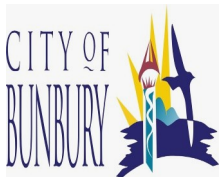




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Business Grow August 2011

Important Issues to Consider for the New Financial Year

We have made it through another year. It is at this time that you traditionally have to finalise your records for the last financial year & get yourself ready for another bigger & better year.

If you employ staff you have a number of reporting obligations to meet. You must provide your employees with their Payment Summaries by no later than 14th July 2011. You must also send to the Australian Taxation Office copies of these Payment Summaries & the Payment Summary Annual report by no later than 14th August 2011.

One of the items on the Payment Summary that you need to be aware of is the "Reportable Employer Superannuation Contributions" label. Generally speaking the amount that needs to be reported at this label for each employee is any amount of salary sacrificed superannuation by the employee or any bonuses that you have paid to the employees superfund. This does not include the current 9% compulsory Super Guarantee Contributions as this does not get reported on the Summary.

Any amounts of superannuation that you are required to pay on behalf of your employees is due

to be paid within 28 days after the end of the quarter. That means that your super for the June quarter must be paid to the employees super funds by 28th July 2011.

As a business owner you also need to make sure you take account of the stock that you have on hand at the end of the financial year. This typically involves doing a stocktake of all items that you hold for sale. You also need to be aware that you have three choices of valuation for your stock. The cost, market value, or replacement cost of each item.



As we are in a new financial year you also need to make sure that you are withholding the correct amount of tax from your employees wages. The Individual tax rates have again changed for the 2011/12 year. There is also the impost of the Flood Levy for a

lot of taxpayers for this new year. Therefore if you run a computerised wages system you need to make sure you download the new rates from your software provider. If you use a manual system, you need to obtain a copy of the current PAYG withholding tax tables. This can easily be downloaded from the ATO website.

If you are currently part of the PAYG Installment system where you are paying your income tax in installments, you may have the opportunity to vary down your payment due 28 July 2011. If you can estimate your taxable income for the 2010/11 year, and the tax payable would be considerably lower than the PAYG Installments, you may be able to vary the amount payable.

These are just some of the issues that you should consider for the new financial year. If you need further information or would like to discuss how we can assist you and your business, give one of our business professionals at RSM Bird Cameron a call on 9722 5600.

RSM Bird Cameron
Chartered Accountants

WHAT'S INSIDE THIS MONTH

Important Issues To Consider for the New Financial Year	1
Do you understand your employment obligations?.....	2
Women in Business Breakfast.....	2
Digital Marketing	3
The importance of Registering your business name	3
Effective Management and Conflict Resolution in the Workplace ...	4
Building Bunbury Breakfast	5
BizFit	6
The Model "Work, Health & Safety Act	7

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The services provided by the Small Business Centre Bunbury-Wellington are partially funded by the Australian Government and the Small Business Development Corporation of Western Australia.

Supporting Sponsors



Wow! Outstanding Customer Service Awards

Our **WOW** awards are generating a buzz, and we take great pleasure in recognising those businesses and staff members who do go that extra mile for their customers!

If you know of a business or staff member who has the WOW factor, please email us and we will present them with a WOW certificate to proudly display in their business.

Our latest Award recipients are:

- Dennis Grey | Bunnings Warehouse.
- Landmark Margaret River.
- Bendigo Bank Capel.
- Katherine Butcher | Telstra Shop Bunbury Forum.
- Amol Agrawal | SOS Office Equipment

All were recommended by extremely happy customers. For a full list of award recipients go to:

www.sbcbw.asn.au

Email us now with your nomination and tell us why they deserve to receive a **WOW** award. sue@sbcbw.asn.au.



Do You Understand Your Employment Obligations!

We are now offering access to free, professional and confidential employment advice through a joint initiative of the Small Business Centre Bunbury-Wellington (SBCBW) and the Labour Relations division of the Department of Commerce Bunbury. To



ensure that you understand your employment obligations, develop smart and simple ways to record employment information and pay staff the correct wages and entitlements, call the SBCBW to make an appointment with Brian Ravenscroft, Senior Industrial Inspector. Brian will be available at the Small Business Centre Bunbury-Wellington, 177 Spencer Street, Bunbury, every 2nd Thursday of the month.

To book an appointment please call us on 9791 2666 or email admin@sbcbw.asn.au.

Video Enhances the Quality of the Customer Experience

From the customer's perspective, a bad service experience is more than enough motivation to find an alternative. The most complained about aspect of customer service calls is the inconvenient wait for a customer service agent to get on the line.

