards 2024, powered by the Toowoomba Chamber, we aim to help others grow.

Our involvement is driven by two key reasons: supporting our community and helping smaller businesses succeed. Having started as a small business ourselves, we understand the challenges that come with growing and sustaining a company. Through our contribution to these awards, we aim to strengthen the local business community and help micro-businesses thrive, just as we have.

### A commitment to excellence and innovation

As a company that has grown from humble beginnings to receiving the prestigious Pest Manager of the Year award, CDI Pest continues to focus on four key pillars of success: our people, quality management systems, training and development, and environmental consciousness through integrated pest management programs. These pillars not only help us provide exceptional services but also reduce our environmental impact, including cutting our chemical use by nearly 6% below the industry average.

CDI Pest would like to extend its gratitude to its employees, customers, and suppliers for their unwavering support, which made this achievement possible.

For more information about CDI Pest and its award-winning services, please visit [www.cdipest.com.au](http://www.cdipest.com.au).







## Redefining Local Marketing with Community-Focused Vision

Little Pig Consulting has transformed the local marketing landscape while staying true to its grassroots origins. With a fully in-house team, they support businesses, entrepreneurs, and aspiring marketers. Securing the Naming Rights Partnership for the Toowoomba Chamber's Business Excellence Awards (BEA) underscores their hard work and community-driven vision.

### A unique approach to marketing and consultancy

At Little Pig Consulting, it's about more than just marketing. They offer everything from digital strategies and videography to website design and business coaching. What really sets them apart is their personal, relationship-focused approach.

"We don't outsource, and we're proud of that," said Director Clayton Menyweather. "Our team is right here in Toowoomba, and we want clients to know they're working with locals who genuinely care. We always invite them to meet the team behind their projects."

This personal touch, paired with affordability, makes Little Pig accessible to businesses, especially small

"mum and dad" operations. They provide big agency expertise without the hefty price tag, helping a growing number of local businesses succeed.

### Building a strong local team

Fostering local talent is at the heart of Little Pig's mission. They're dedicated to building a supportive team and offering growth opportunities in marketing. Everyone is employed by the company, creating a strong sense of pride and collaboration.

"We've invested in our team for the long run," says Clayton. "By training school-based trainees and offering work experience, we've helped grow talent from the ground up. Some have become full-time employees, while others have gone on to successful careers elsewhere."



Little Pig's philosophy is about taking everyone—staff, clients, and the community—on the journey. By nurturing talent and creating growth opportunities, they're enriching both their team and the local economy.

### Commitment to community and vision

Little Pig's success has been driven by their strong belief in doing business the right way. They focus on solving problems, helping other businesses grow, and maintaining a solid commitment to the Toowoomba community. Whether through affordable services or their involvement in local events, Little Pig Consulting consistently gives back to the region that has supported their growth.

*As Clayton puts it, "Being in business is about surrounding yourself with good people and seizing opportunities as they come. That's what we've done, and it's why we're where we are today."*

### A milestone achievement: Naming Rights Partner for the BEA

Earlier this year, Little Pig's dedication and community focus earned them the Naming Rights Partnership for the Toowoomba Chamber's Business Excellence Awards for the next three years—marking the first time a full-service marketing agency has received this honour.

In addition to the partnership, Little Pig is handling the visual marketing and branding for this year's awards, bringing fresh creativity and generating excitement in the lead-up to the event.

### A legacy of hard work and community support

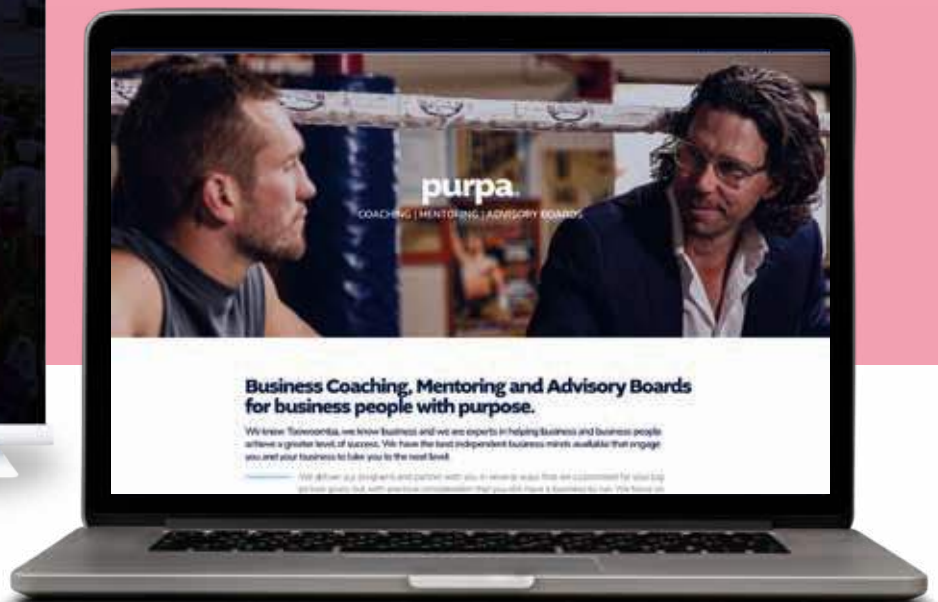
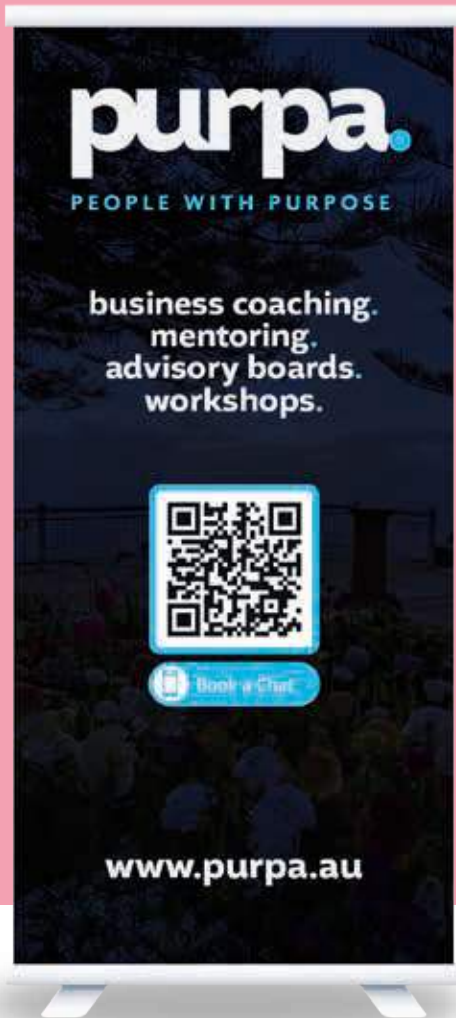
Little Pig Consulting has built a solid reputation as a champion of local businesses and talent. Their hands-on approach, affordability, and dedication to developing future marketers really set them apart.

Now, with the BEA Naming Rights Partnership in place, Little Pig is ready to grow their influence even further. One thing's for sure: their hard work, passion, and commitment to the community will keep making an impact on Toowoomba and beyond.





*Little Pig*  
CONSULTING



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# 2024 State Election

## Toowoomba Region Business Priorities



TOOWOOMBA  
CHAMBER





# SMALL BUSINESS is a BIG Deal

Over **98%**  
of the  
region's  
businesses  
are small

**We are an entrepreneurial city, a small business city that is the backbone of the Toowoomba regional economy. We are crucial to the region's sustainability and growth.**

We know this, as the research undertaken by McCrindle as part of the Toowoomba Business Performance Sentiment Index identified that over 98% of the region's businesses are small. Yes, small businesses dominate the Toowoomba business landscape.

**Small businesses are critical for the city's wealth generation and success.** They also play an enormous role in our region by giving back to our community by supporting numerous community and sporting organisations and not for profit companies. That means when small business hurts our whole community hurts too.

The Toowoomba Chamber wants to see a turbocharged region, so businesses can expand, and more money can flow directly into the local economy. A region where business and people talk about Toowoomba being THE place for business, throughout Queensland and around the nation.

The Queensland Government plays a critical role in small business success. How? By communicating and engaging with small business to enable growth. By creating enabling regulation to bring economic prosperity to a region. And much more.

Our research indicates that housing, tax policy, government plans, and the red tape burden are key road blocks, holding Toowoomba business and Queenslanders back.

**All Queenslanders depend heavily on small businesses to meet their personal and their family's day-to-day needs.**

Queensland has over 420,000 small businesses which contribute in the order of 116 billion to the state economy each year, employing more than 40% of Queensland's workforce. We say small business DESERVES BETTER.

We are the independent voice of business in our region. We will continue to advocate loudly to ensure the voice of business is heard.

*Myfanwy Rigby,*

Toowoomba Chamber President





# About the Chamber

**The Toowoomba Chamber of Commerce is an independent organisation that advocates on behalf of local businesses at local, state, and federal levels to ensure the business community has a voice.**

The Toowoomba Chamber of Commerce journey commenced on 12 October 1899, stirred into action by the business community due to the “special opportunities afforded by a digest of the ideas and experiences of an association of business” and the need that “a vigilant and united body can readily discuss anomalies and abuses which if left unchecked work to the detriment of the community”.

The Toowoomba Chamber of today, continues to build on those foundations.

The Toowoomba Chamber plays a critical role in connecting our members across the local business community to establish and grow strong, lasting networks as well as exploring opportunities to access supply chain networks and build business brands.

Our full program of events and dedication to outreach provides the platform to strengthen existing networks, develop new contacts, connect with business leaders, and continue to improve and learn to maximise growth opportunities.

With over 600 members, the Toowoomba Chamber is one of the largest regional Chamber of Commerce organisations in Australia and Queensland largest regional Chamber of Commerce.

We are proud partners of the Darling Downs Regional Alliance which represents over 1000 businesses in the Toowoomba Regional Local Government area.

**Outreach  
13 million**

**Members  
600+**

**Established  
1899**

# Summary of Key Toowoomba Region Business Needs

Over the past few months, the Toowoomba Chamber has been working to create Toowoomba Region Business Priorities to advocate for small business on matters at the upcoming state government election and beyond.

The work draws on feedback from the Board, our members, Toowoomba Regional Council, Southern Queensland Country Tourism, Toowoomba and Surat Basin Enterprise, and Darling Downs Regional Alliance, and was tested with a selection of members from sole traders to large organisations.

Importantly, the Toowoomba Region Business Priorities consider our research such as the Toowoomba Business Sentiment Index, RSM Australia Tax Advocacy Advice, CBD Economic Profile, and the like. Research to enable a better understanding of the needs of the business community.

