Business Council of Norfolk Island
Networking, Advocacy & Education

BCNI BUSINESS SNAPSHOT 2026

The Voice of Norfolk Island Businesses

FINAL REPORT

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Acknowledgements and transparency

The Business Council of Norfolk Island sincerely thanks the 103 Norfolk Island businesses that completed the Business Snapshot 2026. Their time, candour and willingness to share their experiences made this report possible. The information they provided has created a stronger evidence base for representing the business community and will support future advocacy, planning and engagement with government.

BCNI is grateful to every participating business for contributing to this collective picture of business conditions on Norfolk Island.

Use of generative artificial intelligence

Generative artificial intelligence tools were used during preparation of the BCNI Business Snapshot 2026. ChatGPT (GPT-5.6 Sol, configured to High Reasoning) and Claude (Opus 4.8, configured to High Effort) assisted with data synthesis, trend analysis, narrative drafting, the organisation of stakeholder feedback and document formatting. All primary business metrics, local community insights and final strategic recommendations remain the work of BCNI. All AI-assisted material was reviewed, checked against the primary data and relevant source documents, and edited by BCNI members. BCNI accepts full responsibility for the final content.

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Individual survey responses remain confidential and are reported only in de-identified, aggregated form.

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Executive Summary

The BCNI Business Snapshot 2026 was carried out to give Norfolk Island businesses an opportunity to have their say regarding current economic pressures and to provide evidence for BCNI's advocacy and future planning.

The survey received 103 valid responses from a list of 239 known businesses, giving a response rate of 43.1%. Fourteen of the 15 business activity categories were represented. The results show that the Norfolk Island economy is largely made up of very small businesses serving the local community. Seventy-nine per cent of respondents were sole operators or businesses with two to five people, and 83% operated only on Norfolk Island. However, there is also a small but notable group of newer businesses reaching customers beyond the island.

Many businesses are finding current conditions difficult. Forty-eight per cent said conditions were worse than a year earlier, while 19% said they had improved. Freight and shipping was the most common pressure, selected by 70%, followed by insurance, visitor numbers and spending, telecommunications and air services.

A broad range of analyses compared businesses by activity, size, age, customer base and location, and examined the links between current conditions, future confidence and the priorities businesses selected for BCNI. Written comments were included and generally supported the main findings, though results for small groups need to be treated with care.

One of the clearest findings was that the priorities businesses selected for BCNI closely matched the pressures they were experiencing. Of the 85 businesses reporting at least one pressure with a related advocacy response, 68% selected at least one matching priority. The strongest alignment was around tax relief, small-business support, freight and transport costs, and affordable utilities.

Sixteen per cent of businesses were both doing worse and not confident about the next three years, clearly identifying a vulnerable sector in the community. Comparing the most vulnerable with the most resilient showed that exposure was linked less to industry than to market reach and business model: the most vulnerable were often long-established businesses serving a mix of locals and visitors (multi-layered customer base), while the most resilient had a clearer visitor or off-island market. Longer-established and larger businesses were not insulated, and those with staff were far more likely than sole operators to report disadvantage from laws, regulations or policies.

The leading priorities recommended for BCNI are reducing transport costs and government fees and charges, seeking tax relief or incentives, improving the affordability of energy and utilities, supporting small and medium businesses, and strengthening economic planning. Together, the findings give BCNI a clear evidence base for representing the needs of Norfolk Island businesses and provide a starting point for measuring change in future years.

Background and Introduction

The historical evidence base and the case for the BCNI Business Snapshot 2026

1. Purpose

The BCNI Business Snapshot 2026 was developed to provide a current, island-wide picture of businesses operating on Norfolk Island: who they are, the conditions in which they operate, the pressures they face, their priorities and their outlook for the future.

A review of business and economic research over the past 20 years shows that Norfolk Island has been the subject of many economic studies and consultations, but very few have collected standardised information directly from a broad cross-section of businesses. The last comprehensive statistical survey of the private business sector was conducted by the Australian Bureau of Statistics (ABS) in 2006, using mainly 2004–05 financial data.[1]

Later studies have provided valuable information about the economy, but for different purposes. Some have modelled economic activity, while others have focused on tourism, household expenditure, particular government policies or broader community priorities, such as waste management. They do not provide a regular or directly comparable picture of the circumstances of Norfolk Island businesses.

The continuing gap in business-level information was highlighted by KPMG in its 2019 *Monitoring the Norfolk Island Economy* report, which recommended additional data collection to improve understanding of small-business and private-sector activity on Norfolk Island.[2]

The **BCNI Business Snapshot 2026** builds on this identified need by providing a contemporary profile of Norfolk Island businesses and direct evidence about their operating conditions, workforce issues, constraints, priorities and future outlook.

2. Previous business-focused research

2.1 ABS Norfolk Island Business Survey, 2006

The principal historical benchmark is the ABS *Norfolk Island Business Statistics 2004–05*, released on 22 June 2006. It was the first ABS survey of Norfolk Island private-sector businesses and was conducted as a census of all known private-sector businesses operating on the Island during 2004–05. The survey identified 339 private-sector businesses, with approximately 1,267 jobs, $94.1 million in total income and $13.5 million in operating profit. Tourism-related businesses accounted for 71% of business income and 68% of private-sector employment.

This was an unusually intensive exercise. ABS officers conducted the collection on Norfolk Island and attempted to identify and contact all known private-sector businesses. However, the ABS nevertheless acknowledged that some businesses may not have been identified and that the quality of financial records varied. Despite this, the reported overall response rate of 85% was impressive and provides the strongest historical statistical picture of Norfolk Island's private sector.[1]

The main limitation of this survey is its age: the principal data relate to 2004–05 and pre-date major economic, administrative, technological and demographic changes, particularly those of the past decade. Since the ABS survey, Norfolk Island has undergone substantial change, including the introduction of Australian taxation and regulatory arrangements, major changes to local governance and service delivery, advances in telecommunications and digital business practices, and significant shifts in the size and composition of the resident population, all inevitably impacting the island's business and economy.

2.2 Business surveys in 2012, 2017 and 2022

Several locally conducted business surveys provide useful historical context, although none offers a directly comparable island-wide baseline.

In July 2012, the Norfolk Island Chamber of Commerce and Accommodation and Tourism Association (ATA) surveyed businesses during a period of severe economic decline. A subsequent Parliamentary report stated that business conditions, employment and confidence had declined significantly since 2008.[3] The original results and sufficient information to establish sample size or response rate have not been located.

Norfolk Island Business Confidence Survey — August 2017. Conducted from 21–28 August among business owners/operators who were members of the Chamber of Commerce and/or ATA, the survey drew responses from about half of the relevant Chamber membership and one-third of the relevant ATA membership; no single overall response count or rate was reported. Sixty-one per cent said their 2016–17 financial position was worse than in 2015–16 and 21% said it was better. For 2017–18, 43% expected to be worse off, 43% about the same and 13% better; 48% saw no improvement over the following five to seven years.[6] The ABC reported the results in September 2017 as a sharp fall in Norfolk Island business confidence.[7]

The **June 2022 Norfolk Island Business Survey** was conducted in response to proposed Norfolk Island Regional Council waste-management charges.[4] It provided useful evidence about the likely business impact of those charges, but addressed a specific issue rather than the broader business environment; the published material does not establish the total number of eligible businesses invited, so an overall response rate cannot be calculated.

Together, the 2012, 2017 and 2022 surveys demonstrate the value of direct business evidence for advocacy. The 2017 survey is particularly relevant because it measured current financial conditions and future confidence, but its membership-based sample and different questions prevent direct comparison with the 2026 Snapshot.

2.3 KPMG Monitoring the Norfolk Island Economy, 2019

KPMG's 2019 report is particularly relevant to the rationale for the BCNI Business Snapshot. Commissioned by the Australian Government to establish an economic baseline for Norfolk Island, the study brought together available information on population, business and industry, employment, households and the wider economy.[2]

KPMG found that tourism activity could be measured using visitor and expenditure data, but information about businesses outside tourism was much harder to obtain. It therefore recommended extending the collection of data to include business activity beyond tourism.

KPMG suggested that an additional business survey could be conducted, potentially alongside the ABS Census or a future Household Income and Expenditure Survey, to provide a better understanding of the level of small-business and private-sector activity on Norfolk Island.[2] It noted that local industry could play an important part in overcoming these data limitations through surveys and the provision of business information.[2]

This is important because the need for better business-level information was independently identified in an Australian Government-commissioned study seven years ago. That need extends beyond simply profiling the business sector to understanding the conditions businesses face, their current pressures, confidence, priorities and plans for the future — the broader picture captured by the 2026 BCNI Business Snapshot.

2.4 RDA Norfolk Island Regional Plan 2024–26

The most recent substantial research into issues affecting Norfolk Island businesses before the Snapshot was the **Regional Development Australia (RDA) Norfolk Island Regional Plan 2024–26**.[5] The Plan followed consultation undertaken between September and November 2023. It included industry sessions covering agribusiness, tourism and hospitality, and social, health and community care, together with discussions with businesses, community organisations and government representatives.

The Plan recorded 90 consultation activities, of which nine were classified as small-business consultations and four as commercial.[5] This is important context: the figure represents consultation activities across a wide range of stakeholders, rather than 90 completed business surveys. The consultations identified issues including workforce and skills shortages, housing, freight and logistics, banking and insurance, infrastructure, telecommunications, access to finance, an ageing business workforce and succession planning.[5]

These findings provide useful recent context for the BCNI survey. However, the two projects use different methods. The RDA Plan drew mainly on qualitative consultation across government, business, community and not-for-profit sectors. The BCNI Snapshot uses a standard questionnaire directed specifically to businesses across all ABS categories, making it possible to measure how widely particular issues are experienced, how businesses rank their priorities, and any differences across various types of businesses.

The two projects are therefore complementary: the RDA Plan identified many contemporary concerns, while the BCNI Snapshot provides quantitative evidence of how those and other issues are being experienced broadly across the business community.

3. What was missing — and why the Snapshot was needed

Taken together, the earlier research shows that some challenges have persisted over many years. Freight and transport, dependence on tourism, workforce challenges, infrastructure and the cost of operating in a small remote market appear repeatedly. More recent research has also highlighted housing, access to finance and insurance, an ageing workforce and business succession as emerging concerns.

Additionally, participation figures cannot be compared directly. The ABS survey was an intensive census-style collection by the national statistical agency, while the other studies used different populations, purposes and methods.

What has largely been missing is a systematic way of asking businesses themselves how these issues are affecting them. Economic indicators such as Census data, tourism statistics and Gross Territorial Product (GTP) estimates are essential for understanding the overall economy. But they cannot tell us:

- which pressures businesses regard as most serious;
- how difficult it is to recruit and retain staff;
- whether businesses expect to expand, remain stable or contract;
- how confident operators feel about the future;
- what is limiting investment and growth; or
- which issues businesses believe should receive the greatest priority.

This matters particularly on Norfolk Island, where many businesses are small. Sole traders, home-based businesses, trades, growers, stallholders and other small enterprises may be less visible in conventional stakeholder consultation but collectively make up an important part of the local economy. By gathering the same information from a broad range of businesses, the Snapshot turns individual experiences into evidence that can be quantified. BCNI can identify how widely an issue is experienced, which types of businesses are most affected and where there is clear agreement about priorities.

Just as importantly, the Snapshot creates a **repeatable baseline**. Repeating key questions in future surveys would allow changes in business confidence, workforce conditions, operating pressures, investment intentions and priorities to be tracked over time.

4. Previous research at a glance

Table 1: Previous business-focused research at a glance

Study	What it provides	Key point for the Snapshot
ABS Business Survey, 2006	Census-style survey of private businesses; **85% response rate**	Best historical benchmark, but based mainly on 2004–05 data
Chamber/ATA Survey, 2012	Business conditions, employment and confidence	Relevant business evidence, but sample and response rate unavailable
Business Confidence Survey, 2017	Financial position and business confidence among Chamber/ATA members	Useful confidence benchmark; membership-based sample and no single overall response rate reported
KPMG, 2019	Economic baseline and review of data gaps	Recommended additional data collection on small-business and private-sector activity
NI Business Survey, 2022	Business impact of proposed waste charges	Useful targeted survey, but not a broad business profile and no calculable response rate
RDA Regional Plan, 2024–26	Broad stakeholder and industry consultation	Identified recent pressures, but did not measure their prevalence across all businesses
BCNI Business Snapshot, 2026	Island-wide standardised survey of businesses	**103 valid responses from an estimated 239 businesses — 43.1%**

5. Conclusion

Norfolk Island has been the subject of many economic reports, but there has been no comprehensive statistical survey of its private business sector since the ABS collected its 2004–05 data. Later business surveys addressed particular circumstances, while broader economic studies and consultations provided valuable information from different perspectives. Most importantly, KPMG's 2019 review confirmed that detailed information about private-sector activity outside tourism was difficult to obtain and recommended additional business data collection.

The **BCNI Business Snapshot 2026** addresses this gap in a practical way. With **103 valid responses from an estimated 239 businesses — a response rate of 43.1%** — it provides a contemporary, directly business-focused picture of the structure, operating environment, constraints, priorities and future outlook of Norfolk Island businesses.

It does not replace broader economic statistics or previous research. Its contribution is different: it provides a systematic account of what Norfolk Island businesses themselves are experiencing and what they consider most important for their future, whilst also generating a baseline that can be repeated, allowing business conditions and priorities to be tracked over time.

References

[1] Australian Bureau of Statistics, *Norfolk Island Business Statistics, 2004–05*, Catalogue No. 8139.0, June 2006.

[2] KPMG, *Monitoring the Norfolk Island Economy: A report prepared for the Department of Infrastructure, Transport, Cities and Regional Development*, 26 August 2019.

[3] Joint Standing Committee on the National Capital and External Territories, *Report of the Visit to Norfolk Island, 29–30 April 2013*, Parliament of Australia, 2013, para. 1.29.

[4] Accommodation and Tourism Association, *Norfolk Island Business Survey — 14 June 2022*, published survey results and associated submission on the Norfolk Island Regional Council Draft Operational Plan 2022–23, June 2022.

[5] Regional Development Australia Norfolk Island, *Norfolk Island Regional Plan 2024–26*, February 2024.

[6] Australian Government Department of Infrastructure, Transport, Regional Development and Communications, FOI 19-030 documents, section 3.2 "Business confidence survey (August 2017)".

[7] Australian Broadcasting Corporation, "Norfolk Island business confidence plunges since Australian takeover", Pacific Beat, 13 September 2017.

Methodology

Updated 9 August 2026 | Planned fieldwork 7-31 July 2026

APPROACH	FINAL DATASET	RESPONSE RATE
Census-style	**103**	**43.1%**
Voluntary island-wide survey	Valid responses; TEST excluded	Expanded frame of 239 businesses

1. Overview

The BCNI Business Snapshot 2026 was a voluntary, island-wide survey designed and administered by the Business Council of Norfolk Island (BCNI). It used a census-style approach: rather than drawing a sample, participation was open to all businesses identified through its working business contact database, both BCNI members and non-members.

The survey combined closed questions, which produced structured data on business profile, current conditions, pressures and priorities, with open-text questions that allowed operators to explain issues in their own words. The full questionnaire is reproduced at Appendix 1 of the final report.

2. Questionnaire development and testing

The questionnaire was developed collaboratively across several meetings of the BCNI Executive. Draft questions were then presented at BCNI's April and May 2026 monthly meetings for consultation and practical testing. Members considered:

- whether the proposed questions would collect the information needed to describe Norfolk Island's business environment;
- the clarity, relevance and response options for individual questions;
- possible amendments, additions and exclusions; and
- the time required to complete the survey in one sitting.

Feedback from the two meetings was incorporated before the questionnaire was built in SurveyMonkey. A full pre-launch test was then completed to check wording, response options, question flow, settings and technical operation. The resulting TEST response was retained for system checking but excluded from the analytical dataset.

3. Questionnaire structure

The final questionnaire was organised into five parts:

Part A - About your business. Five profile questions covering main activity, years operating, number of people working in the business, operating location and main customer base.

Part B - Current business climate. Two questions comparing current conditions with one year earlier and assessing confidence that the business would still be operating on Norfolk Island in three years.

Part C - Pressures and priorities. A multi-select question asking respondents to choose up to five important current pressures, followed by an open-text question asking which selected issue had the greatest immediate impact.

Part D - BCNI support. Questions on advocacy priorities, laws or policies affecting business, preferred forms of support and preferred ways of engaging with BCNI.

Part E - Confidentiality and contact. A privacy statement, the option to remain anonymous or agree to follow-up contact, and optional identifying and contact details.

4. Business population and contact frame

A student was engaged to compile the initial business contact database from the Norfolk Island Telephone Directory 2025 and BCNI's records of current and former members. Business names and contact details were then checked manually against publicly available local information, including business advertising and listings on local Facebook pages and other online sources.

ChatGPT, Claude AI and Gemini AI were used as supporting search aids, for example, to locate email addresses, with details verified against public sources wherever possible before use. Duplicate records and multiple listings for the same business were reconciled as far as possible. The list was reviewed and corrected immediately before launch and throughout the campaign, particularly when the first email wave identified outdated or incorrect addresses.

The original cleaned contact frame comprised 237 populated business records. During final reconciliation, two additional businesses not previously represented were added, expanding the updated response-rate denominator to 239.

Norfolk Island has no single definitive register of all active businesses. Very small, new or informal enterprises such as market stallholders may be missing, some listed businesses may have ceased trading (as noted by the number of bounced emails), and one proprietor may operate more than one trading entity. The database is therefore a working contact frame rather than a comprehensive official census.

5. Survey administration and distribution

The fieldwork period ran from 7 July – 8 August 2026 (4 weeks). The survey was administered primarily online through SurveyMonkey. A small number of late responses were accepted after the planned closing date; five additional valid responses were recorded between 1 and 8 August and were included in the dataset finalised on 9 August 2026.

