



Small Business Week 2025

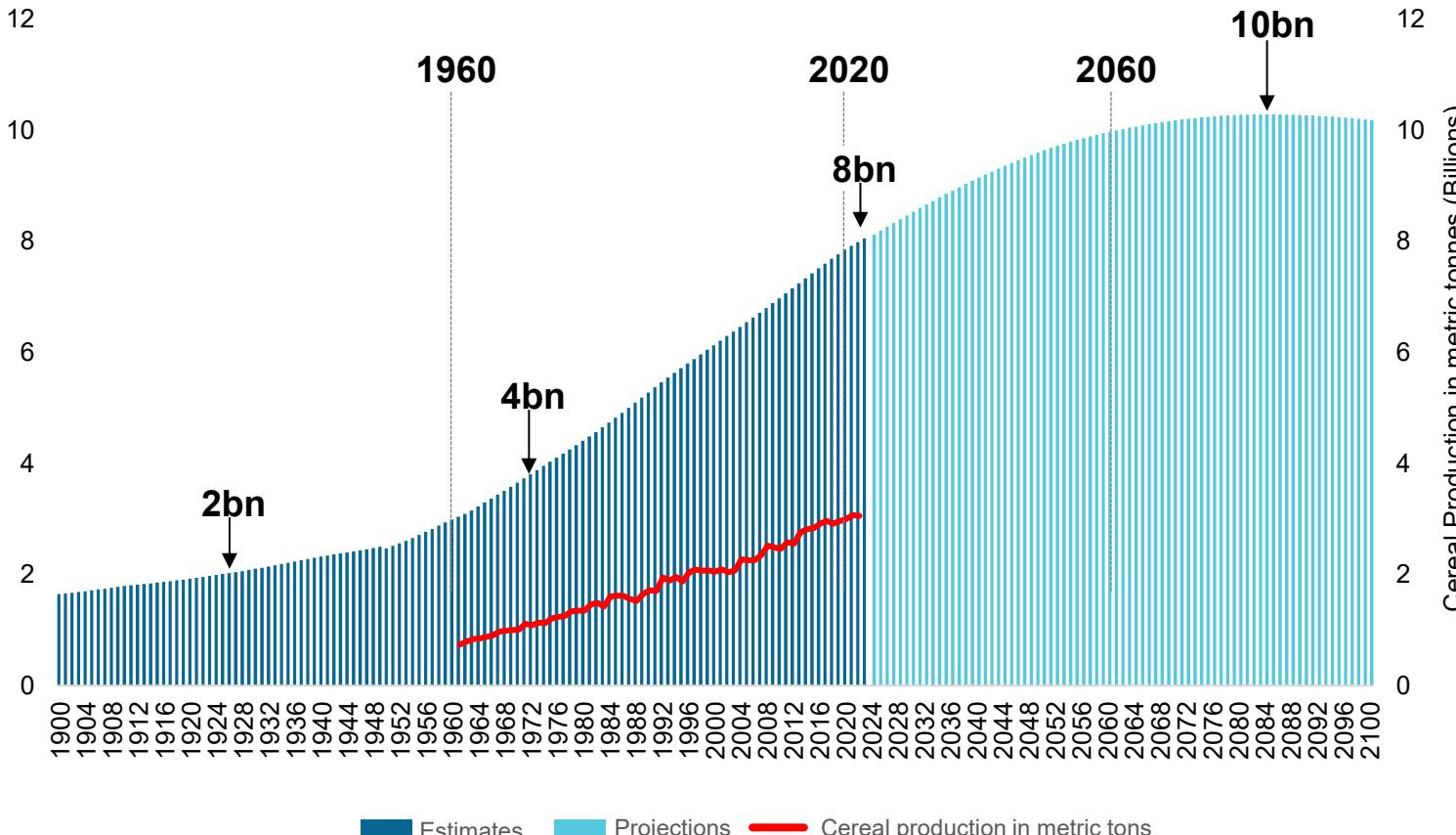
**Small business on the rise:
Opportunities in South Australia**

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22 September 2025



SA has what the rest of the world will increasingly want



World population between 1900 - 2100 & world cereal production 1961-2021
Source: UN World Population Prospects Oct 2024 Revision; World Bank

We allocate wealth to housing, super, quality of life (which SA delivers)



