



**THE WINSTON CHURCHILL MEMORIAL TRUST  
OF AUSTRALIA**

**Report by Fij Miller  
2001 Fellow**

To study relationships between governments and small business overseas  
with regard to the resolution of disputes  
May-June 2001

## **ACKNOWLEDGEMENTS**

I would like to sincerely thank the Winston Churchill Memorial Trust for the opportunity to travel extensively with a singular dedicated focus on work practices overseas as they currently relate to my position as the Small Business Advocate in the South Australian Government.

Specifically I would like to express my gratitude to Robyn Layton (Chair) and the members of the South Australian Churchill Fellowship Committee for understanding, accepting and supporting my project.

Thanks to my referees, Bill Cossey, Carmel O'Loughlin and Geoff Marlow who believed in the project and showed faith in my ability.

Special thanks to Elvie Munday who patiently listened to the panic and always provided sensible advice.

Thanks to the South Australian Department of Industry & Trade for encouraging me to apply and for the support I received from the staff after receiving the Fellowship.

To the many colleagues overseas who not only agreed to meet me and share information, but also arranged meetings with others, organised itineraries in the cities and in the regions, and answered my seemingly unending questions.

And very heartfelt thanks to my work colleagues at the Office of the Small Business Advocate (OSBA) for their encouragement and for their extra commitment to cover my five week absence from the office.

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## **EXECUTIVE SUMMARY**

I travelled to the United Kingdom, Ireland, Canada and the United States of America to research the relationship between small business and governments with a particular focus on complaints handling procedures within government, on who resolves disputes between small business and government, and how small business needs are addressed through legislation and policy.

I visited six cities in four countries in five weeks and also managed to visit regional centres in Ireland and the United States of America. I met with public sector employees who work in areas of policy, finance, regulatory affairs and standards, regulatory fairness and reform, business information dissemination, training and education, dispute resolution and information technology.

In each country I also met with staff of industry organisations that have a role in representing small business and lobbying on their behalf. In Washington I met with the Council of Better Business Bureaus – a private sector initiative that monitors the service of business and works with the private sector to establish more ethical policies and behaviours.

It was essential to meet with government staff across federal, state (or provincial) and local (regional) jurisdictions as well as business representative organisations for a balanced viewpoint.

The Office of the Small Business Advocate (OSBA) is unique in Australia, and no other state or territory government provides a service to small business that is similar to the one we provide. None of the countries visited has a role identical to OSBA, although some of the services are provided by different agencies.

Each city visited offered policy ideas and practical solutions that can readily be introduced and implemented through OSBA. I also discovered many programs that could be presented to other government agencies for their consideration. Equally, there was overseas interest in much of what is already operational here and I hope to maintain those newly established networks to pursue other areas of interest.

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## **PROGRAM**

### **Itinerary**

9 May	depart Adelaide
11 May	arrive London, UK
17 May	arrive Dublin, Ireland
23 May	arrive Ottawa, Canada
29 May	arrive Washington DC, USA
3 June	arrive San Francisco, USA
7 June	arrive Vancouver, Canada
11 June	depart Vancouver
13 June	arrive Adelaide



*Phil Steers at DTI London*

### **Contacts and appointments**

#### **LONDON, United Kingdom**

Phil Steers	Small Business Services, Dept Trade & Industry, UK
Robert Kelly	SBS: EU & International, Dept Trade & Industry, UK
Hergen Heye	SBS: Assistant Director, Liaison – Exec Dir Small Business Council
Andrew Wilson	SBS: Head, Research & Analysis, Regulatory Action Directorate
Stephen Alambritis	Head of Press & Parliamentary Affairs, Federation of Small Businesses (FSB is the UK's leading political lobby group for UK Small Businesses)
Claire Murray	Business Development Officer, Office of the SA Agent General
Linda Marchesan	Business Development Officer, Office of the SA Agent General
Lesley Mitchell	SBS: Sheffield Small Firms Finance (Video link)

## **DUBLIN, Ireland**

Lorraine Benson            Small Medium Enterprises (SMEs) & Competitiveness Section, Dept  
of Enterprise, Trade & Employment (DETE)  
Fergus McCafferty        Local Enterprise Unit, DETE  
Jim Curran                 Head of Research, Irish Small & Medium Enterprises Association  
(ISME)

## **WATERFORD, Ireland**

Len Bell                     Enterprise Ireland, Waterford  
Michael Sharp             Intellectual Property, Enterprise Ireland, Waterford  
Ann Marie Phelan         Program Manager, Enterprise Platform Program, Waterford Institute  
of Technology