Businesses with available email addresses received a direct invitation, followed by two email reminders. Additional businesses and corrected addresses were added through separate SurveyMonkey collectors as the campaign progressed. Bounced invitations were investigated and replacement invitations were sent where a reliable corrected address could be found.

The direct email campaign was supplemented by:

- weekly notices on three local Facebook pages used by Norfolk Island businesses;
- articles and progress updates in the local newspaper;
- community radio announcements;
- personal contact and encouragement by several members of the BCNI Executive; and
- paper, telephone and in-person completion assistance for businesses unable or unwilling to use the online form.

Paper questionnaires could be returned through the nominated GoPlan drop-box. Businesses could request assistance through secretary@bcni.net.au or phone/SMS 55137 (BCNI Secretary). Paper or assisted returns were entered manually into SurveyMonkey so that all responses formed one analytical dataset.

The survey was framed as one response per business. SurveyMonkey settings were configured, as far as the platform allowed, to restrict repeat completion from the same IP address. This was a practical safeguard rather than an absolute identity check. The public survey link was also shared through media and social channels, so many responses could not be attributed to a specific email invitation or collector.

Table 2: Email collector reconciliation

Collector measure	Count	WHAT THIS MEANS
Recorded invitation rows	**470**	Includes repeat mailings and addresses appearing in more than one collector
Successful email deliveries	**413**	Transmission count, not a count of unique businesses
Completed responses linked to email collectors	**26**	Other responses used the public link or could not be attributed to an email collector
Addresses that bounced on every recorded attempt	**39**	No successful delivery to the same address in the four collector exports

6. Confidentiality, consent and respondent identity

Participation was voluntary. Respondents were informed that answers would be analysed in aggregate and reported in de-identified form, and that an individual business would not be named without explicit permission. Completion of the questionnaire indicated consent to participate.

Business name and contact details were optional. Respondents could remain anonymous or elect to be contacted for later discussion or advocacy. The absence of identifying information did not invalidate substantive answers. Any illustrative quotations used in the final report were de-identified unless explicit permission to identify the business has been obtained.

7. Data preparation and inclusion rules

The final SurveyMonkey export dated 9 August 2026 contained 104 response records. One was the pre-launch TEST entry and was excluded from analyses, leaving 103 valid responses. Against the expanded working frame of 239 businesses, this represents a response rate of **43.1%**.

All usable responses were retained, including those that did not answer every substantive item. Analysis was conducted question by question: each result used the number of respondents who answered that question, so denominators vary and are reported with the relevant tables. Missing answers were not interpreted as negative responses.

The all-responses export, the four email-collector exports and the business contact database were reconciled to identify the test response, document email delivery and bounces, and match respondents to known businesses where possible. Fifty responses could be linked confidently to identified businesses: 48 within the original frame and the two confirmed additions. The remaining 53 valid responses were anonymous, used the public link without identifying data, or could not be matched confidently.

Accordingly, the 189 original-frame records with no identifiable response are a cautious reconciliation and follow-up list, not proof that a listed business failed to respond. Some may correspond to the 53 anonymous or otherwise unmatchable responses.

8. Quantitative and qualitative analysis

Closed-response questions were analysed descriptively using counts and percentages. Results were based on the answered base for each question. Where respondents could select more than one option, this is stated and percentages may total more than 100%. Cross-tabulations by business characteristics were used where subgroup numbers were sufficient for responsible WHAT THIS MEANS.

Open-text responses were analysed thematically. Comments from the question about the single greatest current impact, descriptions of laws or policies affecting business, and 'other' response fields were reviewed and grouped into recurring themes. The analysis also retained less common but significant issues. Coding was subject to manual review before final reporting, and de-identified examples are used to illustrate the experiences behind the quantitative results.

9. Methodological limitations

The following limitations should be considered when interpreting the results, but do not reduce the value of the Snapshot as the best current source of primary data on Norfolk Island businesses:

Voluntary participation and self-selection. Businesses choosing to respond may differ from those that did not, and highly engaged operators or those experiencing strong pressures may be over-represented.

Contact-frame uncertainty. The 239-business frame is the best available working enumeration, not an official register; additions, closures, multiple trading entities and remaining duplication may affect the exact denominator.

Anonymous and public-link responses. Fifty-three responses could not be matched confidently to a business, preventing a definitive non-responder list and limiting analysis of response by distribution channel.

Small subgroup sizes. Although the overall response was strong, some sector or business-size categories contain few cases and should be interpreted cautiously.

Online control constraints. The one-response-per-IP setting reduced duplicate submissions but could not verify business identity and may affect businesses sharing an internet connection.

Self-reported data. Findings reflect operators' own assessments and were not independently audited.

Historical comparability. Comparison with earlier surveys is constrained by differences in questionnaire design, sampling, administration and changes in Norfolk Island's economy and governance.

Methodological conclusion: **The multi-channel census-style design, strong response rate, transparent inclusion rules and combined quantitative-qualitative analysis provide a credible baseline for BCNI advocacy, while the limitations above should be considered in the WHAT THIS MEANS of individual estimates.**

Results

Final dataset | 103 valid responses | Analysis completed 17 August 2026

HEADLINE RESULT The survey presents a strongly local, predominantly micro-business economy under broad pressure. Nearly half of respondents said conditions were worse than one year earlier, while freight and shipping was the leading pressure across the business community.

Table 3: Survey response summary

Measure	Result	Basis
Valid responses	103	TEST response excluded
Known-business frame	239	Expanded island-wide working frame
Response rate	43.1%	103 divided by 239
Business activity coverage	14 of 15 categories	Manufacturing was the only listed activity without a response

Response routes. Seventy-one responses (69%) came through public/open links, 29 (28%) through direct email invitation collectors and three (3%) from paper surveys entered manually.

How the results are reported

Question bases. Percentages use the number who answered each question. Missing answers are not treated as negative responses.

Multi-select questions. For C1, D1, D3 and D4, respondents could choose more than one answer, so percentages do not add to 100%.

Cross-tabulations. Subgroup results are percentages within each group. They show patterns in the respondent dataset; smaller subgroup differences are not treated as firm population estimates.

Accuracy check. The final de-identified analysis dataset passed all 51 formula-based verification checks. Counts used in this section were recalculated from the 103 valid records.

Treatment of written responses:

- All 93 written responses about the issue having the greatest impact were reviewed and grouped by their main theme.
- All 24 descriptions of laws, regulations or policies affecting businesses were also grouped by theme.
- Descriptions supplied by businesses selecting “Other or multi-activity” were used when assigning them to broad activity groups for the cross-tabulations.
- Written responses are reported as combined themes. Selected comments are also quoted in de-identified form, with no link to the business that supplied them.

HOW TO READ THIS *This was a voluntary census-style survey rather than a random sample. Results are reliable descriptions of respondents, but voluntary participation and small subgroups mean that findings cannot be extrapolated to every Norfolk Island business.*

1. Respondent profile

Scope. Questions A1-A5 describe the businesses that took part.

1.1 Main business activity (A1)

> **RESEARCH QUESTION** *What types of businesses are represented among the survey respondents?*

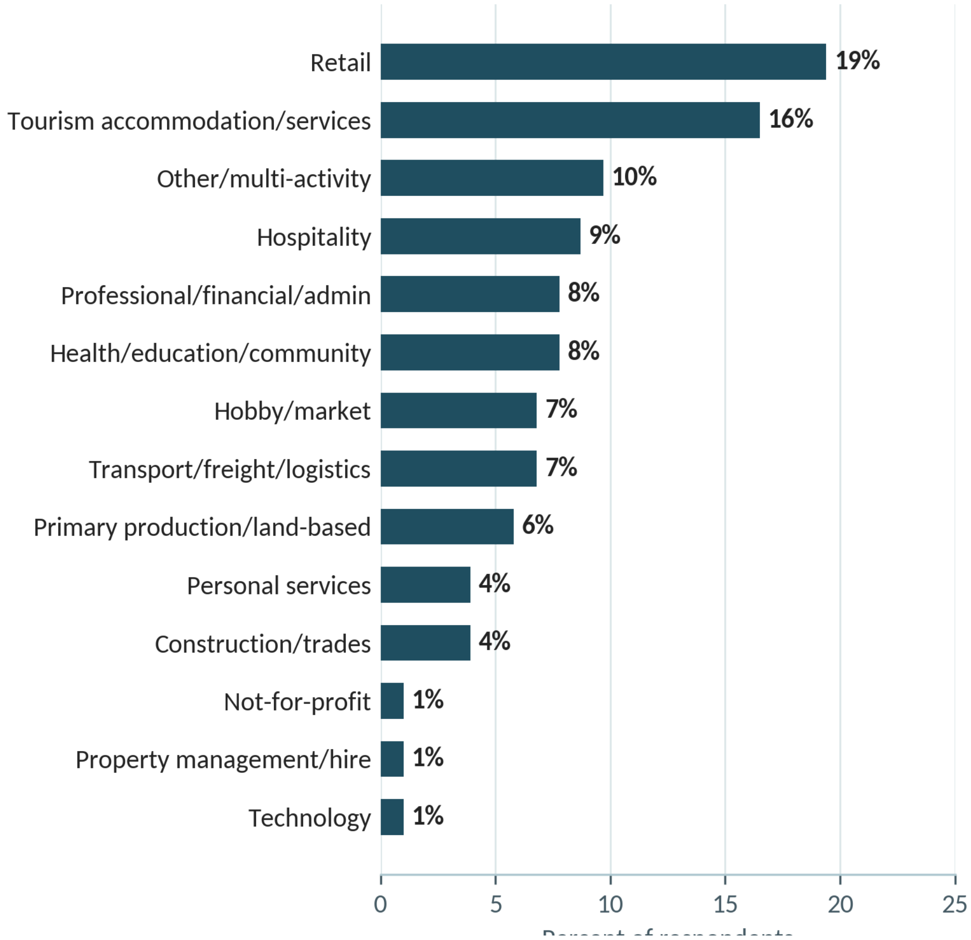


Figure 1: Main business activity (A1)

The bars show the share of all 103 respondents in each activity category; manufacturing does not appear because no respondent selected it.

Table 4: Main business activity (A1)

Activity	Count	Percent
Retail services	20	19.4%
Tourism accommodation and services	17	16.5%
Other or multi-activity business	10	9.7%
Hospitality	9	8.7%
Professional, financial and administrative services	8	7.8%
Health, education and community services	8	7.8%
Hobby or market business	7	6.8%
Transport, freight and logistics	7	6.8%

Activity	Count	Percent
Primary production and land-based industries	6	5.8%
Personal services	4	3.9%
Construction and trades	4	3.9%
Not-for-profit services	1	1.0%
Property management and hire	1	1.0%
Technology	1	1.0%

WHAT THIS MEANS The businesses that took part cover nearly the whole spread of the local economy, with every listed type of business represented except manufacturing. Retail and tourism together make up about a third of respondents, which is what you would expect where serving residents and looking after visitors are the two biggest lines of work. No single sector dominates, so the results that follow are not being driven by one corner of the economy.

HOW TO READ THIS *A1 asked respondents to choose the single category that best described their main activity. Ten respondents selected Other or multi-activity and were later allocated to broader groups only for the segmented analysis.*

1.2 Business age, workforce, where they operate and customer base

RESEARCH QUESTION ***What are the main characteristics of the businesses that responded to the survey?***

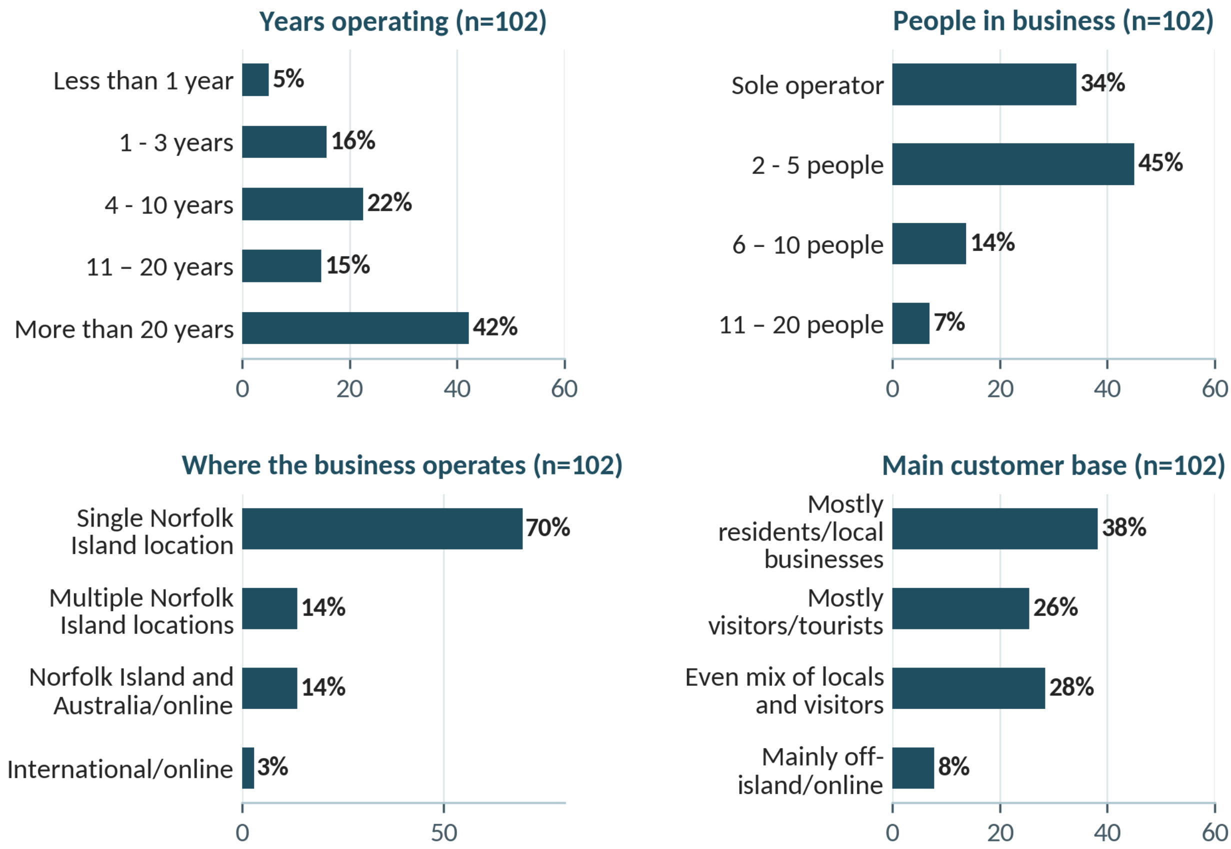


Figure 2: Business age, workforce, where they operate and customer base (A2–A5)

Table 5: Business age, workforce, where they operate and customer base (A2–A5)

Question	Answered	Largest results
A2 Years operating	102	43 (42%) over 20 years; 21 (21%) three years or less
A3 People working	102	35 (34%) sole operators; 46 (45%) with 2-5 people
A4 Where the business operates	102	85 (83%) operated only on Norfolk Island
A5 Main customer base	102	39 (38%) mainly local; 26 (25%) mainly visitors

WHAT THIS MEANS This is a community of very small and long-established businesses. Four in five are either a single person or a team of two to five, and more than two in five have been trading for over twenty years. Almost all operate only on Norfolk Island, and most sell to people who are already here, whether residents, visitors or a mix of the two. Very few reach customers off the island, which means local conditions largely determine how they fare.

HOW TO READ THIS *The profile describes survey respondents, not a complete business census. One respondent did not answer each of A2-A5.*

2. Current business climate

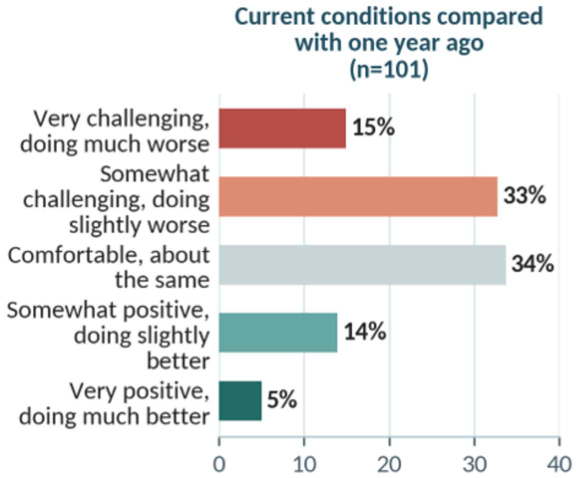
Scope. Questions B1-B2 measure recent conditions and confidence about operating in three years.

2.1 Conditions compared with one year earlier (B1)

RESEARCH QUESTION ***How do businesses describe current conditions compared with one year earlier?***

Table 6: Conditions compared with one year earlier (B1)

Response	Count	Percent
Very challenging, doing much worse	15	14.9%
Somewhat challenging, doing slightly worse	33	32.7%
Comfortable, about the same	34	33.7%
Somewhat positive, doing slightly better	14	13.9%
Very positive, doing much better	5	5.0%



WHAT THIS MEANS Close to half of the businesses that answered are going backwards compared with a year ago, and only about one in five is doing better. Most of the remainder are holding steady rather than improving. The balance sits clearly on the negative side: this is a business community under pressure, not one in recovery.

Figure 3A: Current conditions and three-year confidence (B1–B2)

2.2 Confidence about operating in three years (B2)

> **RESEARCH QUESTION** *How confident are businesses that they will still be operating in three years?*

Table 7: Confidence about operating in three years (B2)

Response	Count	Percent
Very unconfident	14	14.0%
Somewhat unconfident	15	15.0%
Neither confident nor unconfident	27	27.0%
Somewhat confident	26	26.0%
Very confident	18	18.0%

> **WHAT THIS MEANS** Views about the next three years are more divided than views about the past year. Just over four in ten expect to still be trading, while close to three in ten are not confident and more than a quarter are unsure. Overall, well over half cannot say with confidence that their business will still exist in three years. Confidence also does not simply reflect current performance — some businesses under pressure remain confident, while some doing comparatively well do not.