The Toowoomba Region Business Priorities addresses the areas of Payroll Tax Reform, Business Restructure Transfer Duty Reform, Maintenance and Sustainability of Rural Areas, Productivity Gains Through Regulatory Design, Health, Housing, and a Shovel Ready Infrastructure Pipeline. A series of requests have been identified to enable a clear understanding of the business needs to be addressed, the business impact, the facts and data, its connection to government, and how it can be done.

## In summary, the Key Toowoomba Region Business priority needs are:

- Apply the Payroll Discount to all the Toowoomba Local Government Area
- Create a Regional Infrastructure Fund
- Increase investment in rural areas – Infrastructure, food security, and climate variation initiatives
- Implement a Red Tape Taskforce and Productivity Commission
- Create a one campus Tertiary Hospital at Ballie Henderson
- Implement Housing reform – increasing land supply and enact stamp duty concessions
- Reform and invest in training pathways to meet business needs



# Payroll Tax Reform

## THE MATTER

In Queensland, there is a discount from the regular payroll tax rate for “regional” employers. There are significant, onerous requirements which employers must satisfy to be eligible for the discount. These include the employer must:

- have a “principal place of employment” in “regional Queensland”; and
- pay at least 85% of taxable wages to “regional employees”.

Under the current State Government arrangements “Regional Queensland” is the following areas Cairns, Central Queensland, Darling Downs Maranoa, Mackay – Isaac – Whitsunday, Queensland – Outback, Townsville, and Wide Bay.

Notably, Toowoomba is not included in any of these areas.

Despite Toowoomba being considered “regional” in many other respects, as above, it does not fall within the areas which are deemed “regional” Queensland in the context of the regional payroll tax discount. However, for example, similar towns such as Oakey, Pittsworth and Warwick are eligible. Oakey is notably only 20 kilometers from Toowoomba.

## CURRENT BUSINESS IMPACT

- The payroll tax rate for “regional” employers is 1% lower than the rate applied to regular employers. This lower rate can make a significant difference to a business’ payroll tax liabilities and the businesses’ expenses.
- Directly impacting wages growth, employment opportunities, and business investment.
- Toowoomba small business owners are an estimated 33 million dollars worse off.

## FACTS AND DATA

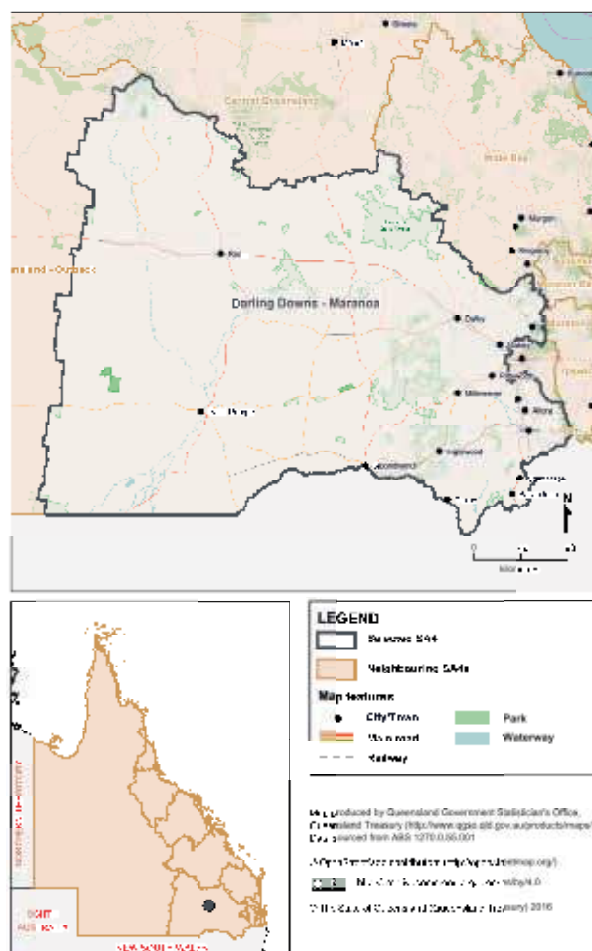
Toowoomba faces the same challenges as other regional areas when doing business, including attracting staff and paying increased amounts for energy and internet connectivity.

There is no consistent definition of “Southeast Queensland” or “Regional Queensland” in the context of the Queensland Government / legislation it is responsible for administering.

There are inequitable applications of the law, with Toowoomba based employers facing the same challenges that other “regional” employers encounter.

More than half of all Queenslanders regard Toowoomba as part of regional Queensland. In a survey of 1000 Queensland residents conducted in June 2024, when asked how they would describe Toowoomba, 52% describe it as Regional Queensland.

### Queensland Statistical Areas, Level 4 (SA4), 2016 - Darling Downs - Maranoa (ASGS Code 307)



Source: Queensland Government

## CONNECT WITH GOVERNMENT

The regional payroll tax discount is designed to support regional businesses considering the significantly harder conditions that these employers operate in a “regional” environment.

### MAKE THE REQUEST

The Queensland Government review the definition of “Regional Queensland” and ensure that Toowoomba, a town that is, for all other intents and purposes, considered “regional”, is included as “Regional Queensland”. From a policy perspective, this would benefit local, often small family businesses, and be welcomed by the wider Toowoomba population.

The regional employer payroll tax discount will reduce the cost of employment for businesses located in the Toowoomba area. Further, as the regional employer payroll tax discount requires that 85% of the wages paid be to regional employees, Toowoomba employers will be encouraged to employ local people, which will in turn stimulate the local economy. Economic growth and development depend on the effective use of the labour force, and where businesses can employ local, regional, employees, the whole community benefits.

### IDENTIFY HOW IT CAN BE DONE

Queensland Government clearly define Toowoomba as being regional.

Queensland Government apply the payroll discount to all the Toowoomba Local Government area.



### FROM OUR BUSINESS OWNERS

*“The application of the regional payroll tax discount would help me be more competitive when seeking new staff.”*

Small Business Owner.

*“There is so much confusion as to if we are part of southeast Queensland or a region which creates business uncertainty.”*

Small Business Owner.

*“When will the bureaucrats and politicians understand that we are the second largest inland and regional.”*

Small Business Owner.

*“So sick of being used by governments to suit their own purposes, bring back the payroll discount now.”*

Small Business Owner.

*“We are just being used as a political pawn.”*


Small Business Owner.



### OUTLINE THE BUSINESS BENEFIT

- ✓ Estimated saving to business in Toowoomba of 33 million dollars.
- ✓ Wealth generator for business.
- ✓ Employment creator.
- ✓ Enhanced investment in the region.





# Business Restructure Transfer Duty Reform

## THE MATTER

In Queensland, transfer duty is imposed on dutiable transactions, with the transfer of Queensland dutiable property being a type of dutiable transaction. Dutiable property includes interests in land in Queensland, Queensland chattels and Queensland business assets, such as customer contracts, goodwill, debtors, and other intangible assets.

The Queensland Duties Act, like many other state and territory duties acts around Australia, contains two exemptions from duty which are applicable to intragroup transfers where such are intended to affect a business restructure / consolidation.

## CURRENT BUSINESS IMPACT

In Queensland, the exemptions operate significantly differently from other states / territories. Unfortunately, the conditions which must be satisfied for a transaction to be eligible for the corporate reconstruction / consolidation exemption in Queensland are arguably far more onerous than any other state / territory.

Currently, in Queensland, to be eligible for the corporate consolidation / restructure exemption, the entities involved must have been members of the same corporate group for at least three years and must remain members of that corporate group for three years following the relevant transaction. In addition, Queensland uniquely excludes units trusts from accessing the exemptions.

This has the effect that many businesses wind up having to pay transfer duty and landholder duty on transactions, that, had they effected in any other state / territory, would be eligible for an exemption / concession. This unfairly prejudices Queensland businesses trying to restructure / consolidate their business to achieve business / economic goals.

The onerous requirements of the exemptions arguably discourage companies from doing business in Queensland. This inevitably impacts the Queensland economy and means there are missed opportunities for growth and creating efficiencies.

## FACTS AND DATA

In Queensland, the exemptions operate significantly differently from other states / territories. Unfortunately, the conditions which must be satisfied for a transaction to be eligible for the corporate reconstruction / consolidation exemption in Queensland are arguably far more onerous than any other state / territory.

There is also an exemption from transfer duty available to eligible small business entities undertaking restructures, provided they carry on a business in or from a place in Queensland.

To be eligible for the small business restructure exemption:

- the restructure must be the transfer of small business property from a sole trader, partnership, or discretionary trust structure only to a company structure;
- the business must make supplies to Queensland customers; and
- the company must be a new company or one that is 'dormant'.

Small business property includes real property, motor vehicles and plant and equipment. Assets such as residential property (even if a property is used for commercial and residential purposes) and other passive assets are not able to access the exemption.

Further, the exemption is not available if the assets:

- are transferred from an entity with business assets valued at more than \$10 million;
- are transferred from an entity with annual turnover of more than \$5 million;
- are being transferred to a company that has traded before; and / or
- are being transferred out of a company or unit trust structure.

A transferee must be a new or dormant entity, coupled with the restrictions on the turnover of the transferor, places unnecessary burdens on businesses trying to access the exemption. It discourages Queensland companies from doing better business through more efficient structures, by adding the cost of transfer and / or landholder duty as a barrier.

## CONNECT WITH GOVERNMENT

The Queensland government applies tax in the form of transfer duty on dutiable transactions, with the transfer of Queensland dutiable property being a type of dutiable transaction. Dutiable property includes interests in land in Queensland, Queensland chattels and Queensland business assets, such as customer contracts, goodwill, debtors, and other intangible assets.

The Queensland Duties Act, administered by the Queensland Government, like many other state and territory duties acts around Australia, contains two exemptions from duty which are applicable to intragroup transfers where such are intended to affect a business restructure / consolidation.

## MAKE THE REQUEST

While the small business exemption is welcome, these thresholds are too low to capture many of the businesses that are likely to restructure. With these low thresholds, these thresholds are more “micro business” exemptions rather than small business exemptions. By way of contrast, the Australian Taxation Office defines small business as being those businesses with turnover of up to \$10 million. We suggest the Queensland Government take a consistent approach.

To remain relevant into the future, we also suggest the thresholds are indexed to CPI, particularly as we are in a high inflation environment. Without indexation, these thresholds will become obsolete and more difficult for businesses to access.

## IDENTIFY HOW IT CAN BE DONE

In relation to the corporate consolidation / restructure exemption:

- the three-year pre and post association tests should be abolished; and
- The exemption should be expanded to include unit trusts.

In relation to the small business restructure exemption:

- the restriction that the transferee be a new / dormant entity should be removed; and
- the restrictions on the turnover of the entity from which the assets are being transferred should be removed.



## FROM OUR BUSINESS OWNERS

*“If it was not for the company tax burden, I would have restructured my business and employed other staff.”*

Small Business Owner.