1.
Luxembourg
\$140,940



2.
Ireland
\$108,919



3.
Switzerland
\$104,895



4.
Singapore
\$92,932



5.
Iceland
\$90,283



6.
Norway
\$89,693



7.
United States
\$89,105



8.
Denmark
\$74,969



9.
Qatar
\$71,652



10.
Netherlands
\$70,497



11.
Australia
\$64,547



12.
Austria
\$58,191



13.
Sweden
\$58,100



14.
Belgium
\$57,772



15.
Israel
\$57,760



16.
Germany
\$55,911



17.
United Kingdom
\$54,949



18.
Finland
\$54,162



19.
Canada
\$53,558



20.
UAE
\$49,498



21.
France
\$46,729

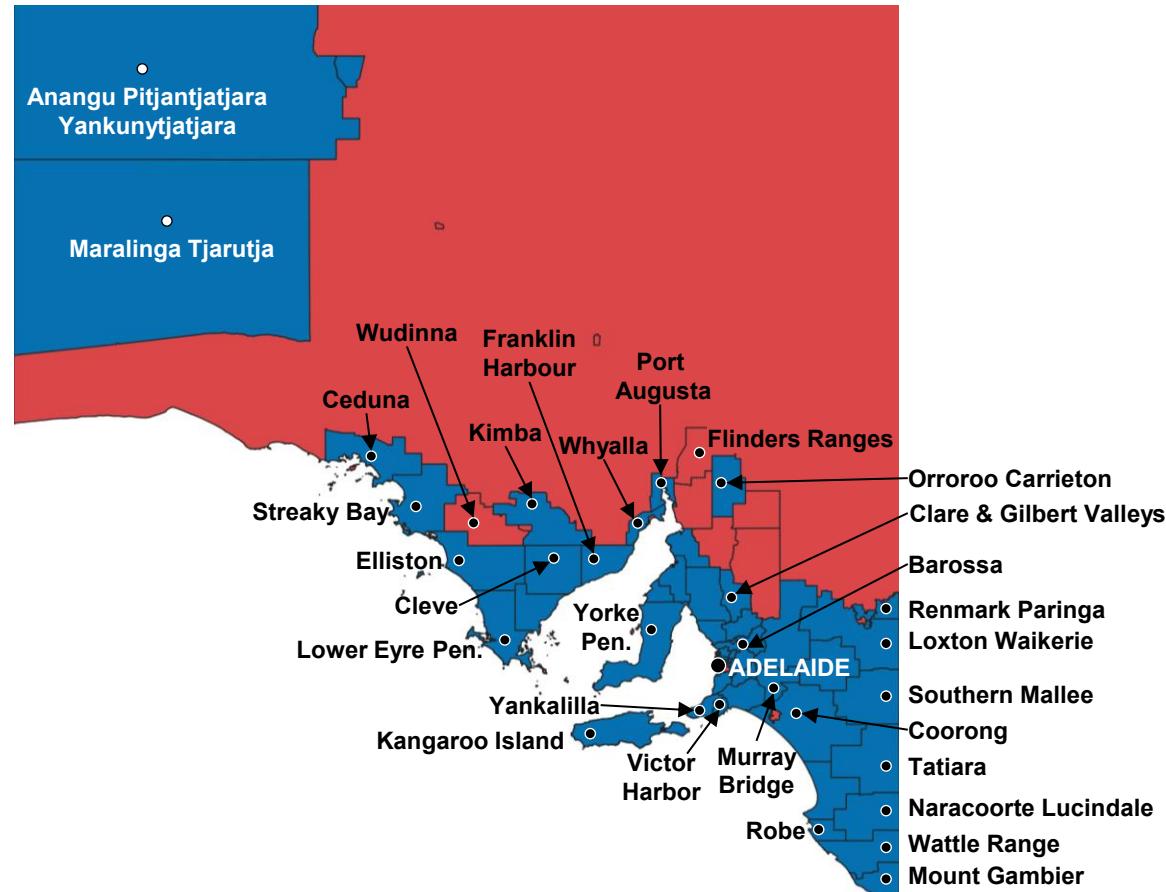
Strong regional growth projected for SA in the decade ahead... opportunities for lifestyle (inc grower) businesses