Figure 3B: Current conditions and three-year confidence (B1–B2)

3. Current pressures and greatest-impact issue

Scope. Questions C1-C2 identify the pressures businesses selected and the one issue they said had the greatest effect.

3.1 Leading current pressures (C1)

> **RESEARCH QUESTION** *Which operating pressures are currently affecting the greatest share of businesses?*

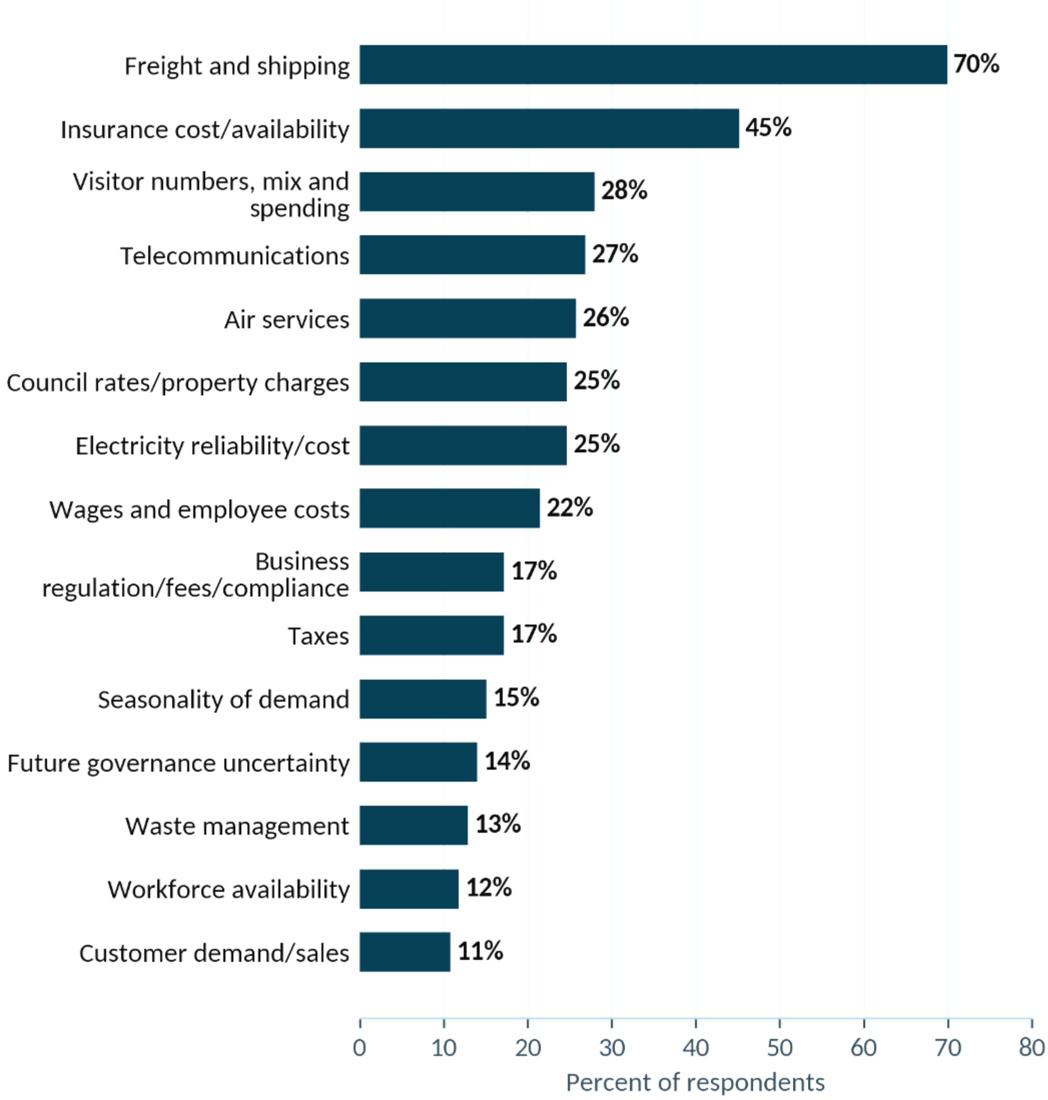


Figure 4: Leading current pressures (C1)

The bars show the fifteen most-selected pressures; the full ranking of all 32 options is at Table 8.

> **WHAT THIS MEANS** Freight and shipping stands apart from everything else. Around seven in ten businesses selected it, and nothing else comes close. Insurance sits in clear second place at nearly half. Below those two the pressures spread out into a cluster of costs and services, each affecting roughly a quarter of businesses. The picture is one shared problem sitting on top of a spread of smaller ones.

> **HOW TO READ THIS** *C1 allowed up to five choices. The percentages show the share of 93 respondents who selected each item and therefore do not add to 100%.*

3.1.1 Full ranked list of pressures

Answered base. 93 respondents selected at least one C1 pressure. The table ranks all 32 listed options from most to least selected, continuing from ranks 1–16 in the left columns to ranks 17–32 on the right.

Table 8: Full ranked current pressures (C1)

Rank	Pressure	n (%)	Rank	Pressure	n (%)
1	Freight and shipping	65 (69.9%)	17	Ability to sell or hand over your business when the time comes (succession planning)	9 (9.7%)
2	Insurance cost/availability	42 (45.2%)	18	Availability and condition of other key infrastructure (e.g. wharves, roads, airport facilities)	9 (9.7%)
3	Visitor numbers, mix and spending	26 (28.0%)	19	Rising costs of rent, purchasing premises	9 (9.7%)
4	Telecommunications	25 (26.9%)	20	Ease of dealing with government agencies about your business	7 (7.5%)
5	Air services	24 (25.8%)	21	National or international policy changes (e.g. border security rules, aviation rules, tariffs) affecting your business	7 (7.5%)
6	Council rates/property charges	23 (24.7%)	22	Other (please specify)	7 (7.5%)
7	Electricity reliability/cost	23 (24.7%)	23	Opportunities to diversify your business (new markets, new products/services)	6 (6.5%)
8	Wages and employee costs	20 (21.5%)	24	Preparing for shocks (e.g. natural events, supply disruption, global events)	5 (5.4%)
9	Business regulation/fees/compliance	16 (17.2%)	25	Reliance on a few big customers or channels	4 (4.3%)
10	Taxes	16 (17.2%)	26	Availability of rental/short-term accommodation for itinerant or seasonal workers	3 (3.2%)
11	Seasonality of demand	14 (15.1%)	27	Ability to upskill your staff / yourself locally	2 (2.2%)
12	Future governance uncertainty	13 (14.0%)	28	Technology challenges / cybersecurity	2 (2.2%)
13	Waste management costs and access	12 (12.9%)	29	Housing affordability for workers relocating for work	1 (1.1%)
14	Workforce availability (finding and keeping suitably skilled staff)	11 (11.8%)	30	Water availability	1 (1.1%)
15	Customer demand / sales levels generally	10 (10.8%)	31	Ability to sell off-island or online (exports, external markets)	0 (0.0%)
16	Support for business innovation or change (advice, training, grants, loans)	10 (10.8%)	32	Public safety, security for your business	0 (0.0%)

Reading the lower ranks. Because only five selections were allowed, a low rank means the issue was outside that business's top five.

3.2 Issue having the greatest current impact (C2)

RESEARCH QUESTION *Which single issue do businesses say is having the greatest current impact?*

Table 9: Issue having the greatest current impact (C2)

Theme	Count	Percent
Freight and shipping	29	**31.2%**
Visitor economy and customer demand	17	**18.3%**
Insurance	8	**8.6%**
Government, regulation and governance	7	**7.5%**
Taxes, rates and property charges	6	**6.5%**
Workforce and employment costs	5	**5.4%**
General costs and inflation	5	**5.4%**
Telecommunications	5	**5.4%**
Air services	4	**4.3%**
Other / unclear	4	**4.3%**
Succession and continuity	3	**3.2%**

HOW TO READ THIS *Each written answer was manually reviewed and assigned one primary theme. This makes the overall pattern easier to report but simplifies responses that raised several issues.*

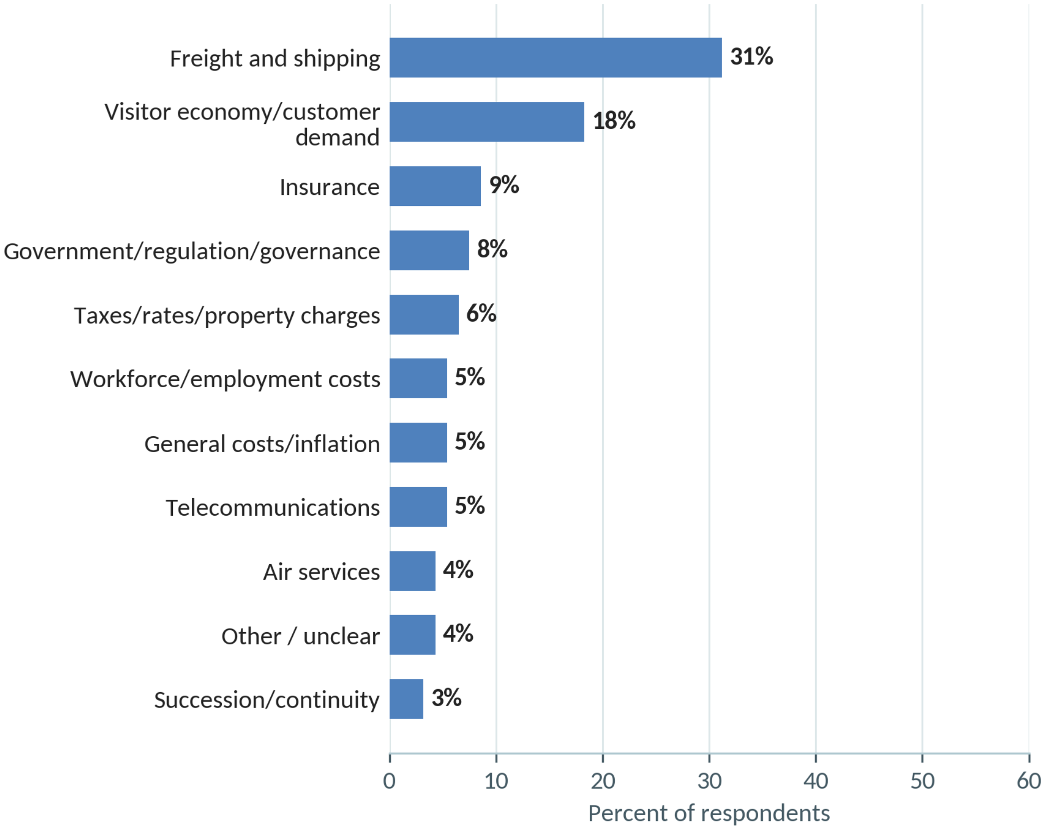


Figure 5: Issue having the greatest current impact (C2)

The bars show the share of the 93 written answers assigned to each theme, with a single theme assigned to each answer.

WHAT THIS MEANS Asked to name the single issue affecting them most, in their own words and with no list to choose from, businesses said the same thing again. Freight led by a wide margin, with the visitor economy second. That an open question produced the same answer as the tick-box question is a strong sign the freight result is real rather than an artefact of how the question was asked.

4. BCNI advocacy, support and engagement

Scope. Questions D1-D4 show what businesses want BCNI to pursue and how they want to work with the BCNI.

4.1 Advocacy priorities (D1)

RESEARCH QUESTION ***Which issues do businesses most want BCNI to pursue on their behalf?***

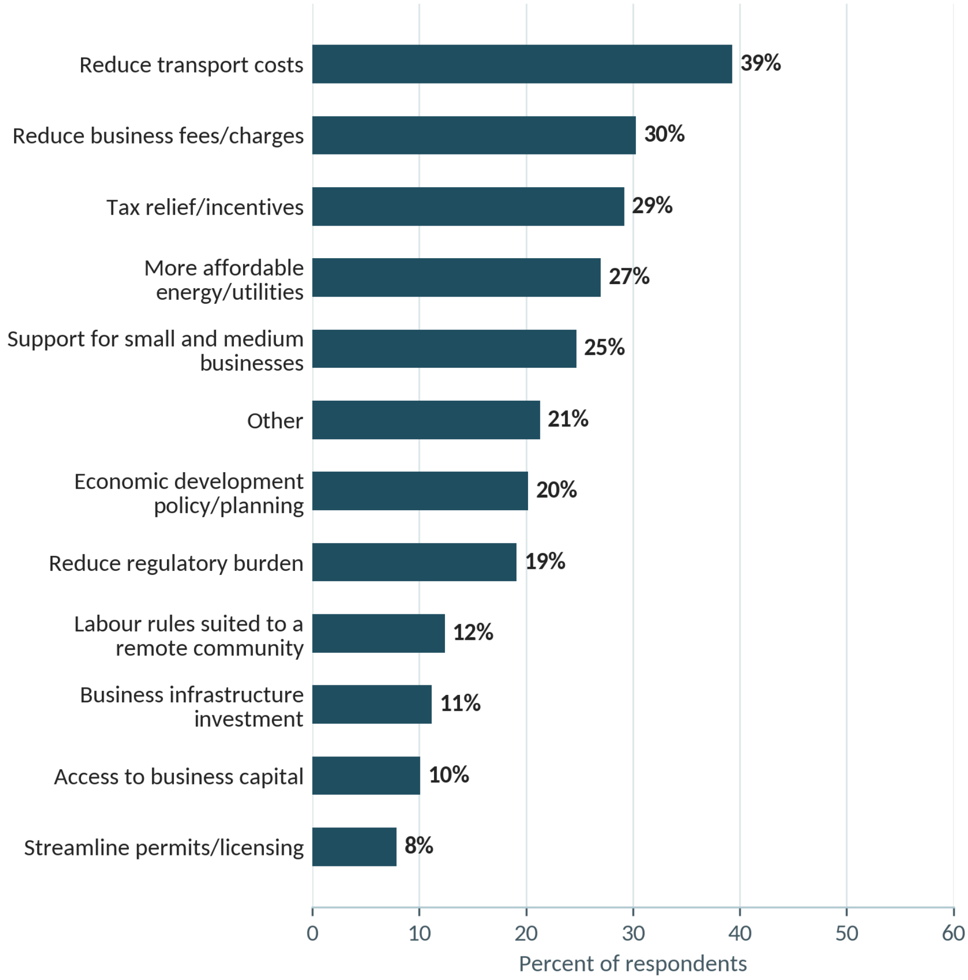


Figure 6: Advocacy priorities (D1)

The bars show the twelve most-selected priorities as a share of the 89 respondents who answered D1, each of whom could select more than one; the full list is at Table 10.

Table 10: Advocacy priorities (D1)

Rank	Priority	n (%)	Rank	Priority	n (%)
1	Reducing transportation costs	35 (39.3%)	10	Infrastructure investment for businesses	10 (11.2%)
2	Reducing fees and charges on businesses	27 (30.3%)	11	Access to business capital	9 (10.1%)
3	Tax relief or incentives	26 (29.2%)	12	Streamlining permit & licensing processes	7 (7.9%)
4	More affordable energy/utilities	24 (27.0%)	13	Improving skilled labour supply	5 (5.6%)
5	Support for small and medium businesses	22 (24.7%)	14	Workforce development & training	3 (3.4%)
6	Other (please specify)	19 (21.3%)	15	Public safety initiatives	1 (1.1%)
7	Economic development policy/planning	18 (20.2%)	16	Reducing healthcare costs	1 (1.1%)
8	Reducing regulatory burden on businesses	17 (19.1%)	17	Reforming environmental regulations	1 (1.1%)
9	Labour rules suited to a remote community	11 (12.4%)			

WHAT THIS MEANS What businesses want BCNI to pursue lines up closely with what is hurting them. Transport costs head the list, followed by fees and charges, tax relief, energy costs and support for small and medium businesses. Every one of these is about the cost of simply operating, rather than growth, marketing or training. The message is that businesses want relief on the basics first.

HOW TO READ THIS *D1 was multi-select. Nineteen respondents chose Other and supplied varied suggestions; this category should not be treated as one policy issue.*

4.2 Laws, regulations and policies (D2)

RESEARCH QUESTION ***How many businesses report being negatively affected by a law, regulation or policy, and what kinds of issues do they describe?***

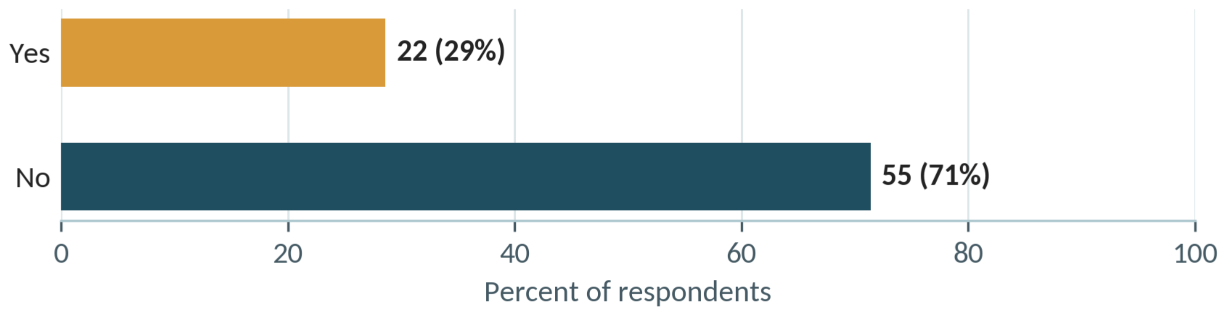


Figure 7: Businesses affected by laws, regulations or policies (D2)

The bars show how the 77 respondents who answered D2 divided between those reporting a law, regulation or policy that negatively affects their business and those reporting none.