## **OTTAWA, Canada**

Don Harrison             Senior Policy Advisor, Small Business Policy Branch, Industry  
Canada (IC)  
Nancy Graham             Director, Small Business Policy, IC  
Peter Webber             Finance, Small Business, IC  
Robert Dunlop            Director General, Small Business Policy Branch, IC  
Jaime Pitfield             Director General, Government on Line Initiative IC  
Scheherzade Rana        Government on Line IC  
Robert Smith             Canada Business Service Centres  
Grace Moores             Canada Business Service Centres  
Robert Main             Regulatory Affairs & Standards Policy Directorate, IC  
(Business Impact Test, BIT)  
Michel Barsalou         Vice President, Communications & Member Relations, Canadian  
Chamber of Commerce (CCC)  
Michael Murphy         Senior Vice President, CCC  
Robert Keyes             Senior Vice President, International, CCC  
Garth Whyte             Senior Vice President, National Affairs, Canadian Federation of  
Independent Business (CFIB)  
Andre Piche             Senior Policy Analyst CFIB

## **VANCOUVER, Canada**

Gregory Levine            General Counsel, Office of the Ombudsman also Chair, Institute of  
Public Administration Canada (British Columbia Branch) (IPAC)  
Melody Curruthers        General Manager, Business Service Centre

## **WASHINGTON, DC, United States of America**

Erika A. Fischer         Director, International Visitors Program U.S. Small Business  
Administration (SBA) also National Program Manager, Service  
Corps of Retired Executives (SCORE)  
Jim Van Wert             Acting National Ombudsman and Senior Advisor for Results Act &  
E-Government, SBA  
Brian Headd             Economist, Office of Advocacy  
Major L Clark III         Assistant Chief Counsel, Office of Advocacy  
Victoria J Doran         Assistant General Counsel & BBB Online Counsel, Council of Better  
Business Bureaus, Inc

**BALTIMORE, Maryland, USA**

Stanley Karwacki	Business Development Specialist, SBA, Baltimore District Office
Shuraie Mackin	Business Information Centre (BIC) Manager, One Stop Capital Shop, SBA, Baltimore
Joseph Babinski	Chairman, Baltimore Chapter of SCORE
Martha Brown	Office of Business Development, US SBA, Baltimore
Frances Pirchio	Export Assistance Specialist, US Dept of Commerce
Galal Osman	Consultant Engineer, College of Engineering, Cairo, Egypt

**SAN FRANCISCO, California USA**

Mark Quinn	District Director, US SBA, San Francisco District Office
Lola Robinson	San Francisco District Office
Angela Cain	Renaissance Business Centre, San Francisco



*DETE Dublin*

## **MY RESEARCH**

The Churchill Fellowship allowed me to travel to England, Ireland, Canada and the United States of America to research the relationship between governments and small business, with a particular focus on how disputes are resolved and how small business needs are addressed through legislation reform.

I work for the Office of the Small Business Advocate (OSBA) which was established by the South Australian Government as part of the Department of Industry & Trade (DIT) in June 1997. The office operates independently and as the Small Business Advocate I report directly to the Minister for Industry & Trade. Our office has three major roles:

- to investigate complaints against State Government agencies on behalf of small business owners,
- to work with government agencies and help them become more – business-friendly’ with their policies and practices and
- to comment on legislation and its potential impact on small business.

This service provided by government to small business is unique in Australia. No other State or Territory has to date implemented a similar initiative.

In the overseas countries visited I met with government officials at federal and state (or provincial) and regional levels, and also met with staff at various industry bodies such as the Chamber of Commerce or their equivalent small to medium representative organisation.

These countries were chosen because of the advocacy services they provide and the various innovative programs that support small business growth and encourage confidence in dealing with government.



*Fij with Scheherzade and Jaime at Industry Canada*

None of the countries visited has an identical service such as the one OSBA currently provides. Some of OSBA’s functions are offered through other government agencies, but no single organisation investigates small business complaints. The relevant State Ombudsman’s Office will do this work, although most retain a focus on consumers rather than business. Consequently, the amount of investigation undertaken on behalf of small business varies according to the jurisdiction.

Some of the issues I pursued with my overseas counterparts covered:

- late payment of accounts by government,
- complaints resolution processes,
- who is the major focus for small business complaints against government,
- access to loans,
- membership of industry bodies,
- transactions available to small business online,
- access to government information and
- training and mentoring programs (strong focus on mentoring in USA).