*“When will a government be brave enough to have a serious conversation about tax reform and in particular, transfer duties and the like.”*

Small Business Owner.



## OUTLINE THE BUSINESS BENEFIT

- ✓ If the productivity burden around the corporate consolidation / restructure exemptions and the small business restructure exemption is removed, the exemptions will inevitably be easier to access. This will mean the cost of doing business in Queensland will decrease and bring Queensland in line with other states / territories. This, in turn, will have a range of economic benefits, both for companies internally, and in the state economy.
- ✓ Encouraging more businesses to operate in Queensland and businesses already operating in Queensland to operate more efficiently will significantly benefit the economy, as sustainable economic growth relies on productivity / efficiency improvements.





# Maintenance and Sustainability of Rural Areas

## THE MATTER

The Toowoomba region has a rich resource base driven by agriculture and resource management. The rural areas are abundant with resources, with Agriculture, Forestry and Fisheries is the region's number 1 industry by business count.

The region's unique townships like Oakey, Pittsworth, Millmerran, Highfields, Crows Nest, Clifton, Greenmount, Goombungee, Cambooya, Clifton, Yarraman and other smaller townships, not only support and service the surrounding resources, but are themselves a major tourist attractors and core to the area's history.

The region's rural areas and townships need constant attention, support, and care.

## CURRENT BUSINESS IMPACT

- Poor connectivity in rural areas and towns (eg roads and services) is restricting long-term growth and sustainability.
- Poor quality infrastructure like roads.
- Reduction in tourist opportunities.
- Insignificant investment in long term food security and green infrastructure.

## FACTS AND DATA

Agriculture, Forestry and Fisheries is the region's number 1 industry by business count. In 2023, there were more than 3,500 businesses from this sector located in our region.

In 20/21, Toowoomba 'economy id' identified the total value of agricultural output in Toowoomba was \$1.091 million.

65% of Toowoomba business leaders recognise primary industries as the future of the region.

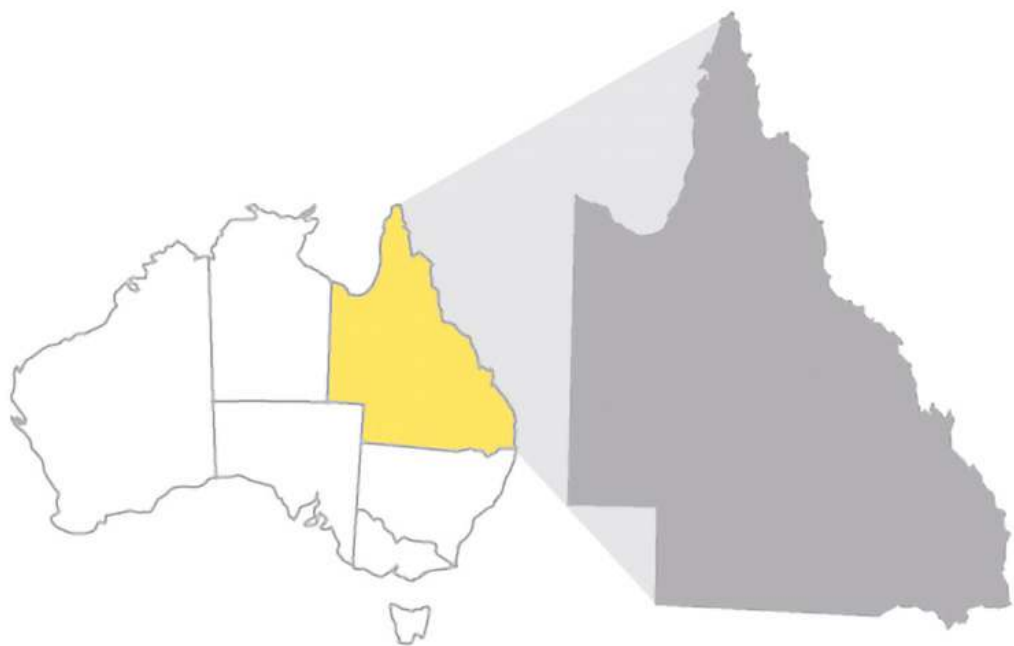
Rural areas, their resources and townships are significant contributors to the region's character and economic prosperity.

Tourism in the areas townships and rural areas can play a significant part to an area's vitality and opportunity.

## CONNECT WITH GOVERNMENT

The Toowoomba region's rich history is built on the back of surrounding high quality agricultural areas. These areas are supported by regional centres of Oakey, Pittsworth, Millmerran, Highfields, Crows Nest, Clifton, Greenmount, Goombungee, Clifton, Yarraman, Cecil Plains, and other smaller townships.

The maintenance of infrastructure needed to support this fundamental part of the region's identity, lifestyle and growth must continue to be valued for their important role in our region's economic wealth.



Source: Toowoomba Regional Council

## MAKE THE REQUEST

Create larger Government service hubs in the regions, implementing place decision making.

Increase funding to rural townships and their associated and surrounding infrastructure.

Invest in food security in the region.

Invest in climate variation practices and green infrastructure in the region.

Invest in emergency services infrastructure in the region.

Invest in regional public infrastructure

## IDENTIFY HOW IT CAN BE DONE

Grow state government departments in regions.

Implement government place-based decision-making frameworks

Give greater priority to road, tourism, and other rural and township infrastructure needs.

Fund food security and climate variation initiatives.

Develop emergency and like services in our towns.

Create a Regional Infrastructure Fund.



## FROM OUR BUSINESS OWNERS

*"The surfacing and repairing of rural roads should be a key priority."*

Small Business Owner

*"Most elected officials do not care about the rural areas and regional towns."*

Small Business Owner

*"Many farmers are actively engaged and pursuing green infrastructure solutions without government support."*

Small Business Owner

*"Does the government even care about food security."*

Small Business Owner



## OUTLINE THE BUSINESS BENEFIT

- ✓ Decisions on matters of state interest consider local circumstances.
- ✓ Improved rural and regional infrastructure providing better connectivity and a safer environment for all.
- ✓ Better access to state government decision makers.
- ✓ Improved production and logistics for food producers and suppliers.
- ✓ Safer communities.



# Productivity Gains Through Regulatory Redesign



## THE MATTER

A regulatory environment that is excessive and unnecessarily complex, restricts business confidence and where inefficiently implemented, inconsistently enforced and with poor response times and lengthy delays, is a cost burden on business and increases costs of delivery services and products to the ratepayer.

Improving regulatory design will create the right incentives for investment.

## CURRENT BUSINESS IMPACT

- Increased costs mean job losses.
- Increased regulation equates to less productivity.
- Inefficiently implemented, inconsistently enforced regulation, with poor response times and lengthy delays from government, results in the cost burden on business increasing.
- Regulation developed in a vacuum and poorly communicated creates confusion and increased costs on business which is passed onto the local ratepayers.

## FACTS AND DATA

82% of businesses say that red tape costs have increased since 2021 and the financial administration compliance burden has increased 100% from \$25,000 to \$50,000 in the same period.

43% of businesses have confirmed they spend six or more hours a week on regulatory compliance.

35% of Toowoomba businesses have identified that compliance and regulation costs is negatively impacting on their business operations.

The Toowoomba Performance Sentiment Index Findings and Toowoomba Annual Survey of businesses demonstrate that 'red tape and administrative burden' remains the number one issue of concern for local businesses.

## CONNECT WITH GOVERNMENT

The State Government, Queensland Small Business Commissioner, small business friendly program commits to limit unnecessary administration and implement business improvement processes and is a review tool for administration and regulatory requirements policies, procedures, and red tape.

Government plays a significant role in implementing the right training, correct qualification recognition, and in addressing training and qualification gaps within the current system.

These challenges are further magnified in regional and rural areas, where the demand for qualified and skilled staff continues to outpace supply, underscoring the need for targeted support and investment in training and education to meet the unique needs of these communities.

## MAKE THE REQUEST

Commit to implementing the Small Business Friendly Program across all State government Departments and report quarterly on achievements.

Create a mechanism to interrogate and remove excessive, unnecessarily complex regulation to build business confidence and our region's competitiveness locally, in Queensland and nationally.

Commit to an inclusive and collaborative approach to drafting and reviewing regulation that is open and transparent.

Create mechanisms for greater accountability around implementation, regulatory response times and understanding the financial impact of new regulation on business and the community in general.

Implement educational reforms for university education for Queensland students and improve trade-based education pathways.

## FROM OUR BUSINESS OWNERS



*"Currently applying for permits is slow and clunky and costly to small businesses."*

Small Business Owner

*"The State Government is a barrier and never an enabler. Why aren't they helping small business succeed"*

Small Business Owner

*"Every time my wife runs an event the amount of paperwork she has to fill in would make your eyes water. Quite sad really what it has done is way over the top!"*

Small Business Owner

*"Regulations are not fit for purpose, disadvantaging small business owners."*

Small Business Owner

*"HR and IR Laws changes are confusing and lack certainty, affecting every business I know."*

Small Business Owner

*"Compliance costs are soaring and combine that with ineffective and inefficient government and poor policy developed without our input means less jobs."*

Small Business Owner

## IDENTIFY HOW IT CAN BE DONE

Create a 'Red Tape Taskforce' with business and the State Government to interrogate and remove unnecessary regulation.

Involve the business community in the drafting of new regulations, upfront, in the development of policy.

Create a Business Liaison Program, like the mode used by the Reserve Bank of Australia.

Create a Minister for Reform to be the lead in creating Better Regulation and Reducing Red Tape through oversight and quarterly reporting.

Become a Small Business Friendly State Government.

Re-introduce the productivity commission.

Work with business to increase investment in regional, rural and remote education and training systems that are responsive to industry needs, providing relevant, high-quality education and qualifications that align with contemporary workforce demands.



## OUTLINE THE BUSINESS BENEFIT

- ✓ Efficient regulator protects Toowoomba jobs.
- ✓ Efficiently implemented, consistently enforced regulation, with agreed turnaround times reduces the cost burden on the business and the ratepayer.
- ✓ Regulation developed together in an open and transparent way develops rapport and understanding by all parties, creating the right 'fit for purpose' regulation.
- ✓ Better Regulation and Red Tape oversight and reporting will ensure constant attention is paid to regulatory and business impacts in decision making.

# Health

## THE MATTER

Health Care and Social Assistance is the fifth industry by business count, and biggest employer in Toowoomba.

The sector services Toowoomba, west to the Northern Territory and South Australian Border and south to the New South Wales Border.

## CURRENT BUSINESS IMPACT

- The new Toowoomba hospital addresses issues of age, size, and suitability of existing infrastructure to service the needs of Toowoomba and the region.
- The allocated funding for dual hospital sites encompassing both the city and Baillie Henderson locations, remains unclear and uncertain.

## FACTS AND DATA

Health is the biggest employer in Toowoomba.

