



More information

For more information about Small Business Victoria

- visit the Business Victoria website at business.vic.gov.au
- visit a Victorian Business Centre. For a list of Victorian Business Centre locations, visit business.vic.gov.au/vbc or see page 29-32
- call Business Victoria on 13 22 15

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Big Help for Small Business

Find services to help you start,
run and grow your business.

Big ideas. **Small business.**
business.vic.gov.au

What do you need help with?

Small Business Victoria has a range of services to help you start, manage and grow your business. Whether you're looking to register a business name, employ people for the first time or take your business to the next level, we can assist.

Small Business Victoria's services:

- are available online, by phone or over the counter
- bring together all the information you need, in the one place
- are free and easy to use

Find out about:

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3.

Big help for small business

Starting or buying a business

Getting your new business off the ground is an exciting time, but there are so many details to consider. Small Business Victoria services take the guesswork out of starting or buying a business.



4.

Big help for small business

Starting or buying a business

Where do you begin?

The Business Victoria website has easy-to-use online guides and registrations to help you:

- choose and **register your business name**
- decide the right **business structure** for you, start a particular **type of business** or set up a business from **home**
- understand your **insurance** requirements
- set up a **retail premises** and understand negotiating a **retail lease**
- **buy an existing business** or start a franchise
- book into low-cost **Starting a Business** seminars and workshops
- master business planning using our **marketing and business plan** templates

TIP:

Visit your nearest Victorian Business Centre to get your business started using the Business Victoria website.
Go to business.vic.gov.au/start



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Big help for small business

Starting or buying a business

While you're online check out these templates and guides other small businesses found useful to start building their dreams:

Step-by-step guides: go to business.vic.gov.au/stepbystep and click on 'Starting or buying a business'

- Are you ready to start a business?
- Is franchising right for me?
- How to register your business

Business and marketing plan templates: go to business.vic.gov.au/plan



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Big help for small business

Managing and growing your business

How can you take your business to the next level?

Small Business Victoria offers a range of tools, tips and templates to get you on track, including:

- **Business Tips** section with success stories, tips and articles from business owners and professional advisers
- help in reaching **potential customers** through marketing, public relations, online business or exporting
- simple ways to make your business **more sustainable** – good for the environment and your bottom line
- guidelines for **reducing expenses** and **increasing your income**
- access to experienced **mentors and advisers** when you're ready for help, change or can't see the way forward
- low-cost **business training and workshops** so you can grow your skills and expertise

TIP:

Drop into your nearest Victorian Business Centre and search the Business Tips section to find tips and success stories from other business owners. Go to business.vic.gov.au/tips



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Big help for small business

Managing and growing your business

Get the most out of your online experience and try these templates and guides other small business people have found useful to expand their horizons:

Step-by-step guides: go to business.vic.gov.au/stepbystep

- Planning a business website
- How to organise an event
- Are you export ready?

Business and marketing plan templates: go to business.vic.gov.au/plan



Financial management

What financial tools are available?

The **Business Victoria website** has a whole section on financial management with easy-to-use tools and calculators. Try the:

- **cash flow and profit and loss templates** to work out a summary of your cash flow, income and expenses
- **Business Loan Finder** to compare options and find the best loan for your business
- **Financial Health Checklist** to assess how your business is going, see where you can make improvements and get tips for tough times
- guides on understanding your **tax obligations**, including links to the Australian Tax Office (ATO) and State Revenue Office (SRO) tools to save you time completing your taxes
- links to **financial planning tools and calculators** such as book keeping and cash flow basics, debtor and creditor management, profit analysis and calculating your break-even point
- **Find a Grant** tool to search for grants and awards applicable to **existing businesses**

TIP:

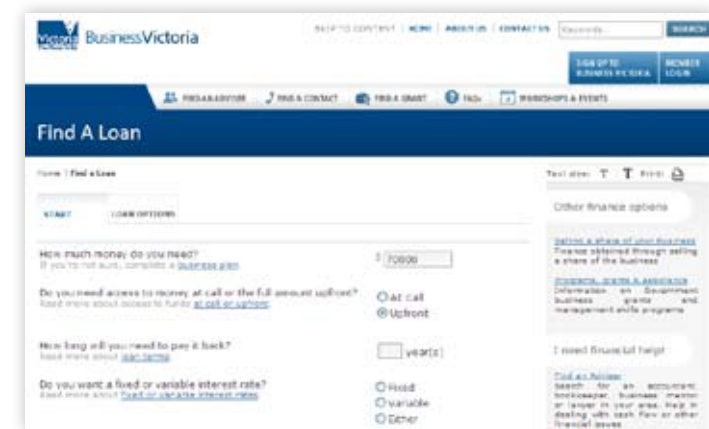
Ask a consultant at a Victorian Business Centre to show you the finance pages on the Business Victoria website. You'll find them at business.vic.gov.au/finances



