

Small Business Friendly Approvals Program

City of Melville Action Plan

June 2021



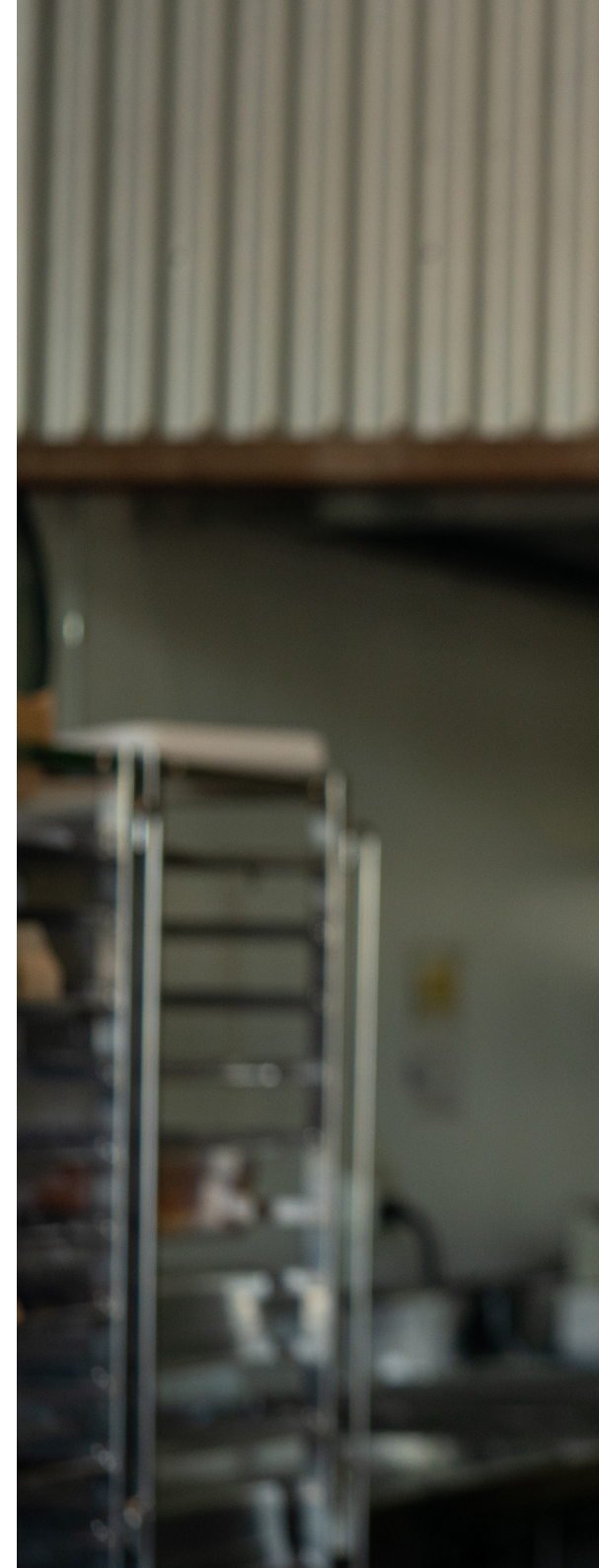
Small Business
Development Corporation





Acknowledgement

We acknowledge the traditional custodians of the land on which we work and live, the Whadjuk Noongar people, and we pay respect to their Elders past, present and emerging.





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Thank you

to the following working group members for their contribution to the
Small Business Friendly Approvals Program – City of Melville Action Plan

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The Small Business Development Corporation would like to thank the local businesses who shared their own experiences to identify potential improvements to the approvals processes required to establish and grow a small business in the City of Melville.





Welcome from the Small Business Commissioner

Twenty twenty brought with it a new set of learnings drawn from the experience of living with, and managing, a global pandemic. In 2021, governments and businesses continue to navigate the complexities of doing business in an unprecedented era.

As I reflect on what we learnt during the pandemic, the stand out is how well small businesses adapted to disruption.

They recalibrated operations to respond to supply chain issues, financial uncertainty, shifts in consumer spending and engagement, and a heightened awareness of business vulnerability and risk.

We witnessed an outstanding commitment by small businesses to ensure the safety of their customers, staff, and the wider community, while continuing to provide the goods and services we all need. Many made significant sacrifices.

Never before has the sector been so agile, or played such a central role in helping our society adapt to the new way of living. The rapid response from small businesses to the challenges of the past year has allowed us to enjoy a stable and growing economy.

One outcome of this global crisis is the acknowledgement of the importance of small businesses. They continue to be a significant driver of our economy and a major source of jobs for Western Australians. With unpredictability expected for some time to come, governments at all levels have recognised the pressing need to engage with and support the business community as it continues to build long-term sustainability and resilience.