Themes in the written descriptions

Table 11: Laws, regulations and policies affecting business (D2)

Primary theme	Descriptions	Share of 24
Governance and general regulatory burden	7	29%
Employment and workplace rules	5	21%
Planning, property charges and local services	4	17%
Telecommunications or service-system rules	3	12%
Biosecurity and import restrictions	2	8%
Sector-specific trading rules	2	8%
Access to grants and assistance	1	4%

WHAT THIS MEANS Most businesses, around seven in ten, could not point to a particular law or policy that was hurting them. Among the minority who could, the answers were scattered across governance and red tape, employment rules, planning and property charges, telecommunications, biosecurity and rules affecting particular trades. There is no single regulation the business community is united against. The burden is felt as an accumulation of many smaller ones, and it falls unevenly.

HOW TO READ THIS *Twenty-two respondents answered Yes. Two additional respondents supplied a written description without selecting Yes or No, giving 24 descriptions for thematic analysis.*

4.3 Preferred support and engagement (D3-D4)

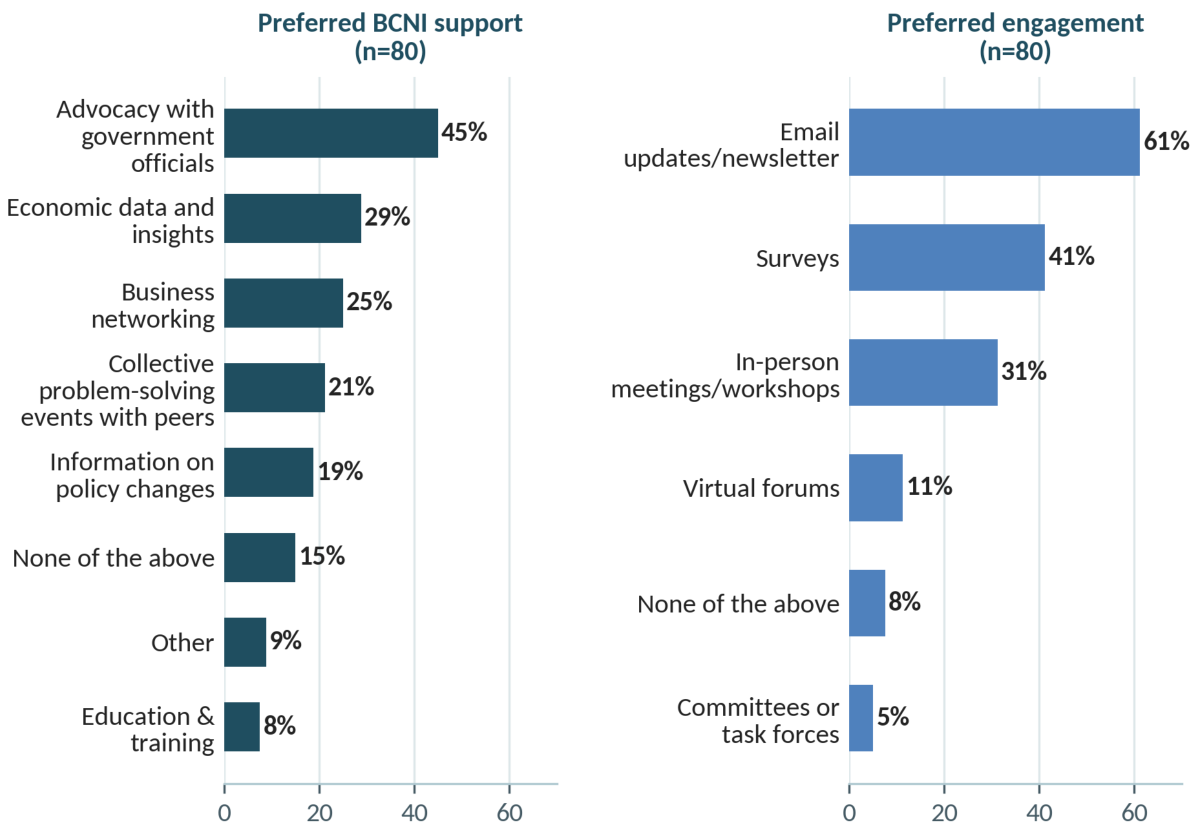


Figure 8: Preferred support and engagement (D3–D4)

Both panels show the share of the 80 respondents who answered, each of whom could select more than one option.

Support businesses want from BCNI (D3)

RESEARCH QUESTION ***What forms of support do businesses want BCNI to provide?***

Table 12: Support businesses want from BCNI (D3)

Support option	Count	Percent
Advocacy with government officials	36	45.0%
Economic data and insights	23	28.8%
Business networking	20	25.0%
Collective problem-solving events with peers	17	21.2%
Information on policy changes	15	18.8%
None of the above	12	15.0%
Other (please specify)	7	8.8%
Education & training	6	7.5%

WHAT THIS MEANS Advocacy with government was the most requested form of support by a clear margin, ahead of economic data and networking. Education and training sat at the bottom of the list, which is useful to know when deciding where to direct limited resources. Clearly businesses see BCNI first as a voice rather than a service provider.

How businesses prefer to engage (D4)

RESEARCH QUESTION ***How do businesses prefer BCNI to communicate and engage with them?***

Table 13: How businesses prefer to engage (D4)

Engagement option	Count	Percent
Email updates/newsletter	49	61.2%
Surveys	33	41.2%
In-person meetings/workshops	25	31.2%
Virtual forums	9	11.2%
None of the above	6	7.5%
Committees or task forces	4	5.0%

WHAT THIS MEANS Preferences for staying in touch are simple and low-effort. Most businesses want email updates, and a substantial share are willing to answer surveys, which bodes well for repeating the Snapshot. In-person meetings appeal to a smaller group and committees to almost nobody, so BCNI will reach more businesses by writing to them than by convening them.

HOW TO READ THIS *D3 and D4 each had 80 respondents and allowed multiple selections. These results are particularly useful for BCNI service planning and communications.*

4.4 Confidentiality and follow-up preference

> **RESEARCH QUESTION** ***Do respondents prefer to remain anonymous or to be contacted for follow-up?***

Table 14: Confidentiality and follow-up preference

Preference	Count	Percent
I am comfortable being contacted to participate in follow-up discussions or advocacy efforts.	22	25.9%
I prefer my responses to remain anonymous.	63	74.1%

> **WHAT THIS MEANS** Anonymity clearly matters to this community. Three in four respondents chose to keep their answers anonymous, a reminder of how easily a business can be identified in a place this small, and of why the promise of confidentiality was necessary to get an honest picture. It also settles how the findings must be reported: grouped and de-identified throughout. The quarter who agreed to be contacted are nonetheless a useful standing group for BCNI to consult on specific issues as they arise.

Overall findings from the survey questions

- **Business structure.** The respondent group was diverse but dominated by small, locally operating businesses.
- **Business climate.** Worsening conditions were reported much more often than improvement.
- **System-wide pressure.** Freight was the clearest shared constraint and the most common written greatest-impact issue.
- **Advocacy mandate.** Transport costs, fees and taxes, utilities, small-business support and economic development were the leading priorities.
- **BCNI role.** Businesses most often asked BCNI to advocate with government and provide regular information, data and opportunities to engage via email or surveys.

5. Cross-tabulations and segmented results

Scope. The overall results were compared across six business characteristics to show where the pattern was shared and where pressures differed.

HOW TO READ THIS *Percentages throughout the comparisons that follow are calculated within each group and rounded, and multi-select percentages do not add to 100%. Smaller groups and modest differences should be treated as indicative rather than statistically conclusive.*

5.1 Customer market comparison

RESEARCH QUESTION ***Do reported conditions and pressures differ according to the customer market a business serves?***

Groups. Local-market n=39; visitor-market n=26; diversified/external n=37. One respondent did not answer A5. Table 15 denominators are lower again where a business did not answer B1.

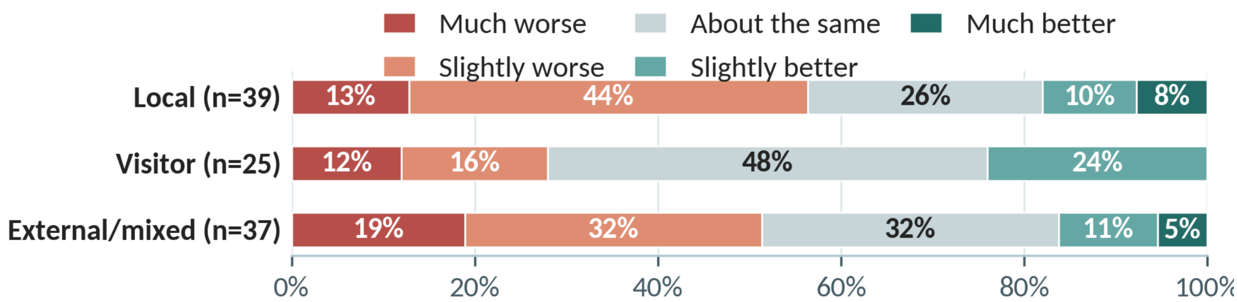


Figure 9: Customer market comparison — current conditions

Table 15: Customer market comparison

Group	Worse	About the same	Better
Local-market	22/39 (56%)	10/39 (26%)	7/39 (18%)
Visitor-market	7/25 (28%)	12/25 (48%)	6/25 (24%)
Diversified/external	19/37 (51%)	12/37 (32%)	6/37 (16%)

The table restates Figure 9 in counts, collapsing the five response options into worse, about the same and better, with percentages calculated within each customer-market group.

IN THEIR OWN WORDS *"The downturn in visitors during the winter months results in lower overall income, not just for the accommodation proprietor, but for everyone."*

Comments in this report are quoted from written survey answers. They are reproduced with no link to the business that supplied them, and none is attributed to a named business, sector or location.

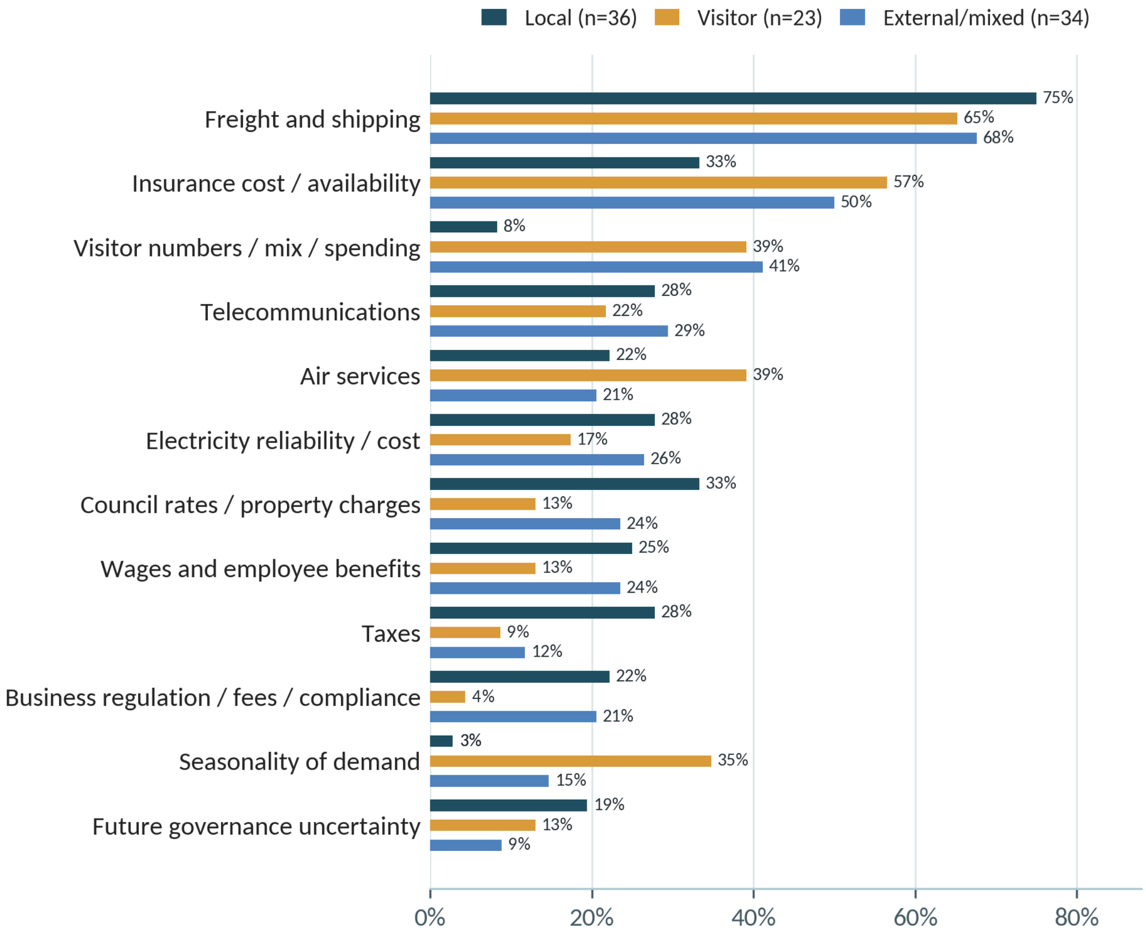


Figure 10: Customer market comparison — leading pressures

Each bar shows the percentage of businesses in that customer-market group who selected the pressure; the group sizes in the legend count only those who answered C1, so they are smaller than in Figure 9.

> **WHAT THIS MEANS** Who a business sells to changes its experience, but not its biggest problem. Freight led in every customer group. Beyond that, businesses serving mainly locals were the most likely to report that conditions had worsened, and felt rates, taxes and electricity more keenly. Visitor-facing businesses reported the least deterioration, which is a useful corrective to the assumption that tourism operators are always the ones doing it hardest. Surprisingly, uncertainty about future governance arrangements ranked lowest for those servicing local residents.

5.2 Business activity comparison

RESEARCH QUESTION ***Do reported conditions and pressures differ across broad business activity groups?***

Groups. Consumer trade/tourism n=63; professional/human services n=20; production/trades/infrastructure n=20. Ten Other/multi-activity cases were allocated using their descriptions. Table 16 denominators are lower where a business did not answer B1.

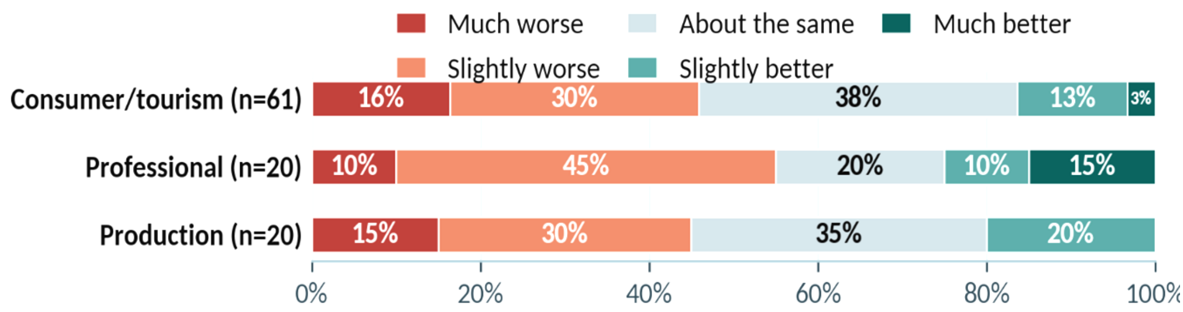


Figure 11: Business activity comparison — current conditions

Table 16: Business activity comparison

Group	Worse	About the same	Better
Consumer trade & tourism	28/61 (46%)	23/61 (38%)	10/61 (16%)
Professional & human services	11/20 (55%)	4/20 (20%)	5/20 (25%)
Production, trades & infrastructure	9/20 (45%)	7/20 (35%)	4/20 (20%)

IN THEIR OWN WORDS *"Industry is over-regulated and the administrative burden is excessive."*

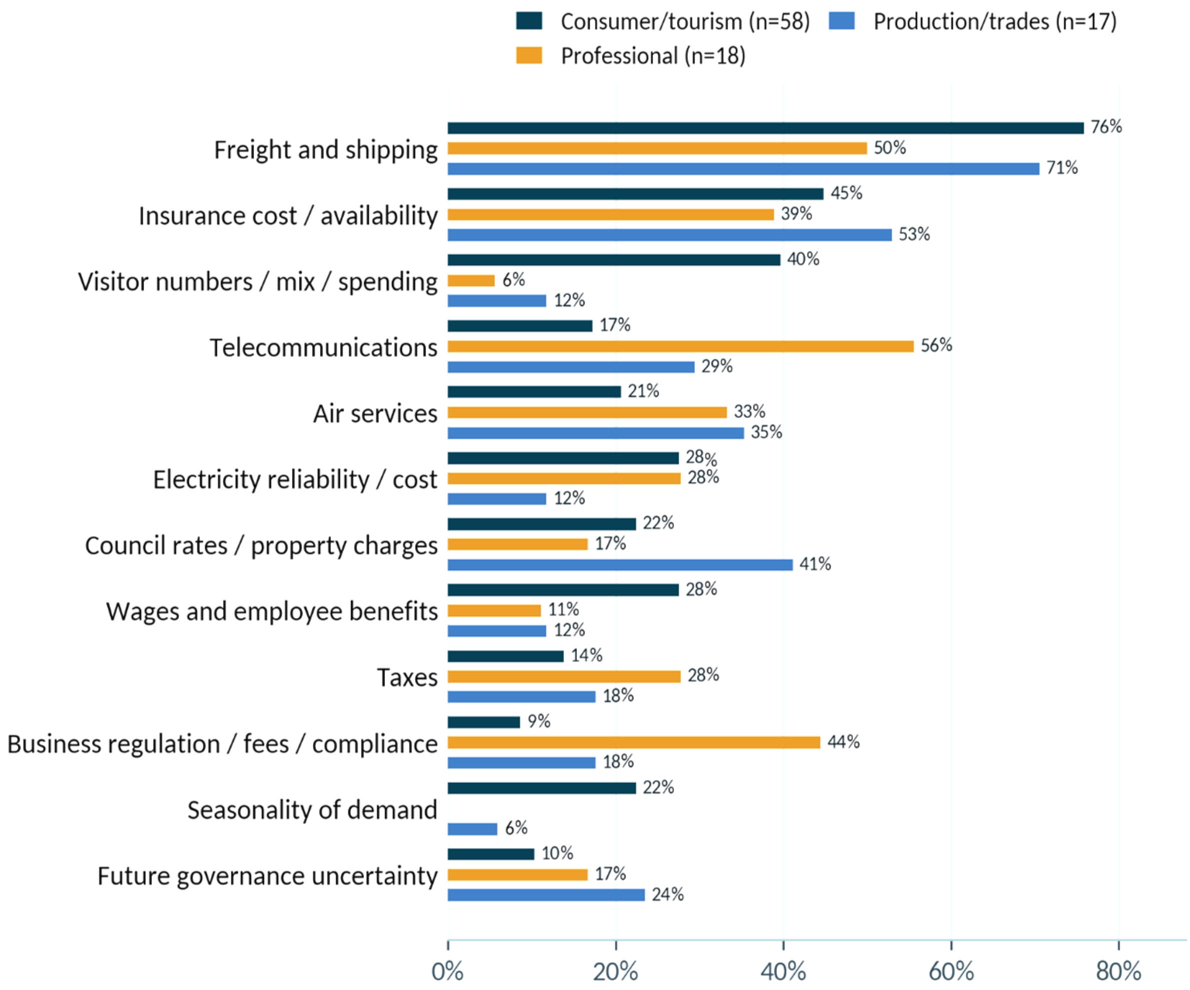


Figure 12: Business activity comparison — leading pressures

Each bar shows the percentage of businesses in that activity group who selected the pressure; the group sizes in the legend count only those who answered C1, so they are smaller than in Figure 11.

