

Small Business Guide

All you need to know when starting or managing a business



May 2013

Disclaimer:

The *Small Business Guide – All you need to know when starting or managing a business* is intended only as a guide for those wishing to learn more about operating a small business within Latrobe City. It must not be used as a substitute for regulatory acts, legislation or Government policy. If in any case there appears to be a conflict between the Federal or State Government Policy, or international law, the information contained within this booklet shall not take precedence or be in any way construed as legal advice to the reader.

Latrobe City Council and representatives take no responsibility for the outcomes of individual or business decisions made as a result of the advice contained within this resource. We recommend readers undertake additional research before proceeding with any significant decisions affecting their future business operations or financial position.

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With the generous financial support of the:



State Government of Victoria

Additional Resources available:

Latrobe City Council officers can provide you with the following on request:

- Business.gov.au small business resource kit.
- Small Business Victoria programs & services guide.
- Small Business Commissioner guide.
- Big help for small business booklet.
- Guide for home-based business operators.
- Tax basics for small business guide.
- Starting your business a short guide for new starters booklet.
- Planning Guide for Business – Latrobe City

These resources have been developed to assist those who would like to start a new business. Some Victorian State Government agencies may also be able to supply a selection of these documents.

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Planning, starting and operating your business

Australian Business Number (A.B.N.)

The Australian Business Number (ABN) was introduced on 1 July 2000 to create a system of identification when dealing with a range of government departments and agencies.

ABN registration is maintained by the Australian Taxation Office on behalf of the Commonwealth, in a system referred to as the Australian Business Register (ABR). Publically available information associated with a business is generally available through the ABN Lookup website.

All businesses need an ABN. Either of the following criterion is required to obtain an ABN.

Criterion 1

The entity is entitled to an ABN if it is a:

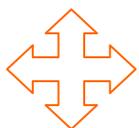
- Company incorporated under the *Corporations Act 2001* (Commonwealth) in Australia
- Charitable institution or trustee of a charitable fund in Australia
- Deductible gift recipient in Australia
- Religious institution in Australia
- Superannuation fund
- Government entity

Criterion 2

The entity is entitled to an ABN if the following statements apply.

- Its activity is carried out in the:
 - Form of a business
 - Nature of trade, or
 - Form of a regular or continuous grant of a lease, licence or interest in property
 - Its activity is carried out in Australia or it makes supplies that **are connected** with Australia
 - Its activity is not a private recreational pursuit or hobby.

For partnerships where all or most of the partners are individuals, a reasonable expectation of profit must apply.



You can apply for an Australian Business Number (ABN) online at the Australian Business Register website: <https://abr.gov.au> Just click on the link within the menu “Apply for an Australian Business Number and other registrations” and follow the prompts. This link will also provide you with referral to register for an AUSkey and various tax registrations.

If you prefer to discuss your requirements by phone, the Business Infoline provides information regarding general registration enquiries (via the ATO call centre). Contact: **13 28 66**

What's in a name? Business registration

The name in which a person or other entity trades is referred to as a Business Name. A business name creates your first impression, and may be as simple as your name or the service you provide. A business name may also be designed to capture the imagination of your clients, and have the benefit of being easily recalled by clients into the future.

All businesses trading in Victoria are required to have a registered business name under the *Business Names Act 1962*. However those operating as a company and businesses under a personal name are exempt.

When setting up your business, if you choose to operate as a sole trader, partnership or a trust, and not as a company, then you will have to register your business name with the Australian Securities and Investments Commission (ASIC). If your business name is your, or your partner's, first name and surname, then there is no need to register.

When considering your business name, remember that the choice you make can provide you with a valuable asset, clearly identifying you to customers and assisting to distinguish your brand from your competitors. Reputations can be linked to business names, standing apart may be useful in building your quality reputation, or in disassociating your activities from those of less reputable companies. Prior to registering your business name, consider a few alternatives. It is possible that a name similar or the same to that you have chosen is already taken.

You must have an Australian Business Number (ABN) or an ABN application reference number to apply for a business name (unless an exemption applies). Instructions on how to obtain an ABN are located in a separate section within this document.

The Australian Securities and Investments Commission's (ASIC) national business name registration service allows you to register your business name in all states and territories. Any disputes over the naming rights are dealt with by legislation or through the legal system.

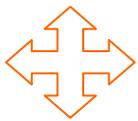


The ASIC website provides a search function to check if your name is already registered to another business. To register a business name:

- Contact the Australian Securities and Investments commission (ASIC) for up to date advice on how to best register your business name: 1300 300 630.
- Visit the ASIC website: <http://www.asic.gov.au>
- Registration offices are located at 113 Exhibition Street, Melbourne

AUSkey – unlocking doors for your business

The AUSkey initiative has been introduced to assist Australian businesses in accessing and updating registration details online. The system supports the secure, quick and easy lodgment of electronic forms to Government. In order to register, you will need to provide details to confirm your identity, and a valid ABN.



- You can apply or find out more information by following the AUSkey homepage link found on the Australian Business Register website: <https://www.auskey.abr.gov.au>. Note that part of the registration process will require the electronic download and installation of AUSkey software and an AUSkey.

Taxation – your obligations

Taxation legislation is administered by the federal and state and territory governments. Before you can begin operating your new small business you'll need to know what you must do to comply with government taxation regulations.

As well as applying for an Australian Business Number (ABN), Goods and Services Tax (GST), Tax File Number (TFN) and Fringe Benefits Tax (FBT), you may be required to pay state and territory land tax, pay-roll tax and other duties.

Goods and Services Tax: GST

GST applies to most businesses across Australia and it's highly likely that your business will be affected by the tax. Goods and services tax (GST) is a broad-based tax of 10% on most goods, services and other items sold or consumed in Australia.

According to the Australian Taxation Office (ATO) your business must be registered for GST if you carry on a business and you do any of the following:

- have a GST turnover of \$75,000 or more (\$150,000 or more for non-profit organisations)
- have a GST turnover of less than \$75,000 (less than \$150,000 for non-profit organisations) but choose to register for GST
- provide taxi travel.

Generally, registered businesses:

- include GST in the price of sales to their customers
- claim credits for the GST included in the price of their business purchases.

While GST is paid at each step in the supply chain, businesses do not actually bear the economic cost of the tax. The cost of GST is borne by the final consumer, who cannot claim GST credits.

All businesses need an Australian Business Number (ABN) to register for GST, as the ABN is part of the GST system as your ABN will become your GST registration number.

If your business is not registered for GST, and not required to be registered for GST, you are not permitted to charge GST in the price of sales. This also means:

- Your business cannot claim GST credits for that paid in the price of purchases made as part of your business activities.
- Some larger businesses or consumers, such as Government agencies, have the expectation that their suppliers will be registered for GST.
- Businesses not registered for GST cannot issue “Tax Invoices” to their clients. This may impact their supply to businesses who are registered for GST, with up to 46.5% of the income legally being withheld in taxation.