It is difficult to do direct comparisons between jurisdictions because so many factors impact on the process of how small business relates to government. These influences include:

- the Parliamentary system itself,
- the conventions of each Parliament,
- legislation and regulation,
- the strength or perceived strength of the trade associations,
- GST or VAT,
- corporate taxation rate,
- specific taxes such as the Westminster business rates,
- State or Provisional taxes,
- the percentage of business with access to the Internet,
- computer-based initiatives of various government departments,
- freedom of trade between States or provinces,
- expected levels of customer service,
- prevailing conventions of relationship between government departments and business peculiar to each country,
- role of the politicians, and
- special considerations such as European Union Directives.

The most important lesson I learnt is that personal contact is invaluable because it not only provides a stimulus for ideas, it also minimises the need to reinvent wheels. This trip could be likened to an unofficial benchmarking exercise where direct comparisons became superfluous and the real discovery was seeing how relevant policy is put into actual practice, and specifically how this affects small business owners.

Despite what we think about the global economy and its emphasis on corporate growth and increasing Internet business, much news actually travels slowly. I found this particularly in areas of policy implementation and practice. Policies are very often developed but do not necessarily become the practice.

My research was not a country competition and there is no overall winner. However, sometimes in South Australia we forget to focus on some of our world best practices and need to remind ourselves that we are doing okay, and in many instances are world leaders. For example, no country I visited has a program similar to the Business Licence Information Service (BLIS) or the Business Channel that is offered by The

Business Centre in South Australia, and most were envious when BLIS was explained to them. BLIS is a facility to provide an overview of all Commonwealth, State and Local Government licence requirements for a new business. The Business Channel is a South Australian Government online transaction gateway for business payments involving 31 agencies (see p 19).

Another example is SA's successful Magistrate Court's Pre-lodgement Scheme for a simplified and speedy recovery of debt. It had no counterpart overseas. I understand that as a result of my visit policy people from at least one of the countries has already been in contact to get further details of the scheme, and another is interested. This is the advantage of travel and of pro-active networking with colleagues overseas.

In relation to the rapidly growing emphasis on electronic commerce it is no surprise that the United States of America is the world leader in this field. However, what may be a surprise is the most recent (June 2001) report from the Economist Intelligence Unit and Pyramid Research shows that Australia comes second to the USA in readiness for e-commerce, and is seen as a successful instance of government policy promoting e-business.

This particular report analysed six key categories: Internet connectivity, business environment, e-commerce adoption, regulation and laws, supporting e-services and the social and cultural infrastructure. As a matter of interest this report ranks UK third, followed by Canada in fourth position and Ireland at fourteenth in e-readiness.

Although it is hard to generalise after spending a limited time in four countries, it does seem that each of those places offer more transparency across the board in government and corporate activities than we experience here. For example, in Canada, the list of government staff with contact details is available to the public. The Industry and Professional organisations overseas readily disclose their membership numbers and many of them actually put membership numbers on their website. This gives them more influence when dealing with government on behalf of their members.

In the UK, the Department of Trade & Industry, together with the Federation of Small Businesses and Dun & Bradstreet, co-ordinate an annual report through the Better Payment Practice Group entitled 'Private sector payment performance league tables'. The report lists both on-time and slow payers in the private sector and is a public document. The payment record of each government agency is reported to the Parliament.

It is difficult to compare issues relating to the role of OSBA with overseas findings because the service delivery varies and the service provision is not identical. To complicate things further I met with regional, state and federal agencies, not just state. However, there are enough similarities in each of the many services provided to small business in those countries to feel confident that many specific programs, policies and practices identified can easily be adopted or adapted for incorporation with the role of this office.

## **FINDINGS AND POINTS FOR DISCUSSION**

The trip was an extremely valuable experience. I encountered a wealth of interesting ideas and successful programs overseas that can readily be implemented in Australia. Some could be introduced with a minimum of fuss, others will require further research, and some would require substantial change.

My office will have much to gain by investigating the findings of this trip and consulting other groups, by disseminating the findings both within government and in the private sector, and by discussing specific projects that would benefit small business and enhance the relationship between government and business.

Overseas trends show that consumer rights are a major issue everywhere and there is a growing focus within governments on the provision of services to small business that are flexible, efficient and speedy. This undoubtedly includes the resolution of disputes and the cost benefit to small business of an effective streamlined government service that has the support of the bureaucracy.

One of the challenges is how to implement best practice and bring about change without necessarily looking to introduce legislation that may only add to the regulatory burden for small business.

