

SUNCORP GROUP CCIQ PULSE SURVEY OF BUSINESS CONDITIONS

JUNE QUARTER 2018



SNAPSHOT

Despite an increase in confidence levels in the latest quarter, business sentiment in Queensland remains subdued with the number of pessimists outnumbering the number of optimists.

The divide between South East Queensland and Regional Queensland confidence levels widened this quarter, with businesses in the SEQ region reporting stronger operating performance across most indicators.

Positive factors influencing business confidence were the upturn in the mining sector and the increase in the pipeline of infrastructure work tipped to positively affect business operations. On the other hand, the political environment (at both State and Federal level), rising costs, the Commonwealth Games and concerns around a global trade war were cited as negative influences impacting on profitability.



12-MONTH OUTLOOK

Confidence in the Australian economy continues to trend upwards rising to 54.8 points – the highest level since 2013. In contrast, confidence in the Queensland economy remains in pessimistic territory at an index reading of 48.2 points.

GENERAL BUSINESS CONDITIONS

The Pulse General Business Conditions Index returned to the neutral level of 50.0 points in the June quarter.

This level of the index suggests business conditions neither improved nor deteriorated during the recently completed quarter.

SALES AND REVENUE

The Pulse Sales and Revenue Index rose to 56.4 points, indicating the growth in business revenues accelerated during the June 2018 quarter.

The June quarter was one of the rare periods where the outcome in sales growth outperformed forecasts from the previous period.

EMPLOYMENT LEVELS

The Pulse Employment Levels Index rose to 51.2% during the June quarter, reflecting marginally stronger hiring activity by small businesses in the latest quarter.

The Pulse Employment Levels Forecast Index indicates employment levels are expected to increase further in the next quarter with an index reading of 52.6.

LABOUR COSTS

The Pulse Labour Costs Index continues to register a steady increase in labour costs for businesses with the index recording a reading of 60.1 points.

Half of the businesses surveyed reported payroll levels remained the same in the latest quarter, however, the share of businesses with higher labour costs increased to 42 per cent in the latest quarter.

PROFITABILITY

The Pulse Profitability Index remains entrenched below the level of 50 with a reading of 46.1 points.

The proportion of businesses experiencing lower profitability has declined significantly over the past year from 54% of businesses in June 2017 to 37% of businesses in June 2018.

CAPITAL EXPENDITURE

The Pulse Capital Expenditure Index showed a minor increase in small business investment expenditure during the June quarter with the index recorded at 50.8 points.

The Capital Expenditure Forecast Index points to a reduction in capital expenditure levels over the next quarter with the index measured below the neutral level at 48.2 points.

INTRODUCTION

Churchill once said, “Sometimes doing your best is not good enough. Sometimes you must do what is required”. As now the case with Queensland’s economy, pressure is mounting on the government to begin making tough decisions, following another quarter of low business confidence across the State.

Despite the Queensland outlook improving slightly during the June quarter (up 2.8 points), negative sentiment continues to afflict the business community as the index reading remains below 50.0 at 48.2. Treasurer Jackie Trad’s first Budget handed down in mid-June was an opportunity to inject optimism and boost confidence levels heading into 2018-19 - but it failed to lift business sentiment.

At the same time, confidence in the Australian economy in fact strengthened to 54.8 points - the highest level of confidence in the national economy since December 2013. Once again, Queensland businesses continue to show more faith in the Australian economy and policy direction, than in the Queensland economy and our State Government.

The divide between South-East Queensland and Regional Queensland confidence levels widened this quarter, rising to 3.9 points (in original terms). The measure of sentiment for general business conditions in the September quarter sees SEQ in positive territory at 52.8 points, while regional Queensland continues to languish in negative territory at a troubling 44.4 points.

Positive factors influencing business confidence were as anticipated, with the upturn in the mining sector and the increase in the pipeline of infrastructure work tipped to positively affect business operations. On the other hand, the political environment (at both State and Federal level), rising costs, the Commonwealth Games and concerns around a global trade war were cited as negative influences impacting on profitability.

Heading into the new financial year, businesses are still holding back investment as confidence and profitability continue to decline. As operating costs soar upwards faster than revenues, businesses are urgently seeking a policy lifeline.



There is poor leadership from politicians and pressure from noisy minorities, leading to lack of action on budget deficit, electricity prices and reliability. The list goes on.

**Survey Respondent,
South West Queensland**



The Commonwealth Games here on the Gold Coast were an absolute disaster, we had a dramatic loss for that month. Our turnover dropped considerably compared to our usual profit for any month. Other business owners from all other fields have also told me they had the same experience.

Survey Respondent, Gold Coast

12 MONTH OUTLOOK: AUSTRALIAN & QUEENSLAND ECONOMIES

Confidence in the Australian economy continues to trend upwards, rebounding after a sudden drop in the March quarter and rising to its highest level in several years.

Meanwhile, business confidence in the Queensland outlook also bounced higher but remains mired at pessimistic levels. The latest quarter contained several events which have been factored into confidence levels including the delivery of state and federal budgets, the extension of company tax cuts, the Commonwealth Games and campaigning for the recent by-elections.