The Small Business Development Corporation (SBDC's) Small Business Friendly Approvals Program addresses this need. The City of Melville is part of a select group of WA local governments chosen to participate in the intensive process to map, examine and improve the approval processes for local small businesses. The City recognised that commencing this unique program would contribute to their own transformation journey, which commenced in 2019, and I commend them for their efforts.

I would particularly like to thank the officers involved in the working group, who over a series of sessions reviewed current practices and developed strategies to deliver business transformation, enhance the customer experience and support business viability. This plan outlines the reforms they have identified to make a real difference for small businesses in the City of Melville.

The SBDC and the City of Melville — working together to assist the establishment, growth and development of small business in Western Australia.

David Eaton
Small Business Commissioner
Chief Executive Officer
Small Business Development Corporation

Welcome from the Mayor

We are thrilled to be one of the first three local governments to take part in the Small Business Friendly Approvals Program.

Within the City of Melville, small businesses, defined as those with 0 to 19 employees, make up 98 per cent of our business landscape and without a doubt are the engine room of our local and regional economy and the heart of our community and neighbourhoods.

Encouraging local economic development is critical for us to achieve our community's aspirations, and has been identified as a key priority in our Corporate Business Plan 2020-2024.

We know that when we support small businesses, we are not just investing in our community by supporting local families, jobs and our economy, but also helping to support the diversity and richness of our community and local places, and contributing to the overall amenity and quality of life for our residents, ratepayers and visitors.

We are committed to making it easier for small businesses to establish, operate and grow in our City and this program has given the City of Melville a unique opportunity to come together as an organisation, with the expertise of the Small Business Development Corporation and consultants from Human Link and CoreData, to explore and understand how we can streamline our approvals processes in a way that makes a difference to our business customers.

The recommendations identified in this report are the result of the program's intense process which involved human centred design thinking, where City officers from across a number of speciality areas looked at our approvals processes through the customer lens with a view to reducing red tape. Our aim is to create real change for our small business community and make it easy for them to do business with us.

As we move to the next stage of implementing the changes recommended in this report, we will use the learnings and mindset we gained from this process and take them forward as we continue our transformation journey to build strong relationships with small business and foster growth and prosperity in our City.

Thank you to the business owners who contributed to this process by sharing their stories. Thank you also to the City officers who were involved, and championed the City's desire for change through their creativity, empathy, problem-solving and commitment to helping local businesses.

Finally, we sincerely appreciate the support and commitment of the State Government and the Small Business Development Corporation to local small businesses.

Mayor Hon George Gear JP
City of Melville



Project background

Depending on the location and business type, licences and permits may be required at the local, state and federal government level. This multi-layered compliance process can present a host of challenges: firstly in understanding the processes, then in identifying which approvals are required.

Many small business operators face the challenge of starting their business while also working full-time – or worse, have left their job with the intention of starting a business and have little appreciation of how long government approvals will take. These entrepreneurs are faced with having to understand lease agreements, obtain finance, establish a supply chain and employ workers as well as apply for licences to trade. More broadly, businesses are also faced with challenges including unpredictable customer spending, increased competition from on-demand services, e-commerce, globalisation, and the disruption caused by COVID-19.

There has never been a greater need or opportunity to support the establishment and growth of small businesses in Western Australia.

The Small Business Friendly Approvals Program (Approvals Program) is an SBDC initiative. It aims to assist regulating authorities to reform their approvals regimes and foster a supportive business environment. The process includes identifying issues facing small businesses, designing reforms to achieve more streamlined approval processes and supporting government authorities to implement those reforms.

Following a successful pilot with two metropolitan local governments and a State Government agency, the SBDC has partnered with the City of Melville to develop a customised Approvals Program Action Plan. The reform initiatives presented in this plan are the result of a detailed examination of the approvals process for a range of small business applicants in the City of Melville. It addresses local government touchpoints and interaction with small business, from business idea to operation.