- If you do not already have an Australian business number (ABN) and would like to apply for GST registration you can do so as part of your online ABN application. This is the quickest and easiest way to apply for these tax roles.
- A useful resource outlining the GST system and how it applies to businesses is available through the ATO. The document is called “GST for Small Businesses” and can be obtained electronically at www.ato.gov.au, or by calling: 1300 720 092.
- If you already have an Australian business number (ABN) and would like to apply for GST and other taxation frameworks, you can do so online at the Business Portal or Tax Agent Portal using an AUSkey. Visit the ATO website for further information. www.ato.gov.au
- To find out more information about the different taxes that may apply to your business, such as Fringe Benefits Tax, Managing Taxation Records, Withholding Tax or Fuel Credits the following websites provide an in depth resource for business owners.
 - www.ato.gov.au
 - www.business.gov.au
- The Australian Taxation Office offer free online seminars and training opportunities to support business compliance. A number of topics are available for access, with a flexible delivery schedule to assist business owners availability to participate. Visit www.ato.gov.au/seminars for more information.

Discussing options with your chosen registered accountant may also be a great place to start!

Insurance

Firstly, you will need to assess your insurance needs based on your business. Your insurance requirements will vary depending on the type of business you operate. You should be aware that some forms of insurance are compulsory, such as workers compensation and third party car insurance. Some types of insurance may also allow you to claim tax credits for the Goods and Services Tax (GST) component of your insurance premium.

You will be able to find some insurers that will cater to your business through your industry association who may also provide important insurance advice. Some associations may be able to organise insurance packages for their members as an added service.

There are three broad types of business insurance:

- Assets & revenue insurance
- People insurance
- Liability insurance

It is always good practice to obtain at least three quotes if possible depending on your specific requirements. By doing this you are able to compare companies and their policies. Each insurance company should be able to provide you with a document called a Product Disclosure Statement, which outlines the policy details inclusions and exclusions.



For further information in the types of insurance, and business obligations contact the Australian Governments “business.gov.au” service on 13 28 46, or alternately the website: <http://www.business.gov.au/BusinessTopics/Insurance>

The following website is maintained by the Australian Security and Investment Commission and may provide some useful general insurance information to assist your decision making process.

<https://www.moneysmart.gov.au/managing-my-money/insurance>

Home Based Businesses

If you are considering running a home-based business there is a range of government requirements that might apply to you. Things to consider when running a small business from home include taxation, employment, council approval and licensing. It is possible that running a business from home may also require adjustments to insurance policies, and require permission of a rental landlord or mortgage provider.

The Australian Taxation Office defines a Home Based Business as one that operates under either of the following circumstances:

- at home; that is, you carry out most of the business' work at your home – for example, a dressmaker who does all their work at home, with clients coming to their home for fittings
- from home; that is, the business does not own or rent any premises other than your home – for example, a tiler who does most of their work on clients' premises but does not have any other business premises.

Home-based businesses cover a range of activities, and contribute to a vibrant economy in both metropolitan and regional centres.

Depending on your business idea, the flexibility offered through a home business can be invaluable, in terms of addressing full or part time work requirements, cost considerations, and freedom. Before deciding on a business framework, it is important to also identify potential barriers or problems that may arise from running a business at home. Some considerations may include:

- Security
- Insurances
- Parking requirements
- Taxation frameworks
- Storage
- Client access
- Respecting the wishes of neighbours
- Corporate image



For information on what you need to know about setting up and running your home-based business visit:
<http://www.business.gov.au/BusinessTopics/Homebasedbusiness/pages/default.aspx> or
contact: 13 28 46

Latrobe City Council officers are able to provide you with advice about parking and zoning restrictions that may have impact on your effective operations - contact: 1300 367 700.

Business Planning

Preparing a business plan is an essential step in supporting the long term viability and growth of your business. A business plan assists to identify opportunity, direction, goals and risks for your business, and provides a framework to guide strategic direction.

Latrobe City Council encourages all new and existing businesses to develop a business plan. The activity helps to create an understanding of all operational aspects, saves money, and contributes to building business activity. For new businesses, the business plan will test the viability of the proposed venture, as it forces you to consider, undertake research and to document all the key aspects that contribute to a successful business. The Latrobe City Business Development Unit can provide you with additional information on the services available locally to assist in the development of your plan.

A business plan will also be necessary if you are going to borrow money or get others to invest in the business, and is a common expectation of potential clients in the business sector (such as multinationals or government agencies).



There is an ample amount of information for those wanting to start a business or explore business planning options for an existing business. Online resources are available at:

- Business Victoria www.business.vic.gov.au
- Federal Government www.business.gov.au

Licences and Permits

It is important to have the correct business licences and permits required to legally operate your small business. Many businesses require a variety of licences and permits to start off. The process may be fairly straightforward (such as council or State business licences), others may require a bit more time. Licences may include:

- Business, trademark or company registration
- Domain name registration
- Industry group memberships
- Those required to meet regulatory compliance against regulations
- Specific industry licences and permits (eg: food safety, liquor licences)
- Trading licences (motor vehicle traders, builders contractors)
- Permits and planning permission

While some of this preparatory work may seem inconvenient and expensive, having the correct approvals in place can prevent problems down the track, and may assist in meeting regulatory compliance. Ensuring appropriate licence compliance can also provide your customers with the assurance of your commitment to professionalism.



To find out more on your business licence and permit requirements and information from the federal, state and territory, and local governments visit the Australian Business Licence Information Service : <https://ablis.business.gov.au/pages/home.aspx> . Alternately, you can access information by phone, on 13 22 15.

Managing Your Business

Importing and Exporting

Is your business planning to undertake international import or export activities? If so, you will need to consider regulations in place that will impact your operations.

Heavily regulated compliance mechanisms ensure that customs, quarantine, financial and taxation obligations are adhered to. Of course, import and export of goods may also be influenced by rules in other countries, such as those around preservation of cultural artefacts, illegal trade activities, environmental restrictions and security of the public

Familiarity with the regulations governing the import and export of goods is an important element for those wishing to trade in this space. The impact of incorrectly operating within the regulated framework can be serious, and consequences severe. A number of different agencies are in place to oversee the licensing and administration of international trading of goods.

Regulation authorities include the Defence Export Control Office (DECO), responsible for administering controls on the export of defence and dual use goods, as well as the granting of authorisations to export in the form of permits and licenses. Dual use categories are defined as items such as:

- Chemicals
- Toxins
- Materials Processing
- Electronics
- Computers
- Telecommunications and Information Security
- Sensors and Lasers
- Navigation and Avionics
- Marine and Aerospace and Propulsion sectors.

