

AGENDA			
Wednesday 8 th December 9am – 11am Online via Zoom			
A Service	Alexi Boyd	Housekeeping & acknowledgement of country	9:00am
	Matthew Addison	COSBOA event introduction and welcome	9:05
	Mark McKenzie	A history of advocacy for small business – COSBOA's 10-year journey promoting Least Cost Routing	9:10
Video presentation		The small business experience - Nick Nikitaras from Tasmania's Hill Street Grocer	9:20
	Mangala Martinus	Ask an expert: is it really that difficult for small businesses to get a better deal?	9:35
	Robbie MacDiarmid	The global data perspective: how does Australia compare?	9:45
	Bradford Kelly	Buy Now Pay Later: the evolution of a fintech darling	9:55
	Dhun Karai	Merchant lobbying: the power of SMEs	10:05a
Robbie MacDiarmid Tony Richards Dhun Karai David Spence Ben Kearney Mangala Martinus Mark McKenzie (Facilitator)		Panel discussion: what is the real cost to small business? Followed by Q & A	10:15
	Bruce Billson	Closing remarks – what's next for small business?	10:45
A CO	Alexi Boyd	Presentation of petition to ASBFEO	10:55