Enacting the reform initiatives detailed in the action plan will:

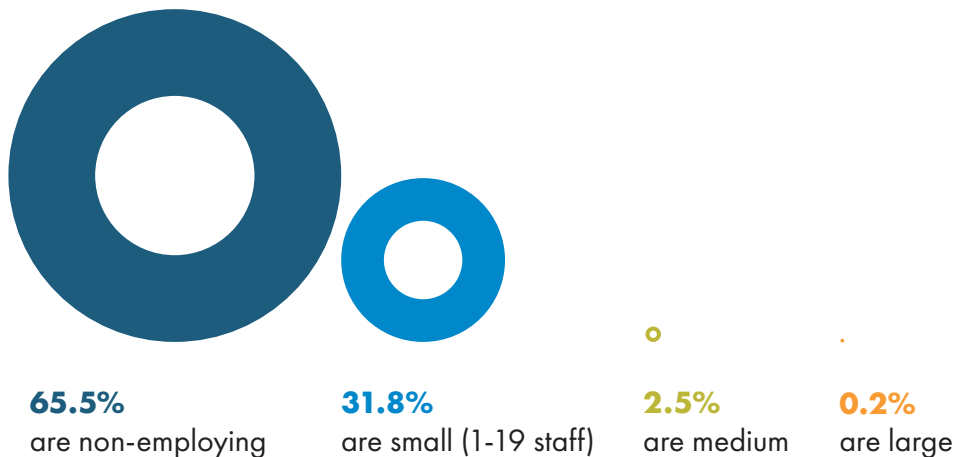
- align with the WA Government's Streamline WA reform agenda
- ensure more efficient and effective use of City resources
- reduce approval timeframes, saving both the City and business applicants considerable time and money
- foster a 'can-do' business-friendly culture and deliver an improved experience for the City's small business customers



Small business is big business in Western Australia, with 227,754 small businesses in the state¹

Ninety-seven per cent of all businesses are considered small (fewer than 20 employees).¹

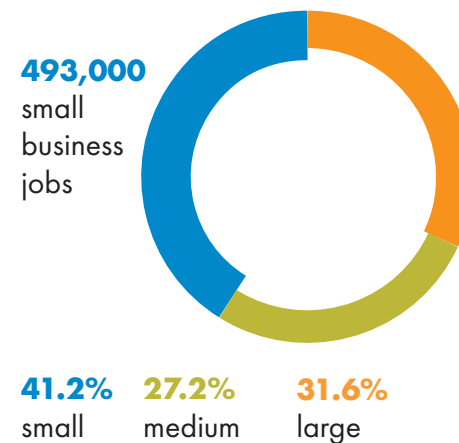
97% of all businesses are **classified as small**



The small business sector contributes more than \$50 billion to WA's economy and employs forty-one per cent of the private sector workforce (almost half a million people).²

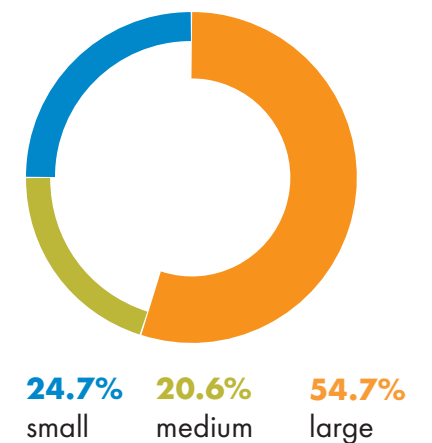
Share of private sector employment (by business size)

1.19m total private sector jobs



Share of private sector gross value added (by business size)

\$202.4b total private sector GVA



1. Australian Bureau of Statistics (June 2020) 8165.0 Counts of Australian Businesses, including Entries and Exits, June 2015 to June 2020, [time series spreadsheet], accessed 25 February 2021

2. ACIL Allen Consulting, *Economic Significance of Small Business in Western Australia*, February 2020

The City of Melville's business landscape

Nestled on the shore of Perth's majestic Swan River and eight kilometres from central Perth, the City of Melville has created a welcoming environment for a vibrant multicultural community that enjoys a blend of retail and business precincts.

With 18 suburbs that are home to over 102,000 residents, the City also attracts visitors to its major retail and commercial hub at Westfield Booragoon, six supporting district commercial centres and 31 neighbourhood shopping centres.

Industries such as professional, scientific and technical services; rental, hiring and real estate services; construction; financial and insurance services; health care and social assistance and others combine to create a diverse and highly active business community in the City of Melville.

The City's Gross Regional Product is estimated at \$6.33 billion, 2.47 per cent of WA's Gross State Product. Its business community supported 42,420 jobs in the year ending June 2019, equating to 3.35 per cent of all WA employment.

Small businesses account for 10,417 (98.69 per cent) of the 10,609 businesses trading within the City as of June 2020¹.

In recognition of the significance of small businesses to its community and the challenges they face, the City has acknowledged that internal transformation is key to reducing the administrative and regulatory burdens experienced by local operators in establishing and growing their businesses.

In the 2020 calendar year, the average number of days for approvals and permits to be granted for correctly completed applications is up to five days for health and building and up to 50 days for planning. For applications requiring further information, approval timeframes can extend up to 12 months. Recognising that every day of delay is a day a small business is not open, operating, employing and generating income, the City has made a firm commitment to approvals process improvement.