The findings of my research can broadly be defined into three groups – those that refer to the Office of the Small Business Advocate, those that are the mandate of other government agencies, and those that could be embraced by the corporate sector.

### **1. OSBA.**

- to examine the current roles of OSBA and look at ways to implement practices that make OSBA's service delivery more efficient and effective,
- to further promote the service provided by OSBA to small business,
- explore ways to expand OSBA's educative role with agencies,
- look at options for joint market research projects about small business,
- examine options for working more closely with local government,
- discuss the consolidation and introduction of programs within the Department of Industry & Trade (DIT) that do need to be administered by OSBA and
- further research the advantage of introducing a Business Impact Test (BIT) for new legislation

### **2. OTHER GOVERNMENT AGENCIES.**

Whilst I have no authority to recommend change to other government agencies, it is reasonable to expect that I can arrange forums to promote options for discussion, inject new ideas and look at possibilities for improvement and change. I could prepare specific papers based on my research and promote them to the various agencies.

The ultimate focus would be on improving to outcomes for small business constituents and could include:

- further research on government backed loans,
- cooperating with other agencies to initiate regulatory reform and policy change,
- working with agencies to ensure proper complaints handling procedures are in place,
- encouraging the promotion of the small business charter that all agencies are required to have,
- liaison with professional bodies of government employees,
- working with agencies to increase training opportunities for small business owners and
- pursuing the development of school programs that encourage an understanding of running a business

### **3. SMALL BUSINESS REPRESENTATIVE ORGANISATIONS**

There are already strong links between OSBA and many industry bodies that could be further consolidated by:

- exploring options to examine ways to collaborate with industry bodies in areas such as market research and policy reform
- to be involved in projects that improve small business confidence when dealing with government and
- encouraging small business training.

I am extremely appreciative of the opportunity provided by the Churchill Fellowship to travel overseas and meet with my counterparts there. As there are no OSBA equivalents elsewhere in Australia, I have had only limited opportunity to discuss ideas, pursue new developments or benchmark in any way that encourages or allows us to incorporate improvements and change.

My research has provided me with a vast array of new ideas, a range of exciting solutions and also the enthusiasm for potential projects that will be thoroughly pursued and discussed widely. There is little doubt in my mind that one of the outcomes of my research will be a broadening of the roles of OSBA. Another will be the facilitation of improved practice and change that will promote a better understanding of the needs of small business and have positive benefits for the relationship between small business and government.



*Lunch at Baltimore*

## **COMPARITIVE STATISTICS**

I have included a number of tables that compare relevant statistics between Australia and overseas countries. Some of them are referred to in the body of the text, and others are to provide a comparison of various relevant information in those countries visited. They are not meant to be stand alone statements, but rather to reflect some basic differences as well as similarities between the countries.

Interestingly, as an example, the definition of small business by number of employees varies from Australia's under 20 (if non-manufacturing) and under 100 (if in manufacturing) to the United States definition of less than 500 employees.

However the facts about small business when expressed in percentage terms are almost identical for each of the countries: for example, small business employs at least half the private sector workforce in each of the five countries, it creates most new jobs, employs a more diverse workforce and contributes half of the private gross domestic market. In America and the UK, by their own definitions, small businesses represent more than 99% of total private sector companies. In Australia small business represents 96% of all private sector businesses (ABS).

The comparisons by themselves do not always reflect the complexity of the way in which specific issues impact on the running of a small business. Comparing GST rates, for example, cannot be done in isolation from corporate tax rates, or the type of business, or access to finance.

Most countries break down the definition of business according to employment, and terminology accepts the interchange between 'small business' and 'small medium enterprise', usually referred to as SMEs.

### **Population**

South Australia	1.5 mill
Australia	18.6 mill
Canada	30.7 mill
Ireland	3.7 mill
United Kingdom	59.0 mill
United State of America	284.5mill

### **Estimated number of small businesses**

South Australia	72,000
Australia	1.1 million
Canada	2 mill
Ireland	160,000 (latest official figure of non-farm businesses)
United Kingdom	3.7 mill (1.1 employing businesses and 2.6 non-employing businesses)
United States of America	25 million

### **Definition of Small Business by number of employees**

Australia	<20 if non-manufacturing <100 if manufacturing (ABS)
Canada	<50 if non-manufacturing < 100 if manufacturing
Ireland	<50 small medium enterprise
European Union	<250
United Kingdom	0-9 micro 10-49 small 50-149 medium 150+ big
United States of America	<500 (This is the more common guide. The 'Small Business Size Standards' must be complied with when business applies for status and the codes vary according to the industry, and may be based on the number of employees or the dollar turnover). (As a matter of interest, women-owned small businesses in USA employ more people than the Fortune 500 companies).