It is the fifth biggest industry sector in Toowoomba.

It supports the health and wellbeing of Queenslanders, west to the Northern Territory and South Australian border and south to the New South Wales border.

Around 7 million people – or 28% of the Australian population – live in rural and remote areas, which encompass many diverse locations and communities (ABS 2023h). These Australians face unique challenges due to their geographic location and often have poorer health outcomes than people living in metropolitan areas. Data show that people living in rural and remote areas have higher rates of hospitalisations, deaths and injury and have poorer access to, and use of, primary health care services, than people living in Major cities (Australian Institute of Health and Welfare).

### Top Industries

-  **3,622**  
Agriculture, Forestry and Fishing
-  **2,799**  
Construction
-  **1,788**  
Rental, Hiring and Real Estate Services
-  **1,348**  
Professional, Scientific and Technical Services
-  **1,292**  
Health Care and Social Assistance



## CONNECT WITH GOVERNMENT

The Queensland Government is responsible for the overall management of the Queensland Public Health system, regulating health services, providing oversight of local health networks, and delivering preventative services.

### MAKE THE REQUEST

Bring forward the necessary funding to build Bailee Henderson Hospital in its original form.

Undertake a Community Impact Assessment to guide the relevant governing bodies on infrastructure and transport investment decisions of retaining the existing hospital facility.

### IDENTIFY HOW IT CAN BE DONE

Bring forward all the funding for one new hospital at Bailee Henderson.

Do not split the hospital location between Base Services and the Ballie Henderson sites.



### FROM OUR BUSINESS OWNERS

*"Splitting the hospital between the current Base Services Hospital and Ballie Henderson is not common sense."*

Small Business Owner

*"Build the hospital now, not over the next decade."*

Small Business Owner

*"Look for new solutions to rectify ramping saga, like utilization existing medical practices."*

Small Business Owner

*"Splitting our hospital campus is illogical and non-sensical, and is not conducive to the best patient care."*

Small Business Owner



### OUTLINE THE BUSINESS BENEFIT

- ✓ Healthier community.
- ✓ Allied health service attractor.
- ✓ Use of local services and supply chains.



# Housing

## THE MATTER

Many sectors of the business community understand the impact of a lack of housing is a deterrent to business attraction, is a disincentive to attracting a workforce, impacts on the ability of businesses to deliver their service, affects the image of the city, and inhibits business growth and success.

## CURRENT BUSINESS IMPACT

- Inability to attract a workforce.
- Queensland's image.
- Homelessness and affordability.
- Young people housing hopelessness.
- Business attraction and employment.
- Stifles investment, growth and business success.

## FACTS AND DATA

In 2021, Toowoomba did not have sufficient supply of residential land.

In 2021, Toowoomba used constrained land, like Koala Habitat, to boost the residential land supply figures.

In 2021, the Toowoomba business community compiled a range of solutions to address the business impacts from lack of housing.

In 2022, Toowoomba was identified as having the highest amount of rental stress in the country.

In 2022, an affordable housing supply in Toowoomba was questioned as housing prices soared in part due to lack of supply.

In 2023, physical homelessness on the streets of Toowoomba is highly visible.

## CONNECT WITH GOVERNMENT

The Queensland State Government has a responsibility to play an active role in public housing delivery, planning regulation, stamp duty and land tax, infrastructure and the like.

State Government works with local government to facilitate locally developed land supply determinations.

## MAKE THE REQUEST

Simply housing approvals.

Fast-track housing approvals and other planning disputes.

Increase the stamp duty concession for first home buyers in new and established areas.

Let the private sector assist in the delivery of more sustainable levels of public housing or workers accommodation in mixed tenure neighborhoods.

Fund regional infrastructure.

## IDENTIFY HOW IT CAN BE DONE

Ensure local government is accountable for land supply decisions.

Create a Queensland Planning Commission to simplify housing approval regulations and other disputes and fast-track planning approvals.

Increase the stamp duty concession for first home buyers by providing a concession up to \$750,000 when purchasing a new or established residence.

Implement a requirement for 15% of all new residential developments to be for public housing or workers accommodation.

Invest in private sector partners to deliver housing.

Create a Regional Infrastructure Fund.



## FROM OUR BUSINESS OWNERS

*"We need workers who don't have to commute".*

Small Business Owner

*'Open up accommodation and infrastructure to support the same as soon as possible.'*

Small Business Owner

*'Long term vision and planning to make our region strong into the future.'*

Small Business Owner

*'Council is a constant blocker, never a supported.'*

Small Business Owner

*'Help us unlock the limited land supply to deliver housing in Toowoomba.'*

Small Business Owner

*"The lack of housing supply in Toowoomba continues to be a significant issue which is limiting the growth potential of Toowoomba and the Darling Downs", Small Business Owner."*

Small Business Owner



## OUTLINE THE BUSINESS BENEFIT

- ✓ Employment attractor.
- ✓ Improved city image.
- ✓ Enhanced investment in the region.
- ✓ Housing for all.
- ✓ Build business confidence.





# Shovel Ready Infrastructure Pipeline

## THE MATTER

Infrastructure spending will future proof the region. New catalytic infrastructure grows the economy, and an identified pipeline of projects ensures the continued flow of employment in the region.

The Queensland Government can create confidence in the business community by committing to and working hard to secure major projects are planned, and shovel ready to benefit the region.

## CURRENT BUSINESS IMPACT

- Loss of business confidence.
- Lack of long-term regional vision inhibits investment.
- Makes the region uncompetitive across the nation.
- Drives investors to other regions.

## FACTS AND DATA

Infrastructure refers to roads, transportation, power and water supplies, phone towers, internet, buildings such as hospitals, police stations, fire stations, art galleries, parks, and the like. These types of infrastructure are vital systems that play an important role in economic development and business growth.

Investment in infrastructure enables business to grow, cities and regions to flourish and improves collective wealth. It enables greater productivity and growth in the delivery of goods and services.

The right infrastructure facilitates business growth provides jobs and reduces economic disruption helping to maintain an equilibrium.

Infrastructure investment stimulates the economy as seen by the Toowoomba Bypass which provided an estimated \$2.4 billion dollar boost to the region.

## CONNECT WITH GOVERNMENT

The Queensland Government has committed to an Olympics for all Queenslanders which commits to invest in, plan, build, manage, and maintain infrastructure to support Queensland's lifestyle and growth.

The Queensland Government plays a critical role in infrastructure investment to build community resilience and prosperity and has a track record in building regional sports stadiums, tourism infrastructure of state significance, hospitals, transport and enriching communities with arts and culture initiatives.

## MAKE THE REQUEST

Work with all stakeholders to deliver faster rail between Toowoomba and Brisbane by 2032.

Work with stakeholders to deliver water security for Toowoomba and the region.

Work with all stakeholders to deliver an improved public transport system to move the people within Toowoomba and surrounding townships.

Invest in the completion of business cases for a sports stadium, equine centre, convention centre and regional arts gallery.

Create an infrastructure fund to facilitate regional projects and competitiveness.

Contribute to funding the Cressbrook Dam Safety Project.

## IDENTIFY HOW IT CAN BE DONE

Provide quarterly public updates on progress of major infrastructure investments in Toowoomba.

Where opportunities to partner with other levels of government arise, prioritise the project management planning and approvals to allow progress to occur.

Invest in private sector delivery partners to complete the design and business cases for a sports stadium, equine centre, convention centre and regional arts gallery in Toowoomba.

Create a Regional Infrastructure Fund.



## FROM OUR BUSINESS OWNERS

*'As a CBD business owner for over a decade, the need for a legacy project like this that delivers for the community and business sector has been long awaited.'*

Small Business Owner

*'As Toowoomba has grown, events have drawn larger crowds while infrastructure lags behind.'*

Small Business Owner

*'Ratepayers are developing anxiety symptoms over inaction on transitioning to green technology and infrastructure.'*

Small Business Owner

*'If we don't get the framework for future infrastructure development right now the cost of fixing it later will be greater.'*

Small Business Owner

*'Plan transport corridors and future water infrastructure.'*

Small Business Owner

*'Council needs a solid direction. Where are we headed?'*

Small Business Owner



## OUTLINE THE BUSINESS BENEFIT

- ✓ Infrastructure investment in the region.
- ✓ Jobs growth.
- ✓ Build business confidence.
- ✓ Improved regional competitiveness.



# The Power of Pop-ups and Sub-Regional Shopping Centres

*Words by Tess Sanders Lazarus*

Over the past two years, JMK Retail has experienced a surge in interest in pop-ups and leasing across regional shopping centres, as Australians increasingly move from crowded cities in search of a better lifestyle.

Retailers with physical shopfronts are recognising the value of sub-regional shopping centres, which are more community focused. Shoppers visit these centres more frequently than city-based ones—often up to five times a week for groceries, medical appointments, prescriptions, household items, or socializing.

Yamanto Central in Ipswich offers over 50 specialty stores, Coles, Kmart, fresh food, a health and wellness precinct, and outdoor dining. With ample free parking, over 30% of shoppers visit more than twice a week.

The centre meets so many needs that shoppers visit regularly, a level of traction rarely seen in larger city centres. Local shopping centres are providing better returns, with lower operating costs. They also offer a valuable springboard for new businesses and brands to launch their retail journey.

Many retailers are also gravitating to pop ups to introduce their brand and products to shoppers before moving to permanent store fronts. This strategy is proving highly effective for retailers looking to connect with shoppers and gain a following before immersing their brand more permanently in a centre.

For retailers keen to gauge the type of response they receive from shoppers including product preferences and buying behaviours, pop ups are a good way to formulate market entry into a shopping centre.







At JMK Retail, we partner with retailers to identify the most appropriate location for a pop up or temporary store and then work with them to formulate the most ideal mix of duration, operating hours and marketing support.

Pop ups can also be an ideal strategy for retailers with a presence in a centre to test the market for the introduction of new offerings. This can be done under the existing brand or a new brand in the same centre or an alternative centre.

Businesses currently operating in a city-based centre are using pop ups as a means of testing which regional centre to relocate the business.

### Pop-up stores, temporary retail spaces, offer key benefits for retailers:

- Cost-effective market testing:
- Lower overhead: Pop-ups reduce costs like rent, utilities, and staffing by avoiding long-term leases.

- Market testing: Retailers can test new markets, products, or locations with minimal financial risk, gaining valuable consumer insights.
- Increased brand awareness:
- Buzz and exclusivity: Pop-ups create urgency and excitement, attracting new customers and media attention.
- High-traffic exposure: Located in busy areas like malls or events, pop-ups broaden brand visibility.
- Direct customer engagement:
- Face-to-face interaction: Retailers can connect with customers, gather feedback, and build loyalty.
- Product demos: Interactive displays allow customers to experience products firsthand, driving interest and sales.