It's not economically feasible to overstaff your customer service department, especially when wait times can be eliminated with the use of service videos



Through video, support is accessible to customers anywhere they take their smartphone, regardless if it's 2 a.m. or if 200 other people also need a question answered at the same time. Who doesn't get frustrated by waiting on hold for a few minutes or more to speak with a customer service rep?

Do your customers a favor and offer an alternate, non robotic interaction that answers their questions efficiently. Offer them video. If they really miss the hold music, they can always download it from iTunes.

Long wait times are only one unnecessary inconvenience experienced by customers. Communication difficulties and technical failures can essentially be eliminated with the use of video. Service videos allow you to provide information in any language, and with subtitles, ready for the customer at all times.

Your customers won't fall victim to bad call reception or accidental dropped calls. Even if these aren't the fault of the company, such instances can be frustrating for customers. Keep your customers happy by providing them with a service solution that accommodates their needs on their schedule.

A service strategy should span on and offline to create the optimal customer experience. Digital shoppers have high expectations for their online experience, and, if you don't deliver, they are not willing to stick around. In fact, 70% of web-centric consumers would turn to a competitor after a poor online experience (Point of Sale News, 2011).

Non-product centered videos such as tutorials on how to best use online resources like bill payment or account management have become a key to improving the customer's online experience. Essentially, videos improve the customer experience by empowering them to make more informed decisions; therefore, increasing satisfaction while reducing returns and service calls.

For further information go to www.invodo.com.

Women In Business Breakfast

This months inspirational guest speaker is Amanda Draper, Western Australia's Mother of the Year.

Amanda has overcome some extra-ordinary challenges in her life, and is single a mother of six children. Four are her biological children and 2 are non-biological.

Amanda is also a university lecturer, teaches year 12 maths and is doing a PhD on the difficulties that mothers face, trying to juggle their many roles as mothers, workers, carers and domestic goddesses.

Amanda is also involved in many charities and next year sees her climbing Mt Kilimanjaro (Tanzania) for a charity called "Cure for Cancer"

Amanda will share her journey and tips on how to manage our time more efficiently and pro-actively.



When: Tuesday 30th August, 2011.

Time: 7.00am—9.00am.

Where: Lighthouse Beach Resort.

Cost: \$30 for a delicious buffet breakfast to be paid before the day.

Supporting Sponsors



Register Name Before Getting down to Business

What's in a name? Quite a lot if you're starting up a new business.

Ideally, it should be something catchy, which easily identifies you to potential clients. As well as being memorable, you want a name which is nothing like that of your closest competitor. After all, you don't want anyone being confused about where to spend their money, do you?

Coming up with a name is an important step in opening a new business. Registering the name is another.

Under WA law business names must be registered with Consumer Protection. The only exception is when you are trading under your own personal name. But, if you use any words in addition to your own name, to create the title for your business, then the business name WILL need to be registered. For example: I could trade as "Tresslyn Smith" without registering that name. But I would have to register the name "Tresslyn Smith Art Consultant" if I wanted to run a business using that title.

When choosing a business name, ensure it is not too similar to an existing name or an infringement of a registered trademark. We strongly recommend that you carry out this research and complete the official registration process before you start ordering things like promotional materials. Otherwise, if your business name application is declined by Consumer Protection, you will have wasted your money.

The reason that we have a business names register is to protect both consumers and business owners. Listing registered business names on a publicly available database means consumers can search this information in order to avoid scams or rogue traders. For business owners, registering a name prevents others from operating under the same name. It also provides clarity about who are the legal entities behind the business name if you need to take legal action or follow-up on a debt.

Don't forget that it is an offence to trade under a business name if it has not been registered. Here are some other important facts about business name registration.

You must actively carry on business under your registered name. A business name cannot be reserved for future use or to prevent another person using it.

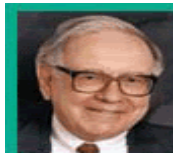
The full registered business name must be used at all times and must be clearly displayed on all stationery, advertising, invoices, receipts and correspondence.. It should also be displayed outside your place of business.

The Business Name Registration Certificate must be displayed in a conspicuous position at the principal place of business (even if it's your home) as well as in any other place of business.

Your business name must be renewed every three years. In addition, owners are required to inform Consumer Protection of any change in registered particulars, such as a new address.