### **Estimated membership of industry bodies**

Australia	<30%
Canada	50%
Ireland	40-45%
United Kingdom	40%
United States of America	50%

### **Access to finance**

South Australia	No government guaranteed loans for start –ups.
Canada	Canada Small Business Finance Act – cost recovery loan guarantee program attached to assets.
Ireland	'First step loan' through the Enterprise support unit in the Bank of Ireland is interest free for the first 3 years.
United Kingdom	Small Firms Loan Guarantee – government takes 75% of the risk and banks 25%. (In the past retail book chain Waterstones and the Body Shop have been recipients).
United States of America	Numerous Small Business Administration (SBA) supported loans. There are no grants to business.

### **GST rate (VAT)**

Australia	10%
Canada	8½-12½% (varies in each Province)
Ireland	20% (down from 22% last budget) (no VAT on food)
United Kingdom	17½%
United States of America	0% - 15% (also State tax 0% - 15%)

### **Corporate base tax rate**

Australia	34% down to 30% July 1 2001
Canada	27% (down to 21% within 3 years)
Ireland	10% going to 12½% in Jan 2003 (low to encourage entrepreneurship)
United Kingdom	30%
United States of America	varies according to turnover – 30% and above

### **Late payment of accounts**

South Australia	Government policy to pay undisputed accounts within 30 days – 93% of all accounts paid on time.
Canada	no legislation
Ireland	Prompt Payment of Accounts Act 1998 – automatic penalty plus interest added if not paid by government within 30 days, adjusted six-monthly. By June 2002 the Act will apply equally to ALL commercial payments for government, big and small business. Close to 100% of undisputed government accounts paid on time.
United Kingdom	Late Payment of Commercial Debt Interest Act 1998 includes interest payment for overdue accounts (Bank of England base rate) and a penalty of 8%. Government Department targets and results are reported to Parliament. 96% of government accounts are paid on time.
United States of America	Prompt Payment Act – 90% paid on time

### **Small Businesses connected to the Internet**

Australia	60% (Yellow Pages report)
Canada	69%
Ireland	91%
United Kingdom	40%
United States of America	61% (in 2000) projected 85% by 2002

### **Online transactions between government and business**

South Australia	Business Channel, BLIS and The Business Centre. Business Channel payments include WorkCover levy, pay roll tax, renewal of business name, motor vehicle registration, Magistrates Court pre-lodgement scheme, lawyers can lodge a full claim (a definite world leader), Council rates and for some councils parking fines and dog registration. There are 31 agencies in the scheme and \$5mill is the record for daily transactions.
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	BLIS is a licensing system that covers Federal, State and Local Government licenses for business.
Australia	Business Entry Point – a single entry point for business/government information and transaction.
Canada	Not many, but \$300mill program to complete by 2004. BLIS equivalent proposed by end of 2001. No business registration online. No occupational licence renewal online. Government contact list is available to public (in SA Intranet access to government staff only). Interactive business planning tools.
Ireland	No online transactions other than Revenue for tax payments, but program in progress. Esignatures legal.
United Kingdom	No Transactions online except tax payments although plans are developed. No BLIS equivalent.
United States of America	Taxes can be paid online – other aspects not as advanced as South Australia. Can register trademarks.

**Who handles complaints?**

Canada	Public Works and Government Services Ombudsman or provincial complaints to State Ombudsman. The Office of Privacy Commissioner for complaints against public servants. Directly to Ministers or Members of Parliament or to industry organisations such as the CFIB who would then take a complaint directly to a Minister on behalf of a member.
Ireland	Complaints in writing only to a Member of Parliament then to the Ombudsman or direct to the department. Public Service Ombudsman. Irish Small Medium Enterprise Assn (ISME) or Chamber of Commerce, etc would go directly to the Department or the Minister.
United Kingdom	Few formal compliance or dispute resolution processes in place within government departments. Refer to Local Government Ombudsman, Industry bodies or MPs can refer written complaints to the Parliamentary Ombudsman.
United States of America	Small Business Development Centres (SBDC) or Ombudsman or Congressman or direct to agency.

The SBA's Office of Advocacy role is for regulatory change at Congress, not for handling individual disputes.