JMK Retail has a range of short term and long-term leasing options available as well as a comprehensive pop-up schedule for brands looking to utilise this innovative form of retail presence.

If you'd like to learn more about JMK Retail options, email [leasing@jmkretail.com.au](mailto:leasing@jmkretail.com.au)



# Queensland's Emerging Hotel and Pub Developer: a Darling Downs Success Story

*Words by staff writer, Kpat Hotels + Pubs*

Kpat Hotels + Pubs started out as a locally grown, independent owner-operator of pubs and hospitality businesses, with a big vision for the future. We take pride in our ambitious approach to meeting the evolving needs of the hospitality industry by developing, owning, and running accommodation and hospitality venues in key locations across Australia.

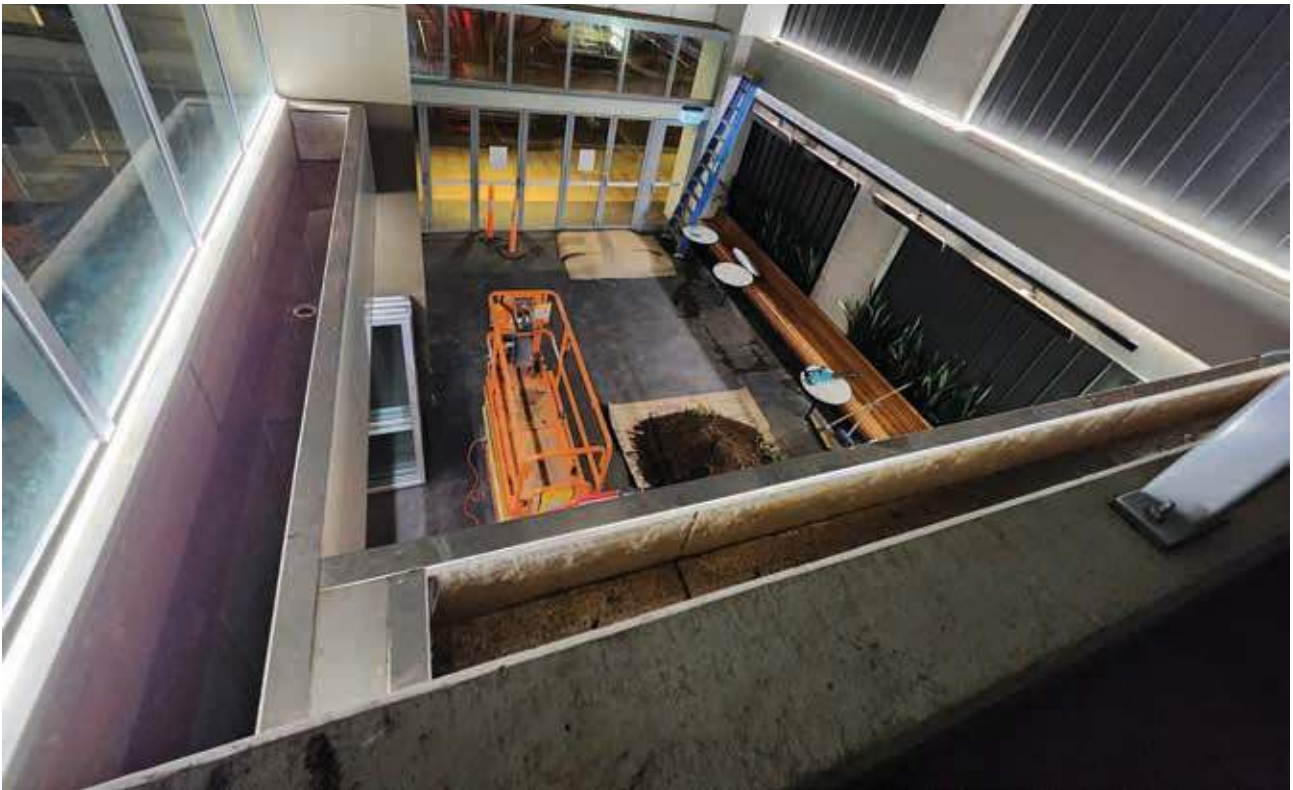
Our journey began with operating bars and pubs in the Darling Downs region. Since then, we've grown into a major player in the industry, making our mark with the development of the Oaks Toowoomba – a 102-room hotel we opened in 2020. Today, we're proud to operate a portfolio of hotels, pubs, cafés, and conference facilities. We work closely with internationally recognised brands like Minor Hotels and were the first to bring Minor International's 'Oaks' franchise to Australia. Looking ahead to 2025, we're excited to introduce Australia's first franchised Avani Hotel on the Sunshine Coast.

At Kpat, we love the challenges and opportunities that come with working in this industry, and we have a deep connection with the regions we serve. We've got a real

passion for Australia's secondary cities, believing in the huge potential they hold as they step into the spotlight. Our team shares the same hardworking attitude as the communities we operate in, which is reflected in the rapid growth and success we've experienced.

One of our most recent projects in Toowoomba was the refurbishment and reimagining of The Rock. With a new menu to match the fresh look, we've really established ourselves as a leading contemporary gastro-pub in the region. What made this project special was the support from local contractors, who not only helped us bring the vision to life but continue to support us as regular patrons, just like our local community and guests.





*Capturing the transformation at The Rock during its refurbishment.*

*In hospitality, “before” and “after” aren’t always clear-cut moments in time – it’s a continuous cycle of creating welcoming spaces for our guests, day in and day out.*

We start with a stack of clean plates, and we end with a stack of clean plates. A hotel room is cleaned and prepared, only to be remade for the next guest. It’s not like carpentry or landscaping, where you can see something new at the end of the day. For us, the progress we make is often less tangible, and it’s rare to leave a permanent mark on what we do.

That’s why projects like this refurbishment are so important to us – they remind us just how far we’ve come. We look forward to sharing this journey with everyone who walks through our doors.

So, why not come and see for yourself? Visit us at The Rock in Toowoomba for a contemporary dining experience or stay at Oaks Toowoomba to see firsthand what we’ve built. And keep an eye out for the opening of the Avani Hotel on the Sunshine Coast in 2025. We can’t wait to welcome you!





## People First Bank Achieves Strong Momentum Since Merger

*Words by staff writer, People First Bank*

Just 18 months after the merger of Heritage Bank and People's Choice to form People First Bank, CEO Steve Laidlaw reports that the organisation is already making significant progress.

With strong financial results, a refreshed brand and a deepening commitment to the community, People First Bank is quickly establishing itself as one of Australia's leading customer-owned banks.

"It has been an exciting 18 months," Mr Laidlaw said. "We are making great progress towards our vision of delivering positive change through banking as a strong national alternative to the big banks.

"Our assets have grown to nearly \$25 billion and last financial year we welcomed almost 50,000 new customers. We also outpaced the market in lending and deposit growth.

"This reflects our strong proposition as a purpose-driven, customer-focused bank.

"We continue to prioritise the community-cantered approach that has defined both Heritage Bank and People's Choice throughout their histories.

"During the past financial year, we generated \$9.3 million for community organisations and events, continuing our longstanding support of the Toowoomba Carnival of Flowers, Toowoomba Royal Show, People First Bank Charity Golf Day, People First Bank Photographic Awards and much more.

The bank's commitment to the Toowoomba region will be further reinforced by the construction of a new head office building in the city's CBD.

"Demolition work at the site, the former Shrine Catholic Church on Ruthven Street, began in early September," said Mr Laidlaw.

"We expect demolition to be completed in November, with construction starting next year. The new building is set to open in 2027, bringing a vibrant new presence to Toowoomba's CBD and providing an excellent workspace for our people."



*New People First Bank signage at the Ruthven Street building*

Mr Laidlaw said a major focus since merger had been on creating a truly unified organisation, and that effort is progressing well.

“We introduced our new brand with the renaming of People First Stadium on the Gold Coast and have been rolling it out across other community initiatives, such as the People First Community Lottery and People First Bank Foundation,” he said.

“In Toowoomba, we have installed new sky signage on our head office building. In August, we began rebranding our branches, starting in South Australia, Victoria and the Northern Territory, to be followed by Queensland and New South Wales.”

In addition to the brand rollout, Mr Laidlaw highlighted the bank’s focus on building a simplified, modern suite of technology platforms that will enhance the customer experience.

“We are partnering with globally recognised providers to create a new technology system that will deliver high performance, be easy to upgrade and expand, while also being more reliable and even safer to use.

*“By reducing our system complexities, we are creating a simpler, more efficient organisation so it is easy to bank with us.”*



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*Council's Highfields Library, incorporating a customer service centre and community meeting rooms, which opened in September 2022 with Australian Government funding, was an earlier project under the Highfields Master Plan*

## TRC Progressing Central Highfields Planning

*Words by Toowoomba Regional Council*

Toowoomba Regional Council (TRC) is progressing work on its Central Highfields Master Plan project.

TRC Economic Development portfolio spokesperson Cr Edwina Farquhar said Council was committed to achieving the shared community vision for creating an expanded CBD at Highfields to meet growing population demands, provide local employment and create commercial buildings and spaces for businesses and entrepreneurs.

*“Highfields and surrounding areas are a significant growth front, and our ongoing work on the Central Highfields Master Plan offers an important and historic chance to create a desirable city centre for the future citizens and visitors to Highfields,” Cr Farquhar said.*

“Council has been undertaking substantial infrastructure works involving service relocations, the installation of new water and sewer infrastructure, and an upgrade to the Kratzke and O'Brien Roads intersection. This formative work will serve the growing population and development in Highfields.

“The works are needed to accommodate new roundabouts, road connections, shared paths and cycleways planned for Central Highfields, as identified in the Central Highfields Master Plan.

“Council recently undertook a positive market sounding with developers who have a proven record on this scale of development. The developers' feedback was to simplify

the process for future development of the planned CBD and ensure the parkland is planned and delivered early.

“This discussion was undertaken in line with a previous resolution of Council and indicated there is very strong interest from investors and developers to advance a blueprint that ensures future development across community, commercial and residential sectors, aligns with stated community expectations.

“We are working to ensure Highfields' evolution is well planned and delivers a range of suitable social, cultural and community infrastructure. Community infrastructure may include a mixture of recreation and event spaces.

“In line with community feedback, a tree survey and environmental report are being undertaken to ensure the environmental values of the bushland area and existing vegetation are understood to enable the most sensitive location of any community infrastructure.

“Council will update the Master Plan aligning with market sounding feedback and the latest environmental information.

“Public consultation will be arranged when the Master Plan has been drafted before its formal endorsement by Council later this year.

“Any proposed development will be subject to Council's normal land use planning regulations under the Toowoomba Region Planning Scheme.”





