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Abstract

This article examines the impact of the introduction of the Goods and Services Tax (GST) on small business in Australia in the context of the experiences faced in similar countries overseas. Using a case study methodology, data was gathered from six small businesses that were observed throughout the introductory period of the new tax system. In particular this article considers the costs for small businesses in complying with the new tax system.

Businesses reported actual GST compliance costs ranged from $3,331 to $30,140 per business in the cases examined. For the two smallest businesses, their compliance costs amounted to over 3% of the firm's reported annual turnover. The study also identified significant on-going record keeping and accounting costs that are required by small businesses in order to meet their GST obligations. These findings indicate that governments need to be more aware of the impact of tax reforms on small businesses if they wish to implement changes with minimal adverse impacts on business operations.

The Impact of the Introduction of the GST on Small Business In Australia

BACKGROUND

The introduction of a Goods and Services Tax (GST) has been discussed for many years in Australia following the recommendation of the Asprey Taxation Review Committee in 1975 to adopt a broadly based consumption tax (Stretton, 1999). Despite worldwide trends towards a growing reliance on consumption taxes, Australia has struggled politically to introduce a GST (Stretton, 1999). In November 1980 the Federal Treasurer of the then conservative Government raised the option of an indirect consumption tax, but Cabinet rejected the submission (Hansard, 1981). Similarly a Labor Government Treasurer proposed a Broadly Based Consumption Tax (BBCT) in 1985. It was vigorously debated at a national Taxation Summit held that year, but was ultimately rejected (Stretton, 1999).

In 1991 the leader of the conservative party in opposition released the *Fightback* economic manifesto, which included a GST as its centrepiece (Stretton, 1999). This policy was maintained until the 1993 election. Following defeat at this election, the GST was once again removed from the party's policy platform. In 1995 the leader of the conservative Party in opposition announced that a GST was no longer party policy 'nor will it be policy at any time in the future ' (Stretton, 1999, quoting The Age, 3 May 1995). However, the conservative party won government in 1996 and during the 1998 election the introduction of a GST was a major election issue. The election result saw the Coalition returned to government.

Immediately after the election, problems arose in securing agreement about which items should be exempted from the GST. In June 1999 a compromise was reached between the Government and the Democrats party, who held the balance of power in parliament, to exempt basic food, health and education because of concerns that the tax would impact more heavily on the lower income groups. With these concessions successfully accommodated the GST was finally introduced on the 1st July 2000, replacing the Wholesale Sales Tax as part of a tax reform package. The legislation introducing this reform was titled *A New Tax System (Goods and Services Tax) Act 1999*. Under the new tax system businesses are required to collect the GST and remit it to the Australian Taxation Office (ATO) when lodging a Business Activity Statement (BAS), which is an integrated form for paying GST, Pay-As-You-Go (PAYG), group, fringe benefits and other taxes.

This paper describes the impact of the introduction of the GST on small business in Australia in the context of the experiences faced in similar countries overseas. The paper reports on case studies of six Victorian small businesses, from their preparation for implementation of the tax prior to July 2000 through to February 2001 when the second tax-reporting period was completed.

LITERATURE REVIEW

International GST Implementation and Compliance Cost Studies

The Value Added Tax (VAT) or GST has been the indirect Broad Based Consumption Tax (BBCT) of preference over the past few decades since first being introduced in France in 1968 (Kloeden, 1998). Alternatively Retail Sales Taxes are still found in some countries, most notably in the US. The VAT soon spread from France throughout Europe, and now more than 100 countries have followed suit, including all OECD countries except the US (Kloeden, 1998). The United Kingdom introduced their Value Added Tax in 1973, New Zealand (GST) in 1986, Canada (Excise Tax) in 1991 and South Africa in 1991 (Ernst & Young, 1999a).

Comparisons of the implementation of the Australian GST to overseas experiences are limited because of varying tax structures and GST rates (Sandford, 1995). However, attempts have been made to learn from the experience of these countries, particularly in relation to issues faced by small business. The Australian government has drawn on the experiences of other countries to identify methods used to educate taxpayers about their rights and obligations; problems experienced by small business on implementation; and the impact of changing spending patterns as a result of the GST.