WHAT THIS MEANS Sorting respondents by what they actually do makes surprisingly little difference. All three broad activity groups reported deterioration at much the same rate, and freight was near the top for each of them. The differences show up in the second tier of pressures: consumer and tourism businesses feel most pressure from insurance and visitor demand; professional and human services feel most pressure from telecommunications and regulation; and production, trades and infrastructure feel pressure from insurance, property charges and air services.

5.3 Business maturity comparison

RESEARCH QUESTION ***Do reported conditions and pressures differ according to how long a business has operated?***

Groups. Newer (0-3 years) n=21; established (4-20 years) n=38; long-standing (over 20 years) n=43. One respondent did not answer A2. Table 17 denominators are lower again where a business did not answer B1.

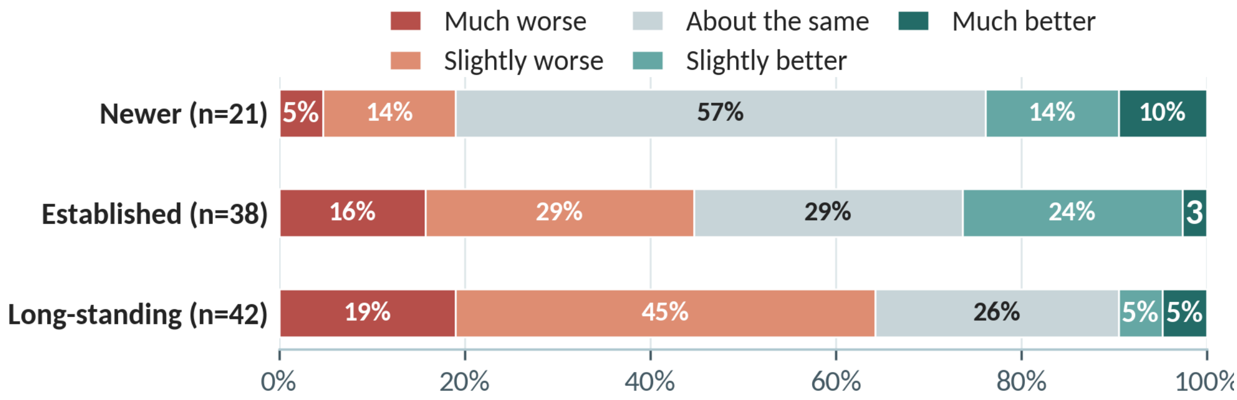


Figure 13: Business maturity comparison — current conditions

Table 17: Business maturity comparison

Group	Worse	About the same	Better
Newer (0-3 years)	4/21 (19%)	12/21 (57%)	5/21 (24%)
Established (4-20 years)	17/38 (45%)	11/38 (29%)	10/38 (26%)
Long-standing (over 20 years)	27/42 (64%)	11/42 (26%)	4/42 (10%)

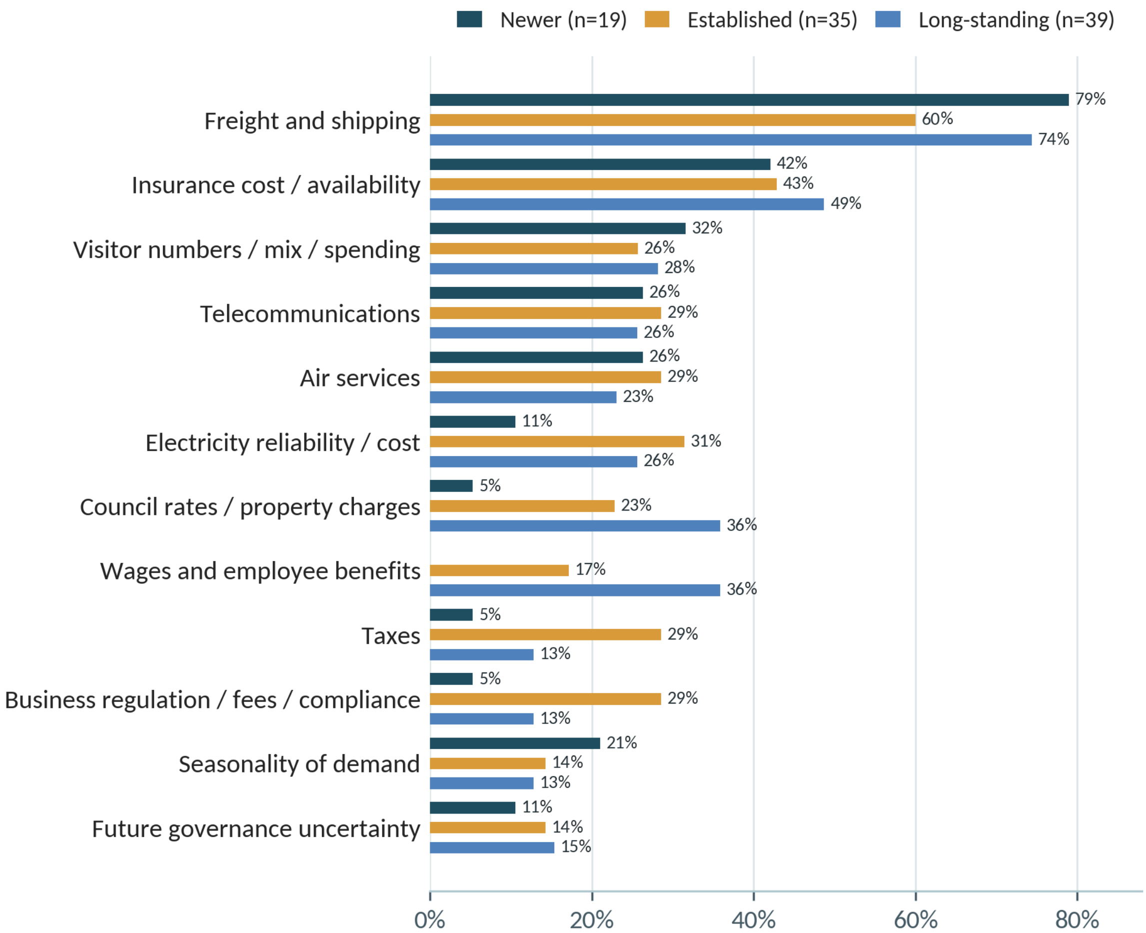


Figure 14: Business maturity comparison — leading pressures

Each bar shows the percentage of businesses in that maturity group who selected the pressure; the group sizes in the legend count only those who answered C1, so they are smaller than in Figure 13.

WHAT THIS MEANS Experience is not protecting anyone. The longer a business has been trading, the more likely it was to say conditions had worsened, rising from about one in five of the newest businesses to nearly two-thirds of those past twenty years. Some of that gap may be because newer businesses are comparing against a shorter and lower base. Even so, the pattern is a caution against assuming long-established firms are the stable part of the economy.

5.4 Workforce size comparison

RESEARCH QUESTION ***Do reported conditions and pressures differ according to workforce size?***

Groups. Sole operators n=35; micro teams (2-5 people) n=46; businesses with 6+ people n=21. One respondent did not answer A3. Table 18 denominators are lower again where a business did not answer B1.

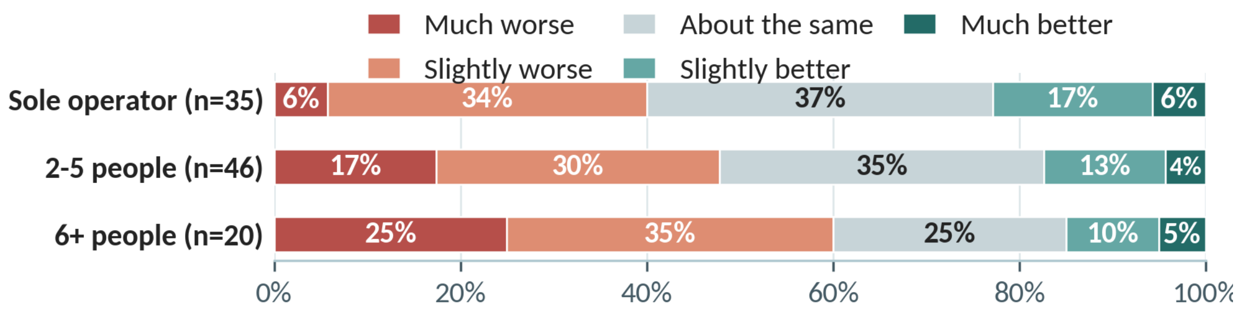


Figure 15: Workforce size comparison — current conditions

Table 18: Workforce size comparison

Group	Worse	About the same	Better
Sole operator	14/35 (40%)	13/35 (37%)	8/35 (23%)
Micro team (2-5 people)	22/46 (48%)	16/46 (35%)	8/46 (17%)
Larger small business (6+ people)	12/20 (60%)	5/20 (25%)	3/20 (15%)

IN THEIR OWN WORDS *"Workforce availability and keeping staff — most are on 88 day visas. You train them then they leave. Without staff you can't open for business."*

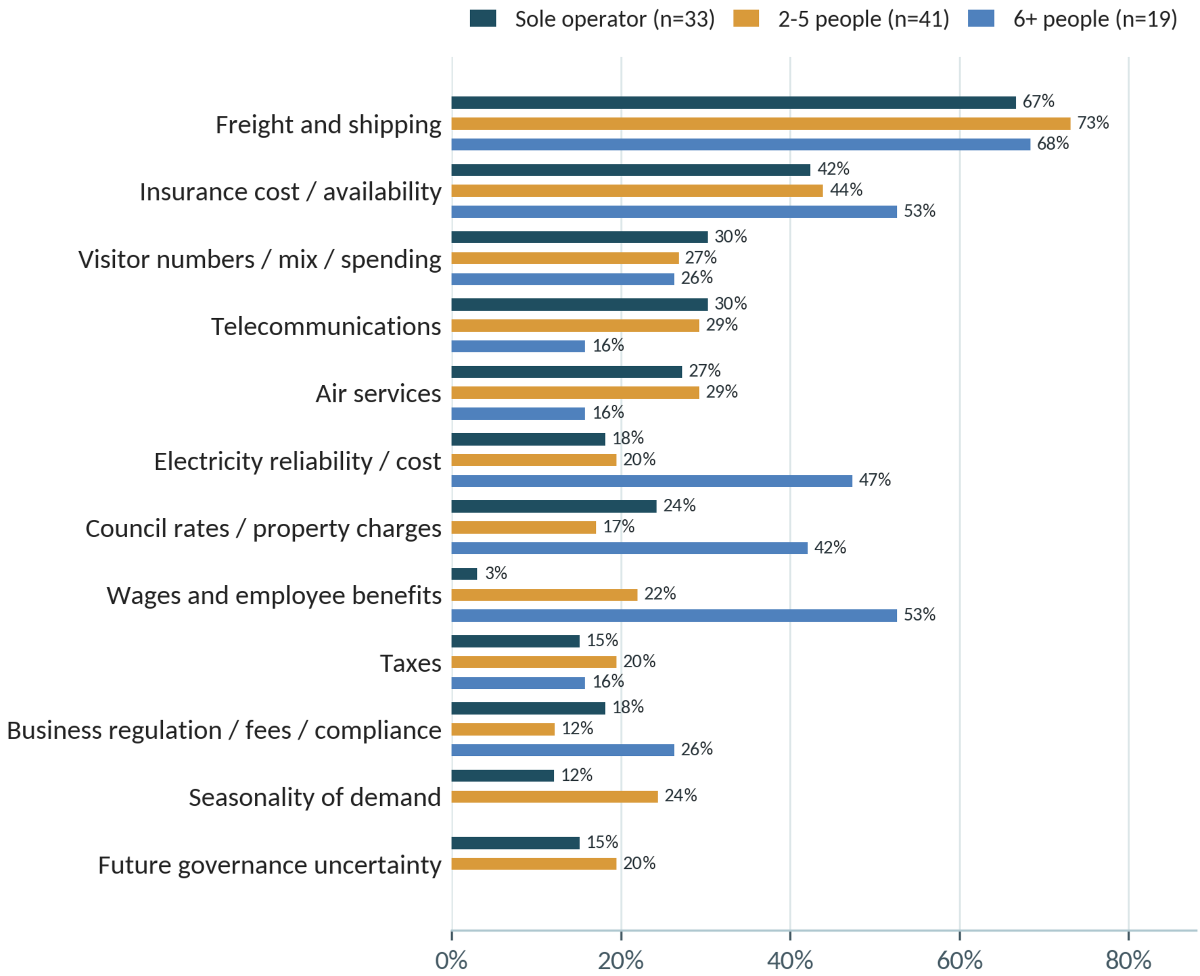


Figure 16: Workforce size comparison — leading pressures

Each bar shows the percentage of businesses in that workforce-size group who selected the pressure; the group sizes in the legend count only those who answered C1, so they are smaller than in Figure 15.

> **WHAT THIS MEANS** Having staff appears to make things harder rather than easier. Reports of worsening conditions rose steadily with workforce size, and employers with six or more people were the group most likely to be struggling. Their pressures reflect that, with wages, insurance, electricity and council charges all weighing more heavily once there is a payroll to meet. Freight, by contrast, was common to businesses of every size.

5.5 Where businesses operate — comparison

RESEARCH QUESTION ***Do reported conditions and pressures differ according to where and how widely a business operates?***

Groups. Single Norfolk Island location n=71; multiple Norfolk Island locations n=14; off-island/international reach n=17. One respondent did not answer A4. Table 19 denominators are lower again where a business did not answer B1.

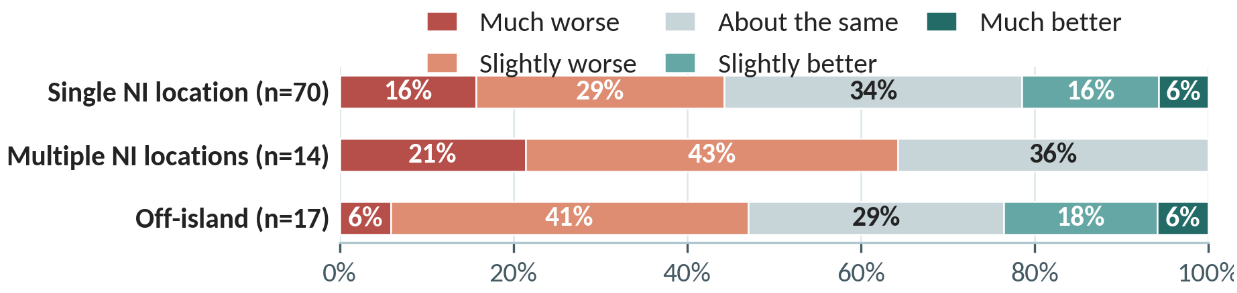


Figure 17: Where businesses operate — comparison of current conditions

Table 19: Where businesses operate — comparison

Group	Worse	About the same	Better
Single NI location	31/70 (44%)	24/70 (34%)	15/70 (21%)
Multiple NI locations	9/14 (64%)	5/14 (36%)	0/14 (0%)
Off-island / international reach	8/17 (47%)	5/17 (29%)	4/17 (24%)

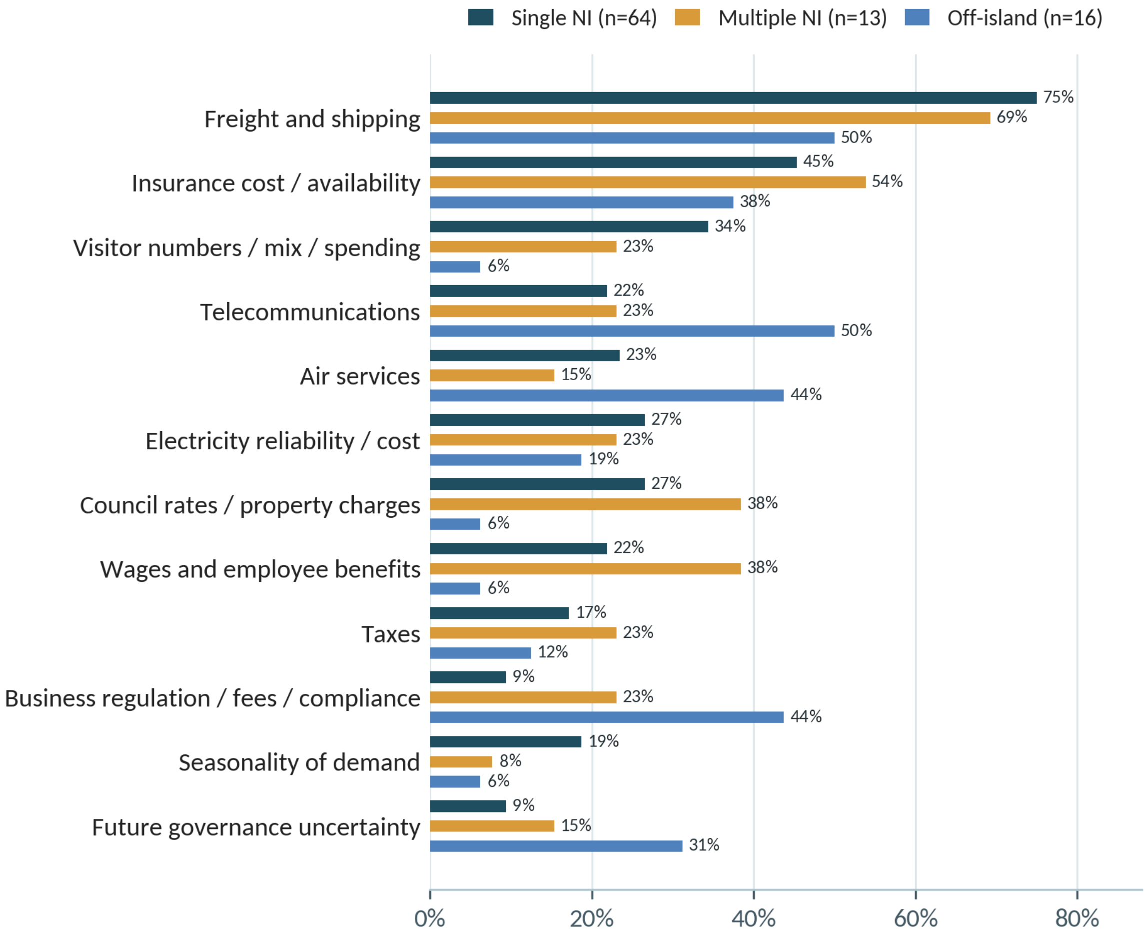


Figure 18: Where businesses operate — comparison of leading pressures

Each bar shows the percentage of businesses in that location group who selected the pressure; the group sizes in the legend count only those who answered C1, so they are smaller than in Figure 17.