Small businesses account for 10,417 (98.69 per cent) of the 10,609 businesses trading within the City as of June 2020¹.

1. Australian Bureau of Statistics (June 2020) 8165.0 Counts of Australian Businesses, including Entries and Exits, June 2015 to June 2020, [time series spreadsheet], accessed 25 February 2021

Growth and Prosperity

Encourage development of small businesses in our suburbs and local communities.



Committing to transformational change to meet the needs and expectations of their people

The City of Melville's improvement process commenced with the creation of a Transformation Team to help reshape the City's approval processes for the building, health and service areas. The process focused on external customer touch points (via the website and customer relations) and was completed in August 2020.

During phase one of the transformation process, the City (as a member of the SBDC's Small Business Friendly Local Governments initiative) received an invitation to apply for a new Approvals Program designed to streamline approvals by challenging internal processes, systems and technology.

The City recognised that the opportunity to collaborate with the SBDC through the Approvals Program would greatly contribute to the realisation of the community's Growth and Prosperity aspiration, as highlighted in the City's Strategic Community Plan 2020-2030:

Growth and Prosperity – Encourage development of small businesses in our suburbs and local communities.

In the plan, the community outlined a desire for local meeting places and a choice of locally owned and operated cafes, bars, restaurants and speciality shops. Community aspirations revolve around businesses making neighbourhoods more vibrant, building a sense of community and creating a sustainable future as people walk or cycle to local stores and hospitality venues.

This commitment and eagerness for continuous improvement has driven the transformation program and the identification of reforms to make it easier to do business in the City of Melville and increase opportunities for its people, place and prosperity.

The City of Melville's business landscape



Number of small businesses by industry



21.0%

Scientific and Technical Services



13.6%

Construction



11.5%

Health Care and
Social Assistance



8.3%

Retail Trade



7.3%

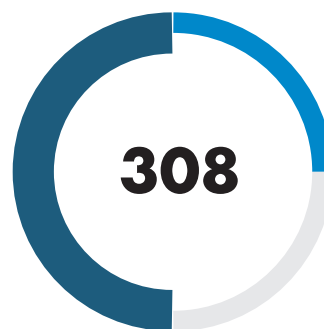
Accommodation and
Food Services

(source: RemPlan)

The business application and approvals landscape for the City of Melville.

This data provides a benchmark of current performance and will allow the City to measure the difference by implementing the initiatives set out in this action plan over the next three years.

Like many government agencies, it was recognised by the working group on day one of the approvals program that the City's current data metrics did not distinguish between 'business applications' and 'small business' (employing 0-19 people). This improvement was captured and included in the identified reforms under *Strategy: 1.6 Review and update data collection and analysis processes to capture and monitor key small business metrics over time* (see page 23).



Of the 308 business applications, **almost half were health applications** and a **quarter building applications** (Occupancy Permits).

Other permit types approved



22 alfresco dining applications received
21 or **95.5%** approved



10 applications for liquor control certificates received
100% supported



51 noise applications received



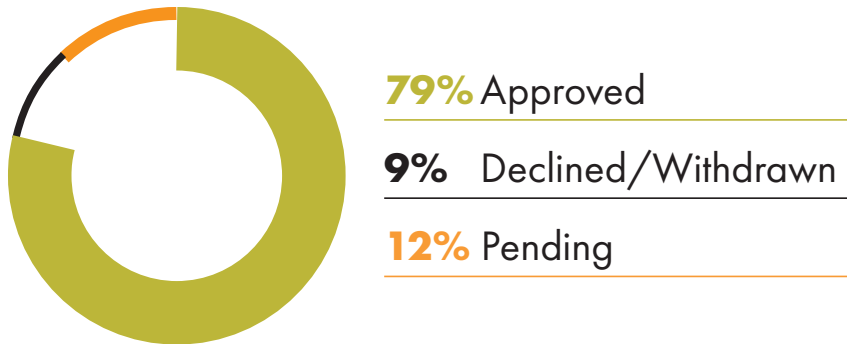
10 hairdressing premises applications received
8 or **80.0%** approved



15 public building and public event applications received

2020 development (planning) applications

Total Received/Determined = 83/73



An estimated **95%** of development (planning) applications were small business related



An estimated **50%** of small business development (planning) applications required further information after lodgement