### **Other matters of interest**

#### **Canada**

Generally there seems to be more transparency of government practice in the public sector than in other countries, including Australia. Federally, new legislation is subject to a Business Impact Test (BIT). There are complexities due to the historic development of Canadian law - one province (Quebec) with civil law, and the remaining provinces common law. Major project in process to 'brand' all government websites. Legislation for acceptance of electronic signatures in place. 1800-0-CANADA telephone one number entry point.

#### **Ireland**

Subject to Directives of the EU (as is UK)  
Interested in South Australia's Business Channel, which they were already familiar with, and the Magistrate Court's Pre-lodgement Scheme.

#### **United Kingdom**

The specific focus on small business is relatively recent – with the Department of Trade & Industry establishing the Small Business Services section in May 2000. Prior to that each agency dealt with appropriate small business matters.  
New legislation undergoes a cost and benefit analysis – from both sides - small business and the taxpayer.

#### **United States of America**

Small Business is often defined by longevity:  
Pre-venture then Start-up (0-24 months)  
Emerging business (24 months to 5 years)  
Fast growing businesses are called gazelles (Predicted to double revenue growth each year for at least 4 years).  
Well organised successful school program is in primary school level where all students go through the process of starting and operating a business.  
Interest in SA Magistrate's Court Pre-lodgement Scheme  
A greater emphasis on attending courses. Eg, all SBDCs run 8 week Starting in Business Courses (one night, 3 hours per week) and this takes intending business owners through a process to decide whether they actually want to be self-employed. This is followed by a 14 week Business Planning Course. Most Banks will not loan money unless business starters have attended a Business Planning Course.

## **LIST OF ABBREVIATIONS**

ABS	Australian Bureau of Statistics
BBB	Better Business Bureaus Inc (USA)
BIC	Business Information Centre (USA)
BIT	Business Impact Test
BLIS	Business Licence Information Service (SA)
CCC	Canadian Chamber of Commerce
CFIB	Canadian Federation of Independent Business
DETE	Department of Enterprise, Trade & Employment (Ireland)
DIT	Department of Industry & Trade (SA)
DTI	Department of Trade & Industry (UK)
EU	European Union
FSB	Federation of Small Businesses (UK)
IC	Industry Canada
IPAC	Institute of Public Administration Canada
ISME	Irish Small & Medium Enterprise Association
MPs	Members of Parliament
OSBA	Office of the Small Business Advocate
SBA	Office of Small Business Administration (USA)
SBDC	Small Business Development Centre (USA)
SBS	Small Business Services (UK)
SMEs	Small medium enterprises



*Industry Canada*



*Don Harrison, Industry Canada*

## **USEFUL WEBSITES**

<a href="http://www.osba.on.net">www.osba.on.net</a>	Office of the Small Business Advocate SAP
<a href="http://www.businesschannel.sa.gov.au">www.businesschannel.sa.gov.au</a>	Business Channel SA
<a href="http://www.tbc.sa.gov.au">www.tbc.sa.gov.au</a>	The Business Centre SA
<a href="http://www.dit.sa.gov.au">www.dit.sa.gov.au</a>	Dept of Industry & Trade SA
<a href="http://www.business.gov.au">www.business.gov.au</a>	Australian Government's Business Entry Point
<a href="http://www.businessadviceonline.org">www.businessadviceonline.org</a>	Small Business Service UK
<a href="http://www.fsb.org.uk">www.fsb.org.uk</a>	Federation of Independent Business
<a href="http://www.isme.ie">www.isme.ie</a>	Irish Small Medium Enterprise Assn
<a href="http://www.enterprise-ireland.com">www.enterprise-ireland.com</a>	Enterprise Ireland
<a href="http://www.idaireland.com">www.idaireland.com</a>	Industrial Development Agency Ireland
<a href="http://www.businessgateway.ca">www.businessgateway.ca</a>	Canadian Government
<a href="http://www.cfib.ca">www.cfib.ca</a>	Canadian Federation of Independent Business
<a href="http://www.sba.gov">www.sba.gov</a>	Small Business Administration USA
<a href="http://www.sba.gov/advo">www.sba.gov/advo</a>	Office of Advocacy USA
<a href="http://www.sba.gov/classroom">www.sba.gov/classroom</a>	SBA USA online learning program for business
<a href="http://www.score.org">www.score.org</a>	Counsellors to America's Small Business
<a href="http://www.bbb.org">www.bbb.org</a>	Better Business Bureau USA

**NB** BLIS may be accessed via The Business Channel or The Business Centre