> **WHAT THIS MEANS** The small group operating from more than one Norfolk Island site stands out sharply, with nearly two-thirds doing worse and not one reporting improvement. The group is small enough that this should be treated as a signal worth watching rather than a firm result. Businesses reaching beyond the island have a different profile again: telecommunications matters to them as much as freight does, because connectivity is what makes trading off-island possible in the first place.

5.6 Three-year outlook comparison

> **RESEARCH QUESTION** ***Do current pressures and advocacy priorities differ according to confidence about operating in three years?***

Groups. Unconfident n=29; neutral n=27; confident n=44. C1 and D1 answered bases vary within these groups.

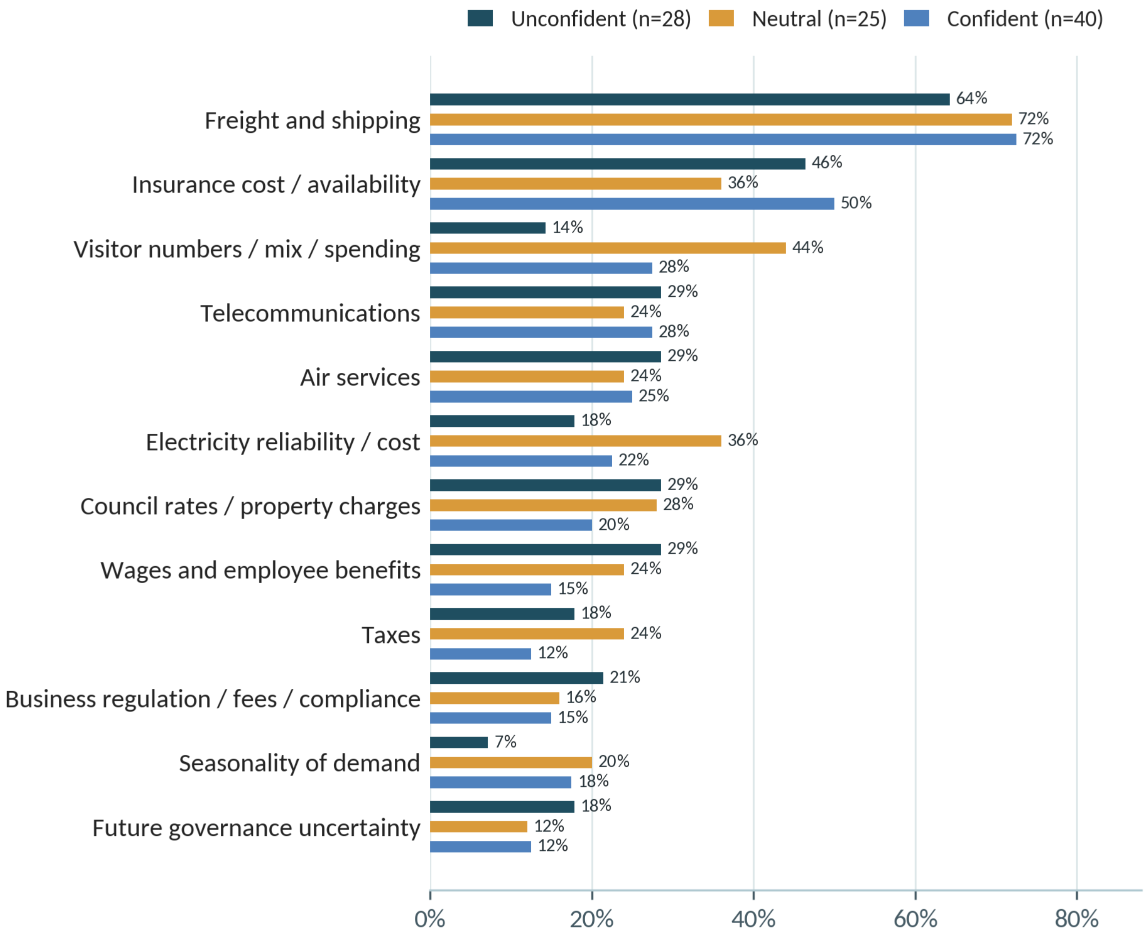


Figure 19: Three-year outlook comparison — leading pressures

Each bar shows the percentage of businesses in that outlook group who selected the pressure; the group sizes in the legend count only those who answered C1, so they are smaller than the group totals given above.

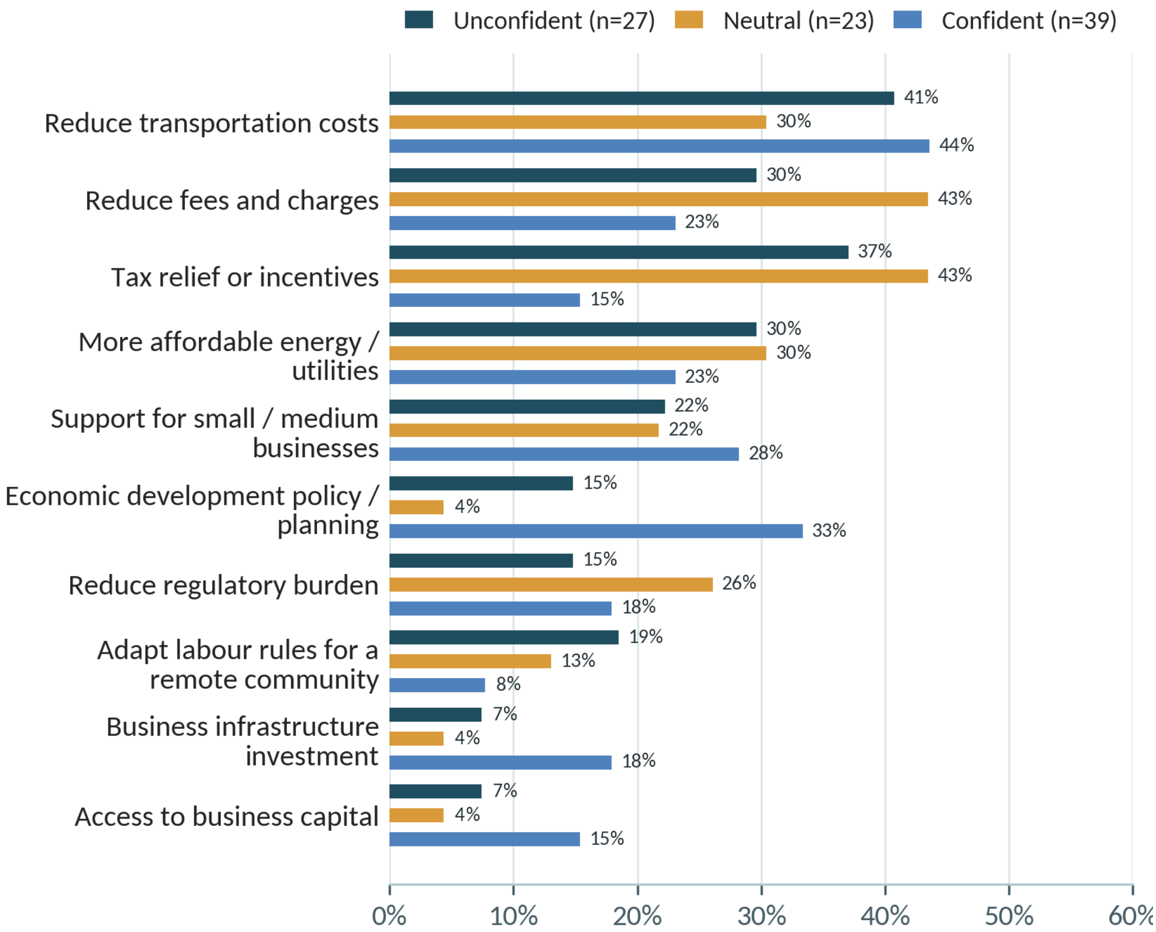


Figure 20: Three-year outlook comparison — advocacy priorities

Each bar shows the percentage of businesses in that outlook group who selected the advocacy priority; the group sizes in the legend count only those who answered D1.

> **WHAT THIS MEANS** Confidence changes what businesses want, but not what they are up against. Freight was a leading pressure whatever the outlook. Those least confident about the future leaned towards immediate cost relief through tax, fees, energy, wages and property charges, while the more confident looked further ahead to economic development and small-business support. Transport costs were the one priority both ends of the scale agreed on.
>
> **IN THEIR OWN WORDS** *“Reaching retirement age and cutting back.”*

6. Additional cross-tabulations and statistical checks

Scope. These analyses test whether some headline patterns are connected within the same respondents.

6.1 Current conditions and three-year confidence

RESEARCH QUESTION ***Are current business conditions associated with confidence about operating in three years?***

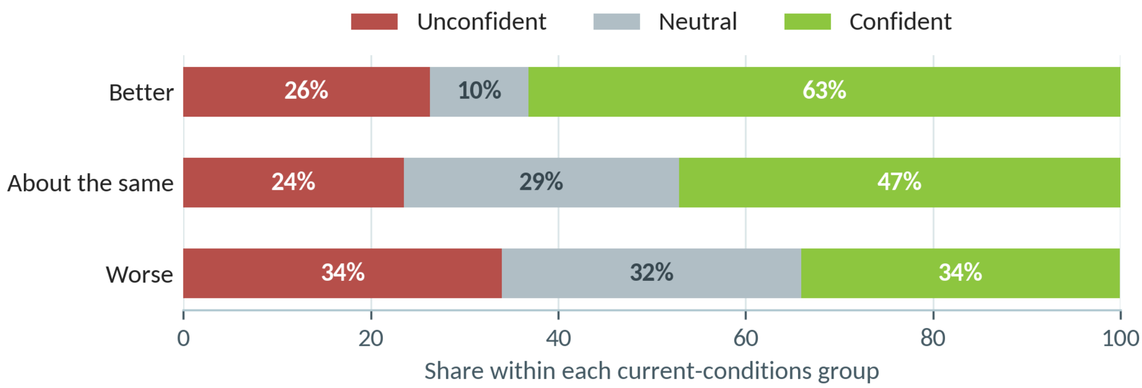


Figure 21: Current conditions and three-year confidence (6.1)

Table 20: Current conditions and three-year confidence (6.1)

Current conditions	Unconfident	Neutral	Confident
Worse	16/47 (34%)	15/47 (32%)	16/47 (34%)
About the same	8/34 (24%)	10/34 (29%)	16/34 (47%)
Better	5/19 (26%)	2/19 (10%)	12/19 (63%)

WHAT THIS MEANS Trading well now and expecting to survive are related, but only loosely. Businesses in a better position were more often confident, yet plenty of struggling businesses still expected to be operating in three years, and some comfortable ones did not. Current trading is therefore a poor guide to who is at risk, which is why both questions are worth asking rather than one standing in for the other.

HOW TO READ THIS *100 respondents answered both questions. The five-level rank correlation was small (Spearman rho=0.225, p=0.024), while the simplified 3x3 comparison was not clear-cut (p=0.204). This is an association, not proof that one measure caused the other.*

IN THEIR OWN WORDS *“Insurance increased by 300%+ in the last 12 months.”*

6.2 Pressures linked with worsening conditions

RESEARCH QUESTION ***Which reported pressures are most strongly associated with businesses doing worse than one year earlier?***

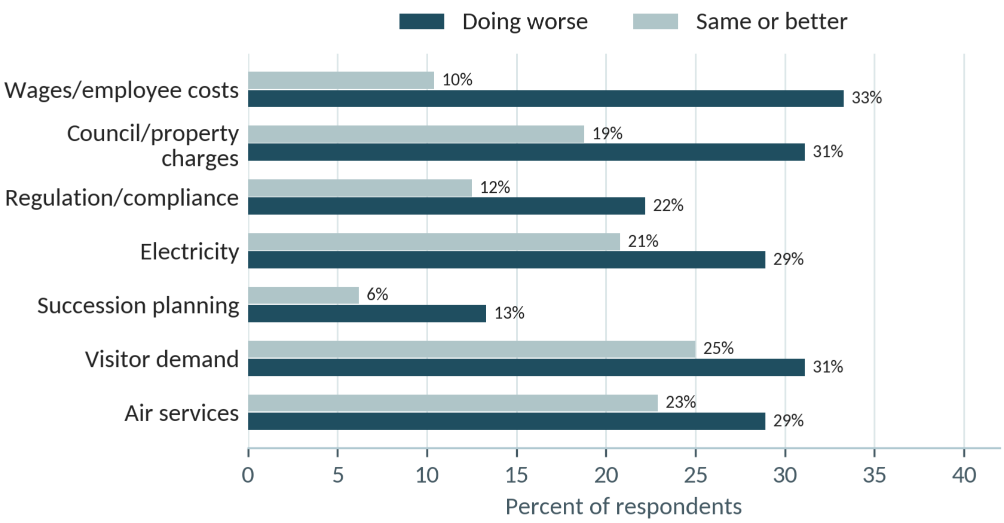


Figure 22: Pressures linked with worsening conditions (6.2)

The bars compare businesses doing worse with those doing the same or better, showing the percentage of each that selected the pressure, for the seven pressures with the widest gap between the two.

Table 21: Pressures linked with worsening conditions (6.2)

Pressure	Doing worse	Same/better	Difference
Wages/employee costs	33%	10%	+23 pp
Council/property charges	31%	19%	+12 pp
Regulation/compliance	22%	12%	+10 pp
Electricity	29%	21%	+8 pp
Succession planning	13%	6%	+7 pp
Visitor demand	31%	25%	+6 pp
Air services	29%	23%	+6 pp

WHAT THIS MEANS Some pressures say more about a business's position than others. Wage and employee costs stood out most clearly, being named about three times as often by businesses doing worse. Freight, by contrast, was reported almost everywhere regardless of how a business was faring, which makes it a constant cost of operating here rather than a marker of which businesses are struggling. None of these gaps survived adjustment for the number of comparisons made, so they indicate a direction rather than settle it.

HOW TO READ THIS *32 pressure options were compared among 93 respondents answering B1 and C1. No worse-versus-other contrast remained statistically clear after adjustment for multiple comparisons. These are descriptive signals and should not be presented as proven causes.*

6.3 Do pressures translate into matching advocacy priorities?

> **RESEARCH QUESTION** *Do businesses select advocacy priorities that correspond with the pressures they report?*

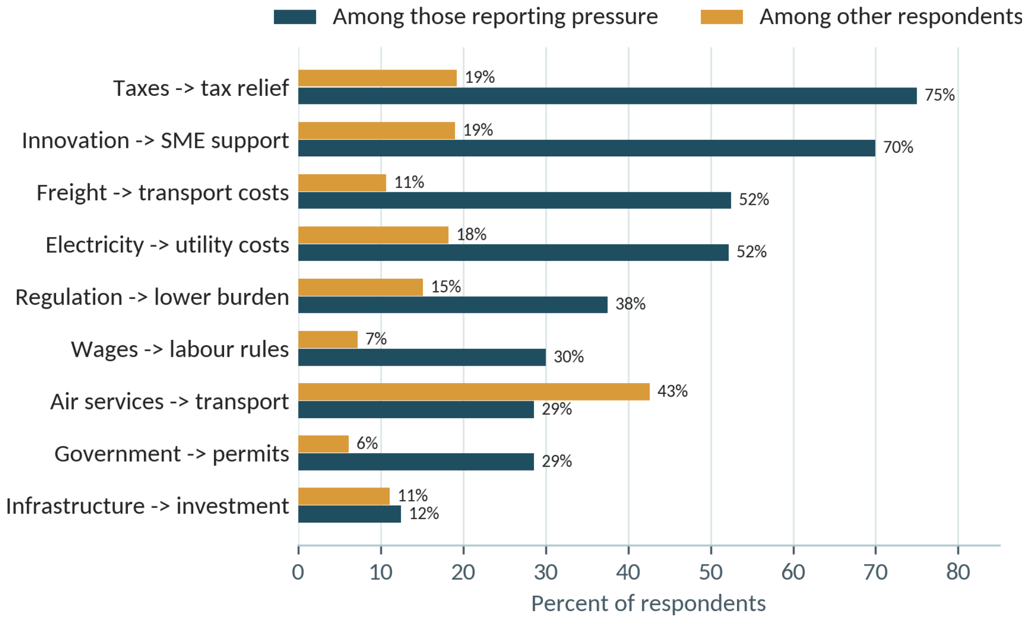


Figure 23: Pressures and matching advocacy priorities (6.3)

Each pair compares businesses reporting a pressure with all other respondents, showing the percentage of each that selected the matching advocacy priority.