The Department of Health and Ageing - Therapeutic Goods Administration regulates the import of medicines that contain restricted ingredients, and certain medications. This may include products that contain parts of animals or plants listed as endangered.

Some international trade may be influenced by sanctions put in place by our Government, or by the United Nations Security Council. Information on existing policy can be obtained through the Department of Foreign Affairs and Trade.

Any insurance policies that you may have or intend to take out will need to consider international trade. Product disclosure statements provided by your insurance company should outline inclusions and exclusions that may impact your business operations. If you are in doubt, we recommend contacting your insurer. It is particularly important to ensure insurance coverage for staff members travelling and working on international business.

There are agencies appointed to assist in navigating the complexities of international trade. It is recommended that you ensure any advice or information obtained to guide in the decision making process is from reputable agencies, such as those representing State or Federal Government agencies (or their international equivalents). Government websites generally contain the letters “.gov” in their address line.

A key resource agency for international import or export includes the “business.gov.au” website (business topics, importing and exporting).

Some State and Federal Government agencies may also be able to support your business establish itself on the international market, this may include funding, tailored support, access to trade fairs and missions, and Global Export Engagement programs. An initiative of the Victorian Government is the Victorian Government Business Office (VGBO) international points of presence. This initiative provides a range of services to support businesses operating in the international space, including support in scheduling meetings, provision of office space for meetings, and advice.

Further information regarding the regulations surrounding import and export of goods within Australia is available from the following:



- Australian Trade Commission (Austrade: <http://www.austrade.gov.au> - or by telephone: 13 28 78
- Australian Customs and Border Protection Service: <http://www.customs.gov.au> . Alternately you can contact the agency by telephone: 1300 363 263
- Department of Foreign Affairs: <http://www.dfat.gov.au> alternately, you can find out more information by phone: 02 6261 1111
- Defence Export Control Office: <http://www.defence.gov.au/deco/> or phone 1800 661 066
- Department of Agriculture, Fisheries and Forestry: www.daff.gov.au or phone 1800 020 504
- Department of Health and Ageing: Therapeutic Goods Administration: www.tga.gov.au or phone: 1800 020 653
- Regulations and Licensing: <http://www.business.gov.au/business/topics/importingandexporting>
- Guidance, support and information on funding opportunities: www.export.business.vic.gov.au
- The Victorian Government Business Office can provide you with information about export, and international office locations and support services. Contact: Traralgon Office on (03) 5174 9233, or the Sale Office, on (03) 5142 0200, or visit the Victorian Government Business Office (VGBO) website: www.dbi.vic.gov.au.

Other useful contacts and information for international trade:

Cargo support: email: cargosupport@customs.gov.au – or call 1300 558 099

Customs watch: <http://www.customs.gov.au/customswatch/default.asp>

Customs watch: Report suspicious activities by phone to: 1800 06 1800 (24 hours)

Customs watch: outside Australia: +61 2 6246 1325 (24 hours)

Consular Emergency Centre (Dept. of Foreign Affairs & Trade): 1300 555 135 or +61 2 6261 3305

Financial Services Gateway: <http://www.austrade.gov.au/invest/opportunities-by-sector/financial-services>

Women in Global Business: <http://www.wigb.gov.au> - phone: (03) 9648 3285

<http://www.defence.gov.au/ustradetreaty>

Australian Consumer Law

In March of 2013, the Victorian State Government announced the release of a new resource to assist businesses in navigating responsibilities within Australian Consumer Law (ACL).

Consumer Affairs Victoria developed the Small Business Self-Assessment Checklist, in collaboration with other agencies operating in this field. The resource is designed to help businesses understand how ACL regulations apply to their activities. The interactive checklist covers a range of small business issues such as contracts, price advertising requirements, product safety, consumer guarantees, refunds, lay-bys, billing and receipts. The document is available for download at the following location:

<http://www.consumer.vic.gov.au/news-and-events/news-updates/new-checklist-for-small-business-news-alert>

The Australian Competition and Consumer Commission (ACCC) promotes competition and fair trade in markets to benefit consumers, businesses, and the community. Their primary responsibility is to ensure that individuals and businesses comply with Australian competition, fair trading, and consumer protection laws - in particular the *Competition and Consumer Act 2010*. The ACCC provide online training and information services to support businesses meet compliance within this regulated framework. The website for this service is: <http://www.accc.gov.au> or by telephone: 1300 302 502

Customer Service – can you plan for it?

Customer Service is exactly as it says – providing service to the customer. Depending on your client base, customer service will impact your business in different ways. Some specialists would advocate that a marketing or advertising plan is nothing without effective customer service strategy. For some businesses, a customer service framework is worth considering.



Identifying your client base and purchasing considerations is an important element to guiding both marketing and sales strategies. Are your clients driven by quality, timeframes or cost? Is your target market operating in the corporate space, or more trade related? How can you and your employees create ongoing positive relationships with your clients to encourage repeat business? Are you creating a strong reputation in providing service to your customer?

Obtaining this information may be as simple as asking purchasers the question – what matters to them? Would they use your service again? Why? Mystery Shopper programs are also effective in identifying potential areas of improvement in customer service and can provide an accurate picture of your business.

A range of factors can influence how you identify the priorities for your business, and will assist in aligning your products and services to meet client demand. When considering what services you will offer to clients, it may be important to consider what you will not do. Some common business habits create a negative image to consumers such as:

- Not aligning operations to stated business hours, or stating dates and times and not meeting them
- Not delivering on promises
- Quoting prices that do not reflect the final products (needing additional options etc)

Thinking about these elements may help you in identifying the difference that you bring to the marketplace when balanced against your competitors.

E-Commerce – more than selling online

Online trading is changing the way that people are doing business. Small businesses are actively expanding - providing an online presence to their customers, as well as purchasing supplies to support their operations quickly and conveniently.

Some of the benefits of online trading can include:

- Reduced overheads
- Interactive service and current information provided to clients
- Worldwide marketing opportunity
- Cost effective communications interstate or internationally
- Access to new markets
- Increased productivity, profits and competitiveness
- Website data capture to assist with identifying successful marketing strategies

The world of technology is developing at a rapid pace, and society is changing to keep up. What used to be considered innovative a few years ago is now common practice. Many business owners are now getting on board in different ways. A website, social media policies, marketing strategies, or even sending correspondence through email can all impact the operations of business. What suits your activities, practices and priorities should guide your evolution in this space.



