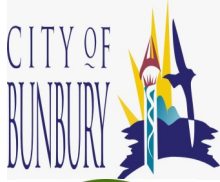




Thank you to Our Valued Sponsors:



RSM Bird Cameron  
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# Business Grow

February 2011

## Gearing Up For An Exceptional 2011!

With Christmas now behind us, and another year to look forward to, we trust you all enjoyed a fantastic festive season. 2011 promises to be another exceptional year for the Small Business Centre Bunbury Wellington. (SBCBW)

We have many exciting training initiatives planned for 2011, including more of a focus on Customer Service Training. Whether this be in house in your business, or at our premises. It has become increasingly obvious, that this is what the customer is looking for, and expects from a business.

The SBCBW had a record year in 2010, and we expect to exceed this in 2011!

It's our people that make the difference



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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.

- Our achievements to date
- We ran 58 Seminars over the course of 2010, with 1075 attendees. Our Small Business Awards attracted over 300 people.
  - We assisted 490 New Businesses
  - And gave advice to 1349 existing businesses
  - We also assisted 87 starting their own business
  - And 141 new jobs were created.

Our Smart Business Training Vouchers assisted many with training for their businesses, and we gave out over \$77,000 in the South West region. Those needing legal & Accounting assistance were helped to the tune of \$10,000.

### We are on the Move

To expand our services even further, we will be moving to new premises early in March. Our new address is 177 Spencer St Bunbury.

### Small Business Awards:

The Small Business Awards will be held in June this year, to allow plenty of time for you all to get your submissions in. We hope to see a record number of participants in 2011, in this most prestigious event.

The questions will soon be to hand, and we will be b a d g e r i n g . . . w e mean...encouraging you to enter these awards.

See Page 3 for more details. Also on page 3 you can view a list of seminars we already have in place, for 2011 to allow you time to prepare your calendar. Of course, these will be expanded on in time.

If there is a particular workshop you would like us to run, that would benefit your business, please contact us.

We wish you all an exceptional year!



Life is a series of experiences, each which makes us bigger, even though it is hard to realise this. For the world was built to develop character, and we must learn that the setbacks and grief's which we endure help us in our marching onwards.  
'Henry Ford'



## Small Business Smart Business Training Vouchers 2011

The WA Department of Training and Workforce Development 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.

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 can be obtained from the **SBCBW website** [www.sbcbw.asn.au](http://www.sbcbw.asn.au) or email Mandy at [admin@sbcbw.asn.au](mailto:admin@sbcbw.asn.au)



## FREE BiZFit Pulse Check

The BiZFit Program has been designed to help business people sustain their business for the long term—regardless of the business conditions.

- 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?



## Women in Business Breakfast

For our first breakfast meeting for the year, we welcome Jane Goff from Corporate First Aid. Jane will be speaking on the importance of having first aid knowledge and will give a demonstration on the latest CPR techniques. With summer now upon us, and so many backyard pool drownings, this is a great opportunity to gain some valuable knowledge that may be invaluable some day and perhaps save someone's life.

Jane has over 17 years experience as a Registered Nurse, and has worked in Australia, the United States and the Solomon Islands as an educator and clinician.

Jane specialises in Emergency and Pediatric nursing so is able to deliver quality training and education relating to all ages.



When: Tuesday 15th February 2011

Where: Light House Beach Resort

Time: 7.00am—9.00am

Cost: \$30 for a delicious buffet breakfast.

Please make payment before the day.

Now you can access a free, comprehensive, one-on-one BIZFIT pulse check for your business to identify its strengths and weaknesses, and discuss with a specialist business advisor the priority actions you can take to grow and strengthen your business.

Call us now, to arrange your free BizFit Pulse Check on 9791 2666 or email us on [admin@sbcbw.asn.au](mailto:admin@sbcbw.asn.au).