Given the large number of countries that have introduced a VAT or GST, it is surprising to find that specific details about actual compliance costs for the individual business appear to be limited. However, a Canadian study of GST implementation by Gunz *et al* (1995) explored the division of costs into start-up costs and on-going costs. They found that start-up costs, those associated with the implementation, were around 84% of on-going GST costs. While there is a lack of clear definition of GST implementation and compliance costs, other international studies (Pope, 2000; Ernst & Young, 1999a; Gunz, Macnaughton & Wensley; 1995,) have focused on identifying the factors which may give rise to GST compliance costs. According to these studies, compliance costs vary significantly according to business size, type of industry, and whether business activities were all taxable or a mix of free, exempt and taxable supplies. Larger businesses have greater economies of scale than small businesses and usually have more resources to deal with change (Sandford and Hasseldine, 1992). The experience of staff, use of accountants and attitudes to the GST were factors, which impacted on the effectiveness of the implementation (Pope, 2000).

New Zealand Experience

The New Zealand GST was introduced as part of a broader program of economic reforms which included the introduction of a fringe benefits tax; an overhaul of its social welfare structure; the conversion of its public health system to a 'user pays' basis; and the deregulation of a number of highly regulated areas of the economy. Consequently it has been difficult to isolate any impact specifically ascribable to the GST. Much of the evidence indicates that the New Zealand GST experience was generally viewed positively, and the relatively few problems were perceived to be due to lack of clear legislation. This was because the legislation was policy driven rather than process driven (Ernst & Young, 1999a).

The original objective of the New Zealand GST was to 'lower the burden of personal direct taxation and improve the overall fairness of the tax system' (Cotton & Tooley, 1993. p. 108). It was considered important that the tax reform raise tax revenue in a way that would impose the lowest possible cost to New Zealand in general. Since its introduction, the government has sought to reduce the compliance and administrative costs associated with raising the GST revenue. As a result, New Zealand's single-rate Goods and Service Tax is considered to be a well-designed tax system, which has influenced the development of indirect taxes in other countries around the world (Inland

Revenue Department, 1999; CPA Australia 2000; Kloeden 1998). In summary it has been argued that:

> *'Six years after its introduction, New Zealand's GST regime is recognised internationally as a model for VAT. In particular New Zealand's GST is commended for its fairness and economic efficiency resulting from a uniform tax rate and comprehensive application. Although GST is still not without its critics, it has been generally accepted by the taxpayer.*
>
> (Cotton & Tooley, 1993, p. 115)

There are a number of reasons why the tax reform worked well. Before its introduction the New Zealand Government of the time set up a new Department, the GST Coordinating Office, to develop an overall strategy for the implementation of the GST system. Furthermore it was given the task of overseeing the various initiatives that would collectively progress the implementation process, especially in respect of the needs of business. This Office provided an extensive education program for both business and the general public. Additionally, the Inland Revenue Department was fairly sympathetic about errors arising from misunderstandings about the GST law. Once they felt that business understood how the GST worked, they expected business to revisit returns made previously to correct any errors made (Ernst & Young, 1999a).

Despite a relatively smooth introduction in 1986, ongoing review by the New Zealand government of the implementation of the GST has highlighted that compliance costs were high and tended to be proportionately higher for businesses with a lower turnover, namely smaller businesses. This was particularly so for businesses that had less rigorous book keeping and reporting standards beforehand (Inland Revenue Department, 1999;

Sandford & Hasseldine, 1992). It was also noted that some of these costs were not directly caused by the GST but were part of general bookkeeping requirements (Kloeden, 1998). It was also apparent that business operators needed to have adequate management systems. While the cost of creating better accounting and computer systems was seen as a direct compliance cost, indirect business benefits were likely to accrue (Kloeden, 1998). Sandford and Hasseldine (1992) found that, theoretically, greater investments at the start-up stage should result in lower on-going costs. It was also found that operators who registered late had compliance costs above the average for their size.

As a result of the reviews a variety of methods to reduce the compliance costs and unfair burden on small business were implemented, focusing on raising registration thresholds and extending tax return cycles. Minimisation of costs was considered to be important and the New Zealand government over the past 14 years has attempted to reduce the number of changes to the GST; simplify its structure and rulings; and better educate businesses (Inland Revenue Department, 1999; Sandford & Hasseldine, 1992).

Because New Zealand had operated for over a decade with a GST system, Australia had a lot to learn from their experience (Kloeden, 1998). New Zealand introduced a much simpler GST system than Australia with a single rate of 12.5% with fewer exemptions, which minimised the cost of compliance and administration.