Information to assist and guide your transition to an online environment is available from a variety of sources. Given the subject, it is not surprising to find much of the resources are online. A great place to start is the Department of Broadband, Communications and Digital Economy website – www.digitalbusiness.gov.au. This service provides information for businesses who are at different stages of their online presence development – and contains links to:

- Getting online
- Creating a website
- Marketing
- E-Commerce
- Security and Legal
- Useful tools for business (including information about online Government services available to support growth initiatives)

Business Victoria (www.business.vic.gov.au) can provide information regarding:

- Online business opportunities
- Setting up an online presence
- Understanding website dynamics, and measuring presence effectiveness
- Data security
- Email newsletters and Social Media
- Laws and legal obligations for online trading

Marketing Your Business

Marketing your small business can be a daunting task, but if done right, a profitable one. Attracting new business and retaining existing clients sits at the core of most businesses, and is challenging for many business owners.

A variety of methods and tools are available, including online strategies, local newspapers, radio, networking, direct mail outs, cold calling, attending exhibitions, promotion through support of community ventures and client survey reports – the list goes on.

The beauty above all else is that each business has the opportunity to create a unique marketing strategy. A marketing strategy or marketing plan is an opportunity to customise efforts - to provide the most effective outcome and return on investment for your business. Regardless of your budget, an effective marketing plan is an essential element in securing a steady client base.

The decisions on how to most effectively engage your clients, and reach your target audience can be guided by research, observing success of competitors, or through your own experiences and knowledge. Whatever the message you wish to convey, a marketing plan can help you set goals, identify potential client groups, and create a consistent message to advertise your products and services. It can also assist in framing a limit on your advertising investment and in outlining anticipated engagement targets. Business owners may wish to embed a marketing plan within their business plan – this is a sound practice, but will depend on the size and ambitions of the enterprise.



The Business.gov.au website (www.business.gov.au) has some great resources, within the “How to guides” section – alternatively enter relevant words into your preferred search engine – such as “Free Marketing Plan Guides Template”. There is a lot out there, you are sure to find something that will suit your needs.

The service MarketMyBiz provides access to a free IPAD or Android application to support marketing strategies for your business:

<http://www.business.gov.au/Business-Apps/Pages/MarketMyBiz.aspx>

A free marketing plan template is also available at:

www.business.gov.au/Documents/Marketingplantemplateandguide.doc

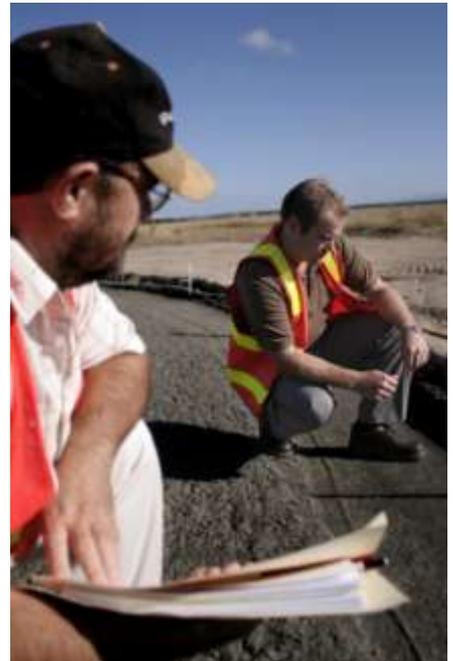
Employing Staff

Depending on the demands of your business, you may need to explore putting on staff to assist your operations. Full time, part time, casuals, apprentices, even contractors are all options that can be engaged to assist meet a human resource requirement.

Employers within Australia are subject to certain legal responsibilities when engaging people to work in their business. Obligations under government laws, industrial awards and agreements, wages, taxes, equality, contracts of employment, occupational health and safety and superannuation are all areas that are likely to frame your decisions in terms of how to set up your administration of employees.

In Australia, all new and existing employment positions must comply with the 10 National Employment Standards (NES). These standards comprise of the following:

1. A maximum standard working week of 38 hours for full-time employees, plus 'reasonable' additional hours.
2. A right to request flexible working arrangements to care for a child under school age, or a child (under 18) with a disability.
3. Parental and adoption leave of 12 months (unpaid), with a right to request an additional 12 months.
4. Four weeks paid annual leave each year (pro rata).
5. Ten days paid personal/carer's leave each year (pro rata), two days paid compassionate leave for each permissible occasion, and two days unpaid carer's leave for each permissible occasion.
6. Community service leave for jury service or activities dealing with certain emergencies or natural disasters. This leave is unpaid except for jury service.
7. Long service leave.
8. Public holidays and the entitlement to be paid for ordinary hours on those days.
9. Notice of termination and redundancy pay.
10. The right for new employees to receive the Fair Work Information Statement.



All new employees must be provided with a fair work information statement, available for download at the Fair Work Ombudsman website. A copy can also be obtained by contacting the office directly (as follows). It is also important to be aware of recently introduced maternity and paternity leave entitlements for your workforce.



The Fair Work Ombudsman provides clear and concise direction when it comes to employing staff in your business. The Ombudsman office can provide information on Pay, Awards, Employment, Leave, Termination, Complaints and Industry specific topics. The website has a variety of resources available for use, including templates for employing staff (letters of engagement, probation etc.). Information is also available about the National Employment Standards, workplace rights and the Fair Work Information Statement required to be provided to all new employees.

The website location is: www.fairwork.gov.au or the office can be contacted by phone: 13 13 94.

Information and links regarding your obligations as an employer in relation to your employees' awards, wages and conditions of employment, workplace safety, dismissal and other relevant topics can be found at:

- The Australian Taxation Office: www.ato.gov.au or the Business Tax hotline: 13 28 66
- Fair Work Australia: www.fwa.gov.au 1300 799 675

The Federal Government provides a services connect initiative, with a variety of service referral options available to support small businesses, including information on employment. The website address for this service is: www.australia.gov.au .

- Business.gov: www.business.gov.au within business topics. The agency can be contacted by phone on 13 28 46.

The link: www.business.gov.au/BusinessTopics/Employingpeople/Pages/default.aspx contains useful employer information including:

- Hiring people
- Employer obligations
- Employee entitlements
- Skills development and training
- Complaints, disputes and employee relations
- Ending employment

Recruiting, and financial assistance to employers

Identifying the right staff to engage in your business can come with some challenges. Finding the right person with the skills you need is one element of this. Remember, those you appoint represent your business in some way or another, whether through productivity and quality of service, or effective client communication techniques.



If you have a choice, finding the right person to suit the work environment is also an important consideration. Some people enjoy working in isolation - some prefer teams, office work, indoor, outdoor – all are elements that can contribute to longer term job satisfaction and employee performance. At the time of recruitment these considerations may assist in identifying the right match for your business, and help both productivity and staff retention.

Providing a clear and honest job role definition when appointing an employee can reduce staff turnover through early termination or exit – particularly in long term or permanent roles. Initial miscommunication is usually not in the interest of the employee or your business. The time it takes to recruit the right employees, as well as mentor and train new members of your team can add up. Getting it right the first time can reduce duplication, frustrations and disappointment.