## Small Business Awards 2011

If you want to improve your business I highly recommend that you enter our South West Small Business Awards. There is no better way to review your activities and determine clearly, which areas need improvement or revision. By having the timeline of the awards due date, it is an incentive to stick at the task and get it done.



The awards process requires you to address a number of questions covering the following aspects of your business:

**YOUR BUSINESS** - About Your Business; Achievements; Growth; Objectives and Winning

**SALES & MARKETING** - Strategy, Most Successful Strategy, Products & Services, Uniqueness, What You Do Better

**CUSTOMERS** - Research, Service Standards, Business Relationships

**TEAM** - Personal Skills, Motivation, Business Values, Demonstration of Values

**INNOVATION** - Description, Commercialisation, Growth, Future Development

**SOCIAL RESPONSIBILITY** - Your Practice, Why, Development, Involvement, Achievements, Expansion

**FINANCIAL RATIOS**

**CORPORATE RESPONSIBILITY**

You can speak to me, and the staff at the Small Business Centre Bunbury-Wellington. We will be happy to help you through the process and assist you at any stage. We get a lot of enjoyment by the close involvement we have with you at the time. The gala night is our premier public event in which we get to proudly congratulate and acknowledge the achievements of the businesses in our south west region.

As a result of entering our awards in 2010, 5 businesses were selected as finalists in the GWN Western Australian Regional Small Business Awards. These were:

Loose Goose; D & R Machining; Natural Olive Oil; Geovet Veterinary Hospital and Timbercheck.

Timbercheck won the Small Business Centre Achiever Award.

A number of businesses (independently) also go on to enter the Telstra Business Awards. A number of the statewide winners of this competition, did so after entering our South West Small Business Awards.

I would encourage you to look on our website to see the previous winners. If you are interested in finding out more please contact the Centre and what we will do in the first instance is get you to talk to one of the 2010 entrants. They can speak from their experience about what the process did for their business.

For further information please contact us on 9791 2666 or email [admin@sbcbw.asn.au](mailto:admin@sbcbw.asn.au)



## 2011 Seminars and Workshops

<b>Business Planning</b>	Tues	1st Feb	5.30pm-6.00pm
<b>Workwise Advisory. Harassment &amp; Bullying.</b>	Tues	8th Feb	6.00pm-8.00pm
<b>Fundamentals of Tenders &amp; Contracts</b>	Fri	11th Feb	8.30am-5.00pm
<b>Women in Business Breakfast</b>	Tues	15th Feb	7.00am-9.00am
<b>Aussie Host Customer Service Excellence Workshop</b>	Tues	Feb 15th	8.30am-4.30pm
<b>Business Excellence</b>	Wed	Feb 16th	6.00pm-8.00pm
<b>Excel Basics</b>	Fri	Feb 18th	8.30am-5.00pm
<b>Excel Intermediate/Advanced</b>	Fri	Feb 25th	8.30am-4.30pm
<b>So You Want To Go Into Business</b>	Wed	Mar 9th	6.00pm-8.00pm
<b>Think Safe/Work Safe</b>	Wed	Mar 16th	6.00pm-8.00pm
<b>Budgets &amp; Cash flow</b>	Wed	April 13th	6.00pm-8.00pm
<b>Risk Assessment</b>	Tues	April 19th	8.30am-4.30pm
<b>Aussie Host Customer Service Excellence Workshop</b>	Tues	May 10th	8.30am-4.30pm
<b>Costing &amp; Pricing</b>	Wed	May 11th	6.00pm-8.00pm
<b>Managing with Confidence</b>	Tues	May 24th	10.00am-3.00pm
<b>Effective Time Management</b>	Tues	June 14th	10.00am-3.00pm
<b>Taxation Planning</b>	Wed	June 15th	6.00pm-8.00pm
<b>Effective Time Management &amp; Resolving Conflict</b>	Wed	Aug 3rd	10.00am-3.00pm
<b>Aussie Host Customer Service Excellence Workshop</b>	Tues	Sept 20th	8.30am-4.30pm
<b>OSH for Supervisors</b>	Wed	Sept 21st	10.00am-3.00pm
<b>Aussie Host Customer Service Excellence Workshop</b>	Tues	Nov 29th	8.30am-4.30pm

