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Business Grow

November 2011
'Your One-Stop Business Solution Centre'

Beware of Business Scams—How to Protect your Business

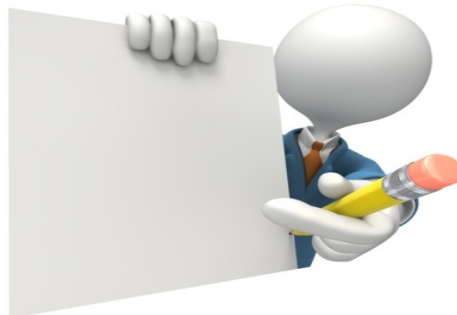
All small businesses should be alert to fraud and scams. Almost half of the business operators recently surveyed had been targeted by scams. Most of those targeted said it had occurred in the last 12 months and more than half had been hit 10 times or more.

These scams are costing businesses owners millions of dollars per year. The scammers succeed because they look like "the real thing", their approach is reasonable and often quite sophisticated.

Small businesses are particularly vulnerable because operators are usually very busy in the day-to-day running of the business and may not be

aware of a scam until it is too late.

The Australian Competition and Consumer Commission (ACCC) is committed to raising awareness about scams for small businesses



and in providing resources to help business operators detect and protect themselves against those threats.

The Small Business Centre Bunbury-Wellington has teamed up with Murray Beigel, the Education and Engagement Manager at

the ACCC in Western Australian, who will present this workshop, on Tuesday 22nd November.

The purpose of this workshop is to help small business operators detect and protect themselves against threats from scams.

This information is important to all small business operators. Scammers target every type of business, no matter how big or small you are, no matter whether you are a retailer, wholesaler, importer, manufacturer or service provider.

For more information and to register for this valuable workshop go to page 5.

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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, and do that extra mile, please email us and we will present them with a WOW certificate to proudly display in their business.

Our latest award recipients are:

- Misti Gems, Bunbury
- Leading Edge Telecoms & Audio
- Pauline Davis, Progress Physiotherapy Services

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. Email sue@sbcbw.asn.au



Women in Business Breakfast

This month's inspirational guest speaker is Leanne O'Shea.

Leanne has a long list of credits to her name and she is featured in the book "Women on Top - against the odds" by Terri M Cooper and Sally Healey. This book focuses on resilient women who share their business success strategies and is a fantastic read.

Leanne will have copies of this book for every woman who attends the breakfast at a special price of only \$10 each. It is a fantastic book with so much amazing information, you won't want to put it down.

We are certain you will enjoy hearing Leanne's story.

This is our final Women in Business Breakfast for the 2011. It has been a fantastic meeting you all each month, and

Welcome to our new monthly column, where we strive to showcase those businesses who have won awards for their endeavours or reached significant milestones.

West Coast International College of English is celebrating their 5th birthday



Florian Coombes, Stephanie Spottiswood, Jenny Byatt, David Byatt

now and remains Western Australia's only regional nationally-accredited ELICOS college. This is quite a feat given that the international education industry has recently experienced 'the perfect storm' of negative factors and tens of colleges have closed down in the last year. In addition, their director **David Byatt** has been nominated for the "40 Under 40" WA Business News Awards.



we look forward to seeing you on the 29th November.

Where: Lighthouse Resort

When: Tuesday 29th November, 2011

Time: 7.00am to 9.00am

Cost: \$30 payable before the day.

To register go to www.sbcbw.asn.au or email admin@sbcbw.asn.au, or phone us on 9791 2666.

Supporting Sponsors



Business Braggers Column

Not only was **Nara Training & Assessing** a finalist in the 2011 Telstra State Business Awards, but on the 16th of September they became the Winner of the coveted WA Small Training Provider of The Year award.

They are now looking forward to the National finals to be held later in the year.