Financial management

Other small business owners have found these particular calculators and guides useful:

- Step-By-Step: Tax Basics go to business.vic.gov.au/stepbystep
- financial calculators and tools: go to business.vic.gov.au/plans and click on the 'Financial calculators and tools' link on the right-hand side
- cash flow and profit and loss templates: go to business.vic.gov.au/finances and choose 'Financial Analysis' from the left-hand menu
- Business Loan Finder: go to business.vic.gov.au/loanfinder



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Big help for small business

Employing and managing people

How do you create a good place to work?

Small Business Victoria offers employment resources and guidelines for fostering a fair, innovative and co-operative work environment. These include:

- free **Skills for Growth** program to personally help you review staff skills, identify training opportunities and plan for your business future
- guide to **recruiting staff** which lets you create a customised checklist
- tools to assist with **employer responsibilities** such as wages, tax, superannuation, equal opportunity, health and safety, long service leave and child employment
- links to **wage rates** and pay scale summaries
- **pointers and templates** to help with effective employee management and keeping good staff

TIP:

Stop into a Victorian Business Centre and sign up for the Skills for Growth program. It's free! You'll find details on the Business Victoria website at business.vic.gov.au/skillsforgrowth



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Employing and managing people

Consider these tools and templates that have helped other small businesses employ and manage staff: go to business.vic.gov.au/employ and click on 'Tools & Templates' at the bottom of the page

- Step-By-Step: Staff Planning
- staff recruitment templates
- interview and selection templates
- performance checklists
- overtime and productivity calculators



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Big help for small business

Notes:

A series of horizontal blue lines for taking notes, with a vertical red line on the left side.

"The Skills for Growth program really assisted us. I had all these thoughts in my mind about where we had to go, but to actually have the consultant come to us and map it all down was fantastic."

Bernadette Ashcroft
Lifestyle National

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Big help for small business

Managing risk

With any type of adventure comes a certain amount of risk. Running a business is no different. Knowing your risks and developing plans will help you get back on track if something goes wrong.



Managing risk

What can you do about risk management?

The Business Victoria website offers comprehensive risk management planning and can help you:

- prepare a **bushfire response plan** for your business
- identify the **different types of risks** that can affect your business
- examine your options when you or a key staff member become **critically ill**
- understand **succession planning** for when you retire, sell or swap management
- use the **Risk Register and Risk Treatment Register** template to develop contingency plans

TIP:

Ask a consultant at a Victorian Business Centre to help you locate the Illness Management Plan on the Business Victoria website. Go to business.vic.gov.au/illness



Managing risk

While online, explore a range of templates and planning tools which other small business operators have found useful to tackle risk management: go to business.vic.gov.au/manage click on 'Business Development' from the left-hand menu and choose 'Managing risk' from the expanded menu

- Risk Register and Risk Treatment template
- emergency contingency plans
- succession planning template

Bushfire response plans: go to business.vic.gov.au/bushfire



Networking and support

“The Koori Business Network has basically been a Godsend for us. It gave us resources and people to talk with about the things we weren’t so clear about in our business. It also gave us an ability to meet so many other business owners who were going through the same things we were going through.”

Yahvinah Morris
Soulveg



Victorian Business Centres

Victorian Business Centres are located throughout Victoria. Staff can help you use all the services and programs outlined in this brochure.