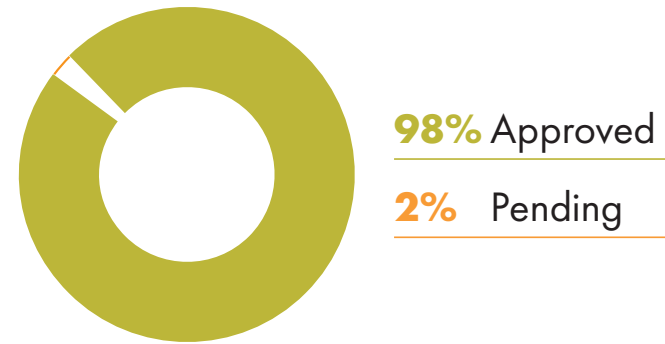


70 days (average) to approve development (planning) applications requiring further information or advertising
50 days (average) for completed development (planning) applications

Development (planning) applications approval timeframes across WA local governments during the 2020 calendar year were significantly impacted by COVID-19 restrictions and a construction boom triggered by State and Federal Government stimulus packages linked to the building sector.

2020 building applications

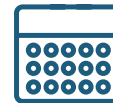
Total Received/Determined = 83/81



An estimated **95%** of building applications were small business related



An estimated **80%** of small business building applications required further information after lodgement

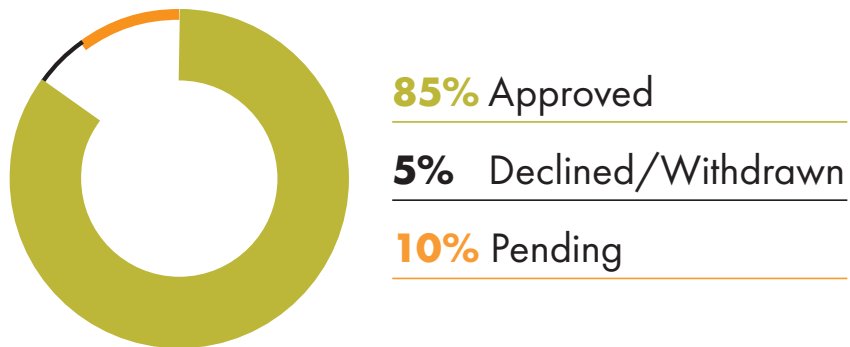


6 days (average) to approve building applications

This data shows that focusing on assisting small businesses to submit better quality applications will immediately reduce approval timeframes.

2020 health activities and applications

Total Received/Determined = 142/121



Health activities and approvals – 2020*

- 121** food business notifications approved
- 18** food business construction or alteration applications approved
- 15** event applications received



5 days (average) to approve building applications
(no data available for incomplete applications)



An estimated **99%** of health applications were small business related

Health application types



13.9% Stall holders (events)



51.7% Bricks and mortar food businesses



13.3% Skin penetration/hair and beauty service



1.7% Temporary food businesses



19.4% other

For example: trader's permits notification or registration of a residential food business, home based businesses, application for approval for apparatus for grey water re-use, application to register lodging house

* Figures include applications submitted and carried over from the 2019 calendar year.

Workshop approach

With a genuine desire to improve the approvals process for small businesses and build on phase one of the City's Transformation Program, working group members embraced the human-centred design process. This approach starts by considering the people you are designing for (in this case the small business customer), and ends with new solutions that are tailor-made to suit their needs.

The five steps of design thinking



Empathise



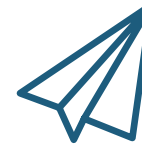
Define



Ideate



Prototype



Test

Prior to commencing the program activities, the working group developed the following commitments:

Innovate

Be creative and future-focused

Be bold

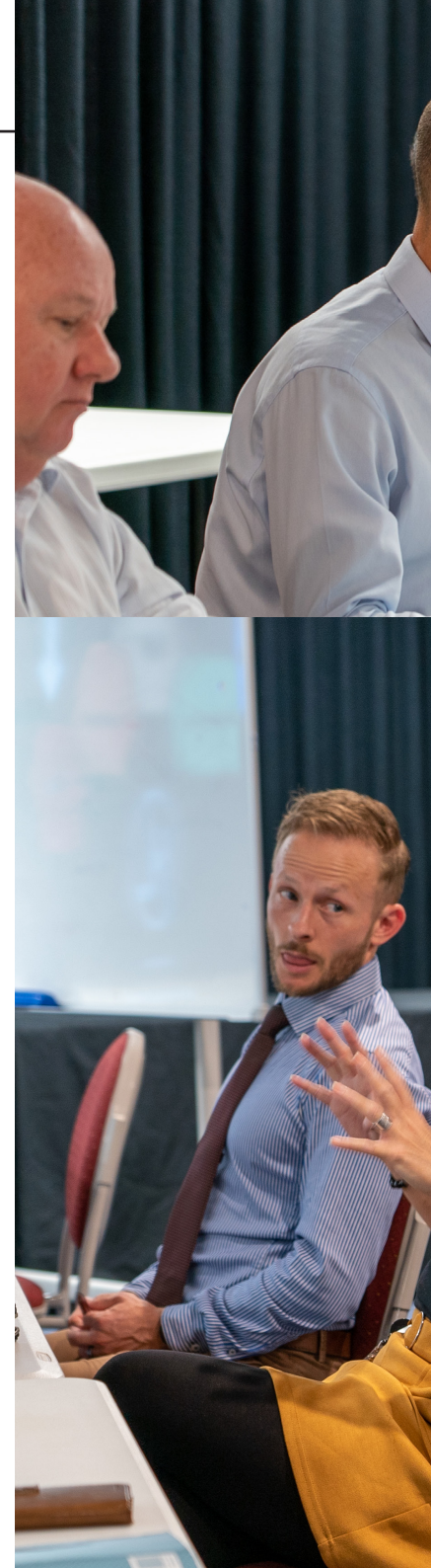
Be willing to change, challenge the status quo, and have a mindset of possibilities