Vineyard 28 won the "Best Speciality Wine" at the World Kitchen Geographe Wine Show 2011, with "The Alternative" Moscato. Their 2010 "Red Cap" Cabernet Sauvignon was awarded a Bronze Medal in its class. This is the second medal for this wine.



Mark Cumbers from Vineyard 28 accepting his award

Get A Head Start With FREE Business Advice !

YOUR one-stop Business Solution Centre...

Would you like someone to come in to your business and have a confidential one-on-one discussion on what you could do to make life easier, your business run smoother and how you could increase the profitability of your business?

Our Business Advisors are available to visit businesses anywhere in the Bunbury-Wellington region at no cost!

Their specialised skills include Accounting, Cash flow Management, Taxation, Marketing, Human Resource Management and Business Planning.

They can work with you on areas where you might like to learn new skills, or those areas you would like some assistance with. If you'd like more information about this service, call our office on 9791 2666 or email admin@sbcbw.asn.au.

The Most Exciting and Innovative Business Project Ever!

Here is some exciting news for time-poor Business Owners who want to further enhance their business skills. Visit the Building Better Business (BBB) Project to participate in one of the most innovative business planning and business development activities www.businessbuilding.com.au

Business Building Blocks is a fully online learning resource for small businesses that gives you:

- Free online training for you and your staff
- New skills to help grow your business
- Flexibility to learn what you want, when you want
- Free interactive business planning tool
- Option to pay for assessment & certification

Units of learning offered are:

- Investigate business opportunities
- Develop a business proposal
- Managing finances and accounts
- Determine resource requirements
- Comply with regulatory, taxation and insurance requirements
- Marketing, selling and customer service
- Review and maintain a website.

You can access all learning content for free just by registering and if you do, you can also receive recognition for your studies through your BBB provider. (BEC of TAFE) and graduate with a Certificate III level qualification.



BizFit—Building Business Resilience

Ever wished you could see in to the future?

The BizFit program has been designed to help you sustain your business for the long term, regardless of the economic conditions.

BizFit Pulse Check:

- Do you know how healthy your business is financially?
- Can you take holidays when you want?
- Do you sometimes resent your business?
- Is your business growing too fast?

A FREE one hour Pulse Check with a business specialist will help you work through your answers to these questions and many more...

Register your interest for a Pulse Check today by phoning Katrina on 9791 2666 or email admin@abcbw.asn.au

2011 Seminars and Workshops

Managing with Confidence	Wed	Nov 16th	9:30am-3:30pm
Attraction Marketing— The secret to Marketing Success	Tues	Nov 22nd	9:15am-12:15pm
ACCC—Beware of Business Scams	Tues	Nov 22nd	6:00pm-8:00pm
Succession Planning— Death & Taxes	Wed	Nov 23rd	6:00pm-8:00pm
Why YOUR Business Should be on Facebook	Fri	Nov 25th	9:00am—4:30pm
Women in Business Breakfast	Tues	Nov 29th	7.00am—9.00am
Tax Dynamics - Demystifying Tax for Small Business	Wed	Nov 30th	9:30am-3:30pm
Model Work Health & Safety Act Update	Wed	Nov 30th	6:00pm—8:00pm
Attraction Marketing— The Secrets to Marketing Success	Wed	Dec 7th	9:00am—12:00pm



Training Vouchers Extended to December

The WA Department of Training and Workforce Development (WADTWD) offers your business a **Small Business Smart Business Training Voucher** up to \$200 towards the cost of training to improve your business management skills. Training costs of \$100 or less will be reimbursed in full. Training costs greater than \$100, will have the first \$100 reimbursed, plus 50% of the balance, to a maximum of a further \$100. To be eligible for a **Small Business Smart Business Training Voucher**, your business must have an ABN, employ less than 20 people (full & part-time) and have the training approved by your local SBSB Administrator, such as The Small Business Centre Bunbury-Wellington, **before you start the training.** Reimbursement can't be made without an authorised voucher. The WADTWD has now extended the voucher to December.