> *'The inclusion of too many taxpayers contributing little revenue at a substantial compliance cost is detractive…the situation will be further exacerbated by weak, or resource deficient administration…simplicity is the key ingredient to reform'.*
>
> (Kloeden, 1998, p. 8)

It also seems that the public acceptance of the GST and its relatively smooth implementation largely resulted from a comprehensive publicity and education campaign. Many of the problems were identified early and addressed, so taxpayers were able to understand what was required of them. Compliance costs reduced over time as both businesses and the IRD became more experienced in dealing with the GST (Cotton & Tooley, 1993).

Australian GST Research

In Australia a number of studies were undertaken before and after the implementation of the GST (Pope, 2000). These included an assessment of the likely impact of the Commonwealth tax reform on businesses; prediction and measurement of the impact of the GST on businesses; business perceptions of and concerns about the GST implementation; business preparedness for the GST and support availability (Ernst & Young, 1999a; Ernst & Young, 1999b; Evans & Ryan, 1999; Pope, 1999; VECCI, 2000).

It has been acknowledged that start up costs are difficult to estimate and surveys providing differing estimates of GST compliance costs have been criticised for failing to fully address measurement issues, in particular the treatment of joint costs incurred for both tax and managerial purposes (Pope, 2000). Problems in studying compliance costs have related to the difficulty in differentiating between start-up and recurrent or on-going costs (Pope 2000). The limited data on start-up costs indicates that estimates of start-up costs vary from $3,500 (VECCI 2000) to $9750-$20,000 (Ernst & Young, 1999b). An earlier CPA survey (1999) asked businesses to estimate overall costs, which included start-up and on-going costs. This study produced lower estimates of around $900 and 16 hours per small business.

Given that previous international studies have highlighted the compliance burden of indirect tax reforms on small business it was considered important to assess the impact of the introduction of the GST on Australian small businesses. The Australian Bureau of Statistics definition of small business as industries employing less than 20 employees (ABS, 1999) has been adopted for this study.

METHODOLOGY

Yin (1988) argues that a case study approach assists the exploration of the "how" and "why" research questions and suggests that it is the preferred method in examining contemporary events where the relevant behaviours cannot be manipulated. As the case study technique allows for direct observation and systematic interviewing across a set timeframe it was considered to be the most appropriate methodology for this article. The opportunity to collect more detailed data as events unfolded was seen as a major benefit in using a case study technique as opposed to a survey questionnaire. It was also understood that there are some prejudices against case study methods because of the possibility of bias, the difficulty in generalising the findings, and the length of time required to complete a study. It was therefore important to ensure that steps were taken to provide the rigour to mitigate these concerns. A case study protocol was developed before any interviews were conducted to help sustain the focus of the research and ensure consistency in the data collection. Furthermore, a matrix approach was established to record data that was collected and to provide for ease of analysis.

Six small businesses were selected for study on the basis of industry sector, size, and geographic location in order to assess the impact of these variables. The selected small businesses included manufacturing (automotive and metals) and retailing as they have the largest number of small businesses in each industry category according to Australian Bureau of Statistics data. Tourism was included as it is a growing industry in Australia and it is considered to be of relevance to this study, since this sector has not previously experienced a service tax. The other two businesses came from the service sector and worked in safety and building. All of the firms were established businesses that had operated from between 5 to 11 years. The largest employing firm was an automotive manufacturing business, which employed 13 people. The smallest firms were in building and tourism and employed either one or two freelance workers or sub-contractors. Businesses with a very small number of employees (micro-businesses) were included in the study because it was unlikely that they would have any in-house support available to deal with GST implementation and compliance. On the other hand it was believed that the larger small businesses would have more paper work because of the taxation compliance activities associated with employment obligations.

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The case study protocol developed by the research team included an overview of the preliminary issues to be investigated, the field procedures to be followed, and the case study questions, which were open-ended but provided a framework for the case reports and analysis. Regular site visits commenced during June 2000, the month prior to the introduction of the GST. Each visit involved the administration of a separate set of questions based on the preliminary issues identified as well as new issues, which emerged after the initial visits. Data collected included the interview response notes which were later converted into written case visit reports, together with the observations of the business operators and their systems during the site visits. Each business was asked to confirm the details of the case visit reports during the following site visit and any adjustments were made as required. A matrix was developed that set out identified costs across each of the six businesses. Further cross-case analysis was conducted to identify common issues and concerns.