Areas of projected population growth (blue) and loss (red) between 2025 and 2035

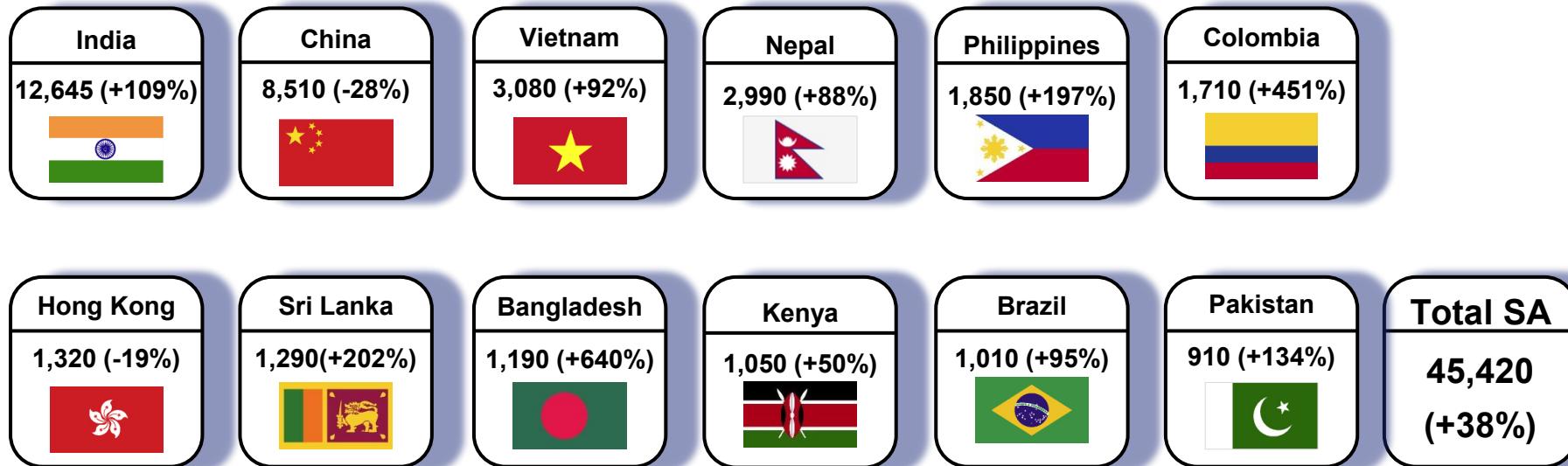
Pop 2025: 1.9m

Pop 2035: 2.0m

Growth: 0.1m



International student numbers for SA are up (38%) on pre-Covid levels

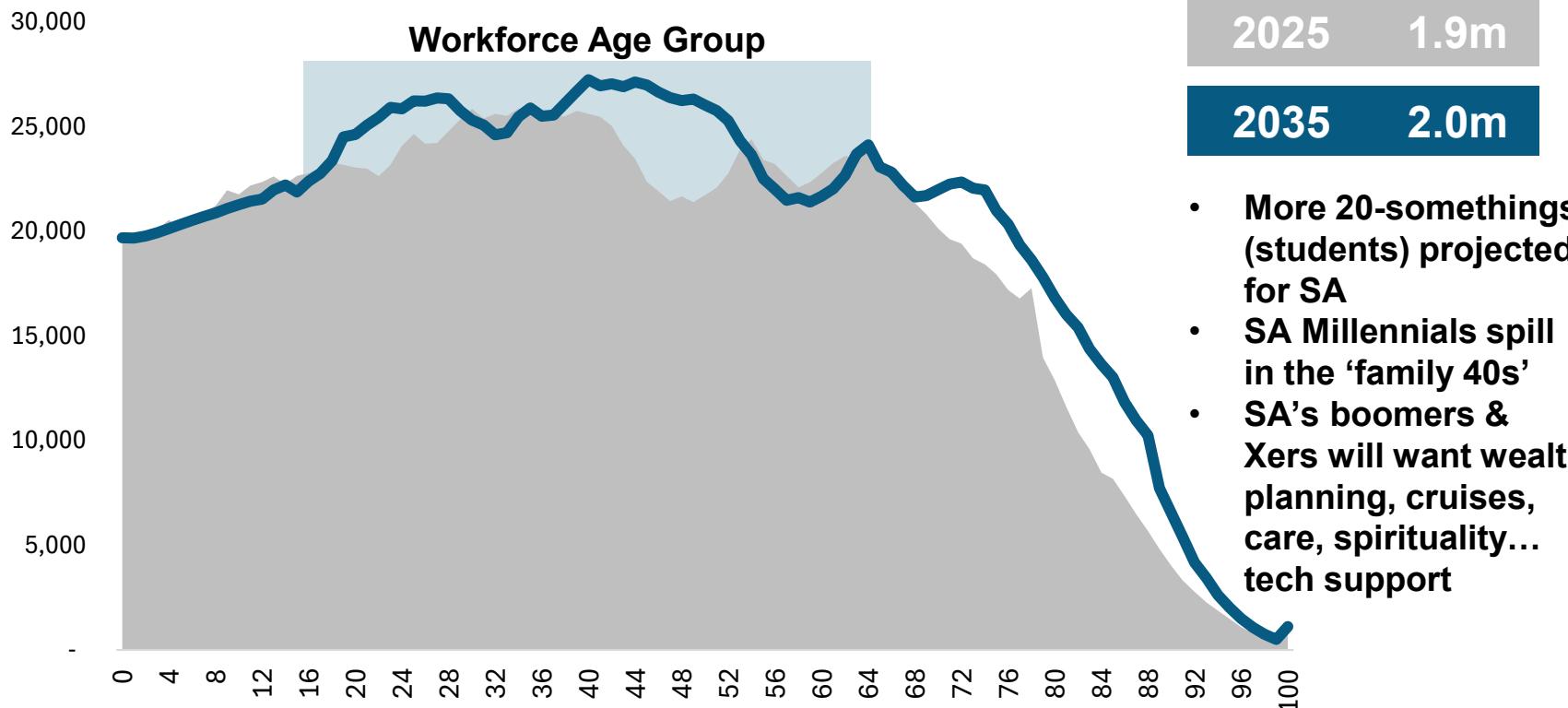


- Biggest absolute growth in students is from India, Vietnam, Nepal
- Fewer students from China, Hong Kong