All training is to be paid directly by the small business. We will reimburse the agreed amount after the completion of training and upon receipt of the training voucher with supporting training receipts.

An application form may be completed on, or downloaded from, the SBCBW website www.sbcbw.asn.au or email Katrina at admin@sbcbw.asn.au



Effective Management and Conflict Resolution in the Workplace = Management Excellence!



Effective management and workplace conflict resolution skills are essential to the success of your small business - Can you afford not to have these skills?

- 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.

John Williams is a seasoned small business owner and manager. His highly successful business has won a plethora of awards and remains a market leader in a highly competitive environment. John is a firm believer in forward planning and keeping the business plan a live document. John works with many businesses to help develop better leadership, systems and procedures that reflect current market conditions.

John has a Voc GradDiploma in Learning, an Advanced Diploma in Occupational Health and Safety and is a consultant safety auditor for state government programs . John is also an accomplished presenter at workshops and conferences and will ensure that your time spent with him provides useful and practical resources and information.



When: Wednesday 16th November
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: Register online at www.sbcbw.asn.au, email Katrina at the Small Business Centre Bunbury– Wellington at admin@sbcbw.asn.au or phone her on 9791 2666.



Imagine being able to double or triple your current customers!

Hit the Target with this Customer Explosion Workshop!

As a business owner, you know that getting customers through the front door is by far the hardest part of your business.

If you're like most good businesses, once your prospect is in your store or agreed to an appointment, you do a pretty good job of closing them.

With the GFC economic slowdown, it has been more difficult than ever to attract qualified prospects who are ready to buy.

Would you like to know more about a method of attracting prospects that will make them ignore your competitors and call you every time?

Attend this workshop, follow the "step-by-step Attraction Marketing System, and you will learn...

- How to get a constant stream of interested, qualified prospects for your product or service.
- Never have a need to Cold Call again (imagine the change in yourself and your sales people not having to cold call uninterested prospects).
- Attract massive amounts of targeted prospects to your business and help you dominate your niche once and for all.
- A referral system that will get your customers to call you without asking.
- How to significantly increase your marketing response and decrease

When: Tuesday 22nd November
Time: 9:15am—12:15pm
Where: 15 Stirling Street Bunbury
Cost: \$55.00 includes morning

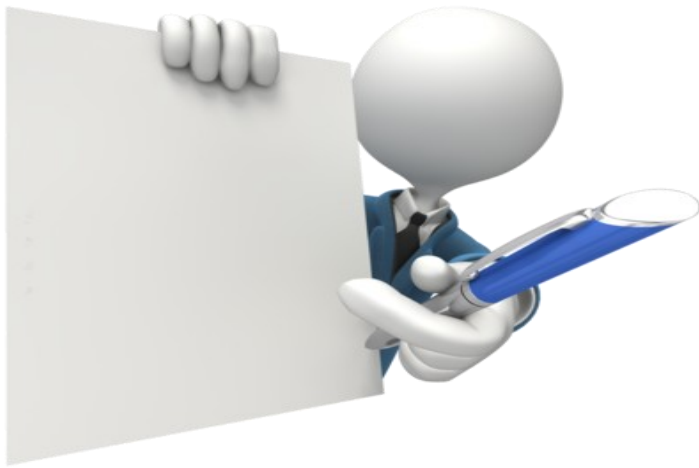
This workshop is presented by Steve Tippet and Michael Worthington, creators of "Attraction 4 Marketing System, a lead generation system based on guerilla marketing techniques.

your expenditure.

If you are a business owner, don't miss out, register **NOW** as places are limited.

To book your register go to www.sbcbw.asn.au or call Katrina on 97912666, or email admin@sbcbw.asn.au.

NB: A fee of 100% will be charged for non-attendance at the workshop. A cancellation fee of 80% will be incurred if less than 48 hours notice is given.