Some businesses believe that it can take up to 3 months for new employees to reach full productivity in the job role. It stands to reason that training and losing staff members early in the employment cycle is not financially beneficial or good practice.

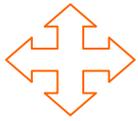
There are numerous incentives that may be available to you, in terms of financial assistance to help in offsetting initial investment in a position, and contributing to its sustainability. A variety of Government Agencies are committed to creating long term employment opportunities – and may be able to assist with:

- Wage subsidies (such as Wage Connect, Indigenous Wage Subsidies or the Supported Wage System)
- Funding for training – particularly for older workers participating in accredited training
- Accessing the employment assistance fund
- Purchase of equipment
- Apprenticeship initiatives
- Specific on the job resources required to support the engagement of workers with a disability (conditions apply)

Letting potential employees know you are looking for someone to work in your business can be done in a variety of ways. Effective strategies will depend on your business requirements and budget.

- Advertising in the local paper may provide additional marketing to your customers – letting them know that you are growing your operations
- Online recruitment through dedicated employment websites – gives broad coverage and may attract people from out of the area
- Network contacts – spreading the message through email can be an effective way of securing employees that come recommended by your associates
- Window signage
- Job Network Agencies
- Disability Employment Services
- Local Education providers such as TAFE, Adult Community Education or Neighbourhood houses provide a great network of potential jobseekers. Employees obtained through these networks may come with the benefit of prior training or a demonstrated industry sector interest. Providers are usually listed in local phone directories, or by searching online.
- Education providers sometimes embed a practical placement or work experience component within their programs. Supporting these initiatives can be an effective way of identifying students who will fit in with your business at completion of study, and those who may be currently available for casual or part time work. These programs align with the area of study for the learner, and can provide a supply of skilled workers to your business.
- A clear and detailed job description may assist to guide applicants prior to submitting for the role. Clarity can serve as a screening process in reducing the number of applicants who are not likely to be a fit for your business or skill requirement.
- Word of mouth is also a tried and tested way of attracting the interest of potential employees

- Positions that have specific education or experience requirements are sometimes difficult to fill. The Regional Sponsored Migration Scheme – coordinated through the Victorian Government is available to assist employers attract international workers to their business.



A range of information is available to businesses wishing to explore government funding that may be available to support the entry of new workers into an organisation. The Department of Education, Employment and Workplace Relations are primarily responsible for most federally administered job initiatives. More information can be sourced at: <http://deewr.gov.au/financial-assistance-employers> . General enquiries about support initiatives can also be made by phone on 1300 363 079.

The Job Search Australia website provides a great launching pad for businesses who are looking to employ staff. You can use this place to connect with Job Network Agencies and Disability Employment Service providers. Visit www.jobsearch.gov.au . The employer hotline contact number is 13 17 15.

Information regarding the Regional Sponsored Migration Scheme is available at the following website: <http://www.liveinvictoria.vic.gov.au/>

Latrobe City in partnership with the Department of Education, Employment and Workplace Relations host the **Steps to the Future program**, to improve employment opportunities for the Indigenous Australian Community. The program offers employers access to a variety of support initiatives to assist jobseekers to effectively transition to work. A range of financial, support and training incentives may be available to support businesses participating in this program. More information is available on the Latrobe City website (www.latrobe.vic.gov.au) or by contacting 1300 367 700.

Superannuation

Under the superannuation guarantee law you must pay super contributions for your eligible employees, at a minimum percentage rate of their ordinary time earnings.

Generally, you have to pay super for an employee if they're between 18 and 69 years old (inclusive) and you pay them \$450 or more (before tax) in salary or wages in a month. It doesn't matter whether the employee is full time, part time or casual. Employees who are under 18 years old must meet these conditions and work at least 30 hours per week to be entitled to the super guarantee.

You also have to pay super for contractors if the contract is wholly or principally for their labour, and for employees who are temporary residents of Australia.

If you're a sole trader or partner in a partnership you don't have to pay super for yourself, but you can make super contributions as a way of saving for your retirement.

You must pay contributions into a complying super fund or retirement savings account (RSA) and pass on your employee's tax file number (TFN) to their super fund where you are required to do so. Your eligible employees may be entitled to choose their super fund - if so, you must provide them with a form enabling them to make their choice.

The minimum super you must pay is 9% of each eligible employee's 'ordinary time earnings' - basically, 9% of the amount they earn for their ordinary hours of work. You can generally claim a tax deduction for super contributions.

You have to make payments at least four times a year. The cut-off dates are 28 days after the end of each quarter. As an employer, you must keep records that show:

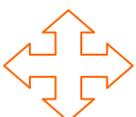
- The amount of super you paid for each employee and how it was calculated
- That you have offered your eligible employees a choice of super fund
- How you calculated any reportable employer super contributions.

In recognition of the time commitment and administrative costs incurred to small business in managing superannuation commitments of employees, the Australian Federal Government has introduced the "Small Business Superannuation Clearing House". This is a free online service, that assists small businesses with 19 or less employees to meet their superannuation guarantee obligations.

The Small Business Superannuation Clearing House lets you pay your superannuation contributions in one transaction to a single location. It is designed to make this process easier, reducing red tape and compliance costs.

For additional information or advice contact:

- <http://www.ato.gov.au>, or the business hotline on 132 866
- The Small Business Superannuation Clearing house can be contacted by telephone on 1300 660 048, or online: http://www.humanservices.gov.au/business/services/medicare/small-business-superannuation-clearing-house/?utm_id=9



Support for business to invest, create and maintain a competitive edge

The State and Federal Government offer a range of incentives and initiatives to support business growth and competitiveness. These programs are in place to strengthen regional, state and national economic stability, through assisting the growth and sustainability of new and existing enterprises.

Government investment in business support programs is primarily targeted toward achieving strategic outcomes that contribute to directions for future prosperity, social inclusion, lifestyle, health, environmental and cultural heritage. Some of these directions will be attained through increased job creation, improved educational outcomes or opportunity, the development and financing of new innovations and improved sustainability measures. Programs also focus on providing reduced consumer or business costs, improved service accessibility, and increased competitiveness in new or existing markets.

Support may take the form of:

- Project funding – financial contributions and guidance may be available to your business. Government funded activities usually work toward improving outcomes for the economy in terms of leveraged investment for growth as well as employment or education outcomes. Other priority areas for funding generally include research, environmental initiatives, community benefits, assistance to those members of society experiencing disadvantage as well as other priority areas.
- Support in accessing business planning services, as well as a broad spectrum of subsidised or free specialist advisory activities including business mediation services.
- Networking – help in connecting you with service providers and target markets
- Help toward the expansion of export activities – including international business support, advice, connections, resources and financial incentives
- Environmental improvement and preservation initiatives including funding
- Event sponsorship
- Business sustainability in terms of overhead cost reduction strategies and waste reduction
- Tax incentives to offset investment in research and development activities



Access to these incentives may be subject to eligibility criteria, and will vary depending on your business and surrounding circumstances. If you are looking to move your business to the next phase it may be of value to explore some of the great opportunities available through various funding sources.