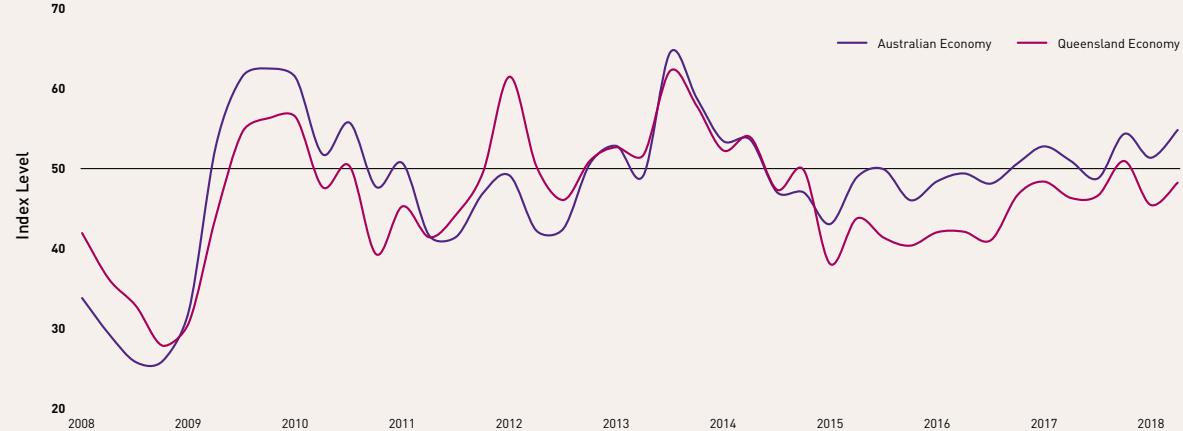
Among the key issues affecting business confidence is the political environment where elected officials are viewed to be falling short on delivering outcomes for the business community. These opinions appear aligned with the growing cost pressures which are out of the control of the business owner, such as the cost of compliance activities, energy and utilities expenditures and taxation. Geopolitics is another factor weighing on sentiment with concerns a global trade war could precipitate a growth downturn amongst key trading partners, compounding the problem of the existing lack of demand for business goods and services.

QUEENSLAND ECONOMY

- Following a steep plunge in the March quarter, business confidence levels rebounded in Queensland during the June quarter. The Pulse Index rose to 48.2 points (seasonally adjusted), remaining at pessimistic levels.
- The proportion of businesses expecting stronger conditions in the year ahead remained steady at 24 per cent, while the proportion expecting weaker conditions fell to 30 per cent.

AUSTRALIAN ECONOMY

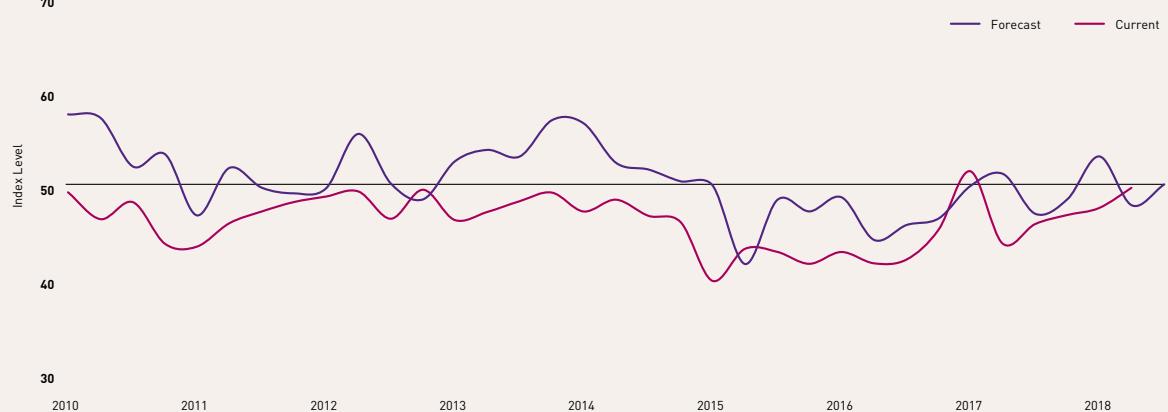
- Confidence in the national economy strengthened to 54.8 points (seasonally adjusted).
- This is the highest level of confidence in the national economy since December 2013.
- One-third of businesses expect stronger economic conditions, while the proportion of businesses expecting weaker conditions fell to 17 per cent.



	Queensland Outlook			Australian Outlook		
	Jun-17	Mar-18	Jun-18	Jun-17	Mar-18	Jun-18
Weaker (%)	35	38	30	22	25	17
Same (%)	41	38	46	53	50	50
Stronger (%)	24	24	24	25	25	33
Index (original)	45.2	45.0	47.0	50.1	50.2	53.9
Index (seasonally adjusted)	46.3	45.4	48.2	50.9	51.3	54.8

GENERAL BUSINESS CONDITIONS

- The Pulse General Business Conditions Index returned to the neutral level of 50.0 points in the June quarter. This level of the index suggests business conditions neither improved nor deteriorated during the recently completed quarter.
- A promising signal is the declining share of businesses who consider conditions are deteriorating (24%), with an increasing proportion of businesses of the opinion conditions have remained unchanged.
- The Pulse General Business Conditions Forecast Index points to businesses expecting conditions to marginally improve in the next quarter with an index reading of 50.4.