Customer-centric

Deeply understand the customer and their needs

Speak up

Share your ideas, make your voice heard





Focus areas

1. To improve culture, communication and collaboration with small business applicants and between internal City of Melville teams.
2. To implement more efficient and effective use of resources and allocation of work and responsibilities among City of Melville teams.
3. To improve customer access to information, answers, advice and self-help tools.
4. To redefine policies, processes and approval requirements to provide greater clarity, certainty and consistency and make it easier for small businesses to understand and meet compliance obligations.
5. To provide an improved small business customer experience.

Customer perspective

Human-centred design is based on considering the customer perspective.

As a starting point and to provide working group members with the small business customer viewpoint, the SBDC's facilitator spoke with five local business owners operating in the City, to seek their honest feedback about their personal experience of the City's approval processes.



Pain Points

- Dealing with multiple agencies and different sets of compliance requirements.
- Double handling of in-person inspections.
- Conflicting information and differing compliance decisions between state and local government agencies leads to confusion.
- When there is involvement from multiple agencies for an application (for example, Main Roads or Liquor Licensing), this caused significant delay.



Inconsistent information

- Being told something different every time you speak to a different representative.
- Initial guidance to start a business first and apply for approval retrospectively resulted in unexpected penalties and put the business at risk.



Customer service

- Information on forms is confusing and requires previous experience completing this type of paperwork, or assistance from officers.
- Lack of empathy among some officers for small business.
- Inconsistency in customer service; while individual staff can go above and beyond to help, there is a perception that many are unhelpful or unwilling to go outside of their own remit to offer support or assistance.
- Businesses that have formed good working relationships with specific officers are concerned that if the officers left it would affect their ability to effectively do business with the City.



Length of time to process applications

- Perception that timelines are unreasonable.
- Two applicants spoke of losing premises due to conditions they had to apply to gain approvals.
- One applicant was told their application could only be on hold for a maximum of 14 days, but the approval required for it to progress had to come from another department, and would take an additional 4 to 6 weeks.



Communication

- Applicants not kept up to date on the progress of the application or informed when there are delays.
- City staff not responding to requests for assistance (via phone and email) until escalated to a senior staff member/manager.
- No single point of contact that businesses can call for assistance, advice or updates.
- Businesses must take the initiative and proactively call ('be the squeaky wheel') for updates.

Being presented with actual customer experiences provided the working group with a new appreciation of the challenges facing business customers.

This provided the basis for the development of reforms to improve the small business customer experience and approvals process.

⇒⇒⇒ Process and customer experience

- Difficult to find information/locate relevant forms on the City's website.
- Lack of clarity about process and timelines, what is required, and in which order to seek approval.
- Situations where multiple applications had to be submitted for the same approval because the application form did not have sufficient room for all details to be recorded, or because a detail irrelevant to the approval varied.
- Filling out forms was extremely onerous for small business, detracting from running the business unless done out of business hours.
- One applicant was completing forms for an approval while being uncertain exactly what that approval was for.

⊗ Restrictive planning requirements are cost prohibitive for small business

Blanket rules that seem unreasonable to business owners but the exception or appeal process is too onerous or time consuming to pursue.

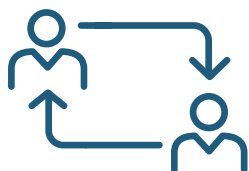


Delight point

Where businesses had identified a **single point of contact** and liaised with this person throughout the application, they tended to have a more **positive experience** and were **complimentary of that person.**

Creating a better customer experience through human-centred design

The five steps of design thinking



Empathise

Recognising that changes to mindset were as important as refining application processes, the working group journeyed through the empathise step, walking in the shoes of their customers and taking on board the honest feedback from local small businesses.