FINDINGS

Given the number of previous studies that considered compliance costs it is important to provide a clear explanation of the terminology used in this study. For the purposes of this study compliance costs were broken down into *implementation costs* (those incurred up to the lodgment of the first Business Activity Statement in November 2000), and *on-going costs* (those costs incurred after the first Business Activity Statement lodgment and up to the second Business Activity Statement lodgment in February 2001). Within both these two categories costs were further classified as either *out of pocket expenses* (where the firm incurred additional expenditure on GST compliance activities), or *time costs* (cost attributed to the additional time spent by staff on GST related activities). *Total time costs* were calculated by multiplying the employer and/or employee hourly rate by the lost time and/or additional time spent on GST related activities. *Overall costs* were calculated by adding the total time costs to the total out of pocket expenses.

Table 1 provides a breakdown of the costs of GST implementation for each of the six businesses up to the lodgment of the first BAS in November 2000. It is clear from this table that the initial implementation work associated with the GST was a very costly exercise for all businesses involved in this study. In fact GST implementation costs for the period from pre July until the first quarterly BAS lodgment in mid-November 2000 ranged from $3,331 to $30,140 per business, at an average cost of $12,380 per business. This is consistent with the findings of Ernst & Young (1999b) where projected costs ranged from $9,750 to $19,930.

<Insert Table 1 about here>

For the two smallest firms (building and tourism), GST implementation costs amounted to over 3% of the firm's reported annual turnover. For the other four firms with larger turnovers, implementation costs amounted to between 0.4% and 1.2% of their reported annual turnover. This is still higher than Collins and Warren (1998) found in their international study, where firms with turnovers over between $500,000 and $1m in five other countries incurred GST compliance costs less than 1% on average. However, it must be remembered that the figures in this study are based on a very small sample and average measures may not be representative of the wider population. Nevertheless there is little doubt that for very small (micro) businesses, costs of GST implementation represent a proportionally larger and more significant impost on the business than for larger businesses.

The most common out-of-pocket costs included costs of computer upgrades, including both hardware and software, costs of IT consulting and training, additional staffing costs associated with the tasks of adjusting the pricing of products, and additional bookkeeping requirements, including employment or contracting of specialist bookkeepers. Costs associated with the additional use of accountants or other professionals were also reported by all businesses.

Time costs mainly comprised lost time from normal business activities (i.e. downtime) and additional time or working longer hours to learn about the GST or meet GST compliance requirements. Time spent by the owners up until the lodgment of the first BAS ranged from 46 to 435 hours at a cost ranging from $2,720 to $13,485 respectively. Business owners lost an average of 170 hours of their time for GST related activities up until the lodgment of the first BAS in November, at an average cost of $6,368. This is consistent with findings by VECCI (2000, p. 4), which noted an average of 142 hours for small businesses up until the end of July.

Business operators continued to rely heavily on the advice of accountants in the planning for and implementing the GST, including the preparation of the BAS statement. For most businesses, the need for on-going support effectively doubled the cost of accounting services compared to previous years**.**

All businesses studied incurred considerable costs in upgrading their record-keeping processes, including hiring additional staff. Some operators also incurred costs associated with the purchase of new computer software or accounting packages. Three of six of the businesses studied updated their systems to include the GST, at a cost of up to $3,500, with one firm spending a further $6,627 for on-going support.

Some of the operators who have purchased new software packages employed specialist support staff to manage the book-keeping. This required additional salary payments to staff or additional time spent by the operator. Actual costs averaged $1370 for the six businesses up to the first BAS lodgment, and as much as $4,400 for one of the businesses. These findings are supported by the Yellow Pages November Survey

(Yellow Pages 2000), which identified that 60% of respondents reported difficulties in changing accounting or record keeping systems.

On-going costs cover the second tax quarter and include the period up to when the second BAS statement was lodged in February 2001. Table 2 provides a breakdown of the on-going costs of GST compliance for each of the six businesses for the second quarter.

<Insert Table 2 about here>

For five of the six businesses, on-going costs were less than for the implementation period, but still represented a significant impost on most of the businesses. Four of the firms incurred costs between $2,980 and $6,750, which suggests many firms still face a significant on-going cost burden associated with GST compliance. These firms were still incurring substantial out-of-pocket costs for accounting and book-keeping, while the owners continued to lose a considerable amount of time on GST compliance activities.

A detailed analysis of the total costs from June 2000 to February 2001 was undertaken and is summarised in Table 3.