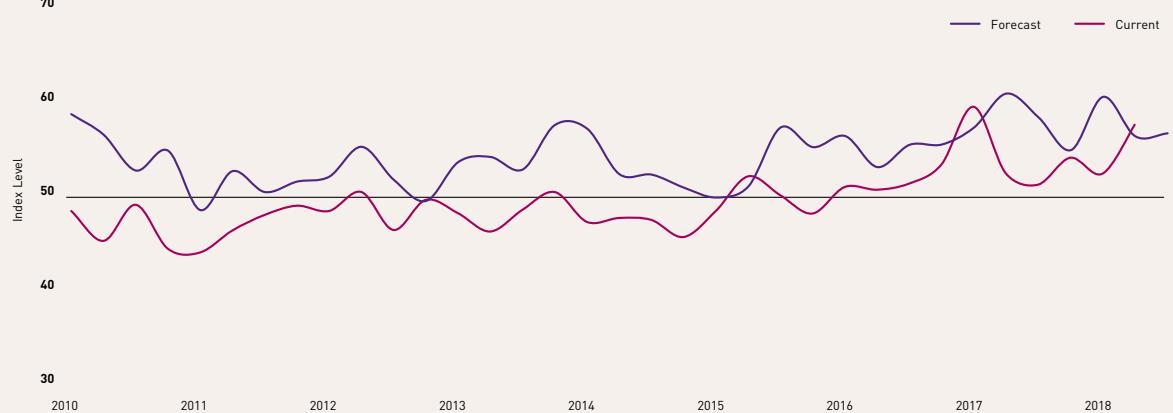
General Business Conditions				
	Jun-17	Mar-18	Jun-18	Sep-18
Weaker (%)	40	34	24	21
Same (%)	42	46	53	57
Stronger (%)	18	21	23	22
Index (original)	43.5	45.2	49.0	50.1
Index (seasonally adjusted)	44.5	48.0	50.0	50.4

“ Consumer and business confidence is not improving, especially with an overseas trade war, waste by governments, growing debt and money sunk into vote-buying projects.

Survey Respondent, Gold Coast

SALES AND REVENUE

- The Pulse Sales and Revenue Index rose to 56.4 points, indicating the growth in business revenues accelerated during the June 2018 quarter.
- The June quarter was one of the rare periods where the outcome in sales growth outperformed forecasts from the previous period.
- With the Pulse Sales and Revenue Forecast Index at a level of 55.6, it indicates businesses are expecting revenues to lift further during the next quarter.



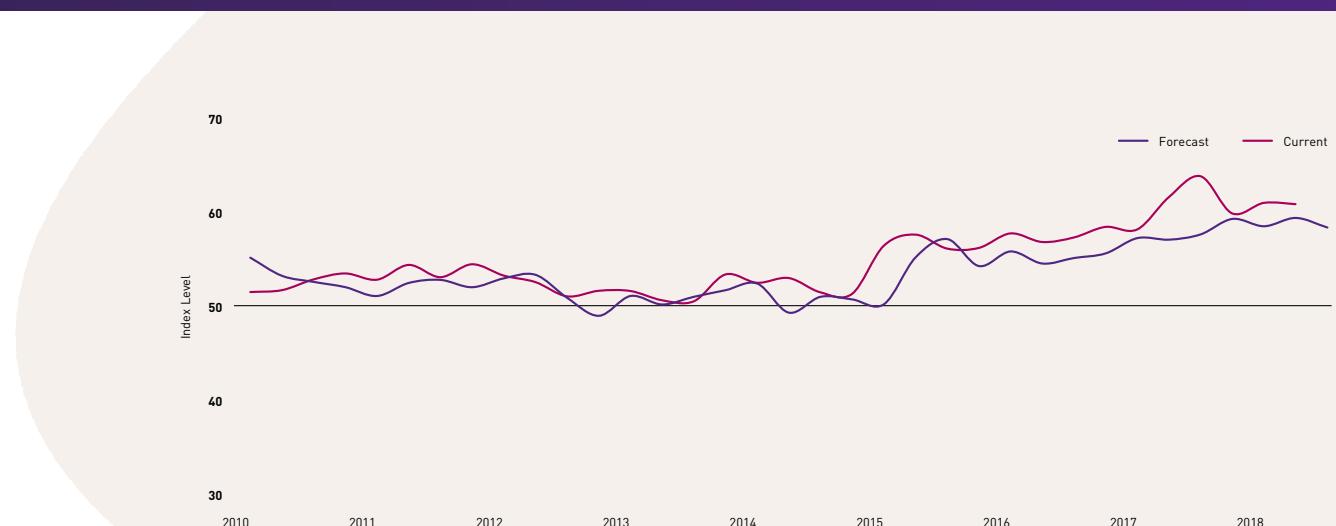
“ So many businesses are going under and in turn, they do not pay their invoices to other businesses. We seem to be writing off too much money, and have had to decrease our quotes to win more business.