For further information on any of the above workshops, please call Sue on 9791 2666, or go to our Website: [www.sbcbw.asn.au](http://www.sbcbw.asn.au)



You can now find us on facebook

## Cash Flow is King!

You have weathered the Christmas cheer, made your new years resolutions and are well back at work. It is important for you and your employees to have a break to keep fresh for the year ahead. However if you have not budgeted adequately this is the time of the year that your cash flow can dry up very quickly.



One of the most important aspects to the survival of a business is to maintain cash flow and one of the best measures of the performance of a business is the amount of spare cash you have available. While your employees are on leave you still have to pay their wages, and in many cases pay the extra 17% leave loading as well. This is not normally an onerous burden if one or two employees are away, however if the whole workforce is on leave productivity stops. Your wages and overheads will reduce your bank balance fast and because there is no output, the cash coming in can dramatically reduce as well.

As this is an issue for you, there is a possibility that your customers may be in the same position. If your customers cash flow is tight they may try to extend their payment terms for work done previously. This could also compound the issue for you. This is where you need to be vigilant in controlling your debtors. You need to make sure you are in communication with your debtors to make sure that they adhere to their payment terms.

So what can you do to alleviate these issues in the future? One of the main ways is to budget for this event. If you know this shortfall in cash flow is going to be an annual occurrence, you need to make sure that you have enough in cash reserves leading up to this event. It is much better to prepare for the event rather than have the pressure of trying to catch up.

If you know that you are going to shut down over Christmas or work with a skeleton staff, you may also need to review your purchases of stock & supplies. As you are not working to full capacity you should consider cutting back on stock and supplies orders. If you do this, you will reduce the amount of cash that you need to pay out this tight period.

These are only a few of the ways you can maintain your cash flow over these times. If you are interested in further information & assistance contact one of our team of business professionals at RSM Bird Cameron on 9722 5600 to discuss further.

**RSM Bird Cameron**  
Chartered Accountants

## One Consumer Law For Australia

The new Australian Consumer Law (ACL) became fully active on 1 January 2011. It means there is now one single law for all businesses across the country to adhere to.

This clarification of rules should provide more consistent and stronger protections against unsafe products and unfair practices, no matter where in Australia a purchase is made. The updating of legislation also caters for contemporary buying and selling methods and meets the needs of increasing interstate trading.

Purchases made toward the end of 2010 are covered by the previous fair trading laws and the ACL applies to those made on or after 1 January 2011. As a business you should be aware that there may be some confusion about the cut-off date amongst your customers but consumer rights have not changed markedly; the new law is simply a clearer set of rules.

Under the new law it is up to you as business to provide a 'consumer guarantee' regardless of any other warranty offered. The 'consumer guarantee' means that goods must be of acceptable quality, fit for purpose and match descriptions, samples or demonstration models. They must be without restrictions like debts or hidden securities. Repairs and spare parts have to be available for a reasonable time.

Should you fail to meet one of these guarantees, your customer is entitled to a remedy such as refund, repair or replacement. If the failure is major the consumer can choose a remedy and if it is minor, you as the supplier of the goods or services can choose. It is unlawful to display 'no refunds and exchanges' signs or to promote company policies that attempt to limit consumers rights and of course you must not mislead your customers about their legal entitlements.

As a business you too will benefit from the 'consumer guarantee'. Any purchase under \$40,000 made by your business is covered under the ACL (other than items bought for re-supply) giving you the same protections that your customers have when they buy a product.

Remember that it is now also compulsory to provide receipts for purchases over \$75 and that your customers have a right to ask for receipts for lower amounts. Consumers can also seek details or an invoice of the materials and labour supplied under a contract.