Small Business and Scams: Protecting your business from the threat of scams

All small businesses should be alert to fraud and scams. Almost half of the business operators recently surveyed had been targeted by scams. Most of those targeted said it had occurred in the last 12 months and more than half had been hit 10 times or more.

These scams are costing businesses owners millions of dollars per year.

The scammers succeed because they look like “the real thing”, their approach is reasonable and often quite sophisticated.

Small businesses are particularly vulnerable because operators are usually very busy in the day-to-day running of the business and may not be aware of a scam until it is too late.

The Australian Competition and Consumer Commission (ACCC) is committed to raising awareness about scams for small businesses and in providing resources to help business operators detect and protect themselves against those threats.

Outline

The best defense to protecting your business is by being aware of the most common scams targeting businesses, and knowing what to do if you're targeted.

The key topics addressed in this workshop will include:

How do you identify a scammer and what do scams look like these days?

What are the key scams affecting small business?

What assistance is available to small business in relation to scam activity and how can that help?

What can small businesses do to mitigate the risk of being scammed?

Who Should Attend

The purpose of this workshop is to help small business operators detect and protect themselves against threats from scams.

This information is important to all small business operators. Scammers target every type of business, no matter how big or small you are, no matter whether you are a retailer, wholesaler, importer, manufacturer or service provider.

Presenter

Murray Beigel is the Education and Engagement Manager at the Australian Competition and Consumer Commission (ACCC) in Western Australian. The ACCC is the federal government agency responsible for ensuring compliance with the consumer protection and other requirements of the Competition and Consumer Act 2010. Murray has worked as a senior investigator at the ACCC for 10 years and has been involved in the investigation and prosecution of businesses who have breached the law.

When:	Tuesday 22nd November 2011
Time:	6:00pm—8:00pm
Where:	Our Premises; 177 Spencer Street, Bunbury
Cost:	\$25 includes a delicious supper

Register Now: contact Katrina on 9791 2666, email admin@sbcbw.asn.au or got to our website www.sbcbw.asn.au

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RSM Bird Cameron
Chartered Accountants

"It used to be that death and taxes alone were inevitable. Now there's shipping and handling." -- Bert Murray

As the saying goes, there are only two certainties in life – death and taxes. However, the complexities of tax planning, wills, estates and the probate process offer far less certainty.

In this workshop you will learn:

- What is an Enduring Power of Attorney and what to consider when preparing one.
- What is an Enduring Power of Guardianship and what to consider when preparing one.
- Things to consider when preparing your will.
- Common mistakes in Estate planning — learn from others mistakes.
- Superannuation — how to protect your superannuation from falling into the wrong hands upon your passing.

When: Wednesday 23rd November, 2011
Time: 6:00 pm—8:00 pm
Where: 177 Spencer Street Bunbury
Cost: \$25.00 per person including a delicious supper



Presented by: Andrew Marshall of RSM Bird Cameron.

To register your interest contact Katrina on 9791 2666, or email admin@sbcbw.asn.au or go to our website www.sbcbw.asn.au




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Why *YOUR* Business needs to be on





- Facebook currently reaches 75% of Australians.
- The search box on Facebook is used more than Google's search field.
- 2 in 5 Australians now interact with businesses via social media.
- By 2015 it is predicted that Facebook will generate \$30 million in business income.
- Facebook is no longer a tool used by teens to converse, it is now a powerful business tool with a massive reach... so are you connecting?
- Do you know what consumers are saying about your product and brand?
- Are you properly educated to get the best result?


Enrol in this 6 hour interactive workshop and learn:


 Why Facebook is one of the best tools for marketing your business in this new mobile marketing economy and how you should be using it.

 How to have your Profile correctly set up to conduct Business.


 How to set up security, friends lists, notifications and the importance of branding your Profile.

 Groups and how they can be used to target specific clients and protect your personal privacy.

 How to set up your Business page to create instant engagement, the importance of knowing your Niche.

 How to Build business and brand awareness.