- Perhaps more CBD-fringe Indian grocery stores/foodstuffs... need more Punjabi, Hindi, Urdu speaking workers... fewer Mandarin, Cantonese speakers

Top 12 international student enrolments in year ending June 2025 resident within South Australia, and percentage change from June 2019

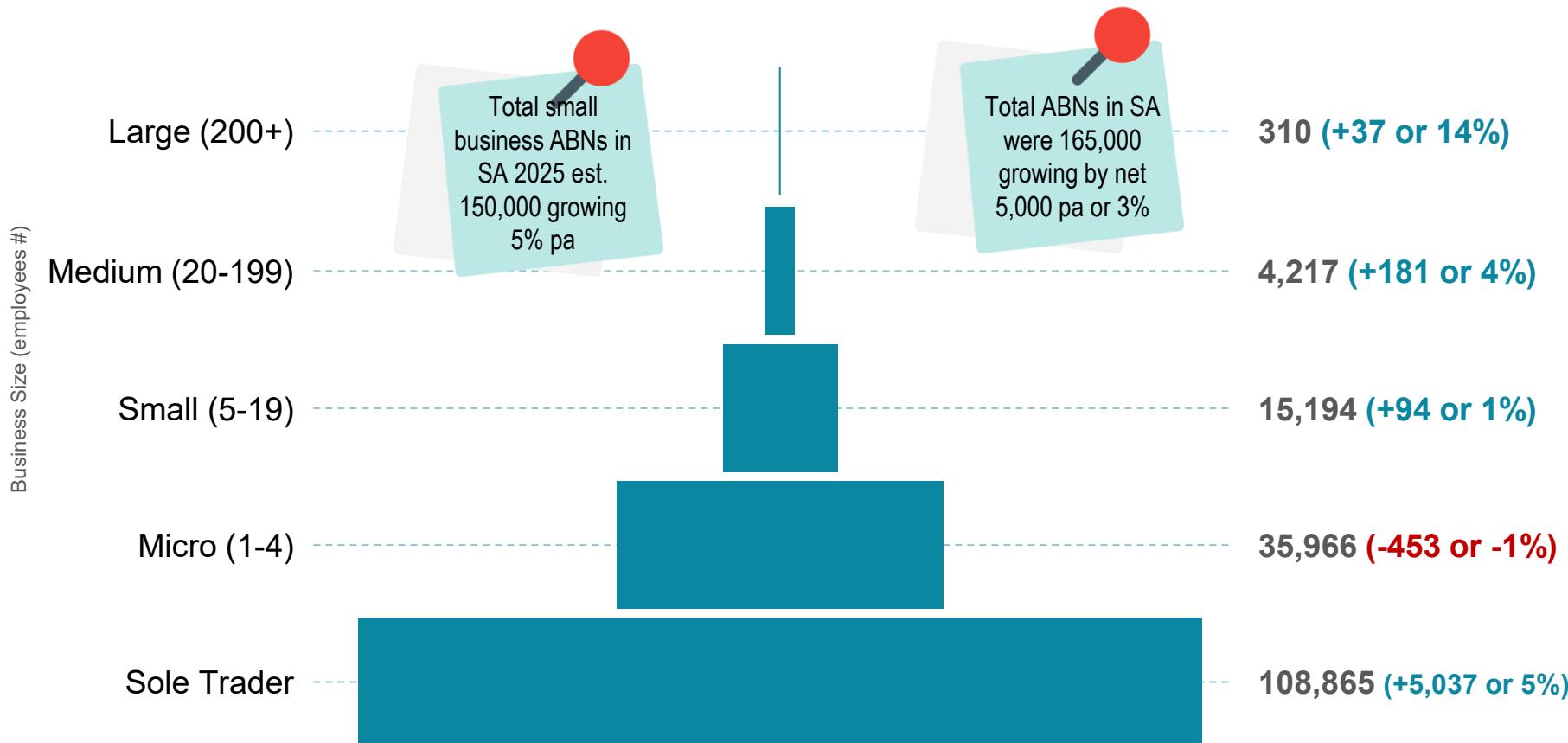
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SA's big shift... Millennials spilling into 40s... boomers approaching 80