Survey Respondent, South West Queensland

Sales and Revenue				
	Jun-17	Mar-18	Jun-18	Sep-18
Decreased (%)	29	31	19	17
Same (%)	37	36	41	43
Increased (%)	34	32	40	40
Index (original)	51.1	48.7	55.8	55.7
Index (seasonally adjusted)	51.6	51.6	56.4	55.6

LABOUR COSTS

- The Pulse Labour Costs Index continues to register a steady increase in labour costs for businesses. The index recorded a reading of 60.1 points in the June quarter and has remained quite consistent in recent quarters.
- Half of the businesses surveyed reported payroll levels remained the same in the latest quarter, however, the share of businesses with higher labour costs increased to 42 per cent in the latest quarter.
- The Labour Costs Forecast Index indicates businesses are not expecting any let up in the increase in wages costs with an index reading of 57.7 pointing to expectations of further expansions.



Based on the promised tax cuts, we gave staff an increase in salary and committed to significant spend on replacement equipment.

Survey Respondent, Brisbane

	Labour Costs			
	Jun-17	Mar-18	Jun-18	Sep-18
Decreased (%)	7	8	5	4
Same (%)	46	50	53	56
Increased (%)	48	42	42	40
Index (original)	61.0	59.4	60.3	59.2
Index (seasonally adjusted)	60.8	60.2	60.1	57.7

OPERATING COSTS

The Pulse Survey introduced a new indicator of Other Operating Costs in the March Quarter 2015, to provide additional insights into the costs of doing business. While an Index for Other Operating Costs has now been developed, only original estimates are currently available, with a seasonally adjusted index to be made available in the future.

- The Pulse Other Operating Costs Index was measured at 69.6 in the June quarter (in original terms), a level which indicates businesses are still facing strong cost increases.
- The index has decreased 5.4 points in the past year with a large proportion of businesses reporting higher costs at 68 per cent.
- Businesses expect further large increases in costs over the next quarter with the Pulse Other Operating Costs forecast series at a level of 65.4.



The cost of running a business is increasing substantially. Of these increases, many are government controlled.

Survey Respondent, Sunshine Coast

Other Operating Costs				
	Jun-17	Mar-18	Jun-18	Sep-18
Decreased (%)	2	3	2	2
Same (%)	20	30	30	42
Increased (%)	78	67	68	56
Index (original)	75.0	68.6	69.6	65.4

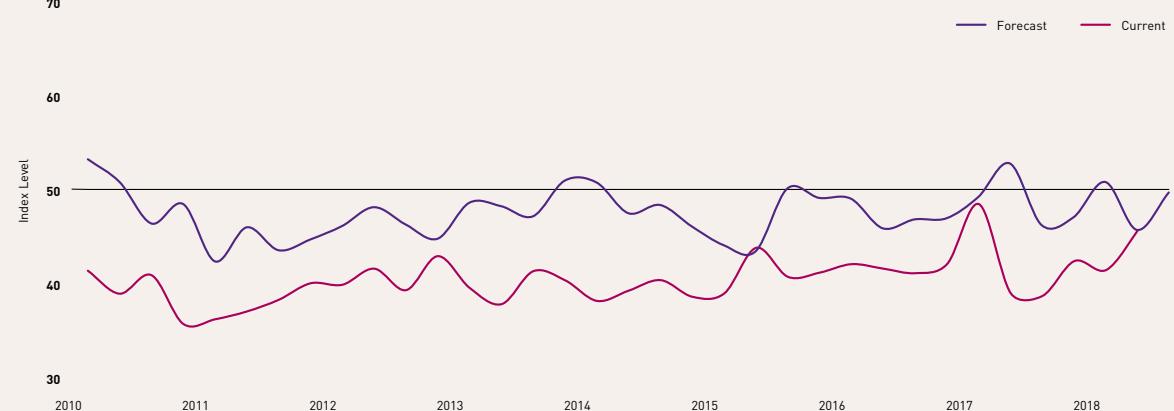


68%

The index has decreased 5.4 points in the past year with a large proportion of businesses reporting higher costs at 68 per cent.

PROFITABILITY

- The Pulse Profitability Index remains entrenched below the level of 50 with a reading of 46.1 points. An index reading below 50 indicates profits declined in the past quarter.
- While profitability remains under pressure, the proportion of businesses experiencing lower profitability has declined significantly over the past year from 54% of businesses in June 2017 to 37% of businesses in June 2018.
- The Pulse Profitability Forecast Index indicates businesses expect profitability levels to remain flat over the next quarter.



