ADD YOUR VOICE · BRIEFING PAPER

What small business owners told us

David Lee, Sydney Private Chef · 24 November 2026 · davidleechef.com/voice

Summary

Small business owners across five states say the combined weight of tax, wages and running costs is pushing well-run businesses backwards, and that government is not listening.

Add Your Voice is a campaign I started in November 2026 so small business owners could say, in their own words, how they are really going. Hundreds responded through the web form, Instagram, email and phone. The figures in this paper come from the owners who completed the web form. No names, emails or contact details are included.

74%
named tax and the ATO as hurting most

74%
named wages, awards and penalty rates

50%
are doing it tough; a further 11% aren't sure they'll last the year

66%
are outside the capital cities

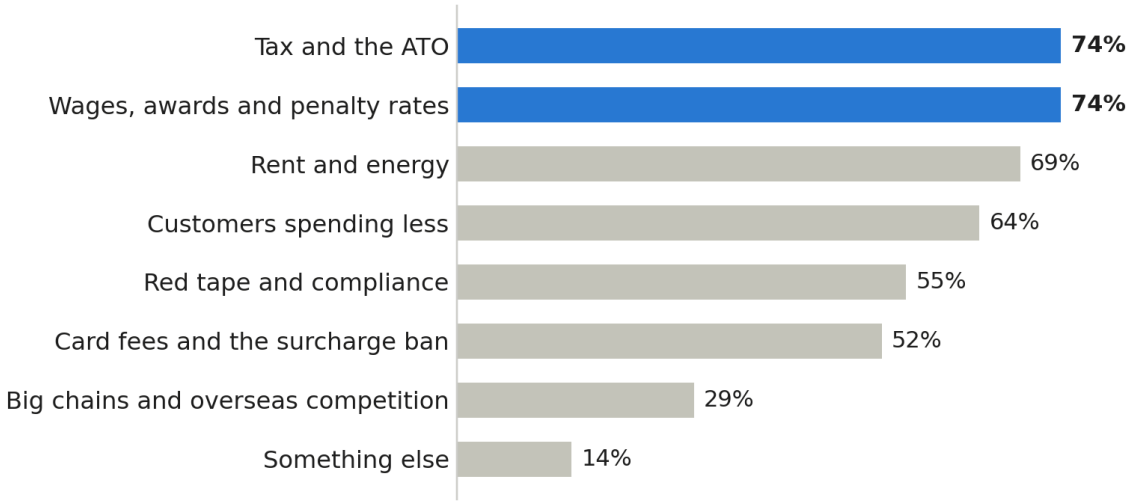
30
federal electorates (20% of the House) and 42 state seats

61%
employ between 5 and 19 people

What's hurting most

Tax and wages top the list: three in four owners named each

Share of owners naming each pressure (they could tick several)



It is rarely one cost. Four in five owners (81%) ticked three or more, and six of the eight pressures were named by more than half. The problem is everything landing at once on owners who are already paid last.

How they're going, and who they are

Half say they are doing it tough, and one in nine is not sure the business will last the year.

How is the business going?	Share
Doing it tough	50%
Holding steady	39%
Not sure we'll last the year	11%

Staff employed	Share
5 to 19	61%
1 to 4	26%
Just me	8%
20 or more	5%

These are established employers, not hobby businesses.

Type of business	Share of owners
Cafe or restaurant	38%
Other hospitality (bakery, roastery, vineyard, cellar door)	14%
Other small business (manufacturing, dairy, salons)	14%
Trades or construction	12%
Professional services (health, consulting)	12%
Retail	5%
Pub, bar, club, catering or events	5%

The early version of the form did not ask how the business was going or how many staff it had, so those two figures come from the owners who were asked.

Where they are

Responses came from 30 federal electorates in five states, and two in three owners (66%) are outside the capital cities. Seats held by every side of politics are represented.

State	Share of owners
Queensland	29%
New South Wales	26%
Victoria	21%
South Australia	10%
Western Australia	10%
ACT, or more than one state	5%

Federal electorates (30 of 150, 20% of the House). Of these seats, 60% are held by Labor, 27% by the Coalition, 3% by One Nation and 10% by independents or minor parties.

State	Federal electorates
NSW	Blaxland, Bradfield, Cook, New England, Newcastle, Paterson, Reid, Sydney, Whitlam
VIC	Aston, Bendigo, Indi, McEwen, Maribyrnong, Melbourne, Nicholls
QLD	Brisbane, Fairfax, Hinkler, Leichhardt, Lilley, McPherson, Moncrieff, Wide Bay
SA	Adelaide, Boothby, Hindmarsh, Mayo
WA	O'Connor, Perth

State electorates (42 seats). Of these, 50% are held by the Liberals or Nationals, 38% by Labor and 12% by independents or Greens.

State	State electorates
NSW	Auburn, Cronulla, Maitland, Miranda, Newcastle, Newtown, Port Stephens, Sydney, Tamworth, Upper Hunter, Wahroonga, Wallsend, Wollondilly
VIC	Bendigo East, Essendon, Euroa, Macedon, Niddrie, Ovens Valley, Prahran, Rowville, Shepparton, Yan Yean
QLD	Barron River, Buderim, Bundaberg, Burnett, Currumbin, Gympie, McConnel, Mermaid Beach, Nicklin, Ninderry, Noosa, Nudgee, Surfers Paradise
SA	Adelaide, Cheltenham, Kavel, Morphett
WA	Albany, Perth

Electorates were matched from each owner's suburb and postcode using the AEC electorate finder. State seats are a best match where a postcode crosses a boundary. Holders are as at November 2026.