In the area of product safety there are mandatory reporting requirements for product-related accidents. You have two days to notify the ACCC after becoming aware that a product you have supplied caused, or may have caused, serious injury, serious illness or death. Find out what you need to report, when and how at [www.productsafety.gov.au/mandatoryreporting](http://www.productsafety.gov.au/mandatoryreporting)

For the rest of 2011 – the first year transitional period – our focus will be on trader education. Whilst this does not rule out enforcement action for serious breaches, we understand that the ACL represents major changes for many businesses.

There is need-to-know information at [www.consumerlaw.gov.au](http://www.consumerlaw.gov.au). I would urge you to browse the site and familiarise yourself with key aspects of the new consumer law so that you are aware of your rights and responsibilities.

Consumer Protection is especially keen to work with businesses in WA to usher in this new era of consumer law and looks forward to assisting the sector to comply with the fresh legislation.

If you require further information on this or any other consumer issue, please call into our office on the 8<sup>th</sup> floor of the Bunbury Tower, 61 Victoria Street, Bunbury or call us on **(08) 97 222 888** or **1300 30 40 54**.

**(Consumer Protection is a division of the Department of Commerce)**

**You can now follow us on Twitter @ConsumerWA or become a fan of our Facebook page - Consumer Protection WA.**  
**Tresslyn Smith**  
**Senior Regional Officer**  
**Department of Commerce**



## Dry Season Assistance Scheme

Western Australia has experienced a severe lack of rainfall, that has resulted in difficult circumstances across much of the state.

The State Government has allocated \$5million to help Western Australia farming communities and small businesses deal with these extremely dry seasonal conditions.

This funding has been provided to assist up to 100 Shires across the State and includes the following:

- \$2 million for community service grants
- \$1 million social support grants
- \$1 million to install high-volume water tanks
- **\$500,000 to assist small businesses—via Small Business Grants**
- \$200,000 rural financial counseling support.

For Further information about the 2010 Dry Season Assistance Scheme and direct assistance available to farmers, visit the Department of Agriculture and Food website:

[www.agric.wa.gov.au](http://www.agric.wa.gov.au) or contact Alison Maughan, CEO Small Business Centre Bunbury– Wellington on 9791 2666

# Improve your business skills Develop your business plan



**BUSINESS PLAN**

**When:** Tuesday 1st  
February 2011  
5.30pm -6.30pm  
**Where:** 15 Stirling St,  
Bunbury  
**Cost:** Free

 **SMALL BUSINESS CENTRE**  
Bunbury-Wellington

 **South West Institute of Technology**  
Your Regional TAFE

Many business operators are highly skilled or qualified in the “technical” side of their business, but simply don’t have the time to attend normal training in business management! They also struggle finding the time and help they need in putting together a practical easy to follow Business Plan to guide them in the future development of their business and find balance in life. Sound like you?

The South West College of TAFE in partnership with the Small Business Centre Bunbury Wellington offer you this innovative solution where you can get develop your own Business Plan and gain a formal business qualification in the process. The program is extremely flexible with up to 10 months to complete and having the support of a business advisor working one on one with you all the way.

On completion of the program you will have a finished, personalised BUSINESS PLAN and have a Nationally recognised QUALIFICATION (Certificate IV in Small Business Management), along with a range of MANAGEMENT SKILLS acquired along the journey.

BOOKINGS: To book your place at this Business Planning & Small Business Management Information Session, fax this registration form back to 08 9791 6646, e-mail [admin@sbcw.asn.au](mailto:admin@sbcw.asn.au) or post this form to the Small Business Centre Bunbury Wellington, PO Box 1341, Bunbury WA 6231

Attendees (1): \_\_\_\_\_

(2): \_\_\_\_\_

(3): \_\_\_\_\_

(4): \_\_\_\_\_

Business Name: \_\_\_\_\_

Postal Address: \_\_\_\_\_ Fax \_\_\_\_\_