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## Elevating the Female Wine Experience with Tailored Selections and Global Innovation

*Words by Jasmine Barui, Wearing Memories Wine Merchants*

Wearing Memories Wine Merchants (WMWM), is a locally owned wine merchant business located in Toowoomba, Queensland. Kiron Barui, the creator and founder of Wearing Memories and Wearing Memories Wine Merchants is an exporter and importer of products from and to Australia

Wearing Memories products are individually selected by Kiron who is an accredited WSET 3 trained Sommelier. Throughout her years of experience, Kiron has discovered that women have a distinct preference for wines not traditionally favoured by their male counterparts. She discovered this was because women have more tastebuds and are more sensitive to different flavours such as bitterness!

Kiron has expertise in tailoring food and wine pairings to align with women's portion sizing and taste preferences.

She has conducted rigorous testing and refinement of pairings through extensive trials on diverse groups of women, encompassing both large and small gatherings.

WMWM are committed to curating a collection of wines for the discerning female palate. Inspired by the desire to offer an unparalleled experience to our valued customers, we are embarking on a journey of expansion and refinement, with plans to elevate and broaden our range of wines.

WMWM selectively distributes lifestyle beverages, including champagne, prosecco, and wine, which are





ideal for weddings and functions. Wearing Memories ground-breaking innovation is the world's first beverage shaker in a 187ml format, offering industry and consumers premium drinks for consumption on premise, at home or on the go! We are excited to announce, this shaker, along with Kiron's newly designed Super Tonic, are ready to be launched to the Singapore market.

These two products are sourced and created in Australia and the Super Tonic is canned in Brisbane containing local ingredients. Initial research has indicated, the association with a healthy drink derived from rooted

plants such as Macha, turmeric and ginger would be appealing to the Singaporean market. The cocktail shaker and ready-to-drink (RTD) cocktails will appeal to tourists, hotels and holidaymakers. On behalf of WMWM and Allied Beverages, Kiron will passionately promote our beautiful garden city and surrounding areas, especially in the food and beverage (F&B) space.

To discover the art of fine wine, visit [www.wmwm.com.au](http://www.wmwm.com.au)

*Wearing Memories Wine Merchants - where every bottle tells a unique story and tantalises your senses.*





## UniSQ Co-Lab Brings Industry and University Experts Together

*Words by Marketing Team, University of Southern Queensland.*

The University of Southern Queensland (UniSQ) has launched UniSQ Co-Lab, a series of specialised short courses delivered by industry leaders to equip professionals with essential skills and knowledge critical for success.

The initiative was inspired by industry and insights from the UniSQ alumni community on the type of professional development they required.

The short courses – delivered in person at the UniSQ Brisbane Study Hub at 293 Queen Street in the city – focus on cybersecurity, financial stress, and workplace health and safety.

### Cybersecurity threats and solutions

Protecting organisations from cyber threats is paramount in today's digital landscape. Led by cybersecurity expert Adjunct Professor Neil Curtis, this course provides comprehensive insights into anticipating and mitigating cyber risks, understanding the impacts of cyber events on operations and reputation, and leveraging cyber intelligence for enhanced security. Adjunct Professor Neil Curtis – a former Chief Security Officer at DXC Technology who also worked in the military and police service – brings over two decades of experience to guide participants in implementing effective cybersecurity strategies.

### Transform your financial future

Financial stress significantly impacts workplace productivity and wellbeing. Led by finance expert Melissa Meagher, this

course explores the causes and effects of financial stress on businesses. Participants will learn strategies to promote financial wellness, reduce absenteeism, and foster a more engaged workforce. Ms Meagher has over two decades of experience as a financial planner, stockbroker and seminar delivery specialist from large financial institutions such as Sunsuper, Suncorp and Westpac to boutique financial planning firms. She also founded Talking Money and will provide practical insights to empower employees with financial clarity through this course.

### Mastering Workplace Health and Safety

Ensuring the safety of colleagues and avoiding penalties is critical for business leaders. Led by Aaron Guilfoyle, Queensland's inaugural independent Work Health and Safety Prosecutor, this course equips leaders with comprehensive knowledge of WHS obligations. Participants will gain insights into creating safe work environments and ensuring compliance across industries. Mr Guilfoyle is a highly accomplished state and federal prosecutor, serving in senior and Chief Executive government roles.

Learn more about UniSQ Co-Lab courses:  
[unisq.edu.au/study/degrees/short-courses](https://unisq.edu.au/study/degrees/short-courses)

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## Grand Central Enhances Hearing Accessibility for Shoppers

In an exciting move to improve accessibility, Grand Central Shopping Centre has introduced a Portable SmartLoop Counter Hearing Augmentation System. This cutting-edge technology, developed by LoopMe and provided by Better Hearing Australia (BHA), allows individuals with hearing aids or cochlear implants to better communicate by using Telecoil (T-Coil) technology to reduce background noise and enhance speech clarity.

### Responding to community needs

The decision to install the SmartLoop system was driven by feedback from local disability advocates who highlighted the need for a hearing augmentation solution at the centre. Georgina Bayly, Community Relations Manager at Grand Central, explains, “We had spoken to several disability advocates that pointed out that we didn’t have any options for those with hearing loss, and so we started investigating the technology and how we might be able to get one installed.”

The discovery of similar technology at Queensland’s Department of Transport and Main Roads customer service centres, also provided by Better Hearing Australia, spurred further action. “I thought if they can do it across the state, surely we can get one for our customer service desk,” Bayly said.

### Improving the shopping experience

The portable SmartLoop system enables visitors with T-Coil-equipped hearing aids or cochlear implants to connect directly to the device, cutting out much of the external noise and isolating speech. One early user shared their experience, saying, “The speaking sounds were extremely clear, and the loop cut out all the background noise so she could very clearly hear staff.”

Centre Manager Tracey Ford emphasised the value of improving accessibility for all visitors. “The portable Hearing Loop will benefit those in the community who may not have been able to seek assistance from our customer service team in the past due to the external noise of the environment,” Ford said. “We are proud to have worked with Better Hearing Australia to find a solution for the betterment of our centre.”





### A broader commitment to accessibility

For Grand Central, the introduction of the SmartLoop is just one part of a larger mission to make the centre more accessible and inclusive for everyone. Bayly noted, “The portable hearing loop fits well into Grand Central’s Community Action Plan, where we are working toward several goals across key areas including health and wellness; culture and inclusion; education; and social welfare.”

Tony Whelan, Business Manager at Better Hearing Australia, also commended Grand Central for its initiative.

*“We know that 1 in 6 Australians experience some form of hearing loss, and that is expected to increase to 1 in 5 by 2050.*

We encourage all businesses open to the public to consider how they can improve the customer experience for those with hearing loss,” Whelan said.

### Continuing the path to inclusivity

Grand Central’s efforts to enhance accessibility are ongoing. The shopping centre plans to continue working closely with disability advocates and specialists to find new ways to improve the experience for all visitors. “Although we comply with the Australian standards, we want to make the centre more enjoyable and easier for all to utilise,” Bayly added. “It may take us some time, and we cannot do everything at once, but we are working on it each day.”

With the introduction of the portable SmartLoop, Grand Central Shopping Centre is setting a powerful example of how businesses can foster a more inclusive environment. For visitors requiring assistance, the system is available at Grand Central’s Customer Service desk on Level 1, near Myer.





## Toowoomba Cafe Owners Seek Action as Business Expenses Skyrocket

*Words by Michael Nolan, Toowoomba Chronicle*

Like all small business operators, Six of One owner Jason Lilienstein has seen his business costs rise consistently since he opened his cafe three years ago.

From the electricity bills, to his insurance premiums and the cost of materials, like milk and beans – everything is more expensive.

As the Queensland election approaches, the Toowoomba businessman has joined with cafe owners across the state in calling our political leaders to address the cost of doing business.

“Small business drives the economy and I don’t believe there is adequate consultation with small business owners full stop, let alone in the regional areas,” he said.

“There are a lot of costs that go into running a business that are not evident to customers, lifting the payroll tax threshold is an on-cost that they could minimise.”

Addressing red tape and government regulation are high on Mr Lilienstein’s list of priorities.

“We are not asking for a handout, just active measures to reduce costs,” he said.

As costs have increased, cafe owners are seeing their margins reduced and Mr Lilienstein said it would be likely that the average price for a cup of coffee would hit \$7 in the next 12 months.

The alternative would be for operators to close down.

“Coffee is a bit of a staple, but the amount customers spend is decreasing, as we struggle with increasing costs, realistically we need to be putting up prices, but I feel bad doing that,” Mr Lilienstein said.

“Morally I don’t think I should do that in a time when people are struggling to make ends meet.

“Shutting up shop is catastrophic for business owners, but it’s also a really social hub, people come in and feel



a sense of belonging that they don't have in an increasingly disconnected world.

The campaign to put small business costs on the agenda is being driven by Brisbane's Phil Di Bella, founder of Di Bella Coffee and now the owner of Coffee Commune.

Mr Di Bella said the cost crisis was the worst he had seen. "This is the first time I have seen all expenses go up at once," he said.

"Now we are seeing rent, wages, insurance, gas, electricity bills all go up, nothing is immune from a price increase."

*Mr Di Bella said about 60 per cent of Queensland's cafes are 'treading water' and on the brink of slipping into the red.*

"The state election is coming up, but no one from either side of the government has consulted with small businesses who employ hundreds of thousands of Queenslanders," he said.

"Right now, every little per cent counts, whether it's lifting the payroll tax threshold, having banks reduce the direct debit fees or rationalising new cafe openings, there are too many cafes opening and we don't have the demand or the staff for them."

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# From Apprentice to TAFE Queensland Educator: Hayley Shares the Enduring Benefits of Apprenticeships

*Words by Melanie Feoli, TAFE Queensland*

Hayley Brennan's career in hairdressing, which began with a TAFE Queensland course while she was in high school, is a testament to the lasting advantages of hiring apprentices.

Her journey from an apprentice to a salon owner, and now teacher, illustrates the multifaceted benefits that apprentices can bring to businesses.

"I started training with TAFE Queensland when I was in high school," Hayley shared.

"I undertook a high school program which involved completing a Certificate II level course. We attended the TAFE Queensland teaching salon in the afternoons to complete units and start our training in the Certificate III level course."

"That experience led me to realise how much I loved hairdressing, so I found a school-based apprenticeship."

"After high school I went on to finish my apprenticeship, and honestly, fast forward to now — it's actually really nice working at TAFE Queensland, as I get to work with some of my old educators," said Hayley.

Hayley's initial training as an apprentice allowed her to develop a deep understanding of the hairdressing industry, which she later passed on to her own apprentices when she owned a salon.

*"While owning my salon and mentoring our apprentices, I loved passing on the knowledge that I had. That, and the progression and confidence I got from TAFE Queensland while I was there, made me aspire to eventually become an educator," explained Hayley.*

And Hayley believes that apprentices bring fresh enthusiasm to the workplace, as they're ready to learn and grow in their careers.