As a matter of interest, for the month of June, 2011, the Bunbury Office of Consumer Protection received 86 new business registrations, 27 renewals, 20 statements of change, and 5 cessation of Business Name.

There's information about registering a business name, or carrying out a search of existing names, at www.commerce.wa.gov.au/bnonline. You can also call 1300 30 40 14 or visit the Bunbury Office.



"Wall Street is the only place people ride to in a Rolls Royce to get advice from people who take the subway." ... Warren Buffett

2011 Seminars and Workshops

Tourism Boost	Fri	Sept 9th	10.30am-7.30pm
Customer Service Excellence Workshop	Tues	Sept 20th	8.30am-4.30pm
Harvey Sundowner	Tues	Sept 20th	5.30pm-7.00pm
OSH for Supervisors	Wed	Sept 21st	10.00am-3.00pm
Women In Business Breakfast	Tues	Sept 27th	7.00am-9.00am
Contracts and Tenders	Fri	Sept 30th	8.30am-5.00pm
Cashflow is King	Tues	18th Oct	6.00pm-8.00pm
Demystifying Tax for Small Business	Wed	26th Oct	9.30am-3.30pm
Customer Service Excellence Workshop	Tues	Nov 29th	8.30am-4.30pm

Digital Marketing—Group Buying goes Hyper-Local and Mobile

Marketing in 2011 is about being social, local and mobile, a trio of tactics that has earned the moniker "SoLoMo"

Australia's group buying market is on track to exceed \$400 million in revenue this year, according to analyst firm Telsyte. The winners—aside from the group buying players themselves, who are enjoying stellar valuations—have been small business.

In the first quarter 2011, 6,000 group buying deals were published, compared to a mere 2,000 deals across 2010. Businesses that have never thought of a digital marketing plan have been handed a quick-fix solution.

New growth is coming from 'hyper-local' deals that are targeted by location and genre. These deals are specific to suburbs and markets. The biggest spike in group buying however, is set to come from mobile. The marriage of global positioning systems and rich customer data is set to produce highly targeted deals that can be distributed whenever the consumer is near the business location.

Yahoo!7, which bought Spreets earlier this year for \$40 million, says 20 per cent of its database accesses its offers using their mobile device.

Damon Scarr, Commercial Director, Yahoo!7 explains that there are two ways brand can get mobile vouchers into the hands of their consumers; push and pull. "The push method is about leveraging opt-in databases to push relevant offers to consumers. Alternatively, the pull method utilises location-based services, which identifies the location of the consumer and provides for nearby retailers. Both of these methods have the ability to go viral where consumers actively share their offers with their social networks, creating the new trend of social mobile commerce.

He adds from a retailer's point of view, both of these mobile marketing methods can be used to drive footfall and provide real-time tracking to determine the effectiveness of any one offer at any time during the promotion cycle.



Effective Management and Conflict Resolution in the Workplace



**Effective management and workplace conflict resolution skills are essential to the success of your small business -
Can you afford not to learn!**

- Do you find that you are running around chasing your team and dealing with spot fires?
- Does your team suffer from dysfunctional conflict?
- Are you constantly pulling your hair out and trying to understand why the team just don't get it?

If so, this workshop is for you! You will gain some insights and solutions to assist you in managing your team more effectively, and taking positive action to resolve dysfunctional conflict and promote functional team inter-relationships.

Using a theoretical and hands-on approach, this workshop will assist you in understanding how your management style can be adapted to resolve issues and manage a team. It will provide you some insights into team dynamics and team management approaches that you can use to better influence and lead your team.

Presenter: Jeanette Denham is an experienced presenter who has delivered management, conflict resolution and team effectiveness seminars throughout Australia and New Zealand. The Operations manager of Combined Team Services, a highly awarded and professional training organisation, Jeanette has a Naval and Educational background that she now draws upon to provide a range of nationally recognised and tailored training, assessment and consultancy services to regional, local and nationwide organisations. Jeanette strongly believes that the foundation of any successful business is transparent and assertive communication practices which enable effective conflict resolution.

Jeanette has studied Management and Human Resources to consolidate her experiences as a Naval Officer and has played an active role in the WA training industry to ensure provision of quality training and assessment.



When: Wednesday 3rd August.
Time: 9.30am—3.30pm.
Where: 15 Stirling Street.
Cost: \$110 includes morning tea, lunch and afternoon tea.

NB: A fee of \$110 will be charged for non-attendance at the workshop. A cancellation fee of \$88 will be incurred if less than 48 hours notice is given.