 How to post correctly and how often to post.

 Welcome tabs and other great Apps.

 Tools for automated posting...and so much more!

Proudly supported by:



If I had to leave after one hour, I would have got my dollars worth. Cathie certainly knows her stuff. I was fortunate enough to attend one of Cathie's workshops in Albany, and would recommend it to anyone who is serious about gaining knowledge about this social media tool.

If you don't attend, you'll be left behind!
Sharon Lomax

Facilitated By: 
Social Media & Marketing

Regional WA's No 1 Facebook for Business Educator—Cathie Denehy.

Date: Thursday 24th November 2011
Time: 9:00pm—4:30pm
Venue: Collie Ridge Motel
Investment*: \$330, includes: Resource workbook morning tea|lunch|afternoon tea

*You may be eligible for a \$200 training Voucher

ENROL TODAY!
Limited to only
15 People.



Contact Katrina on
admin@sbcbw.asn.au or to
register go to www.sbcbw.asn.au

NB: This is an interactive educational workshop. Your own laptop with wifi is required. You must also have a personal facebook page, and your business page to gain maximum benefit from this workshop.


NB: A fee of 100% will be charged for non-attendance at the workshop. A cancellation fee of 80% will be incurred if less than 48 hours notice is given.


Why **YOUR** Business needs to be on




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Sharon Lomax

Facilitated By:



Regional WA's No 1 Facebook for Business Educator—Cathie Denehy.

Date: Friday 25th November 2011
Time: 9:00pm—4:30pm
Venue: Chamber House, 15 Stirling Street
Investment*: \$330, includes: Resource workbook
morning tea|lunch|afternoon tea

*You may be eligible for a \$200 training Voucher

ENROL TODAY! Limited to only 15 People.



Contact Katrina on admin@sbcbw.asn.au or to register go to sbcbw.asn.au

NB: This is an interactive educational workshop. Your own laptop with wifi is required.

NB: A fee of 100% will be charged for non-attendance at the workshop. A cancellation fee of 80% will be incurred if less than 48 hours notice is given.

"Tax Dynamics" Demystifying Tax for Small Business



RSM Bird Cameron
Chartered Accountants

'Don't know your deductions from your Rebates'?



Do you find the various taxes you have to come to grips with as a small business owner a bit of a minefield? Would like to get a good basic understanding of them all?

Yes? - then this workshop is for you.

This practical hands on workshop will take you through all the main taxes confronting a small business and teach you the important basics of each. By doing some light practical exercises you will ensure you have got it right. It will also ensure you don't make any simple errors and that you can speak to your accountant or banker with confidence. You will learn to plan and budget for taxes correctly and not fall into traps like spending a dollar to only save 30 cents as so many people do.

In this workshop you will learn the fundamentals of:

- Capital Gains Tax.
- Income Tax.
- Fringe Benefits Tax.
- Pay as You Go tax system (PAYG).
- Pros and Cons of each structure: i.e. companies, trusts, partnerships and sole trader.
- Section on how Self-Managed Super Funds assist small business.

This will enable you to know when you have a tax problem looming or whether you are in the best possible structure for your business. The exercises will be multi-choice, true and false and some calculations, which will ensure you have understood the concepts.

When: Wednesday 30th November, 2011

Time: 9:30am—3:30 pm

Where: 177 Spencer Street Bunbury

Cost: \$77.00 per person including a delicious lunch

Presented by: Kingsley Smith of RSM Bird Cameron.

To register your interest contact Katrina on 9791 2666, or email admin@sbcbw.asn.au or go to our website www.sbcbw.asn.au

NB: A fee of 100% will be charged for non-attendance at the workshop. A cancellation fee of 80% will be incurred if less than 48 hours notice is given.

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 30th November
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. Or phone us on 9791 2666

NB: A fee of 100% will be charged for non-attendance at the workshop. A cancellation fee of 80% will be incurred if less than 48 hours notice is given.
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