Funding applications and tender submissions - some tips and tricks before you start

When navigating the many resources available to you through government agencies or on the internet, it is useful to keep in mind your core business activities, and keep a clear vision of your original concept or need. Otherwise, you may find yourself overwhelmed with eligibility criteria, application requirements, and funding opportunities that are not well aligned to support your business growth and direction.

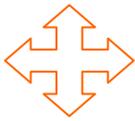
It pays to be selective – a high quality targeted approach is important particularly when applying for funding. Established business plans, capability statements and financial modelling can greatly assist in the success of applications. Another important factor may be the measurable outcomes you expect to achieve, and timeframes in which the activity will occur.

Funding applications can take time and effort, and associated expense. This is particularly the case if you choose to utilise employee time or consultancy services to develop the submission. Any preparation that will help increase the likelihood of success or identify whether your activity will align with the objective of the funding source is a valuable use of time, if it reduces wasted effort in the longer term.

Some initiatives will be subject to funding rounds, and impacted by timeframes and close dates. Each initiative will have its own rules governing applications, and submission guidelines. It is important to ensure you are familiar with these rules, as well as approved communication channels if you are exploring an application. Government fund allocations are subject to community scrutiny, and adherence to structured frameworks assists with making sure that evaluations are based on merit and a consistent platform for evaluation.



The following agencies serve as an introductory point for you to start exploring those funding opportunities that best align to your business.



The My Region GrantsLINK service provides centralised information about government grants and assistance for individuals, businesses and communities. GrantsLINK has information about funding programs that can help you:

- Develop local and national solutions
- Fund ideas and initiatives
- Get assistance in times of hardship
- Search by category or location

Visit: <http://grants.myregion.gov.au> or post your request to:
Department of Regional Australia, Local Government, Arts and Sport
GPO Box 803, CANBERRA ACT 2601

The Australian Government through the business.gov.au service provide an interactive Grants and Assistance Finder. This resource assists in locating funding opportunities sponsored by the Australian government, as well as those within state and territory governments, and some available within local council. The service provides the ability to search within categories including innovation, employment and environment.

Visit: www.business.gov.au/grantfinder/grantfinder.aspx or contact the agency by phone: 13 28 46

Victorian state government supply requirements are advertised through an electronic tendering process. Details and online registration to the service can be accessed at: <https://www.tenders.vic.gov.au> – helpdesk support is available from 9.00 am – 5.00 pm AEST by calling (03) 9651 1671

Latrobe City Council's Business Development Team is available to assist your business with ideas or help you connect to initiatives aimed at supporting the growth or sustainability of your business.

Exiting Your Business

The decision to exit a business can be made for a range of reasons. The time commitment of owning a business can be a challenge for some, including the impact of long hours on family commitments. Other factors may include financially motivated circumstances, health considerations, or retirement. Unfortunately, the reality is that some businesses will simply fail, despite the best efforts and intention of the staff and the owner.

When closing, selling or winding up a business it can be an emotional time. Owners and staff may have invested time, money and there are a number of government regulations and potentially moral obligations that need to be considered.

Businesses can apply for voluntary deregistration, can wind up a solvent company, be subject to an Australian Security and Investment Commission initiated deregistration, or be closed due to insolvency. Each circumstance has different requirements, and depending on the circumstances, you may need to navigate a range of issues.

Employee entitlements, redundancy, taxation obligations, communications to clients, maintenance of warranty and ongoing insurance protection are some of the considerations that may combine depending on your unique business.



The [business.gov.au](http://www.business.gov.au) website provides a good basis of information in terms of exiting a business, or alternately, can be contacted on 13 28 46. The frequently asked questions section of the site contains some useful information in winding up a business, or alternately, visit the following direct link:

<http://www.business.gov.au/howtoguides/Exitingabusiness/Pages/default.aspx>

This website contains information regarding:

- Succession planning
- Selling your business
- Transferring ownership
- Taxation issues
- Dealing with employees
- Closing your business
 - Bankruptcy and insolvency
 - Deregistering or winding up a solvent company
 - Cancellation of business name

The Australian Securities and Investment Commission can provide advice and information in terms of exiting a business, and the required steps to be taken. Visit website: www.asic.gov.au , (direct link: <http://www.asic.gov.au/asic/ASIC.NSF/byHeadline/Closing%20down%20your%20company>) or contact ASIC by phone on 1300 300 630.

Latrobe City – Open for Business

Latrobe City Council is committed to supporting economic growth within our region. We provide a dedicated team of professionals with the knowledge, connections and experience to assist your business establishment and growth. It's all about fostering a thriving economy, and access to a variety of services within the community. To Latrobe City Council, that means helping to support business expansion and new business initiatives.

Did you know?

Latrobe City generates Gross Regional Product (GRP) valued at approximately \$4 billion per year, and annual business turnover estimated at \$10.3 billion. The City makes a significant contribution to the Victorian economy.

Employment growth in Latrobe City is strong, and in recent years this growth has exceeded that in the other three major regional centres in Victoria. (*Compelling Economics, 2011, Employment Comparison Report: Nov 2006-Nov 2010*)



We work to ensure Latrobe City remains an attractive and safe place for people to live, work and invest. Our commitment includes the regulation of many activities ranging from signage, community planning, land zoning to health and safety.

It is important that new businesses within the region take time to become familiar with regulations that may impact their operations, remember, no one size fits all.

Latrobe City Council understands the importance of providing quality advice and support to business of all types. Whether you plan to establish a small home based venture or a large multi-national, Latrobe City Council can assist with:

- Statutory planning requirements and information
- Providing a crucial network of contacts and referrals for business, government and community agencies; and
- Supplying relevant statistical data, useful regional profile information and quality analysis.
- Navigating the many pathways of regulatory compliance
- Access to specialist advice from our in house municipal planning, infrastructure, economic development, building, health and local laws teams and;
- Connecting you with State and Federal Government business assistance facilities.

Latrobe City - Small Business Advice & Support

The Latrobe City Council provides a range of support services for small businesses operating in the region. The Business Development Unit is primarily responsible for coordinating strategic business and employment opportunities, and attraction of investment to the region. These activities provide residents of Latrobe with increased career options and economic sustainability. The aim of the unit is to create market growth within the region, and contribute to the liveability of our vibrant community.