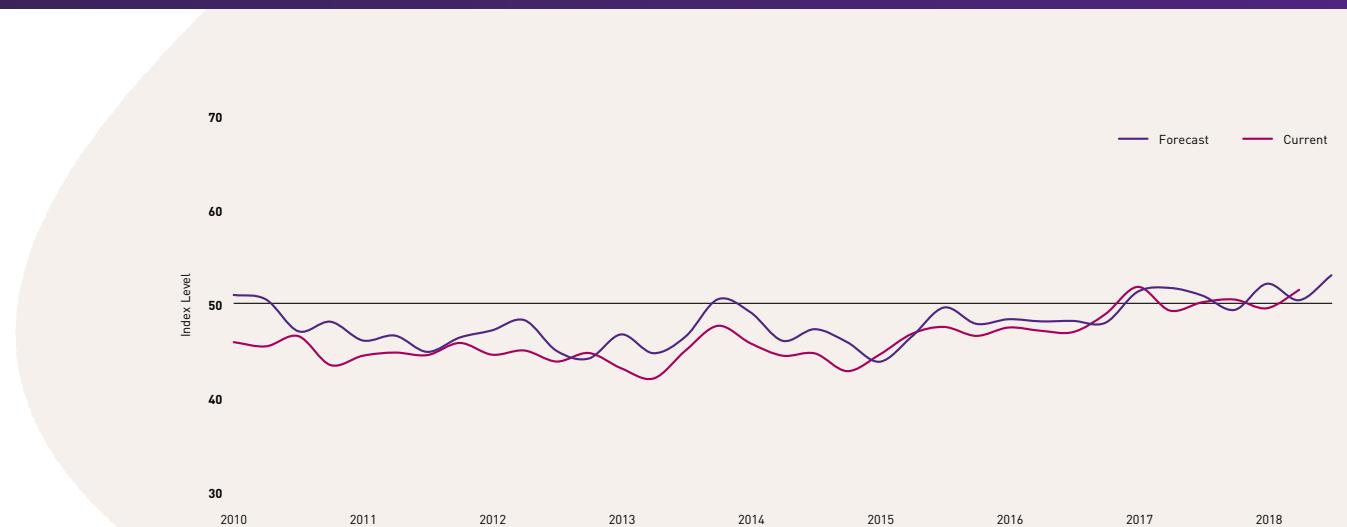
Every day is an exercise of resilience and tenacity,
with little reward.

Survey Respondent, Gold Coast

	Profitability			
	Jun-17	Mar-18	Jun-18	Sep-18
Decreased (%)	54	45	37	26
Same (%)	30	41	41	48
Increased (%)	16	14	21	25
Index (original)	39.1	40.0	45.2	49.2
Index (seasonally adjusted)	39.9	42.2	46.1	49.8

EMPLOYMENT LEVELS

- The Pulse Employment Levels Index rose to 51.2 during the June quarter, reflecting marginally stronger hiring activity by small businesses in the latest quarter.
- These responses by businesses align closely with ABS employment data which has seen a big slowdown in employment growth through the first half of 2018.
- The Pulse Employment Levels Forecast Index indicates employment levels are expected to increase further in the next quarter with an index reading of 52.6.



Scale – An Index level above 50 indicates that growth prospects are strengthening, while an Index level below 50 indicates that growth prospects are weakening. *Seasonally adjusted

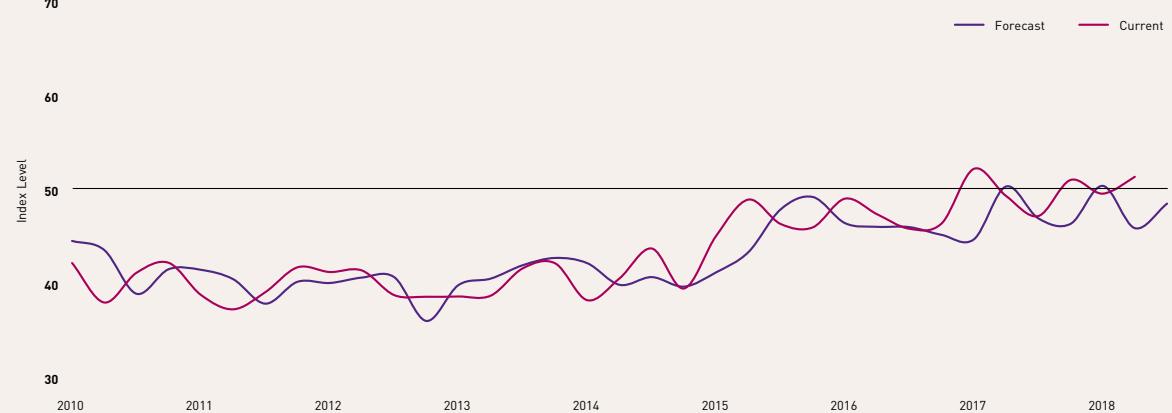
We have been able to attract some very well educated and positive team members to join our company, after having had some considerable difficulty in finding suitable team members recently.

Survey Respondent, Gold Coast

Employment Levels				
	Jun-17	Mar-18	Jun-18	Sep-18
Decreased (%)	22	26	17	12
Same (%)	60	52	64	68
Increased (%)	18	22	20	21
Index (original)	48.6	48.5	50.7	52.2
Index (seasonally adjusted)	49.2	49.4	51.2	52.6

CAPITAL EXPENDITURE

- The Pulse Capital Expenditure Index showed a minor increase in small business investment expenditure during the June quarter with the index recorded at 50.8 points.
- Businesses still appear to be acting conservatively by showing restraint in capital expenditure, delaying purchases and investment in what they consider to be difficult operating conditions in recent years.
- The Capital Expenditure Forecast Index points to a reduction in capital expenditure levels over the next quarter with the index measured below the neutral level at 48.2 points.



I think Australia's massive reduction in research and development, compared to other OECD, will soon have an effect.