Table 22: Pressures and matching advocacy priorities (6.3)

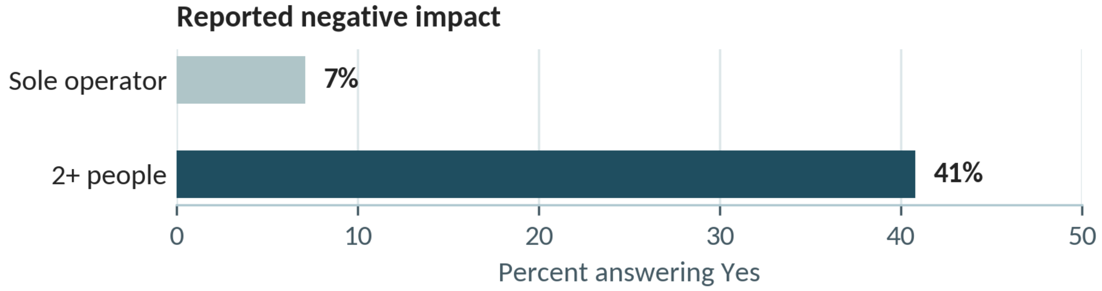
Mapped pressure/priority pair	Pressure n	Matching priority	Others
Taxes -> tax relief	16	12 (75%)	19%
Innovation support -> SME programs	10	7 (70%)	19%
Freight -> transportation costs	61	32 (52%)	11%
Electricity -> affordable utilities	23	12 (52%)	18%
Regulation -> reducing regulatory burden	16	6 (38%)	15%
Wage costs -> remote labour rules	20	6 (30%)	7%
Air services -> transportation costs	21	6 (29%)	43%
Government dealings -> streamlined permits	7	2 (29%)	6%

> **WHAT THIS MEANS** Businesses are asking for help with the things that are actually affecting them. Around two-thirds of those reporting a pressure also chose the advocacy priority that matched it, most strongly on tax, small-business support, freight and utilities. That internal consistency matters: the agenda coming out of this survey was set by businesses themselves rather than inferred on their behalf.

> **HOW TO READ THIS** *The 12 mappings were defined before calculation but are not exact equivalents in every case. For example, transportation costs covers both shipping and air services.*

6.4 Regulation and workforce size

RESEARCH QUESTION ***Are businesses with employees more likely than sole operators to report a negative effect from laws, regulations or policies?***



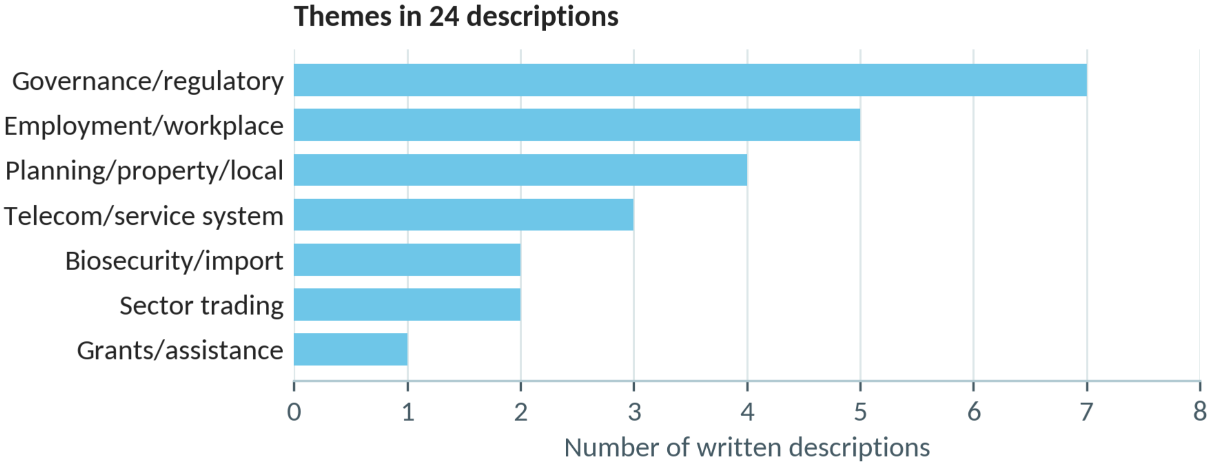


Figure 24: Regulation and workforce size (6.4)

Table 23: Regulation and workforce size (6.4)

Workforce group	Yes	No	Yes (%)
Sole operator	2	26	7%
2+ people	20	29	41%

WHAT THIS MEANS Regulation is felt by employers far more than by sole operators, and this is the sharpest single contrast in the survey. It is not hard to see why. The moment a business takes on staff it acquires obligations around employment, workplace safety and reporting that a one-person operation never encounters. It also means that any relief on regulatory burden would be felt most by the businesses that employ other Norfolk Islanders.

HOW TO READ THIS *D2 was answered by 77 respondents and only 22 answered Yes. The workforce comparison used Fisher's exact test (p=0.002). It identifies a clear pattern in respondents but does not show which rule caused the effect.*

6.5 High-vulnerability group

RESEARCH QUESTION ***How many businesses are both doing worse and unconfident about operating in three years, and what pressures do they report?***

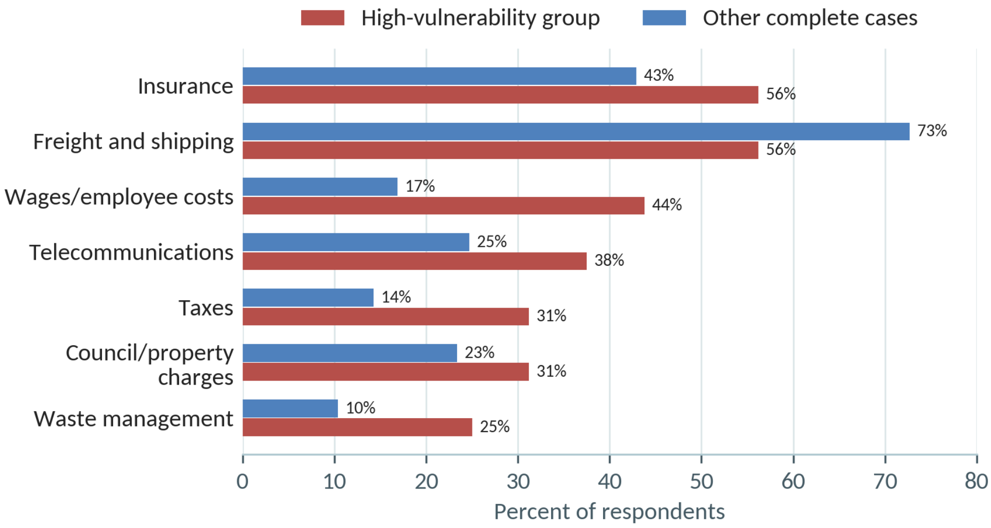


Figure 25: High-vulnerability group pressures (6.5)

The bars compare the 16 high-vulnerability businesses with the other complete cases, showing the percentage of each that selected the pressure.

DEFINITION **The high-vulnerability group comprised businesses that were both doing worse than one year earlier and unconfident about still operating in three years. 16 of 100 complete cases (16%) met both conditions.**

Table 24: High-vulnerability group pressures (6.5)

Pressure	High-vulnerability	Other cases	Difference
Insurance	9/16 (56%)	43%	+13 pp
Freight and shipping	9/16 (56%)	73%	-16 pp
Wages/employee costs	7/16 (44%)	17%	+27 pp
Telecommunications	6/16 (38%)	25%	+13 pp
Taxes	5/16 (31%)	14%	+17 pp

WHAT THIS MEANS About one business in six is both going backwards and unsure it will still be trading in three years. This group faces the same island-wide pressures as everyone else, but carries noticeably heavier exposure to wages, taxes and waste costs on top of them. Their advocacy priorities follow from that: more than half asked for tax relief, against roughly a quarter of other respondents. These are businesses looking for immediate relief on operating costs rather than longer-term development.

HOW TO READ THIS *The group contains only 16 businesses. The definition is transparent, but the percentages are sensitive to a few cases and do not establish causation.*

6.6 What distinguishes vulnerable and resilient businesses?

RESEARCH QUESTION ***What business characteristics distinguish businesses that are both doing worse than a year ago and pessimistic about the future from those that are doing better and optimistic about it?***

DEFINITION Building on 6.5, the high-vulnerability group comprised the 16 businesses that were both doing worse than one year earlier and unconfident about still operating in three years. The high-resilience group comprised the 12 businesses that were both doing better than one year earlier and confident about still operating in three years. Together they account for 28 of the 100 businesses with complete answers to both questions.

Table 25: What distinguishes vulnerable and resilient businesses (6.6)

Business characteristic	High-vulnerability (n=16)	High-resilience (n=12)	Main contrast
Broad business activity			
Consumer trade and tourism	10 (63%)	5 (42%)	More common among vulnerable, but vulnerability crossed all groups
Professional and human services	4 (25%)	4 (33%)	Similar representation
Production, trades and infrastructure	2 (13%)	3 (25%)	Somewhat more common among resilient
Customer orientation			
Fairly even mix of locals and visitors	8 (50%)	1 (8%)	Strong concentration among vulnerable businesses
Mainly visitor or off-island/online	2 (13%)	7 (58%)	Strong concentration among resilient businesses
Business maturity			
More than 20 years	8 (50%)	2 (17%)	Long-standing businesses much more prominent among vulnerable
4–20 years	6 (38%)	7 (58%)	More prominent among resilient
Workforce			
6 or more people	5 (31%)	2 (17%)	Somewhat greater workforce exposure among vulnerable
Where the business operates			
Multiple Norfolk Island locations	4 (25%)	0	Found only in the vulnerable group
Off-island / international reach	3 (19%)	4 (33%)	Somewhat more common among resilient

WHAT THIS MEANS The clearest differences between vulnerable and resilient businesses were not industry alone, but customer base, business age and operating commitments. Vulnerable businesses were more often long-established, locally embedded and serving both resident and visitor markets, leaving them exposed to weakness in either; retail was also prominent in this group. Resilient businesses more often had a clearly defined visitor, off-island or online market and tended to have been operating for less time. Larger or more operationally complex businesses were somewhat more common among the vulnerable group, suggesting that fixed costs and staffing commitments may also reduce flexibility. Although the small numbers mean these patterns should be treated cautiously, they highlight that business support should focus not only on start-ups but also on helping established businesses remain viable and adaptable.

HOW TO READ THIS *The comparison involves only 16 high-vulnerability and 12 high-resilience businesses. It identifies useful patterns within the respondent dataset but does not establish that any characteristic causes vulnerability or resilience; detailed industry-category differences are particularly sensitive to small numbers.*

7. Robustness, limitations and implications

7.1 Checks on the stability of the findings

RESEARCH QUESTION ***Do the main findings remain stable when the data are checked using alternative classifications and reasonable assumptions?***

Table 26: Checks on the stability of the findings (7.1)

Check	Result	WHAT THIS MEANS
Early versus late responses to the survey	Visible differences, but none established nonresponse bias	The later third contained more sole operators and more freight concern, but the main conclusions did not reverse.
Survey respondents versus classifiable businesses	Broad activity mix was similar (p=0.481)	Only 130 of 239 frame records could be classified reliably, so this is supportive rather than definitive.
Different ways of grouping business activities	Broad patterns remained similar	Some exact subgroup percentages moved by up to 9.4 points, so small differences should not be emphasised.
Business characteristics and confidence	No single characteristic consistently identified lower confidence	Vulnerability appeared across multiple sectors, sizes and operating models.

WHAT THIS MEANS The main findings hold up when they are checked from different angles. Late responders differed a little from early ones, and alternative ways of grouping business activities moved some subgroup percentages, but neither reversed any of the headline conclusions. The respondents also broadly match the activity mix of the businesses on the contact frame that could be classified, which is reassuring on how representative they are, though only about half the frame could be classified that way. The safest reading is that the broad patterns in this report are stable, while exact subgroup percentages are not.

7.2 Main limitations

- **Voluntary participation.** Businesses chose whether to respond, so self-selection is possible.
- **Question-specific missing data.** Answered bases range from 77 to 103; results must retain the relevant denominator.
- **Small subgroups.** Some cross-tabulation groups are small, making percentages more sensitive to individual responses.
- **Multiple comparisons.** Testing many options increases the possibility of chance differences; adjusted results were used where appropriate.
- **No causal claims.** The survey shows reported conditions, pressures and associations. *It cannot prove that one pressure caused a particular business outcome.*

7.3 Implications for government and BCNI

EVIDENCE-LED PRIORITIES **The clearest case for island-wide action is on freight and transportation, followed by insurance and essential business costs. The segmented results also support targeted attention to employers, long-standing firms, visitor-facing businesses, and businesses with off-island reach.**

- **Government engagement.** The results provide a contemporary, quantified baseline for discussion of transport, fees and taxes, energy and utilities, regulation, visitor demand, telecommunications and small-business support.
- **BCNI advocacy.** Respondent-level alignment between pressures and priorities strengthens the mandate to connect advocacy directly to the costs and constraints businesses reported.
- **Future measurement.** Repeating the Snapshot with the same core questions will show whether conditions and priorities change. Improving the business frame and using separate collector links by channel would strengthen future comparisons.

IN THEIR OWN WORDS *"The cost of freight and materials is the single biggest challenge limiting my ability to expand my business."*

Conclusions, Implications and Recommendations

IN SUMMARY: The Business Snapshot 2026 is the largest direct survey of Norfolk Island businesses since the ABS census for 2004–05. It confirms a small, locally focused and long-established business community operating under broad and mostly worsening conditions; it identifies freight and shipping as the single structural constraint shared across the whole business community; and it shows that market reach and the capacity to adapt may be more important to resilience than industry type alone. Above all, it gives BCNI current, quantified and internally consistent evidence with which to advocate for Norfolk Island business, inform its members, and bring the community together around practical solutions.

How strongly the evidence supports each finding

The findings below are grouped by how strongly the survey supports them, so that the weight given to each is clear at a glance.

STATED PLAINLY These findings rest on large margins and hold across every group examined. They can be relied on without qualification.

1. **Freight and shipping is the dominant pressure —** chosen by 70% of businesses, and the leading pressure in every sector, size, age, customer group and outlook group examined. Nothing else in the survey is this consistent.
2. **The business community is small and local —** 79% are sole operators or employ two to five people, and 83% operate only on Norfolk Island.
3. **More businesses are going backwards than forwards —** worsening conditions were reported about two and a half times as often as improvement.
4. **Businesses want BCNI to pursue what is actually affecting them —** 68% of those reporting a pressure with a matching advocacy option chose that option. The agenda here was set by businesses, not inferred for them.

CLEAR PATTERNS Well supported and consistent, but *best described as patterns* rather than precise measurements.

5. **Insurance is a distinct second-tier pressure —** well behind freight, but well ahead of everything else.
6. **Difficulty increases with age and size —** the share reporting worse conditions rises steadily with both, and the longest-established and largest respondents were the most likely to be struggling.
7. **Employing staff brings regulatory burden —** businesses with staff reported harm from a law, regulation or policy far more often than sole operators — the sharpest single contrast in the survey, and one of the few formally tested.

INDICATIVE ONLY Real signals worth noting, but resting on small numbers or narrow margins. They should be described as *possibilities, not conclusions*.

8. **Findings resting on small groups —** including the 14 businesses operating from several island locations and the 16 in the high-vulnerability group.
9. **Subgroup differences of less than about ten percentage points —** these rest on small numbers of responses and are best read as direction rather than measurement.
10. **All associations in this report —** the survey shows which conditions occur together, not which causes which.

1. What the Snapshot establishes

Read together, the results support four broad conclusions, each resting on the clearest and most widely repeated patterns in the data rather than on individual subgroup figures.

1.1 A small, local and long-established business community

The responding community is overwhelmingly made up of very small enterprises: 79% were sole operators or businesses of two to five people, 83% operated only on Norfolk Island, and 42% had traded for more than 20 years. Fourteen of the fifteen listed activity categories were represented, so the survey reached across the sectors that make up the local economy rather than a single part of it. This is the profile that census tables, tourism statistics and stakeholder consultations have always struggled to capture — an economy of micro-businesses, many below the threshold at which they appear individually in official data, yet which together provide much of the island's employment, goods and everyday services.

1.2 A business community under broad and interacting pressure

Conditions were difficult for a large share of respondents: 48% were doing worse than a year earlier and only 19% better. Freight and shipping was the dominant pressure by a wide margin — selected by 70% and named the single greatest-impact issue by 31%, ahead of every other concern. Insurance (45%) formed a clear second tier, followed by a cluster of costs and constraints including visitor demand, telecommunications, air services, council and property charges, and electricity.

This pattern held across every segment examined: freight led every sector, customer base, business size and outlook group. It is the report's single most robust finding — a structural constraint shared across the whole business community, not confined to one corner of it.

Just as importantly, businesses rarely face these pressures in isolation. Transport, insurance, utilities, taxes, fees, compliance, staffing and demand interact, and for a micro-business with little capacity to spread fixed costs, individually modest increases across several of them combine into a substantial cumulative burden.