The Business Development Unit sits within Latrobe City's Economic Development Department and leads various strategic activities to support these objectives, including:

- Lobbying to relevant Government Departments toward sustainable growth within Latrobe
- Working with other Shire Councils in identifying collaborative economic opportunities
- Hosting industry events and visits toward attracting financial investment to the region
- Advocating on behalf of Latrobe based businesses with a variety of support agencies
- Promoting tourism and opportunities for visitors to engage and contribute to the regional economy within Latrobe and Gippsland
- Provision of training opportunities to small businesses operating in the region to support sustainability of industry and employment, including some financially subsidised activities.
- Engagement within the Small Business Festival, a State wide annual event celebrating the diversity of contributions made to the economy by those operating in small and medium enterprises.
- Participating in strategic events to support the attraction of skilled employees to the region
- Provision of information to new residents to assist settlement in region and encourage employee retention
- Supporting regional partnership initiatives
- Strategic engagement with key stakeholders toward connecting common purpose, values, initiatives, opportunity and directions within the region.
- Referral and advice for industries and businesses in accessing potential funding opportunities.

Members of the Business Development Team are available to provide referral and advice, or discuss how they may better support your operations. The team also has a wealth of information in terms of current businesses or services in the region – and are happy to discuss how we may assist the growth of your business.



The team is committed to developing and proactively supporting local enterprises toward growth and economic stability. Toward this aim, we encourage businesses to utilise local suppliers of products and services, this philosophy is aimed at keeping money and jobs within our region. We aim to create sustainability in both your neighbours business, as well as your own.

Another focus of the team is to identify and attract external investment to the region, to increase job opportunities and subsequent financial turnover within the area.

Small Business Mentoring Service



Latrobe City Council has formed an alliance with the Small Business Mentoring Service to provide the guidance and advice of experienced professionals to those currently or wishing to operate a small business. The mentors available are able to provide advice on a range of topics, and come with the credibility of having run their own small business for a period of time. They are familiar with the challenges of leading a small or medium sized enterprise, and are willing to pass on valued information to those engaging with the service.

Part of Latrobe City's contribution to supporting small business growth in the region includes our commitment to sponsor one free 45 minute session for owners wishing to engage in the Small Business Mentoring Service.

Businesses in need of assistance or help are encouraged to contact the Small Business Mentoring Service. Appointments can be scheduled for a one on one session. To find out more, please contact Council's Business Development Unit on 1300 673 700.

To visit the Small Business Mentoring Service, please visit www.sbms.org.au. This website contains a variety of useful tips, and free resource tools to support small business activities. Alternatively, you can find out more information by calling (03) 9879 4486. The service is coordinated within the City of Maroondah, however, connects mentors from all over Victoria with small business operators.

Planning Requirements

Given the regulated environment in which we live, you would expect that there are some local laws that you may need to consider when operating a small business. These laws are in place to ensure that community needs are met both on an individual and strategic level. As with many examples throughout this resource, the requirements will be framed around your specific business requirement.



A comprehensive Planning Guide for Business has been developed by Latrobe City aimed to provide clear information to assist compliance. We understand that local governance can be confusing, and have tried to create a resource that is user friendly.

The Planning Guide for Business is available upon request, and outlines considerations such as those surrounding permit applications, planning and building requirements, zoning and other relevant information as it applies within the boundaries of Latrobe.

Council Planning – Let’s talk

Individuals and companies opening a new business are encouraged to contact Council to ensure the business you plan to open is compliant with the zoning within the municipality. There are a number of different zones located within Latrobe City which indicate the types of activities that can be undertaken in a particular area.

Zoning restrictions may impact your businesses ability to effectively operate in nominated location. We recommend confirming potential zoning issues prior to spending too much time or money on sourcing a business location.

For those intending to buy a business or change a business’s use, a consultation is required from Council to establish whether the business you wish to open is allowed within the zoning.

Many who purchase a business plan to change the building to suit the need of the business. In the following cases, approval from Council is required:

- construct a new building,
- add or alter an existing building,
- demolish a building,
- change of use of an existing building or premises to another use,
- subdivide land or strata subdivide land
- display or construct advertising signs and carry out earthworks, excavation or filling

The Council approval process is initiated through application for a planning permit and/ or building permit to undertake the works.

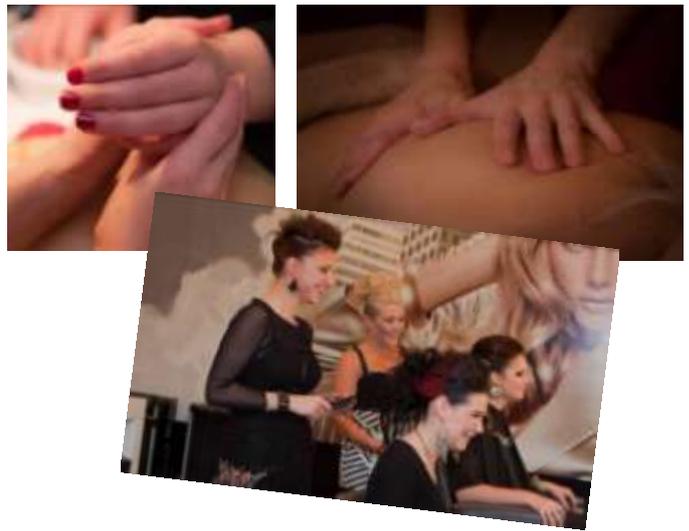
Latrobe City Council recognises that the needs of individual businesses are different. Our officers are happy to discuss your specific requirements, and assist in providing information to guide your decision making process. Contact the Latrobe City Council to make an appointment on 1300 367 700

Health Requirements

The protection of Public Health is an important aspect of Latrobe City Council's activity within the community. Council's Environmental Health Officers and Health Services Unit work to protect public health by upholding the legislation in place to regulate specific activities within the community.

Some of the services that are regulated, administered and/or monitored by Council Environmental Health Officers include:

- Hairdressing, beauty, and accommodation premises registration and compliance
- Food business registration and compliance
- Immunisation
- The handling and disposal of Asbestos products
- Septic Tank regulations
- Sharps and syringe disposal
- Noise and nuisance
- Caravan park registration and compliance
- Community safety during heatwave conditions
- Pest control
- Public Health and Wellbeing programs
- Legislative changes that affect registered/registrable premises



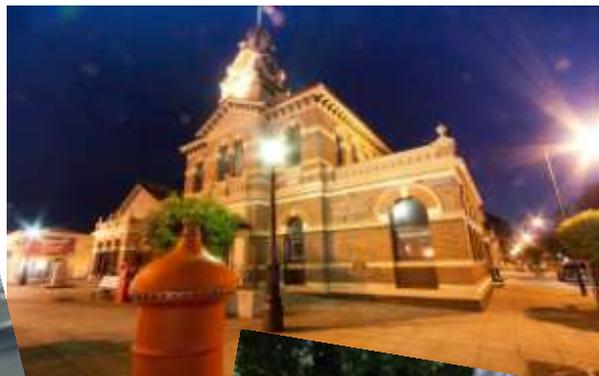
There are a significant number of legislative documents in place that relate to public health and should be considered in setting up a business, or addressing compliance of existing enterprise. These documents set the standards to which regulated businesses must adhere. Examples include:

- *Food Act 1984*
- *Public Health and Wellbeing Act 2008*
- *Environment Protection Act 1970*
- Health Guidelines for Personal Care and Body Art Industries
- Code of Practice for Onsite Wastewater Disposal

Some businesses need to be registered with the Council's Health Services, and may be subject to regular inspection by our representatives. These inspections ensure that the premises maintain operations within the legislative requirements for its business type, and that it is operating in the best interests of public health. We encourage you to discuss business registration requirements with Latrobe City Council prior to commencing the set-up of your business. This will ensure that you are aware of the requirements for your chosen business type and can potentially save you time and money in the future.