Survey Respondent, Brisbane

	Capital Expenditure			
	Jun-17	Mar-18	Jun-18	Sep-18
Decreased (%)	27	28	23	24
Same (%)	47	49	50	58
Increased (%)	25	23	27	18
Index (original)	48.1	47.7	49.9	47.7
Index (seasonally adjusted)	48.9	49.2	50.8	48.2

REGIONAL ANALYSIS

The diverse sample of the CCIQ Pulse Survey identifies differences in economic conditions across Queensland. Businesses in regional Queensland have generally tended to be more optimistic on the prospects of the Queensland economy overall.

REGIONAL BUSINESS CONFIDENCE:

- The latest survey identifies a widening gap in levels of optimism between SEQ and Regional Queensland, with levels of optimism several points higher in the SEQ region. Nevertheless, both regions remain pessimistic about the Queensland economic outlook.
- When comparing operational performance between the regions, SEQ consistently has stronger results across most categories. SEQ businesses appear to be enjoying higher revenue growth while also experiencing relatively weaker cost pressures.
- While there are differing levels of outcomes when comparing the regions, businesses in both Regional Queensland and SEQ are experiencing weaker levels of profitability.
- The forecast outcomes for the next quarter offers some significant differences in expectations for business performance across the regions.
- Businesses in SEQ are forecasting stronger profitability performance through higher revenues and stronger businesses conditions. Compounding the differences between the regions, businesses in Regional Queensland are expecting to see faster rises in operating costs and labour costs.

There's a lack of confidence in the regional areas of the state. The looming federal election will slow down everything as the government goes into campaign mode.

Survey Respondent, Wide Bay

Too much time and money is being spent on the public service and populist investments like sporting and entertainment events that do not assist small business owners.

Survey Respondent, Far North Queensland

Current June 2018 (Original)	Queensland	South-East Queensland	Regional Queensland
Queensland Economy	47.0	48.6	44.7
General Business Conditions	49.0	49.6	46.0
Sales & Revenue	55.8	56.5	53.1
Profitability	45.2	46.3	43.0
Labour costs (Avg. Wage)	60.3	58.5	63.5
Employment Levels	50.7	49.8	52.8
Other Operating Costs	69.6	68.9	71.1

Forecast September 2018 (Original)	Queensland	South-East Queensland	Regional Queensland
General Business Conditions	50.1	52.8	44.4
Sales & Revenue	55.7	58.3	50.8
Profitability	49.2	51.3	46.2
Labour costs (Avg. Wage)	59.2	57.7	61.5
Employment Levels	52.2	53.1	50.4
Other Operating Costs	65.4	65.0	66.5

MAJOR CONSTRAINTS ON BUSINESS GROWTH

- The top two constraints on small business continue to be the level of political and economic stability and the level of demand. These two issues have remained the biggest concerns faced by business owners for many years.
- Over the past year, energy costs have become a critical constraint on business, consistently in the top three issues noted by businesses. The price of electricity has also exhibited a high degree of constraint.
- Skilled labour shortages have emerged as a key constraint on business activities in recent quarters, particularly after the strong year of jobs growth during 2017.
- The other major factors holding back business growth were the burden of compliance activities, taxes and charges levied by government, and cost items such as wages and insurance premiums.

Rank	Constraint	Jun-17	Mar-18	Jun-18	Quarterly Change
1	Political and economic stability	59.2	60.2	59.8	=
2	Level of demand/economic activity	64.3	59.5	57.2	=
3	Energy costs and standard of infrastructure	51.5	56.3	56.3	↑
4	Retaining and recruiting suitably qualified employees	45.8	52.3	53.5	↑
5	Compliance and complexity of business taxes and government charges	57.1	56.5	52.5	↓
6	Level of business taxes and government charges (State and Local)	48.4	56.1	50.8	↓
7	Level of business taxes and government charges (Federal)	48.6	54.6	49.9	=
8	Direct wage costs	51.3	54.8	49.9	↓
9	Compliance and complexity of IR laws (awards, agreements, unfair dismissal)	52.4	50.8	48.8	↑
10	Insurance premium costs	52.8	53.9	48.1	↓

↑ Rank order rose from previous quarter; = unchanged from previous quarter; ↓ decreased from previous quarter.

“ Energy costs are pathetic compared to the rest of the world. It's our largest expense.

Survey Respondent

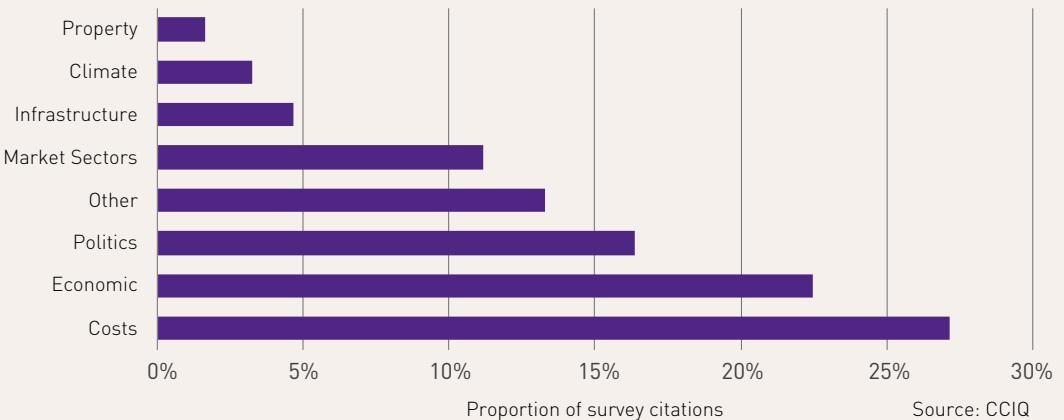
“ The global economy, the failure to address the lack of real wage growth for several decades, and the rising cost of living will affect our business over the next year.