Define

They then defined the problem as

“The City of Melville approval process is complex to navigate for a small business owner, providing a frustrating customer experience.”



Ideate

This clarity and one-on-one connection with small business owners to reinforce their perspective guided the group to the ideate stage where they considered:

“How might we connect and build strong relationships and create clarity and simplification in our approvals processes for our small business customers.”

Continuously referring back to the defined problem statement, the working group was encouraged to explore new angles and to think outside the box. The group was divided into two and given a constrained time period to produce 50 ideas per team. This rapid high energy and open problem solving technique avoids potential sticking points or over-caution and resulted in the generation of 100 ideas across the working group.



Prototype

These narrowed into four clear areas of reform:

1. Strategy
2. People and Reputation
3. Process
4. Technology

These key themes were further explored and prototyped.



Test

Working group members then tested elements of their ideas using a customer-centric model to demonstrate how the application of design thinking principles can translate into meaningful change.

Implementation

Using the foundation of reforms, a series of high-level implementation opportunities aimed at improving the customer experience and reducing approval times was developed by the working group. This process included identifying:

- how the reform concept linked to community and corporate aspirations
- what would it need to achieve these reforms
- who would need to be involved
- how long would it take
- what would be the effort, benefit and cost

Following is a breakdown of the reforms.



Reform themes to improve the customer experience and reduce approval times



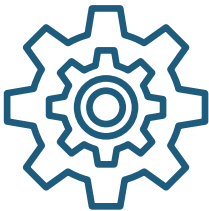
Strategy

Executive accountability to transform the current regulatory mindset and inspire process and cultural change to embrace entrepreneurship, making it easier for small businesses to establish and thrive in the City of Melville.



People

Facilitate a better customer experience by building valued customer relationships and clear communications to ensure new businesses are welcomed and existing businesses are nurtured in the City of Melville.



Process

Simplify the small business user experience by reducing red-tape and making it easier to navigate and understand what is needed to meet regulatory requirements in the City of Melville.



Technology

Prioritise new technology and digital solutions to make it easier for small businesses to apply for regulatory approvals and permits in the City of Melville.

Strategy



Executive accountability to transform the current regulatory mindset and inspire process and cultural change to embrace entrepreneurship, making it easier for small businesses to establish and thrive in the City of Melville.

		Resources				Timeframe				Return on investment		Responsibility
		People	Process	Technology	Budget	<3m	<6m	<12m	>12m	Benefit	Effort	Contributors
1.1	Engage a dedicated senior economic development officer and establish a business support team (The Business Concierge), responsible and accountable for guiding and supporting small business and promoting economic development	•	•		•			•		High	High	Lead: CEO office Support: Executive Team See note below
1.2	Establish a Melville Business Advisory Committee to provide a formal mechanism for feedback and regular reporting to the City on business achievements, aspirations, needs and concerns	•	•				•			High	Medium	Lead: CEO office, Governance Support: Executive Team, Economic Development, Business Communications
1.3	Embed small business specific strategies, initiatives, actions and where applicable, KPIs, into the City's Strategic and Planning documents to clearly demonstrate commitment to improved service and outcomes	•	•		•		•			Medium	Medium	Lead: CEO office, Business Improvement, Executive Team Support: Business Communications, Strategic Urban Planning, Economic Development
1.4	Embed within the KPIs of City leaders KPIs specific to small business	•			•		•			High	Low	Lead: CEO office, Business Improvement, Executive Team Support: People Services
1.5	Develop and implement a knowledge-sharing and collaboration process within the City, to facilitate improved support of, and outcomes for, small business customers	•	•		•	•				High	Low	Lead: Economic Development Support: Community Development, Business Communications, CEO office, Executive Team
1.6	Review and update data collection and analysis processes to capture and monitor key small business metrics over time	•	•	•	•		•			High	High	Lead: Business Improvement Support: IT team, Strategic Urban Planning, Administration, Business Communications, Economic Development
1.7	Design and implement a 'buy local' campaign (community) and 'procure local' plan (City of Melville) focused on small business	•	•	•	•		•			High	Medium	Lead: Economic Development, Corporate Services, Finance Support: Business Communications, Strategic Urban Planning, Places Team, Procurement Team

Note: Pending the appointment of a dedicated senior economic development officer, economic development responsibilities will be allocated to the nominated program sponsor.

People



Facilitate a better customer experience by building valued customer relationships and clear communications to ensure new businesses are welcomed and existing businesses are nurtured in the City of Melville.