The Latrobe City Council encourages and celebrates the diversity of our community. Part of our commitment to supporting this diversity includes maintaining and advising on guidelines to support the hosting of events within the region. Events hosted within the municipality are subject to operating within a formal framework of regulations and guidelines. These requirements are in place to reduce the likelihood of community complaints, and hazards in terms of public health. We look to enhance the success of events, and part of this is about providing information to guide event planning.

For more information on the health requirements from Council in terms of running your business or event, please contact Latrobe City Council's Health Services Unit on 1300 367 700.



Business links

A wide range of organisations offer advice and information on setting up, running and maintaining your business. The following resource list has been compiled as a starting point for those who want further information.

Local Business Associations and Support	
Advance Morwell	www.advancemorwell.org.au
Committee for Gippsland	www.committeeforgippsland.com.au (03) 5623 3219
Committee for Moe	www.committeeformoe.com
Latrobe City Business and Tourism Association	www.lcbta.org.au 0458 148 220
Moe Trades Association	www.moetraders.org
Small business mentoring service <i>First session free if booked through Latrobe City Council Business Development Unit</i>	www.sbms.org.au (03) 9879 4486
Traralgon Chamber of Commerce	www.traralgon.biz
Local Government	
Latrobe City Council	www.latrobe.vic.gov.au 1300 367 700
State Government	
Business Victoria Information on how to plan, start and manage your business. Information on available grants and funding opportunities.	www.business.vic.gov.au
Consumer and Business Affairs Victoria Accessing services fro registering a business and protection	www.consumer.vic.gov.au 1300 558 181
Department of Business and Innovation	www.dbi.vic.gov.au Department of Business and Innovation Offices are located in: Traralgon 33 Breed Street, Traralgon (03) 5174 9233 Sale Level 1/66 Foster Street, Sale (03) 5142 0200

Department of Planning and Community Development	www.dpcd.vic.gov.au 1300 366 356
Export Victoria	www.export.vic.gov.au (03) 9651 9999
Industry Capability Network Victoria	www.icnvic.org.au (03) 9864 6700
Regional Development Victoria Information on programs, funding, development and support services for business	www.rdv.vic.gov.au Gippsland Offices: Traralgon 33 Breed Street, Traralgon (03) 5174 7308 Sale 66 Foster Street, Sale (03) 5142 0200
Tourism Victoria Partners industry to develop local and global market potential for Victoria's tourism assets	www.tourism.vic.gov.au (03) 9653 9777
Victorian Employees Chamber of Commerce and Industry (VECCI)	www.vecci.org.au (03) 8662 5333 Traralgon Office: Unit 2, 11 Kay Street, Traralgon (03) 5173 9200
Victorian Small Business Commissioner	www.sbc.vic.gov.au or 13 87 22
Victorian Tenders Site: Registration and information on upcoming major purchases planned for State Government	https://www.tenders.vic.gov.au Helpdesk (03) 9651 1671
WorkSafe (Victorian Work Cover Authority)	www.worksafe.vic.gov.au 1800 136 089
Federal Government	
AusIndustry Information on Federal programs and services available for industry, research and innovation.	www.ausindustry.gov.au 13 28 46
AusKey	https://www.auskey.abr.gov.au
Austrade Assists Australian companies to win overseas business for products and services	www.austrade.gov.au General Enquiries: 13 28 78
Australian Bureau of Statistics Information on topics relevant to small businesses	www.abs.gov.au
Australian Business License Information Service	https://ablis.business.gov.au/pages/home.aspx 13 22 15
Australian Customs and Border Protection Service	http://www.customs.gov.au 1300 363 263
Australian Industry Group Memberships based group representing 10,000 employees on a range of issues	www.aigroup.asn.au Melbourne office: (03) 9867 0111
Australian Securities and Investment Commission	www.asic.gov.au 1300 300 630

Australian Taxation Office Information on publications, fact sheets, tax reform and small business assistance	www.ato.gov.au Personal Tax Enquiries: 132 861 Business Tax Enquiries: 132 866
Australian Trade Commission (Austrade)	http://www.austrade.gov.au 13 28 78
Business Entry Point Access to government information for small business support Grant Finder index	www.business.gov.au 13 28 46 www.business.gov.au/grantfinder/grantfinder.aspx
Commercialisation Australia Assists researchers, entrepreneurs and innovative companies to convert intellectual property to successful commercial businesses	www.commercialisationaustralia.gov.au 13 22 56
Defence Export Control Office	http://www.defence.gov.au/deco/ 1800 661 066
Department of Agriculture, Fisheries and Forestry	www.daff.gov.au 1800 020 504
Department of Broadband, Communications and Digital Economy	www.digitalbusiness.gov.au
Department of Education, Employment and Workplace Relations Primarily responsible for most federally administered job initiatives.	http://deewr.gov.au General enquiries about support initiatives: 1300 363 079.
Department of Foreign Affairs	http://www.dfat.gov.au (02) 6261 1111
Department of Health and Ageing – Therapeutic Goods Administration	www.tga.gov.au 1800 020 653
Enterprise Connect Provide a service that connects businesses with the knowledge, tools and expertise necessary to improve productivity, increase competitiveness and capitalise on growth.	www.enterpriseconnect.gov.au 131 791
Fair Work Australia Information about industrial awards and pay rates is available	www.fwa.gov.au 1300 799 675
Fair Work Ombudsman	www.fairwork.gov.au 13 13 94.
Federal Government Connect	www.australia.gov.au
GrantsLink / Myregion Information on federal grants available for small business and community groups. Can be searched by region or subject.	www.myregion.gov.au http://grants.myregion.gov.au
Job Search Australia	www.jobsearch.gov.au . Employer hotline: 13 17 15.
Money Smart	www.moneysmart.gov.au
Scam Watch Information on current scams that are used to defraud businesses and consumers	www.scamwatch.gov.au 1300 795 995