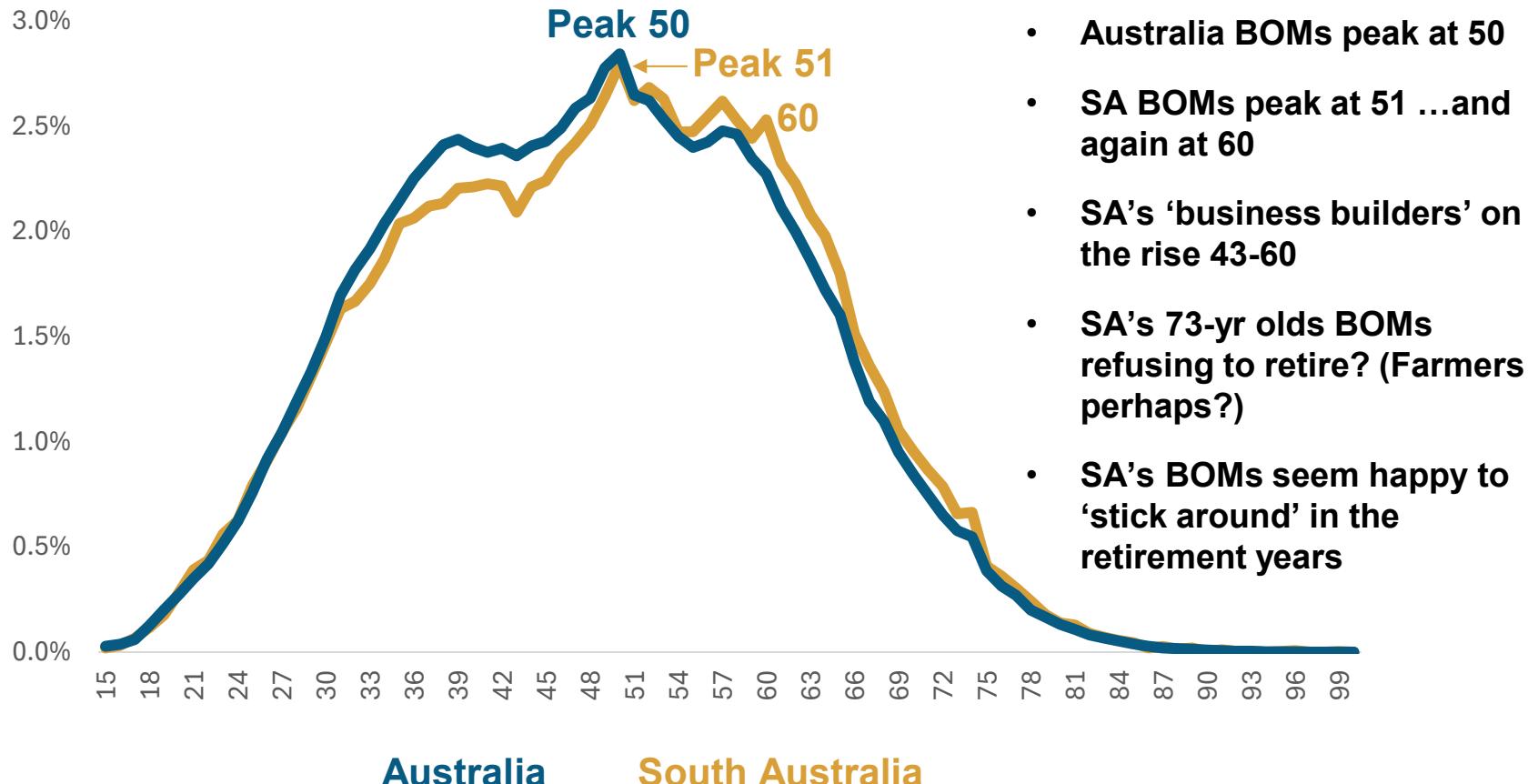
- More 20-somethings (students) projected for SA
- SA Millennials spill in the 'family 40s'
- SA's boomers & Xers will want wealth planning, cruises, care, spirituality... tech support