Survey Respondent, Gold Coast

INFLUENCES ON BUSINESS CONFIDENCE

Business confidence has bounced in the June quarter following a sharp decline during the March quarter. However, confidence levels remain in pessimistic territory. This section reviews the qualitative answers to provide insights into the key influences and factors behind the current levels of business confidence.

Analysis of qualitative data extracted from the Suncorp CCIQ Pulse Survey has revealed a number of factors are having both a positive and negative impact on the sentiment of Queensland small businesses. The data has been grouped into several themes consistently raised in survey responses: Economic Issues, Global Markets, Domestic Politics, Property Markets, Climate, Market Sectors, Infrastructure and Other. The chart below illustrates the distribution of these cited influences on business confidence in the March quarter.



BUSINESS COSTS

This quarter business costs emerged as the most pressing influence on business performance and confidence levels. Strong concerns were raised about the unrelenting rise in costs across many facets of business operations.

Heavily cited were electricity and utility costs, with businesses not anticipating any cost relief in sight. Taxation was another critical issue with respondents keen to see the federal company tax cuts legislated and not repealed by future governments, while newly introduced state government taxes came in for criticism. Finally, compliance with red tape is an ongoing frustration dealing with regulation changes and the burden of compliance activities.

Due to the nature of market competition and the industries of operations, many businesses have not been able to pass on these increased costs to customers, eroding profit margins and financial viability.

Survey Respondent, Brisbane

Excessive red tape, and the continual changes and additions to government revenue collection via taxes and duties are not helping.

ECONOMIC ISSUES

A large proportion of commenters noted business outcomes are tied to the global economy and the recent geopolitical environment is creating uncertainty. While global growth is still considered a positive factor for business performance, there are some strong concerns that a trade war between the US and China could derail and reverse the gains from growing international trade. Meanwhile, the high level of commodity prices and the value of the Australian dollar was helping exporting businesses.

Comments relating to consumer confidence and business demand produced a mixed response with some business owners noticing a recent pick-up in consumer confidence, while other responses pointed to a lack of business confidence was holding back capital investment levels. Stalling wages growth has been identified as a key factor behind the lack of growth in consumer spending.

There were several other risk factors to the 12-month outlook identified, including high levels of government debt, rising interest rates and the recent strong increase in the price of oil.

Survey Respondent, Sunshine Coast

At this stage the international trade tariff issues will affect overall confidence across all industries.

INFLUENCES ON BUSINESS CONFIDENCE

POLITICS

State and federal politicians continue to attract criticism for poor performance. Small business owners have expressed concerns about the increasing influence unions have on policy development, the size of the public service and missed opportunities on tackling the cost of energy across the country. Speculation over the next federal election is expected to be a destabilising influence and politicians have again attracted criticism due to perceived self-interest in decision making.

There is a poor standard of political governance: always focusing on the small issues, no political courage or vision, and no focus on productivity. Too much time is being wasted on point scoring.

Survey Respondent, Brisbane

OTHER

There was a diverse range of responses across several categories. Businesses were unsure how the Banking Royal Commission will impact economic outcomes over the coming year. Tighter lending criteria and restrictions on lending would make it more difficult for new borrowers going forward, while, given lax lending standards in the past, there could be elevated risks to the financial system if there were rises in interest rates and an increase in delinquencies due to weaker wages growth and rising cost of living pressures.

Some businesses found skilled labour difficult to acquire, while other businesses benefitted by finding the right workers to fit their organisation. Opinion was divided on the level of population growth and immigration, with some noting the importance of skilled immigration in assisting business performance.

The results of the banking inquiry and the impacts within the banks themselves are uncertain. Additional accountability and potential restricted lending will influence the housing market and the greater economy.

Survey Respondent, Brisbane

MARKET SECTORS

The upturn in the mining sector and commodity prices is having a positive influence on businesses in Regional Queensland and SEQ. Responses noted the increase in royalty revenues would be a boost for government revenues, while local communities would benefit from increased activity, lifting confidence levels.

The Commonwealth Games was cited as a negative influence, impacting heavily on business turnover and profitability. Businesses questioned the cost of attracting and hosting the event.

The increased activity associated with the coal industry is a positive factor. We do not work directly for the mines, but we notice that as mines have employed more or engaged more contractors, there is a flow on of support services activity.

**Survey Respondent,
Central Queensland (Rockhampton)**

CLIMATE

Weather conditions across the state had a variety of impacts on business performance. The state has gone through a dry spell which has negatively impacted primary producers and their livestock, while on the other hand some tourism operators have attributed the dry weather to improved patronage. As Queensland is such an expansive state, other regions experienced good weather conditions which led to higher yields and overproduction for segments in the agriculture sector, reducing the price received for crops.

