

Submission: Draft Tasmania's Small Business Strategy 2036 (stage 2)

1. Overview

COTA Tasmania welcomes the opportunity to provide further comment on the Draft Tasmania's Small Business Strategy 2036.

COTA Tasmania contributed to the first stage of consultation and supports the development of a long-term strategy that recognises the importance of small business to Tasmania's economy, regions and communities.

We welcome the opportunity in this second stage to consider whether the draft Strategy reflects earlier feedback and whether it sets the right direction for supporting small business over the next decade.

COTA Tasmania's central point remains that older Tasmanians should be recognised as active participants in Tasmania's small business ecosystem — not only as consumers or service users. Older people own and operate businesses, work in family enterprises, provide unpaid labour, mentor younger business owners, volunteer in local communities, and rely on small businesses for the goods and services that help them remain independent and connected.

The final Strategy should ensure that older Tasmanians are visible in its objectives, actions, implementation arrangements and measures of success.

2. About COTA Tasmania

COTA Tasmania is the peak body representing the interests of older Tasmanians. We work to ensure that older people are recognised as active participants in social, economic and community life, and that public policy supports people to age with dignity, independence, security and connection.

Tasmania has an ageing population, with older people making up a significant and growing share of the community.

Older Tasmanians are not a homogeneous group. They include business owners, workers, carers, volunteers, mentors, consumers and community leaders, and they contribute substantially to local economies and communities across the state.

COTA Tasmania's interest in the Small Business Strategy reflects this broad role. Small business policy affects older Tasmanians both as economic participants and as people who rely on accessible, local and resilient businesses for goods, services, employment, social connection and community infrastructure.

COTA Tasmania advocates for policies that recognise these contributions and ensure that older people are not excluded by age, location, digital barriers, cost, disability or assumptions about retirement and economic participation.

3. Summary of recommendations

COTA Tasmania recommends that the final Tasmania's Small Business Strategy 2036:

1. explicitly recognise older Tasmanians as small business owners, sole traders, workers, carers, volunteers, mentors and consumers;
2. embed age-friendly design principles in small business support programs and services;
3. recognise retired and semi-retired Tasmanians as contributors through mentoring, volunteering, knowledge transfer and informal business support;
4. recognise the role of local small businesses as part of the social infrastructure that supports independence, connection and ageing well, particularly in regional and rural communities;
5. ensure digital business support includes accessible, assisted and non-digital pathways where appropriate;
6. provide practical support for older business owners in areas such as cyber safety, digital systems, succession planning, business transition and regulatory compliance;
7. ensure mature-age workforce participation, employment re-entry and later-life entrepreneurship are reflected in workforce and small business initiatives;
8. include clear implementation actions, responsibilities, timeframes and measurable outcomes;
9. include public reporting that allows assessment of whether older Tasmanians are benefiting from small business initiatives, including by age, region and other relevant characteristics where possible;
10. involve COTA Tasmania and other representative organisations in implementation and review;
11. undertake a formal impact review once the final Strategy and implementation plan are released.

4. Detailed Comments

4.1 What COTA Tasmania welcomes in the draft direction

COTA Tasmania welcomes the broader direction of the draft Strategy and, in particular, the apparent strengthening of several areas that are highly relevant to older Tasmanians.

These include stronger recognition of:

- regional challenges and the different circumstances of small businesses across Tasmania;
- succession planning and business transition;
- resilience, including disaster planning and work-life balance;
- insurance and regulatory compliance cost pressures;
- digital barriers, cyber risk and the implications of artificial intelligence;
- the need for clearer pathways for business and better multi-agency coordination.

These themes are important for older Tasmanians.

Many older business owners operate sole trader, micro-business, family business or long-established local enterprises. Their needs may differ from those of start-ups or businesses seeking rapid growth. For some, the priority may be to remain viable, reduce administrative burden, manage caring responsibilities, adopt technology safely, or transition out of business in a planned and financially secure way.

4.2 Older Tasmanians should be explicit in the final Strategy

COTA Tasmania recommends that the final Strategy explicitly recognise older Tasmanians as:

- small business owners and sole traders;
- family business operators and unpaid contributors;
- mature-age workers and contractors;
- carers balancing work, business and family responsibilities;
- retired and semi-retired people who continue to contribute through volunteering, informal support and local enterprise networks;
- mentors and holders of specialist skills and local knowledge;
- volunteers supporting community and business activity;
- consumers who depend on local businesses for essential services and social connection.

A strategy that does not explicitly consider older people risks overlooking a significant part of Tasmania's business, workforce and community ecosystem.

COTA Tasmania's first-stage submission highlighted the demographic importance of older Tasmanians and the need to recognise their economic and community contribution across paid work, business ownership, unpaid work, volunteering, mentoring and local participation.