General sentiment

The mood is exhausted, frustrated and close to giving up, but not looking for a handout. Owners say they are doing everything right and still going backwards. These themes came up again and again in the written stories:

- **Busy but losing money.** Many report full venues, strong reviews and their busiest year, yet less money than ever. Demand is not the problem. The cost of staying open is.
- **Owners paid last, or not at all.** Owners describe going months or years without a wage, staff earning more than the owners, family members working unpaid, and savings or the family home propping up the business.
- **The ATO as the breaking point.** BAS, PAYG instalments set on last year's figures, old debts and interest charges are the bill that tips them over after everyone else is paid. Several want more grace and flexibility from the ATO.
- **Costs that can't be passed on.** Wages, super, penalty rates, energy, insurance, rent and compliance all rise each year. Owners say there is a ceiling on what anyone will pay for a coffee or a haircut.
- **The GST burden on small hospitality.** Cafes pay GST on all sales but recover little on fresh ingredients. Several suggest a GST threshold or relief for the smallest businesses.

- **An uneven playing field.** Big chains, overseas firms and unregulated backyard operators undercut businesses that follow every rule.
- **Not being heard.** The strongest feeling is that government does not understand a small business profit and loss, and is not listening. Many thanked the campaign simply for asking.

The personal toll is real. Owners describe sleepless nights, anxiety, missed family time and seven-day weeks. A small number disclosed serious personal distress. Their words are not quoted here.

In their own words

These are ten owners' own words, unedited, shortened only where marked with "...". Each person agreed on the form to their story being shared, and each is labelled only as they chose. Names are left off.

> *"At this stage, our plan is to trade through Christmas and then seriously consider closing our doors. ... I currently work in the business without taking a wage, and my daughter also helps without receiving a proper wage."*
>
> **Fashion boutique owner, SA**

> *"We opened on Jan 19 this year, if we had known all these new changes would come in to place, before opening, we would not have taken that step. ... I have not drawn a single wage from the business yet! It feels like I am working to pay my staff and the bills."*
>
> **Cafe owner, QLD 4013**

> *"We're busy! But we have to be busy to even try and keep up with the amount of tax and other expenses we have. Which means there's zero profit and I haven't paid myself a wage in years. All of my staff are paid more than myself and my husband as the owners and yet we wear the entire risk and responsibility."*
>
> **Restaurant owner, regional VIC**

> *"The cellar door is often full, 5 star reviews, we sell out of wine vintages but we are going backwards. ... BAS doesn't take account of all the outgoings for wages - very frequently we are unable to pay our BAS after we have paid everything else."*
>
> **Family vineyard, cellar door and restaurant, SA 5241**

> *"Because PAYG is based on last year's figures, in order to pay my current ATO bill, I have not been able to pay myself this month. If this continues, I might have to close my doors in 6 months' time."*
>
> **Psychologist, sole practitioner, NSW**

> *"As a regional micro processor, our costs have gone up by approx $1000 a week (growing every week as fuel keeps moving) and it's impossible to pass them on because I will simply lose customers. ... I've cut one staff member and reduced one to part time. ... I keep hoping for some kind of reprieve (even a fuel levy) but nothing from the govt."*
>
> **Australian-owned dairy processor, regional VIC 3636**

> *"In the last 5 years we have worked extremely hard to get everything back to zero with no debt to the ATO and all BAS and PAYG now paid on time. ... So now they are charging NEW daily interest on OLD interest charges from 10 years ago. ... We are happy to pay the original principal debt amount but dispute the added interest charges."*
>
> **Roofing business, WA**

> *"Meanwhile Im paying 20K in public liability insurance, 10K in council rates and commercial rubbish removal, wages, Super merchant fees etc etc etc and they just flood Facebook with products at prices I can't compete with. ... So we've got Bunnings on one side and these backyard operators on the other and we're getting squeezed in the middle."*
>
> **Garden centre and landscape supplies, QLD**

> *"Cafe hospitality businesses like mine recover next to $0 GST for purchases, and pays GST for 100% of our sales. This is devastating to <$500k businesses. ... Cafes and restaurants operate in highly competitive environments and we can't just pass the costs to our customers."*
>
> **Cafe owner, WA 6000**

> *"We don't want handouts, we want a fair go! Keep pushing small businesses to breaking point and there'll be more closures, fewer jobs and fewer opportunities for future generations."*
>
> **Mechanical business owner, NSW 2299**

The ask

These owners want to be heard by the people who represent them. They are not asking for a handout. They want relief from costs that rise every year, more understanding from the ATO, and to be paid for the work they do. I would welcome the chance to sit down and walk through what they have told me.

How this was gathered. Owners filled in a short web form at davidleechef.com/voice between 17 and 22 November 2026, choosing what hurts most from a list, how the business is going, staff numbers, and their postcode. Test entries were removed. Percentages are of the owners who answered each question and are rounded, so some totals are not exactly 100%. Many more owners responded by Instagram, email and phone; those responses are reflected in the sentiment above but not in the percentages.

David Lee
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If you're doing it tough, Lifeline is there 24 hours a day on 13 11 14.