Who a business sells to shaped the experience too: those serving mainly local customers were the most likely to report deterioration (56%), while visitor-facing businesses reported the least (28%) — a reminder that these pressures reach well beyond tourism.

1.3 Vulnerability and resilience across the business community

Views about the future were more evenly divided than views on current conditions: 44% were confident their business would still be operating in three years and 29% were not. Current hardship and future confidence were related but not identical. A distinct high-vulnerability group emerged — 16% of businesses with complete answers were both doing worse and unconfident, with above-average exposure to wages, taxes and waste costs.

Comparing that group with the businesses that were both doing better and confident adds an important qualification: there is no simple "vulnerable industry" and no simple "resilient industry". Vulnerability was associated instead with the business model — half the vulnerable group had traded for more than 20 years, and half served a mix of locals and visitors, while resilient businesses far more often had a clearly defined visitor or off-island market. Longer-established and larger businesses were not insulated: the share reporting worse conditions reached 64% among those trading more than 20 years and 60% among businesses of six or more people, and businesses with staff were far more likely than sole operators to report harm from a law, regulation or policy (41% against 7%).

This matters beyond the individual entities concerned. Because so much of the island's employment and everyday services rests on a relatively small number of established and employing businesses, the loss of even a few would erode local jobs, services and economic capacity.

1.4 Advocacy priorities that match the pressures

The priorities businesses chose for BCNI closely reflected the pressures they were experiencing, showing that the advocacy agenda emerging from the survey is grounded in what businesses themselves identified as most pressing.

Of the 85 respondents who reported at least one pressure with a matching advocacy response, 68% selected at least one corresponding priority. The leading priorities — reducing transport costs (39%), reducing fees and charges (30%), tax relief or incentives (29%), more affordable energy and utilities (27%) and support for small and medium businesses (25%) — closely matched the main pressures reported, with the strongest alignment around tax relief, small-business support, freight and transport costs, and affordable utilities.

Confidence influenced emphasis rather than direction: less confident businesses leaned more towards immediate cost relief, while more confident businesses gave greater weight to economic development and small-business support, with transport costs a common priority for both.

2. Implications

2.1 The findings in Norfolk Island's economic context

For two decades, outside reviews have returned to the same handful of structural issues: freight and shipping, dependence on tourism, the high cost of living and doing business, workforce and succession pressure, and governance and regulatory uncertainty. The Snapshot shows that list has not changed so much as hardened. Freight, flagged as a structural challenge since at least the 2012 review, is now the most-cited pressure by a wide margin, and tourism dependence still leaves the island's fortunes tied to visitor numbers largely outside local control.

What the Snapshot adds is the pressures the older reports could not see. Insurance, now ranked second, reflects the loss of competition that followed the withdrawal of providers; telecommunications, air services and electricity recur as day-to-day constraints; and the withdrawal of on-island business lending, acute housing pressure and an ageing ownership base all surface in the results.

The survey's own signals point to the near-term trajectory. Deterioration runs well ahead of improvement, and the share of businesses doing worse rises steadily with business age, peaking among the island's longest-established enterprises — the backbone of the local economy, many of which face upcoming succession decisions. Without action, the more likely risk is a gradual decline – when long-established businesses close without new owners to take them on, the range of local services shrinks, and the economy becomes less diverse and more vulnerable to future pressures. The other side of that picture is that the businesses faring best are those with clearer or broader markets, which is where resilience can realistically be built.

Because participation was voluntary rather than randomly sampled, the findings are not presented as carrying a formal statistical margin of error. Their weight comes instead from the scale of participation — a response rate above 40%, the largest direct engagement with Norfolk Island businesses in twenty years — from the breadth of activities represented, and from the consistency of the main findings across every business group examined.

The Snapshot does not prescribe solutions, but it does establish, with numbers, which issues are most widely and most acutely felt across the business community — the evidence base that advocacy on Norfolk Island has previously lacked.

2.2 For government and policy

Several conclusions for policy follow directly. Because most island businesses are very small, the cumulative weight of taxes, fees, utilities, compliance and unreliable services matters more than any single measure viewed alone. Freight, air services and telecommunications are better understood as economic infrastructure — shaping supply, staffing, customer access and the ability to reach off-island markets — than as separate service problems.

Because businesses with staff were far more likely to report detrimental impact from a law, regulation or policy, business-impact assessment and genuine consultation before new rules or legislation take effect would prevent avoidable damage. And because vulnerability sits with established businesses rather than new ones, economic development policy should not concentrate only on creating or attracting new enterprises: retaining and helping adapt the businesses on which employment and services already depend is itself a development priority.

2.3 For BCNI's role

The results support a dual role for BCNI. The first is external advocacy: conveying quantified evidence about freight, insurance, operating costs and regulation to government and the relevant agencies. The second is strengthening business resilience and connection: providing economic information, opportunities for networking and collective problem-solving, and help finding practical pathways through changing markets. Respondents were explicit about both — advocacy with government was the most requested form of support (45%), ahead of economic data and insights (29%) and networking (25%), and email or newsletter updates were the preferred channel (61%), ahead of surveys (41%) and in-person meetings (31%). The 22 businesses open to follow-up give BCNI a ready consultation pool, while the 74% who preferred anonymity confirm that de-identified reporting must remain the default. The vulnerability findings add weight to the second role: BCNI need not provide business advice itself, but it can connect businesses with expertise, identify common adaptation needs, and ensure established businesses in difficulty are not overlooked.

2.4 For the evidence base

The Snapshot delivers the recurring business survey that Commonwealth reviewers — KPMG in particular, in 2019 — recommended for over a decade, and does so in the same year the ABS conducts the 2026 Census, giving the pairing of business-side and population-side data KPMG envisaged. Its lasting value depends on repetition: only by asking the same core questions again can BCNI show whether conditions, confidence and the size of the vulnerable group are shifting.

The findings do not suggest that government or BCNI can resolve every pressure alone. They support a practical, apolitical partnership: government addressing the structural cost and policy settings, BCNI maintaining direct engagement with businesses and carrying their evidence forward, and businesses supported to adapt where changing markets make adaptation possible — with progress measured openly over time.

3. Recommendations

The recommendations below follow directly from the survey evidence. Consistent with BCNI's remit they are practical and business-focused — concerned with the costs and constraints businesses themselves reported, not with wider questions of governance or politics — and organised around BCNI's three core functions of advocacy, education and networking. None is put forward as a finished solution; the intent is to set an evidence-led agenda and identify where BCNI is best placed to act itself, to partner, or to advocate to others. Where useful they point to comparable measures in other remote and island communities, offered as precedents worth examining rather than ready-made answers.

3.1 Advocacy: priorities for leveraging government

- **Freight and transport costs —** the clearest island-wide case, and the natural anchor for a submission to the Department of Infrastructure. Comparable measures already exist elsewhere — the long-running Tasmanian Freight Equalisation Scheme, and the community-owned shipping model now being funded for New Zealand's Chatham Islands.
- **Insurance availability and cost —** the second-ranked pressure, and one that individual businesses cannot resolve on their own; BCNI can gather member evidence on the specific coverage gaps involved.
- **The cumulative weight of fees, charges and taxes —** among the most-selected priorities and heaviest on businesses already doing worse; the case is for reviewing their combined effect rather than any single impost.
- **Energy, telecommunications and air services as economic infrastructure —** shared across sectors and central to reliability, continuity and the ability to reach off-island markets.
- **Consultation before new costs or rules take effect —** businesses with staff were far more likely to report harm from a law, regulation or policy, so early business-impact assessment would prevent avoidable damage.
- **Retention and adaptability of established businesses —** development is not only about new enterprises but about protecting the employment, services and productive capacity the island already depends on. A standing institutional voice for remote business, on the model of Scotland's Highlands and Islands Enterprise, is one precedent worth examining.

3.2 Education and networking: acting directly or in partnership

- **Regular information and data —** meeting the demand for economic data and insight, through the email and newsletter updates respondents clearly preferred.
- **Networking and collective problem-solving —** requested by around a quarter of respondents and low-cost for BCNI to provide.
- **A launch that begins the problem-solving —** use the public release of this report as a facilitated workshop in which businesses map practical solutions to the pressures it identifies, turning the evidence base into shared ownership.
- **A standing consultation pool —** engaging the 22 businesses open to follow-up, for rapid input on specific issues as they arise.

- **Practical adaptation support —** connecting businesses, especially long-standing ones under pressure, with expertise on market development, digital capability, diversification and succession.
- **Partnership on workforce, housing and finance —** emerging pressures are better addressed alongside government and RDA than by BCNI alone. Housing was raised repeatedly in the RDA's 2024 consultations but ranked low in this survey, selected by only a handful of businesses — a difference worth testing in the next round rather than treating as settled either way.

3.3 Sustaining the evidence base

- **Repeat the Snapshot on a regular cycle —** with the same core questions, tracking the proportion doing better or worse, three-year confidence, and the size and profile of the vulnerable and resilient groups.
- **Improve the business database and use distinct survey links by channel —** so future response rates and distribution by channel can be analysed precisely.
- **Align future rounds with the ABS Census cycle —** so business-side and population-side data continue to land together.
- **Review the 19 "Other" advocacy suggestions —** supplied under D1, before finalising BCNI's detailed advocacy program.
- **Report findings back to participating businesses —** as promised, to sustain the trust and participation on which future rounds depend.

4. Final Statement

Twenty years after Norfolk Island's businesses were last counted, the Business Snapshot 2026 has given the community something it has not had for a generation: a current, credible, self-generated picture of who its businesses are, the pressures they face and the priorities they share.

Its firmest conclusions are the broad, repeated patterns: a micro-business economy, widespread deterioration in conditions, freight as the common structural constraint, and a clear mandate for practical, evidence-led advocacy. The closer analysis adds a subtler lesson — resilience will depend both on reducing the structural disadvantages of doing business on Norfolk Island and on strengthening the capacity of businesses to adapt where they can. Handled well, and repeated, the Snapshot need not be another one-off report. It can become the standing, grassroots evidence base that two decades of outside reviews identified as missing, now built by the business community itself.

As throughout this report, the strongest findings are the broad patterns rather than exact subgroup percentages. The recommendations follow from what businesses reported: they set an agenda and identify where BCNI can act, but the survey establishes association and priority, not proof that any single measure will produce a particular outcome.

Appendix 1

BCNI Business Snapshot 2026 Survey Questionnaire

Business Council of Norfolk Island

Networking, Advocacy & Education

Norfolk Island Business Snapshot 2026

Thank you for taking part in this project. We know Norfolk Island businesses are tired of being asked for input without seeing much come back. The information we are collecting will provide a practical snapshot of the key issues facing local businesses. This will help us identify the main areas to guide our advocacy for the next few years. All local businesses will receive a concise report of our findings.

By taking about **5–7 minutes to have your say,** your business has a voice in helping BCNI:

- build evidence about the issues that most affect your business day to day,
- prioritise our advocacy on your behalf over the next 2-3 years, and
- show government and other bodies that the concerns raised reflect the voices of all the Norfolk Island business community.

Please take a few minutes to complete the questions now:

PART A – ABOUT YOUR BUSINESS

A1. Which of the following best describes your business's main activity on Norfolk Island?

(Please tick **one** only. If you genuinely operate across several, choose the closest overall match or your **primary activity**.)

☐ **Retail services** (e.g. supermarkets, shops, fuel, hardware)
☐ **Personal services** (e.g. hair/beauty, handyman services, gardening)
☐ **Hospitality** (e.g. cafes, restaurants, take-away, markets)
☐ **Tourism accommodation and services** (e.g. holiday rentals, hotels / resorts, tour operators)
☐ **Professional, financial and administrative services** (e.g. legal, accounting, insurance, financial services, admin or office support services)
☐ **Construction & Trades** (e.g. builders, electricians, plumbers, carpenters, other trades)
☐ **Property management & hiring services** (e.g. real estate, equipment / hire)
☐ **Transport, freight and logistics** (e.g. freight and shipping agents, delivery services, car hire)
☐ **Health, education and community services** (e.g. health or allied health providers, aged care or disability services, childcare, tutoring, training providers, community support services)

☐ **Technology** (e.g. IT support, computer and device repair, equipment servicing & sales)

☐ **Primary production and land-based industries** (e.g. farms, growing or producing food, fishing, related agricultural services)

☐ **Manufacturing** (e.g. small-scale manufacturing, private-sector waste or recycling services)

☐ **Not-for-profit services** (e.g. community groups and service clubs)

☐ **Hobby or markets only (part-time) business**

☐ **Other or multi-activity business**

Please describe: ____

A2. How long has your business been operating on Norfolk Island?

☐ Less than 1 year

☐ 1 - 3 years

☐ 4 - 10 years

☐ 11 – 20 years

☐ More than 20 years

A3. How many people usually work in your business on Norfolk Island, including owners and employees (full-time, part-time or casual)?

☐ 1 (Sole operator, no employees)

☐ 2 - 5 people

☐ 6 – 10 people

☐ 11 – 20 people

☐ 21 – 50 people

☐ More than 50 people

A4. Where does your business operate?

☐ Single location (Norfolk Island only)

☐ Multiple locations (Norfolk Island only)

☐ Multiple locations (Local plus regional / state / national, including online)

☐ International (including online)

A5. Which best describes your main customer base?

☐ Mostly residents and / or local businesses

☐ Mostly visitors / tourists

☐ A fairly even mix of locals and visitors

☐ Mainly off-island / online customers

PART B – CURRENT BUSINESS CLIMATE

B1. How are things going for your business at the moment, compared to say a year ago?

☐ Very challenging, doing much worse
☐ Somewhat challenging, doing slightly worse
☐ Comfortable, about the same
☐ Somewhat positive, doing slightly better
☐ Very positive, doing much better

B2. How confident are you that your business will still be operating on Norfolk Island in 3 years' time?

☐ Very unconfident
☐ Somewhat unconfident
☐ Neither confident nor unconfident
☐ Somewhat confident
☐ Very confident

PART C – PRESSURES AND PRIORITIES

C1. Main pressures

Below is a list of challenges that may affect businesses on Norfolk Island. Please tick **up to 5** that are currently the **most important** for your business.

Pressure area	Tick your top 5
Freight and shipping (reliability, timing, costs)	☐
Rising costs of rent, purchasing premises	☐
Air services (frequency, reliability, costs)	☐
Electricity reliability and costs	☐
Telecommunications / internet / phones (costs, reliability)	☐
Water availability	☐
Waste management costs and access	☐
Availability and condition of other key infrastructure (e.g. wharves, roads, airport facilities)	☐

Pressure area	Tick your top 5
Business regulations, fees and compliance burden	☐
Council rates and property-related charges (e.g. zoning)	☐
Ease of dealing with government agencies about your business	☐
Uncertainty about future governance arrangements affecting business planning	☐
National or international policy changes (e.g. border security rules, aviation rules, tariffs) affecting your business	☐
Wages and employee benefits costs	☐
Taxes	☐
Insurance costs and/or availability	☐
Workforce availability (finding and keeping suitably skilled staff)	☐
Housing affordability for workers relocating for work	☐
Availability of rental/short-term accommodation for itinerant or seasonal workers	☐
Ability to upskill your staff / yourself locally	☐
Support for business innovation or change (advice, training, grants, loans)	☐
Technology challenges / cybersecurity	☐
Public safety, security for your business	☐
Opportunities to diversify your business (new markets, new products/services)	☐
Ability to sell or hand over your business when the time comes (succession planning)	☐
Preparing for shocks (e.g. natural events, supply disruption, global events)	☐
Customer demand / sales levels generally	☐
Visitor numbers / mix / spending patterns	☐
Seasonality of demand	☐

Pressure area	Tick your top 5
Reliance on a few big customers or channels	☐
Ability to sell off-island or online (exports, external markets)	☐
Something else is more important (please specify below)	☐

C2. Which <u>one</u> of the issues you ticked has the <u>greatest</u> impact on your business right now?

<u>PART D – BCNI SUPPORT (OPTIONAL)</u>

D1. What issues do you think BCNI should focus on in its advocacy over the next 2–3 years?

Reducing regulatory burden on businesses	☐
Tax relief or incentives	☐
Reducing fees and charges on businesses	☐
Streamlining permit & licensing processes	☐
Increased focus on economic development policies and planning	☐
Making labour regulations easier for our remote community	☐
Workforce development & training	☐
Improving skilled labour supply	☐
Reducing healthcare costs	☐
Making energy & utilities more affordable for businesses	☐
Infrastructure investment for businesses	☐
Public safety initiatives	☐
Reforming environmental regulations	☐
Reducing transportation costs	☐
Support programs for small to medium businesses	☐
Access to business capital	☐
Other (list below):	☐

D2. Are there specific laws, regulations or policies that negatively affect <u>your</u> business?

Yes (*please describe*)	☐
No	☐
Unsure	☐

D3. How would you like BCNI to support your business? (Select up to 3)?

Advocacy with government officials	☐
Business networking	☐
Education & training	☐
Information on policy changes	☐
Economic data and insights	☐
Collective problem-solving events with peers	☐
Other (list below):	☐

D4. How would you prefer to engage with the BCNI?

Surveys	☐
In-person meetings and/or workshops	☐
Virtual forums	☐
Email updates / newsletter	☐
Committees or task forces	☐

PART E – CONFIDENTIALITY AND CONTACT DETAILS

Your answers will be analysed as a group and reported in de-identified form. Individual businesses will not be named without your explicit permission.

*Please tick **one***:

☐ I prefer my responses to remain anonymous.

☐ I am comfortable being contacted to participate in follow-up discussions or advocacy efforts.

If you are happy to be contacted, please provide:

Name: ____

Business name: ____________________________________

Phone / email: ____________________________________

Thank you for your time and for the contribution your business makes to Norfolk Island.

Please return this completed survey to: secretary@bcni.org.au, drop it into the box at GoPlan (back of Leeside Arcade in Burnt Pine) or call or SMS **51960** or **52112** for us to pick it up.