Bookings: Contact: Katrina at the Small Business Centre Bunbury— Wellington
admin@sbcbw.asn.au or register online @www.sbcbw.asn.au.

Or phone us on 9791 2666.

Building Bunbury Breakfast Seminar



The Small Business Centre has arranged a special building Bunbury Breakfast Seminar, to keep you up-to-date with what is happening in our region.

Agenda:

- 7.00am— Breakfast
- 7.30am— MC Mr Don Punch CEO—South West Development Commission to welcome and give outline of morning's proceedings.
- 7.35am— Mr Andrew Brien—CEO City of Bunbury. His career, journey to Bunbury and vision for Bunbury's future.
- 7.45am— Mr Matt Granger—CEO Bunbury Wellington Economic Alliance. Matt will speak on the Roads to Export Campaign, what it is about, where it is at and Funding of the project.
- 8.05am— Mr Kevin Schellack—CEO Bunbury Port Authority will talk about the current and future developments.
- 8.25am— Questions for the panel
- 8.45am—9am Close



Bookings: to hold your place at this Building Bunbury Breakfast Seminar contact Katrina at the Small Business Centre Bunbury Wellington on admin@sbcw.asn.au. Or go to www.sbcw.asn.au

When: Tuesday 16th August, 2011

Where: Italian Club, White Street Bunbury

Time: 6.45a.m. For 7am

Cost: \$45 includes delicious full sit down breakfast

RSVP: Wednesday August 10th



BiZ FiT

Building Business Resilience

- √ **Working too hard in your business ?**
- √ **Want to change the future ?**
- √ **Want to improve profitability ?**
- √ **Want to make your business more resilient ?**
- √ **Want to work less and enjoy better life/balance**



The *BiZFiT* program is sweeping throughout WA with excellent feedback from all participants. It's heavily subsidised by the WA State Government, presented through the Small Business Development Corporation and provides low cost, high quality, information for small business owners who want to develop their business skills to grow their business, save time and create a greater profit margin.

BiZFiT Extension – Profit Plan – Thursday 18 August 2011 9am—5pm .
Sanctuary Resort, Bunbury. Cost only - \$100.
Presenter: Matt Winter.

A valuable day of brainstorming and learning how to implement practical new ways to increase your profits using the financial data from your own business. You will come away with new tools and an actionable profit plan for your business for the next 12 months.

BiZFiT Extension – Productivity & Time Management – Friday 19th August 9am—12.30pm 4 hrs.
Sancturay Resort Bunbury . Cost only- \$50 .
Presenter: Paul Curtis.

Six simple steps to help you and your staff manage time, boost productivity, create a more efficient workflow, gain time to work on your business and find more time enjoy a healthier work/life balance.

BiZFiT Extension – People –Friday 1.15pm—4.45pm 4 hrs .
Sanctuary Resort. Cost only - \$50 .
Presenter: Glen Taylor or David Reid.

Learn how to save money and reduce staff turnover by setting up effective systems and processes to find, employ, develop and retain staff for the long term. Learn how to capture important intellectual property before it's lost when employees leave, and how to retain and transfer it to new employees to save time and money.

Registration forms for all BiZFiT programs are available on our website at www.sbcbw.asn.au.
For further information call us on 9791 2666 or email us at admin@sbcbw.asn.au.

You really can't afford to miss this opportunity to be part of this highly successful and inspirational program.

The Model “Work, Health and Safety Act’

Can you afford not to be informed?



With implementation set to occur from 1st January 2012 employers and supervisory staff need to be fully aware of the compliance requirements of this new workplace health and safety legislation.

Join Rob Littlewood, Manager Workwise Advisory Services, for an informative briefing on how to prepare for the changes and the implications for your business in ensuring that your operations are compliant with the changing requirements.

This presentation will cover the following topics:

- The model Work Health and Safety Act.
- Changes to duty of care.
- New Officer's duty;
- Broadened consultation terms.
- What this means for you.
- What's in and what's not in WA.



workwise
ADVISORY SERVICES
"fitting the pieces together"

When: Wednesday 31st August.
Time: 6.00pm—8.00pm.
Where: 177 Spencer Street.
Cost: \$25 includes supper.

Bookings: Contact: Katrina at the Small Business Centre
Bunbury– Wellington admin@sbcbw.asn.au or
register online [@www.sbcbw.asn.au](http://www.sbcbw.asn.au).

Or phone us on 9791 2666.