"I love watching our students' journeys because there's always that excitement at the start, then there's a moment during the middle where it's a bit of a push to keep going," Hayley shared.

"Then, once they get over that hurdle, it's a really empowering for them when they realise they're finished and they're so proud of themselves."



"That's probably my most exciting bit — when they get to the end and they did it and I was able to help them get there."

"My main focus though is to support them through their hairdressing journey."

As a TAFE Queensland educator, Hayley now fosters a culture of learning and development, which is a core benefit of apprenticeships.

This not only benefits the apprentices themselves but also enhances the overall knowledge base within the businesses they work for.

With more than 140 years of quality training experience and a 92.1 per cent employer satisfaction rate, more 13,000 businesses partner with TAFE Queensland each year.

TAFE Queensland is the largest training provider for apprentices and trainees in the state and offer pre-apprenticeship, apprenticeship, traineeship and post-trade training qualifications across a wide range of study areas.

For more information about TAFE Queensland's workforce development training opportunities in the Toowoomba region, please call 1300 308 233 or email [southwestbusinessdevelopment@tafeqld.edu.au](mailto:southwestbusinessdevelopment@tafeqld.edu.au).

# WHY HIRE AN APPRENTICE OR TRAINEE?

Hiring an apprentice is the single best way to get your workforce skilled and qualified.

Apprenticeships are a smart way to recruit and train employees to meet the current and future needs of your business. They can offer you a long-term solution to addressing workforce development challenges. You may also like to consider hiring a school-based apprentice. This opportunity could lead to a full time apprenticeship role with your business.

You can:

- customise training
- increase efficiency
- boost financial sustainability

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# Building Capacity Through Authentic Relationships: A Process Used by the SQNNSW Innovation Hub

*Words by Erin Byles, Southern QLD & Northern NSW  
Drought Resilience Adoption & Innovation Hub*

*In today's fast-paced, complex world, we're all incredibly busy. We have more meetings and collaboration requests than ever before. So how can you protect your time and sanity while still achieving your goals, and still respecting your relationships?*

The Southern Queensland and Northern New South Wales (SQNNSW) Drought Resilience Adoption and Innovation Hub is working to support producers and their communities in growing resilience to manage climate variability through innovation, collaboration, and building capacity and capability. The University of Southern Queensland-led hub has built a large network of partners working together to help communities adapt to changing climate through:

- Innovation – showcasing the extension and adoption of agtech, soils knowledge and practice change information
- Collaboration – partnering with service providers, business partners and producer groups
- Building capacity and capability with producers, communities and our hub partner network.

*Building authentic and productive relationships is critical in collaborative work. But too often, we go through the motions of our daily tasks without pausing to cultivate the connections that truly matter.*

It's crucial to invest our efforts in the relationships that will help us achieve our individual and collective goals. As part of that, we need to recognise that some relationships require more focus than others.

That's why we should approach working together strategically and intentionally.

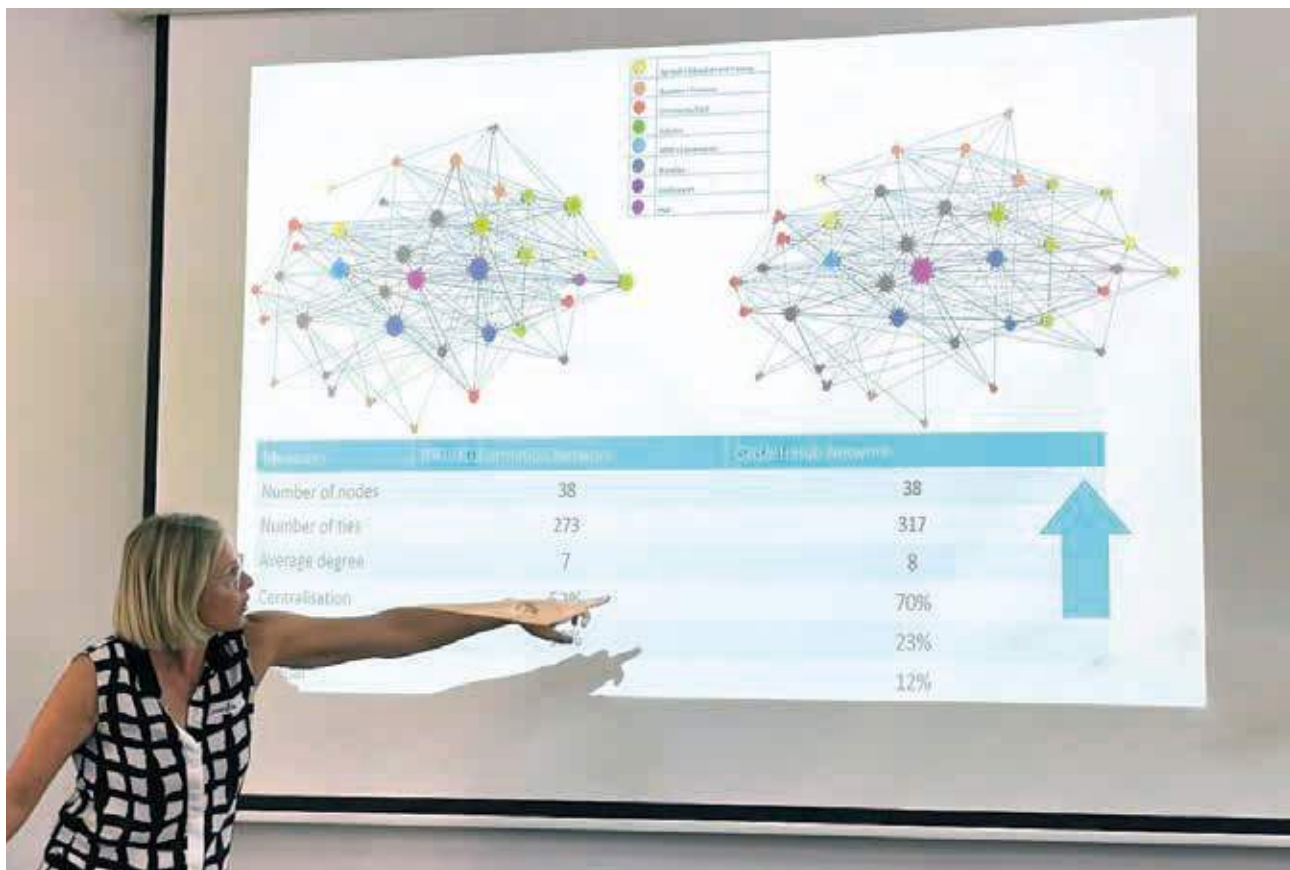
One invaluable tool that the Hub is employing is network mapping. By applying a relational lens to its work, the hub is focused on building healthy and productive relationships that lead to meaningful outcomes.

Recently, SQNNSW Innovation Hub Knowledge Broker, Amanda Scott, delivered a Strategic Relationship Building Workshop for the Hub's Node (Region) Managers and Extension Officers from partner organisations across Southern Queensland and Northern New South Wales. These managers and officers are incredibly busy people who genuinely care about what they do, working together with farmers, community groups, national resource management organisations (NRMs), governments and residents to build drought preparedness and resilience.

In the workshop, Amanda guided colleagues in mapping their networks, identifying key connections, peripheral players, and relationships that could help achieve collective goals.

Each participant created a relationship-building action plan, prioritizing new connections, strengthening existing ones, and leveraging their network to reach key contacts.





Over the next year, participants will implement their plans, aiming to build key relationships for successful collaboration on drought preparedness and climate resilience.

This versatile mapping process applies to various situations, from strategic planning to launching collaborative projects, and can optimize your individual network. Whether you're refining your strategy or clarifying your network, here are some practical activities and questions to guide you:

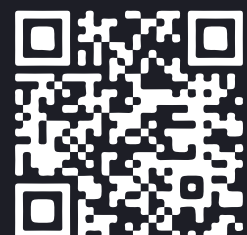
1. **Identify a goal:** Think about a specific goal you or your team are trying to achieve by working together.
2. **List your current connections:** Make a list of everyone you currently engage with who is aligned with your goals.

3. **Highlight key relationships:** Circle the individuals on your list who are critical to achieving your goals.
4. **Evaluate relationship strength:** Assess whether your relationships are robust enough to support your objectives. If not, how can you strengthen them?
5. **Expand your network:** Determine if there are any individuals or organisations missing from your network who could help you achieve your goals. Plan strategies for connecting with them.

By following these steps, you'll be strategic in your planning and ensure your actions align with your objectives and relationships. Remember, it's not about having countless connections, but nurturing the right ones in an authentic way to propel us toward success.

# Be bold and push creative limits with

## Hey media.





RME's Wayne Herbertson, Group Manager, RME Advanced Technology Projects and Alfonso Munoz Global Health, Environment & Safety Manager, with QMIHSC judges and Stefan Brück, CEO, uvex safety group and 2024 Innovation Award sponsor.

## Russel Mineral Equipment Wins Prestigious Mining Industry Safety Innovation Award

*Words by Elisa Davies, Russel Mineral Equipment.*

As Russel Mineral Equipment (RME) approaches its 40th anniversary, the Toowoomba-based manufacturer of the world's leading systems for grinding mill maintenance is having a remarkable year. The company has won back-to-back awards recognising its contribution to safety, innovation and manufacturing.

RME has won the innovation award at the prestigious 2024 Queensland Mining Industry Health and Safety Conference (QMIHSC). The award was presented at a gala ceremony at The Star Gold Coast, attended by over 1200 safety professionals from the mining industry. The award recognised the 'RME Advanced Technology Mill Relining System' for relocating personnel away from confined spaces and hazardous areas during grinding mill maintenance.

RME Founder, Executive Chairman and Chief Engineer, Dr John Russell celebrated the recognition of RME's engineers and wider team, along with the contributions from customers and suppliers.

"We extend our gratitude to the judges for recognising the significance of this extraordinary achievement by our engineers, project collaborators, industry partners and customers. This innovation marks a new era of safety for reline crews," said Dr Russell.





The RME Advanced Technology Mill Relining System relocates crew away from hazardous confined spaces during grinding mill maintenance. Many of its tools can be affordably retrofitted to existing RUSSELL Mill Relining Machines, ensuring widespread industry adoption.

The majority of RME's customers are copper producers, a mineral needed in higher quantities as the world strives for net zero. The most common method for separating minerals from hard rock is by grinding in large tumbling mills. RME's equipment performs the maintenance on these mills multiple times a year.

While relining is a significantly safer process since the invention of the RUSSELL Mill Relining Machine nearly 40 years ago, RME understood from its work with customers that some risks remained. Crews must enter confined spaces, work at-height under multi-tonne suspended loads, and close to moving machinery. The risks are akin to those in underground mining.