Sole traders... the bedrock of the small business ecosystem



Number of businesses in South Australia by employment size FY2023-2024, and net change June-2023 to June-2024
Source: Based on ABS Counts of Australian Businesses

Are SA business owners more likely to make their business their lifestyle?



Age profile of Owner Managers in Australia and South Australia, 2021; Source ABS 2021 Census

South Australian business owner managers comprise a unique lifeform

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Peak De facto
Relationship

Australia: 31
SA: 31



Peak Income For
Fulltime Work

Australia: 44
SA: 45



Peak Divorce for
female workforce

Australia: 53
SA: 49



Peak Business
Owner-Manager

Australia: 50
SA: 51



Peak Religious
Belief (Workforce)

Australia: 50
SA: 60

- SA business owners tend to follow AU trends... but with some interesting points of difference!

Adelaide better access to home ownership than Sydney & Melbourne

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Adelaide

86% Redwood Park

71% Mt Barker

69% Craigmore-Blakeview

68% Para Hills

64% Northgate-Northfield

35% Goodwood-Millswood

25% Glenelg

23% Adelaide

50% Australia

Sydney

86% Albion Park-Macquarie Pass

81% Kurrajong Heights-Ebenezer

79% Springwood-Winmalee

78% Spring Farm

77% Box Hill-Nelson

12% Sydney (South)-Haymarket

12% Bondi Beach-North Bondi

11% Sydney (North)-Millers Point

50% Australia

Melbourne

89% Emerald-Cockatoo

85% Fraser Rise-Plumpton

85% Rockbank-Mount Cottrell

82% Somerville

81% Lilydale-Coldstream

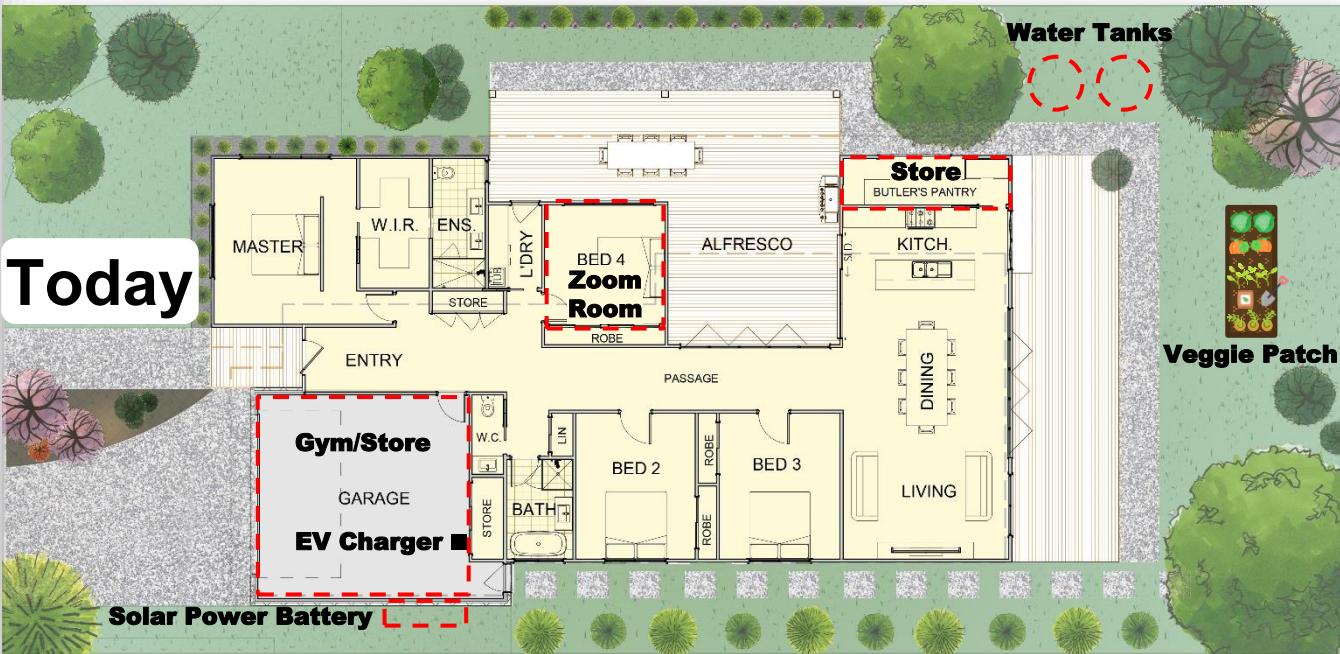
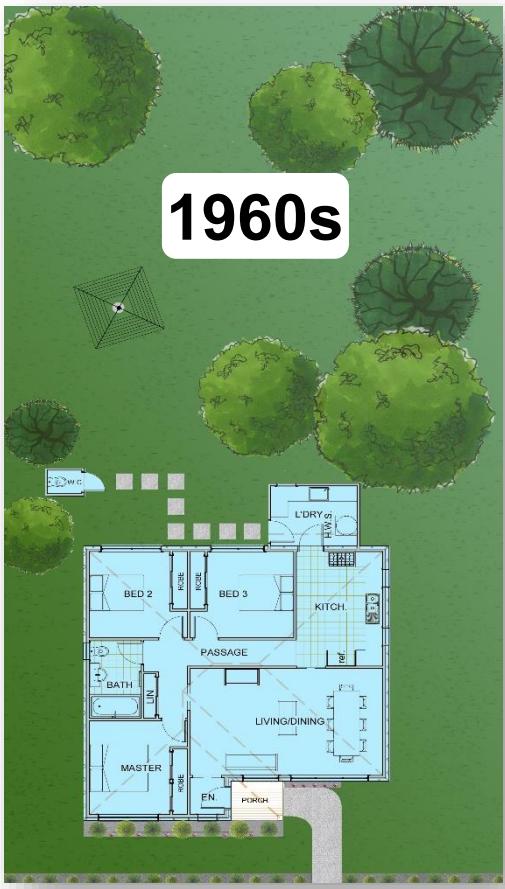
16% Fitzroy North

16% West Melbourne-Residential