		Resources				Timeframe				Return on investment		Responsibility
		People	Process	Technology	Budget	<3m	<6m	<12m	>12m	Benefit	Effort	Contributors
2.1	Identify small business customers' needs and preferences and tailor communications to meet these (eg. face-to-face, email, letter, phone)	•	•	•	•			•		High	High	Lead: Economic Development, Business Improvement Support: Transformation team, Business Communications, Customer Relations, IT team
2.2	Design and implement an education package that empowers City employees, focusing on: <ul style="list-style-type: none"> Small business awareness and empathy Small business customer service Small business reforms and approvals processes/changes Concurrent small business approvals timeframes and processes 	•	•	•	•			•		High	Medium	Lead: Economic Development, People Services (Learning and Development), Economic Development Steering Group Support: Business Communications Strategic Urban Planning
2.3	Review and redesign website and social media content to better target, engage and inform small businesses	•	•	•	•	•				High	Medium	Lead: Business Communications Support: IT team, Transformation team, Economic Development
2.4	Develop and implement user testing, feedback and continuous improvement/refinement process to improve the small business approvals process and user experience	•	•	•	•			•		High	Medium	Lead: Business Improvement Support: Transformation team, Business Communications, Economic Development, Customer Relations, IT team
2.5	Develop and house on the City's website a suite of timeline frameworks, checklists, guidelines and/or guides to assist small businesses to understand and navigate the approvals application process	•	•	•			•			High	High	Lead: Transformation team Support: Business Improvement, Business Communications, IT team

Process



Simplify the small business user experience by reducing red-tape and making it easier to navigate and understand what is needed to meet regulatory requirements in the City of Melville.

		Resources				Timeframe				Return on investment		Responsibility
		People	Process	Technology	Budget	<3m	<6m	<12m	>12m	Benefit	Effort	Contributors
3.1	Review all local legislation, regulations and policies relating to small business approvals and remove any superfluous requirements	•	•				•			High	Medium	Lead: Economic Development, Strategic Urban Planning Support: Governance, Transformation team, Business Improvement
3.2	Review the City's Planning Scheme and identify opportunities to introduce small business initiatives to help new businesses get established and existing businesses to grow and prosper	•	•						•	High	Low	Lead: Strategic Urban Planning Support: Planning, Places Team, Economic Development
3.3	Develop and implement a plan to educate small businesses about concurrent approval processes across planning, building and health	•	•	•				•		High	Medium	Lead: Economic Development Support: Transformation team, Business communications
3.4	Review all application forms used by small businesses in the City of Melville to streamline processes, simplify language and superfluous requirements	•	•	•	•	•				High	Medium	Lead: Economic Development, Transformation team Support: IT team, Urban Planning, Administration, Business Improvement Team
3.5	Develop and implement a plan to engage with State agencies (eg. Liquor Licensing) to improve cross-communications	•	•			•				Medium	Low	Lead: Economic Development Support: Business Communications, Strategic Urban Planning
3.6	Develop and implement a fast track approval process for low risk applications (eg. alfresco dining)	•	•	•	•		•			High	Low	Lead: Economic Development Support: Tech Services, IT team, Transformation team
3.7	Identify low risk applications (eg. alfresco dining) and reduce or remove associated fees	•	•				•			High	Low	Lead: Transformation team Support: Executive team, Financial Services
3.8	Assign a job number/ID to each business at the point of application, to link and track multiple approvals	•	•	•		•				High	Low	Lead: Business improvement Support: IT team

Technology



Prioritise new technology, processes and digital solutions that make it easier for small businesses to apply for regulatory approvals and permits in the City of Melville.

		Resources				Timeframe				Return on investment		Responsibility
		People	Process	Technology	Budget	<3m	<6m	<12m	>12m	Benefit	Effort	Contributors
4.1	Develop and implement a collaborative process to guide the creation, development and testing of digital solutions for small business approvals	•	•	•				•		Medium	Medium	Lead: Business Improvement Support: Transformation Team, IT team
4.2	Develop functionality of the online business hub into an online version of The Business Concierge, allowing small businesses to make, update and track applications and access information and resources	•	•	•	•				•	High	High	Lead: Economic Development, Business Communications, Business Improvement Support: IT team, Transformation Team, Strategic Urban Planning, Communications (Web)
4.3	Develop and implement online interactive versions of forms used by small business customers, with online fee payment	•		•	•		•			High	Medium	Lead: Transformation team Support: IT team, Business Improvement
4.4	Incorporate auto-fill functionality into online forms to improve the experience for returning small business customers and those applying for multiple approvals and permits via the website	•	•	•	•			•		High	Low	Lead: Transformation team Support: IT team, Business Improvement
4.5	Create small business scenario/story/case study examples and house on the City's website	•		•	•		•			Medium	Low	Lead: Business Communications Support: Strategic Urban Planning, Communications (Web), Economic Development