<Insert Table 3 about here>

It is apparent from Table 3 that different firms incurred costs at different stages and it was found from further analysis of the firms that this was very much dependent on the management approach undertaken by the business owners. As expected, most firms found the on-going costs less than the implementation costs, though one firm (the service – safety business) found their costs for the preparation and lodgment of the second BAS statement were greater than the costs of implementation and the first BAS lodgment. This was mainly because this firm had been slow to respond to the GST and was still in 'catch-up mode'.

Other Impacts

A number of impacts other than cost outlay were identified in the study. Some businesses reported that their bigger customers had demanded that they not increase their prices, resulting in having to absorb the GST that rightly should have been paid by the customer.

At the time of the first BAS lodgment, four of the six businesses reported cash flow problems that they believed were caused in some way by the GST. Two of them partly blamed slower conditions in their industry. Their debtors were slow in paying, causing the businesses to increase their overdraft. The debtors themselves had been forced to delay payment because their own customers were slow in paying them. For the other two businesses, cash flow problems were exacerbated by the first BAS payment itself, as it meant having to pay the GST commitment before it had been collected from slow paying customers. Cash flow problems continued to be a concern through December and January for the same four businesses. As a consequence, one business had to lay off four staff, another had to arrange an injection of additional capital, and a third could not pay their accountant and was struggling to lodge the second BAS on time.

As a result of the need to concentrate on compliance activity, either in person or by training and supervising another employee, business managers reported that they did not have as much time to spend on developing their business and generating income. Business operators lacked the time and energy to seek new business opportunities.

> *'A day I spend in the office on the GST is a day I can't spend doing quotes and getting work.'*
>
> *'The impact on our cash flow has left us with no room to grow at the moment'.*

Similarly some operators felt their accountants were also too busy with GST work to help with business development issues.

> *'There have been difficulties in getting access to our accountant, he's so busy... he's exhausted'.*

Five of the six businesses made specific reference to their resentment at being a tax collector and administrator for the government. Each of these businesses argued that they were spending more time on paperwork and collecting taxes that might well be good for the government but provided no direct benefit for their own businesses.

> *'…I'm nothing more than a tax collector…and I should be paid to do it…'*

This resentment had continued and even deepened in the lead up to the second BAS lodgment, with most operators even more vocal in expressing their dissatisfaction with the administration process.

> *'…I should have an ATO sign on my door…'*
>
> *'…I should send them (the ATO) a bloody invoice…'*

Despite this resentment most operators had accepted their role and in fact reported that they believed there were some benefits resulting from the GST introduction. This was consistent with the New Zealand experience where businesses reported that the introduction of the GST encouraged business management to put into place up-to-date book-keeping systems and that more frequent information was produced as a by-product, permitting better reporting and increased knowledge of their business (Scott and Davis, 1995).

Potential benefits identified by the six businesses in this study included better use of information technology to record transactions and improved Point of Sale documentation. Four of the businesses reported that record keeping improved, leading to a clearer understanding of the financial position of the business. Some financial aspects mentioned included the level of detail of outstanding debtors and the relationship between product costs, prices and margins. However owners had not yet been able to articulate how this will enable them to operate better, they just “believed it should”. Most businesses were motivated to collect their debts more quickly in order to maintain their cash flow levels, but acknowledged only limited success in actually getting people to pay. One operator had reviewed his entire operations for GST, including service delivery, employment of staff and the business’ client base, and expected some benefits to accrue from this process in the longer term. However by February 2001, after seven months of operation of the new system only one of the six business operators believed that the benefits outweighed the costs. The other businesses argued strongly that the costs in time, money and in some cases cash flow problems were far too great in comparison to any actual or perceived benefits.

Discussion and Conclusion

This research indicates that there was greater concern amongst businesses that did not take a proactive approach to dealing with the GST, as was the case in New Zealand. These businesses also tended to experience increasing costs over time as well. Those businesses who took early action tended to have lower levels of anxiety, and fewer additional costs as time progressed. Furthermore it seemed the ability to take action at the appropriate time to deal with GST issues depended on two key factors:

- having the necessary *resources* - which included the owners' time and money;
- having the necessary *management ability* **-** to anticipate problems and ensure that action took place in advance.

