



## Welcome to March's newsletter

Hi there,

I hope you had a relaxing break over the summer. The new year is in full swing, and 2025 is already bringing challenges — especially for our clients in construction and hospitality. Debtor payment days have blown out significantly, with many of our clients saying they haven't seen conditions this tough in years.

While inflation has eased, the cost of living and doing business remains high, making it a tough climate for both consumers and businesses. Adding to the uncertainty are the upcoming election and Trump's tariff changes.

In this newsletter, we share the latest CreditorWatch Business Risk Index, insights on business confidence, and a case study highlighting our team's success in collecting difficult debts. Plus, we explore how government grants can support your business.

Kind regards,

Jeanine and the team



## Quick links

[Submit a Debt](#) | [Debt Recovery](#) | [Credit Solutions](#) | [FAQs](#)



### **A third of private businesses with ATO debt defaults of \$100K or more have closed in the past year**

By Patrick Coghlan, Chief Executive Officer, CreditorWatch

CreditorWatch's latest data on Australian Tax Office (ATO) tax debt defaults shows that thousands of Australian private businesses have collapsed over the past 12 months after failing to address significant tax debts with the ATO.

Our data for January indicates that 31% of private businesses with ATO tax debt defaults — defined as debts exceeding \$100,000 that are over 90 days overdue—have either become insolvent or voluntarily closed during the past year.

>> [Read more](#)



## From debt write-off to payment in full

In late November, a distressed client approached us after months of chasing a \$5,000 debt. It was a significant debt for the landscaping business, and from a long-time client they'd never had issues with before.

From the moment we stepped in, the debtor pushed back with dispute after dispute. Each time, we worked with our client to respond, only for a new excuse to follow. Promised rectification work quotes never came, adding to the frustration.

On the verge of writing the debt off, our client was ready to give up. But with persistence and each dispute proved baseless, we secured full payment in February — an outcome that left them thrilled!

*“Rebekah was fantastic in dealing with a very difficult now-former client. Excellent communication, transparency, and understanding. We wouldn't have gotten anywhere without this company's and Rebekah's help.”*

### Next Quarter Reminders

#### Do you have customer credit controls?

Customer credit controls can increase your chances of getting paid on time. Make March the month to get these in place.

> [Learn more](#)

#### 28 April

A reminder that Q3 activity statements, PAYG instalments and GST instalments will be due for lodgment and payment.

> [Learn more](#)





### **Funding opportunities for business success**

Government grants offer a powerful way to fund growth, innovation, and sustainability for your business. As we enter Q2, grants specialist [Melrose International](#) provides some insight into grant allocations for key business activities and industries (as at December 2024).

- Environment & Sustainability is up nearly \$10 billion in funding, rising to \$43.5 billion
- Export Activity continues to nosedive down from \$478.8 billion to just \$22.5 billion.
- Infrastructure & Equipment has seen an increase in funding by \$10 billion to \$44 billion.
- Innovation & R&D has climbed nicely this last quarter by over \$16 billion, reaching \$40.2 billion of funding now available.
- Manufacturing has risen from \$23.9 billion to \$30.9 billion.
- Start Ups and Establishments have received tremendous new support with its \$1.8 billion available funding receiving a \$14.9 billion boost.
- Training and Employment experiences a rise from \$13.8 billion to \$20 billion.
- Tourism lifts \$78.2 million to a now \$349.1 million.
- Healthcare, Medical, Bio & Nanotechnology drops close to \$1 billion off last quarter's \$22.4 billion of funding.
- Media & Entertainment reflects a slight \$25.7 million fall to \$186.2 million.

Government funding for the Arts and Community Sector has dropped by around \$10 billion. This will affect Community Services, Infrastructure, and Multicultural funding and reduce resources for key initiatives.

With an election year ahead, funding priorities will keep shifting. If grants are part of your 2025 growth strategy, reach out to [Melrose International](#) to explore funding opportunities.

## Submit a Debt Now

We're making it easy for you to submit a debt for collection. Simply use our online form or call us on +61 3 8488 8000.

[> Submit now](#)

Contact Us: [Business Credit Solutions | REPAID](#)

**REPAID! Collections:** (03) 8488 8000 [info@repaid.com.au](mailto:info@repaid.com.au)

**Business Credit Solutions:** 1800 REPAID / 1800 737 243  
[reply@businesscreditsolutions.com.au](mailto:reply@businesscreditsolutions.com.au)

**Postal:** PO Box 5, Collins Street West VIC 8007

**Location:** Suite 2, Level 3, 51 Queen Street Melbourne VIC 3000

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