With inventiveness and problem-solving being core to RME's cultural DNA, the team worked closely with mill operators and crews to identify where these remaining hazardous and manually repetitive tasks could be substituted or eliminated.

*"The goal was clear: we had to move personnel out of harm's way completely," Dr Russell added. "We've worked tirelessly to improve relining methods over 40 years, but this breakthrough may be our most significant contribution to industry safety yet."*

Reducing fatal risk in mining has had greater prominence in Queensland more recently with the passing of the Resources Safety and Health Legislation Amendment Act 2024 to improve the sector's safety performance.

The QMIHSC Innovation Award is the latest in a series of accolades for RME in 2024. Earlier this year RME won multiple awards at Australia's 50 Most Innovative Manufacturers Awards, including the 'Export Award' and 'Top Ten Gold Award'. RME was also recently honoured with the Australia-Latin America Business Council's (ALABC) 2024 Business Excellence Award.

*"With 85% of our manufactured products supporting safe and efficient grinding mill relining at 440+ sites in over 60 countries, we are proud of our contribution to Australia's export market," added Dr Russell.*

RME's aspiration to improve the human condition through responsible access to metals at lower cost offers rewarding experiences for its dedicated and diverse team of 450+ professionals world-wide. This includes a unique blend of traditional engineering and manufacturing trades, along with emerging opportunities in software automation, control systems, robotics, and digital twin simulation that helps mill operators optimise the productivity and safety.

RME depends on a globally mobile workforce for knowledge transfer between factory-trained specialists, in-country customer service personnel and end customers.

These programs reflect RME's commitment to employee career development and positively impacting the lives and livelihoods of people in the communities where it operates.

RME is proud to support many suppliers across the Darling Downs region, contributing to additional job creation and local economic growth.





## Why Every SMB Owner Must Take Forward Action if They Want Long Term, Sustainable Success

*Words by Sharné Lategan*

The current mental health state is dire for Australians everywhere, and business owners are no exception. Treasury Australia reports that 66% of business owners admit they need help with their mental health, but don't know where to start. It is understandable then, that most business owners find themselves reactively pushing awareness campaigns across Mental Health Week, rather than drawing on the little stamina they have left to take positive forward action.

But, if business owners want to trade in everyday overwhelm and high levels of stress for long term, sustainable success, forward action with respect to mental health in the workplace must come first. The key to pro-active action lies in leveraging compliance with the Managing the Risk of Psychosocial Hazards at Work Code of Practice 2022 (Qld), and now there's an online program designed to make this easier than ever.

According to statistics published by the Australian Institute and PwC:

- Australian businesses are losing an estimated **\$10 billion annually** due to absenteeism caused by mental-ill health and **\$7 billion annually** due to presenteeism (when employees show up but can't perform); and
- poor mental health leads to **12 million days** of absenteeism in Australia, causing business operation disruptions that ultimately fall on and strain business owners.

Managing employees and financial pressures rank among the top sources of stress for SMB owners, and the data shows that by addressing mental-ill health in the workplace these stressors can be turned into opportunity.

One of the most effective tools for addressing these challenges is the Psychosocial Code of Practice, introduced in Queensland in 2023, which aims to rectify workplace factors contributing to mental ill-health. "While many business owners are anxious about non-compliance due to hefty fines and personal liability, the Psychosocial Code is actually one of the greatest tools to ensure long-term mental health and wellbeing for business owners and their teams," says Sharné Lategan, Growth Mindset Coach and founder of Grow and Expand.

"The Psychosocial Code offers a path to reverse the significant losses and stressors associated with ill-mental health in the workplace, and holds the potential to transform workplaces into environments where employees feel safe and supported, ultimately leading to increased productivity and decreased absenteeism" Lategan emphasises.

To support business owners, Lategan has launched the Become Code Compliant Program, a one of its kind online Program tailored specifically for small-to-medium businesses in Queensland. The program provides an online step-by-step guide to complying with the Psychosocial Code, offering all the necessary training to senior staff, legal policy templates, and tools to foster healthier, more productive work environments. The goal is to remove the overwhelm from compliance and empower businesses to embrace mental health initiatives that ultimately serve their business.

By taking steps to align a business with the relevant Psychosocial Code, mental health risks can be reduced, and their losses reversed. For every dollar invested in mental health initiatives, businesses can expect a **\$2.30 return on investment**, as highlighted by beyondblue.



*"This Mental Health Week, it's time for business owners to leverage the Psychosocial Code which provides a structured, proactive way for employers to ensure their teams are mentally healthy, engaged, and thriving."*

"For every reason that makes workplace mental health and compliance with the Psychosocial Code seem daunting, I've designed the Become Code Compliant Program to give businesses a simple and affordable way to say 'yes' to long term sustainability and success," explains Lategan. For more details on the Become Code Compliant Program and how workplace mental health initiatives can lead to sustainable success for both teams and their leaders, contact Sharné Lategan on [sharne@growandexpand.com.au](mailto:sharne@growandexpand.com.au) or visit [www.growandexpand.com.au](http://www.growandexpand.com.au)





# TWW

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GET WHAT YOU WANT  
& GET BACK TO WORK

## Delivering Quality, Community, and Iconic Brands with Local Passion

*Words by Annie Wilson, Totally Workwear Toowoomba.*

Totally Workwear Toowoomba (TWW) is part of one of Australia's largest networks of workwear, corporate wear, safety footwear, and safety equipment suppliers, with around 89 stores across the country. This extensive network gives us the opportunity to maximise our buying power with suppliers, ensuring that we offer top-quality products at great value for money.

Founded in 1994 by Jim Hogan, Totally Workwear (TWW) has grown across Australia, offering a one-stop shop for trusted brands like KingGee, Hard Yakka, Steel Blue, Blundstone, and more. We serve all industries, from trades and health to corporate, country wear, and safety gear, with casual options like polos and tees.

TWW Toowoomba, independently owned by Clive and Julie Wiffen since 2006, thrives on Clive's passion for safety and workwear. Their hard work has built a successful, family-oriented business with a dedicated local team serving Toowoomba, Darling Downs, and surrounding areas.

Not only do we provide excellent customer service in workwear and safety, but we also take pride in supporting local communities through volunteering and donations. We are proud to contribute to Tony's

Community Kitchen, Yellow Bridge's Christmas Yellow Bucket Appeal, schools, sporting clubs, Toowoomba Hospice, and other community events and fundraisers.

Receiving the TWW Store of the Year award in 2023 was one of the team's biggest achievements. This accomplishment was made possible thanks to the dedication of our 13 employees, who consistently deliver quality, value, and service.

We also boast an on-site embroidery team of four talented professionals, ensuring that customers can discuss their options and receive nothing short of perfection in the final product. Working alongside one of the best screen printers in the business, we offer the variety of both embroidery and screen printing, so no detail in your masterpiece is ever overlooked.





TWW Toowoomba is excited to have recently welcomed one of Australia's up-and-coming brands, Green Hip Workwear, into our store. Green Hip was founded in 2010 by Olivia, who became frustrated with the discomfort of wearing men's workwear while working in the horticulture industry. Olivia soon realised that many women shared her experience, struggling with ill-fitting and uncomfortable clothing. The women's workwear available in 1997 wasn't much better, as it still failed to cater to the diverse body shapes of women.

Determined to make a difference, Olivia made it her mission to create workwear that "expresses a woman's sense of worth and enhances her sense of identity." Green Hip was born out of a need for high-quality, safe,



comfortable, and stylish workwear designed specifically for women. Women now have work clothing tailored to their needs, rather than having to settle for unisex or scaled-down men's designs. Green Hip's design and fabric development allow women to work in comfort and style, with a perfect fit for all body types.

We are excited to now offer Green Hip Workwear in-store, bringing this exceptional brand to the women of Toowoomba. Green Hip is also a state finalist in the Telstra Best of Business Award in the "Accelerating Women" category—a testament to the brand's impact.

We look forward to seeing you in-store soon, or visit [www.totallyworkwear.com.au/store/toowoomba](http://www.totallyworkwear.com.au/store/toowoomba)



## Let's Talk About it: Are You Thinking About Killing Yourself ?

*Words by Heather Smith, Step by Step Training.*

October is Mental Health Month, and this year's theme is *'let's talk about it'*. Asking about suicidal thoughts is difficult, but directly addressing it can open the door to offering support and potentially preventing a suicide.

Each year in Australia, over 3,000 people—mostly men—die by suicide. Males, rural residents, and Indigenous people face higher risks (Australian Government, 2024).

*Each suicide directly affects around 140 people, including family, friends, colleagues, and teammates. There is no such thing as a “successful” suicide.*

### **Suicide is a tragedy from every perspective.**

A common myth is that suicide is selfish. This is false—people often feel they are relieving others of a burden. Another myth is that it's just attention-seeking. While it may be a cry for help, those who survive need professional support to move forward.

### **So, what are *some* of the signs?**

- A divorce or relationship break up.
- The death of a loved one.
- Suicide of someone close.
- Expressing hopelessness.
- Increased alcohol or drug use.
- Dramatic changes in mood – withdrawing, irritability or even happiness.
- Job loss, or financial hardship.
- Expressing gratefulness via SMS or phone call.
- Giving away prized possessions.
- These are others that can be less obvious.





## How can I help someone I suspect may be suicidal?

There are many things you can do, starting with asking that difficult question:

“Are you thinking about killing yourself?”  
Be direct, clear and calm.

Reassure the person that you care and want to help. Acknowledge their pain, never dismiss their thoughts, and take all situations seriously.

### Assess the urgency, and seek help.

If a person discloses that they are thinking about killing themselves, you need to determine if they have been using alcohol or drugs, as this increases the risk and may necessitate calling emergency services.

If the person asks you to keep it a secret, explain that you cannot shoulder the burden of this alone and talk with them about the need to contact a professional.

### Who do I contact? – Do this with the person

- Their doctor or GP – if it is open.
- Lifeline – 13 11 14.
- Mental Health Crisis Line (Toowoomba Hospital) - 1300 642 255.

- Suicide Call Back Service – 1300 659 467.
- Mensline Australia – 1300 789 978.
- Emergency Services – 000.

If they refuse to contact anyone, you may need to call 000 yourself. Regardless of the situation, a professional must be notified.

### What to do, put simply...

All thoughts of suicide need to be taken seriously, if you have any concerns, ask directly and don't be put off by what 'polite society' might think.

Being polite is never right when it comes to questions about suicide.

Ask directly, inform a professional, and continue to check-in and support the person.

### One final thought.

Look after yourself. These conversations can be difficult, exhausting and emotional. Make sure to take time to debrief, do something you enjoy, and seek help if you are struggling with the emotions from these situations.

If you'd like to strengthen the mental health of your workforce, Step by Step Training offers Accredited Mental Health First Aid training for companies.  
[www.stepbystep.training](http://www.stepbystep.training)



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