Sound management skill was required to develop a strategic approach to deal with the GST implementation so as not to inhibit normal business activity. Previous research suggests that the lack of management skill frequently restricts the performance of small business (Karpin, 1995). In particular, the lack of strategic management skills hinders the development of small business, and the introduction of the GST has further exacerbated this situation as it is consuming resources that could otherwise be used for business development. The better-prepared businesses were coping well with the GST because of their forward planning and proactive efforts to anticipate problems. They demonstrated good management ability and acted early to devote the necessary resources to the task of implementation. By contrast two businesses that were struggling with the GST, appeared to lack the management ability or the resolve to plan and act ahead.

This article on the impact of the introduction of the GST on small businesses has thus highlighted the importance of effective management in proactively dealing with change.

The GST, as an example of such change, has exposed the inability of some small business operators to adequately manage their business in difficult times.

Despite the difficulty in managing the introduction of the GST it was apparent in all but the best prepared business that extra time was required to implement the new tax system. This meant that either the operator hired in the extra time, worked longer hours or used time that should have been devoted to normal business operations. Furthermore, while it was clear that the GST required additional time and money commitments from businesses to meet their compliance obligations, the introduction of the GST itself had drained resources from businesses. In addition businesses believed that the GST caused cash flow problems because debtors were slow in paying and general economic conditions had slowed down. Subsequent studies have confirmed that the GST caused cash-flow problems for many small businesses (for example, CPA Australia, 2001).

Whilst recognising the limitations inherent in using a small number of case studies nevertheless there is evidence to suggest that businesses will have to continue to meet significant on-going record keeping and accounting costs in order to meet their GST obligations. Some businesses have hired additional staff or contractors while others are diverting current staff to this task. Regardless of how firms address this additional compliance activity it still represents greater costs and therefore an impost on profits. The compliance activity has grown to such an extent that there are now calls for a commission to be charged for the collection of the GST. It thus seems that governments need to be more aware of the impact of tax reforms on small businesses so they can implement reforms with minimal adverse impact on business operations. Subsequent changes to GST compliance procedures support this conclusion.

There is clearly scope and need for continuing research to broaden the range of businesses studied and to further examine the extent of the on-going compliance burden on small business.

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Table 1. Cost of GST Implementation by Cost Category from July 2000 to November 2000

	Service - Safety	Service - Building	Service - Tourism	Retail – Mixed Business	Manuf - Auto	Manuf – Metal
Costs	**$**	**$**	**$**	**$**	**$**	**$**
Out of Pocket	2,427	5,650	496	6,940	16,655	3,905
Time costs	3,090	4,200	2,835	11,880	13,485	2,720
Total Costs	5,517	9,850	3,331	18,820	30,140	6,625
Annual Turnover	1.5m	300,000	100,000	2m	3m	550,000
Total Cost as % of Turnover	0.4%	3.3%	3.3%	0.9%	1.0%	1.2%

Table 2. Ongoing costs of GST December 2000 to February 2001

	Service - Safety	Service - Building	Service - Tourism	Retail – Mixed Business	Manuf - Auto	Manuf – Metal
Costs	**$**	**$**	**$**	**$**	**$**	**$**
Out of Pocket	3,600	100	-	4,184	2,500	5,340
Time costs	3,150	20	800	1,440	480	-
Total Costs	6,750	120	800	5,624	2,980	5,340
Annual Turnover	1.5m	300,000	100,000	2m	3m	550,000
Total Cost as % of Turnover	0.45%	0.4%	0.8%	0.3%	0.1%	1.0%

Table 3. Analysis of GST compliance costs by time period

	Service – Safety		**Service – Building**		**Service – Tourism**		**Retail - Mixed Business**		**Manuf - Auto**		**Manuf - Metal**		**Average Costs**	
	$	**%**	**$**	**%**	**$**	**%**	**$**	**%**	**$**	**%**	**$**	**%**	**$**	**%**
Costs up until first BAS lodgment	**5,517**	**45**	**9,850**	**98.8**	**3,331**	**80.6**	**18,820**	**77**	**30,140**	**91**	**6,625**	**55.4**	***12,380***	***77.5***
Second BAS Preparation	**6,750**	**55**	**120**	**1.2**	**800**	**19.4**	**5,624**	**23**	**2,980**	**9**	**5,340**	**44.6**	***3,602***	***22.5***
Total of costs up to second BAS lodgment	**12,267**	**100**	**9,970**	**100**	**4,131**	**100**	**24,444**	**100**	**33,120**	**100**	**11,965**	**100**	***15,982***	***100***