Older Tasmanians should not be treated only as retirees, service users or consumers. Ageing is also an economic participation, workforce, regional development, digital inclusion and liveability issue.

4.3 Age-friendly small business support

COTA Tasmania recommends that the final Strategy make age-inclusion a design principle for small business support.

Small business programs should not assume that all business owners are young, digitally confident, growth-focused entrepreneurs. Program design, language, eligibility, marketing, advisory services and delivery channels should be tested for age-inclusion.

This includes ensuring support is accessible to older people who may need assistance with:

- digital payments and online business systems;
- accounting, payroll and compliance software;
- government portals and reporting systems;
- cyber security and scam prevention;
- transition, retirement, sale or succession planning;

- managing caring responsibilities alongside work or business;
- maintaining viability in small, regional or community-facing enterprises.

Practical, human-centred support is particularly important for older people running micro-businesses, sole trader businesses, family businesses and long-established local businesses.

4.4 Local small businesses as social infrastructure

COTA Tasmania recommends that the final Strategy recognise local small businesses as part of the social infrastructure that supports ageing well, particularly in rural and regional communities.

Local shops, pharmacies, tradespeople, cafes, transport providers, hairdressers, home maintenance services, community businesses and professional services do more than provide commercial transactions. For many older people, they also provide practical support, social connection, local knowledge and a sense of community.

When small businesses disappear from local communities, older people can be disproportionately affected. Loss of local services can mean longer travel distances, higher costs, greater isolation and loneliness, reduced independence, reduced informal support, and increased reliance on family or formal services.

The final Strategy should therefore connect small business policy with age-friendly communities, regional liveability and the ability of older Tasmanians to remain independent and connected.

4.5 Digital inclusion and non-digital pathways

COTA Tasmania welcomes stronger recognition of digital capability, cyber risk and barriers for small businesses online. However, digital inclusion is not achieved simply by moving services, grants, training, compliance systems and information online.

Digital systems must be usable, accessible, safe and supported. This is important for older business owners, older workers and older consumers.

COTA Tasmania recommends that the final Strategy require digital small business support to include:

- plain English information;
- telephone support;
- assisted digital support;
- in-person support where possible;
- accessible design;
- cyber safety and scam prevention support;
- non-digital pathways for essential services and government engagement.

Technology should expand participation, not narrow it.

5. Implementation and accountability

COTA Tasmania welcomes the Strategy's long-term focus, but its value will ultimately depend on how effectively it is implemented.

The final Strategy should be accompanied by a clear implementation framework that translates broad objectives into practical action. This should identify what will be done, by whom, by when, and how progress will be measured and reported.

COTA Tasmania recommends that the implementation framework include:

- specific actions under each priority area;
- clear agency and portfolio responsibilities;
- practical timeframes and milestones;
- measurable outcomes and indicators;
- regular public reporting on progress;
- mechanisms for ongoing engagement with representative organisations and affected communities;
- evaluation measures that consider age, region, disability, income and digital inclusion where possible.

It is particularly important that implementation measures go beyond counting program activity or participation. They should allow government and the community to assess whether the Strategy is improving access, capability, resilience and economic participation for different groups of Tasmanians.

For older Tasmanians, this means being able to assess whether they are benefiting from small business support, digital capability initiatives, mature-age workforce and employment re-entry programs, succession and transition support, regional development and place-based economic activity.

Evaluation should also examine whether barriers identified through consultation have actually been reduced.

For example, this could include whether older small business owners are better able to access government support, whether digital systems are easier and safer to use, whether non-digital pathways remain available where needed, and whether regional communities retain access to the small businesses and services that support independence and social connection.

COTA Tasmania also recommends that older people and their representative organisations be involved in implementation and review, not only consulted during strategy development. Ongoing engagement would provide an important mechanism for identifying unintended consequences, emerging barriers and areas where implementation may need to be adjusted.

Public reporting should make it possible to track progress over time and assess whether the Strategy is delivering equitable outcomes across Tasmania. This would provide greater transparency and help ensure that the Strategy remains responsive over its ten-year life.

6. Conclusion

COTA Tasmania supports the development of Tasmania's Small Business Strategy 2036 and welcomes the opportunity to contribute to this second stage of consultation.

The final Strategy should recognise older Tasmanians as active economic and community participants. They are business owners, workers, carers, volunteers, mentors and consumers. They sustain local economies and rely on strong, accessible local businesses to remain independent and connected.

COTA Tasmania encourages the Government to ensure the final Strategy embeds age-inclusion, digital inclusion, regional liveability and public accountability in its implementation.

COTA Tasmania would welcome the opportunity to remain engaged as the Strategy and its implementation actions are finalised.