13% Melbourne CBD-East

50% Australia

Work, study, shop, Netflix, care... all from the comfort of a 'forever home'



Source: Visualised by The Demographics Group; House plans created by Sawmill Designs

Small business opportunities in South Australia

1.

SA small business farmers & growers to feed a growing world



World population projected to rise 25% over 50 years to peak humanity in 2075... this means greater demand for food, energy, resources, quality of life... all things that SA offers in abundance

SA's small business farmers & growers to help feed the world over 50 years

2.

More housing via migration & Millennials pushing into their 40s



Strong levels of migration plus Millennials moving from 30s to 40s over the coming decade creates demand for affordable housing and for 'forever homes' ... another 'resource' that SA is best able to deliver

Opportunities in home building, financing, furnishing, insuring, decorating, renovating

3.

International student market bigger now than prior to pandemic



The number of international students in SA in 2024 was up 34% on the pre-Covid number... this creates opportunities for SA small business in delivering services including accommodation (eg rentals)

Also, opportunities in travel, curated food supply... plus access to entry level labour

4.

Ageing of boomers creates demand for care businesses



The oldest baby boomer in Australia is now 79... this cohort will begin to pass away creating demand for palliative care, estate management... others will require care and support services

Aged care support, remain in the family home support, all opportunities for SA's SMEs

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