The changes in climate is impacting on the rural industry which impacts on small towns. Regional Councils need to be more proactive in implementing programs to reduce waste and recycle to eliminate creating large land fills.

Survey Respondent, South West Queensland

INFRASTRUCTURE

Businesses have noted the increase in the pipeline of infrastructure work will be a positive influence on their operations. Businesses are buoyed by the commencement of public and privately financed infrastructure initiatives across transport, mining and renewable energy. However, there were some responses which also identified unfunded infrastructure needs for their region and the NBN continued to receive criticism for its rollout.

The continued strengthening of the mining sector and the expected upswing in royalties to the Queensland government builds capacity for increased infrastructure investment.

**Survey Respondent,
Central Queensland (Rockhampton)**

PROPERTY

The concern here for businesses is the reporting on the falling value of house prices nationally and the impact this will have on consumer confidence and spending. The additional scrutiny of bank lending practices is seen as a potential source of volatility in housing markets in the short-term.

Housing is affecting confidence, especially with the press reporting interstate challenges.

Survey Respondent, Brisbane

ABOUT PULSE

The Pulse Survey has been measuring Queensland business confidence and expectations for over 20 years. The survey publishes results quarterly from key questions put to the Queensland business community. The survey is unchallenged in terms of being the most authoritative, timely and comprehensive snapshot of Queensland business sentiment, providing critical insights into the opinions of business owners across the State. The survey contains data from a sample covering the entire breadth of the business community.

The survey period is for 4th July to 20th July 2018 and covers business sentiment through the June Quarter 2018. 262 businesses provided responses to the survey.

**To find out more about Pulse, please contact
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PULSE BUSINESS INDEX

The analysis undertaken by CCIQ in the preparation of this Pulse Survey Report is based on survey responses from Queensland business.

The report uses the Pulse Business Index (PBI) as well as the (base) statistical data provided from the survey responses to effectively measure respondent's views as to how current or future activity (eg. three months ahead) compares with the previous quarter.

A Pulse Index reading of above 50 indicates conditions have improved over the previous quarter. A reading of 50 indicates conditions have remained the same and less than 50 indicates conditions have deteriorated.

The following guide is useful in interpreting the PBI results into broad indicative performance classifications.

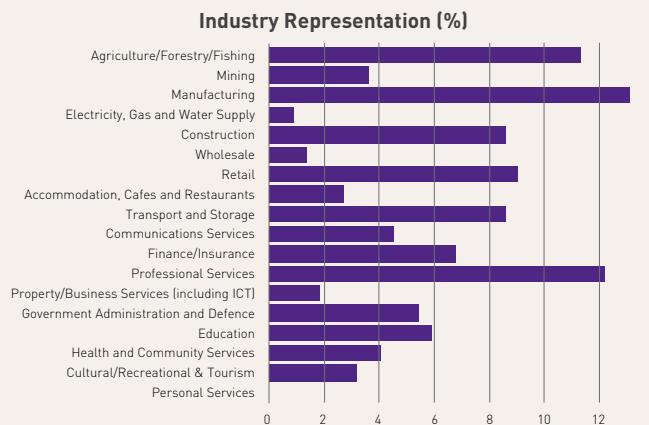
Very Poor	0 – 29.99 Points
Poor	30 – 49.99 Points
Satisfactory	50 – 64.99 Points
Good	65 – 74.99 Points
Very Good	75 – 84.99 Points
Excellent	85 – 100 Points

The state-wide PBI results have been seasonally adjusted.

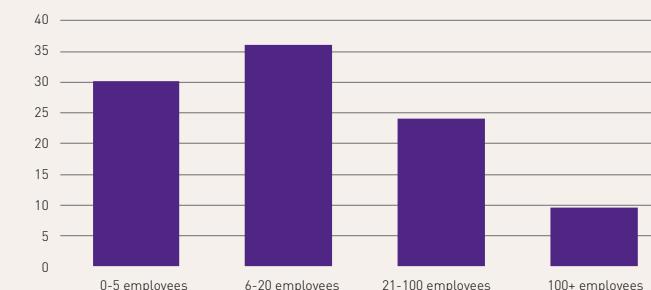
The Pulse Business Constraints Index (BCI) measures the level of key impediments on business growth. The following guide is used in interpreting the BCI results.

DEGREE OF CONSTRAINT INDEX

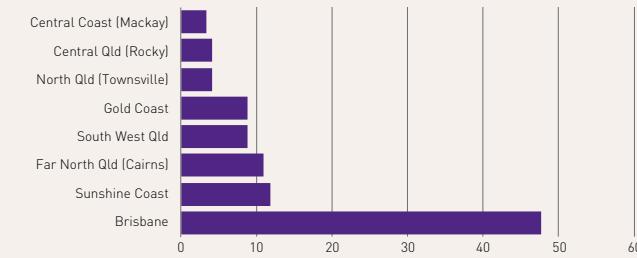
Critical	70 – 100
Large	50 – 69.99
Moderate	40 – 49.99
Slight	30 – 39.99
No Constraint	0 – 29.99



Size of Organisation (%)



Regional Representation (%)



Chamber of Commerce & Industry Queensland

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Telephone 1300 731 988

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