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Victorian Business Centres

Ballarat

Victorian Business Centre
48 Sturt Street, Ballarat
VIC 3350
Tel: (+61 3) 5320 5900
Fax: (+61 3) 5320 5998
Email: information.ballarat@rdv.vic.gov.au

Bendigo

Victorian Business Centre
46 Edward Street, Bendigo
VIC 3550
Tel: (+61 3) 5442 4100
Fax: (+61 3) 5442 5452
Email: information.bendigo@rdv.vic.gov.au

Dandenong

(South East Metropolitan)
Victorian Business Centre
314A Thomas Street, Dandenong
VIC 3175
Tel: (+61 3) 9791 5755
Fax: (+61 3) 9794 5644

Geelong

Victorian Business Centre
69 - 71 Moorabool Street, Geelong
VIC 3220
Tel: (+61 3) 5223 2104
Fax: (+61 3) 5229 9503
Email: information.geelong@rdv.vic.gov.au

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Big help for small business

Victorian Business Centres

Glenroy

(North West Metropolitan)
Victorian Business Centre
3 Belair Avenue, Glenroy
VIC 3046
Tel: (+61 3) 9304 4344
Fax: (+61 3) 9304 4355

Melbourne

(Central Business District)
Victorian Consumer
and Business Centre
113 Exhibition Street, Melbourne
VIC 3000
Local Call: 13 22 15
Fax: (+61 3) 9651 8108
Email: enquiries@iird.vic.gov.au

Mildura

Victorian Business Centre
131 Langtree Avenue, Mildura
VIC 3500
Tel: (+61 3) 5051 2000
Fax: (+61 3) 5051 2020

Shepparton

Victorian Business Centre
3/164 Welsford Street, Shepparton
VIC 3630
Tel: (+61 3) 5821 1811
Fax: (+61 3) 5822 2554
Email: information.shepparton@rdv.vic.gov.au

Victorian Business Centres

Traralgon

Victorian Business Centre
33 Breed Street, Traralgon
VIC 3844
Tel: (+61 3) 5174 9233
Fax: (+61 3) 5174 7845
Email: information.traralgon@rdv.vic.gov.au

Vermont

Victorian Business Centre
520 Canterbury Road, Vermont
VIC 3133
Tel: (+61 3) 8872 7444
Fax: (+61 3) 8872 7445

Wangaratta

Victorian Business Centre
27-29 Faithfull Street, Wangaratta
VIC 3677
Tel: (+61 3) 5721 6988
Fax: (+61 3) 5721 2265
Email: information.wangaratta@rdv.vic.gov.au

Wodonga

Victorian Business Centre
6/22 Stanley Street, Wodonga
VIC 3690
Tel: (+61 2) 6056 2166
Fax: (+61 2) 6056 2334

Complete guide to Small Business Victoria programs and services

ABN Lookup: search for business information on the Australian Business Register using Australian Business Numbers (ABN)
abr.business.gov.au

Business Loan Finder: compare loan options and connect to the lenders
business.vic.gov.au/loanfinder



Business Plans and Checklists: library of tools from various sources
business.vic.gov.au/toolsandtemplates



Calling Business Victoria: hotline and help centre
Local call: 13 22 15

Complete guide to Small Business Victoria programs and services

Disputes step-by-step: information about solving a dispute, complaint or problem
business.vic.gov.au/disputes

Energise Enterprise: Victoria's small business festival
business.vic.gov.au/energise

Export Connections: for businesses considering or currently exporting
business.vic.gov.au/export

FAQs: frequently asked questions on a range of business topics with a facility to ask your own question
business.vic.gov.au/faqs



Find an Adviser: search for accountants, lawyers, bookkeepers and business mentors, many of whom will provide the first half hour free of charge
business.vic.gov.au/findanadviser

Find a Contact: search for contact details of government agencies, business organisations and industry associations
business.vic.gov.au/findacontact



Complete guide to Small Business Victoria programs and services

Find a Grant: search for grants and programs available to existing businesses using the grants wizard
business.vic.gov.au/grants

FoodSmart: template to build a Food Safety Program
foodsmart.vic.gov.au

IBISworld: market and industry information which can be accessed for free at any Victorian Business Centre. See page 29-32 for locations.



Long Service Leave Calculator:
business.vic.gov.au/lslcalculator

Newsletter subscriptions: sign up for regular, free e-newsletters with the latest business news, regulation information and tips
business.vic.gov.au/newsletters



Registration and Licence Finder: search for registrations, licences and permits required for your business
business.vic.gov.au/licences

Skills for Growth: free onsite staff planning workshop with a workforce planning specialist
business.vic.gov.au/skillsforgrowth

Complete guide to Small Business Victoria programs and services



Workshops and seminars: low-cost, growth-focused workshops for every small business
business.vic.gov.au/workshops

Your Business Victoria Account: open an online account to manage all your regulatory transactions and information
business.vic.gov.au/signup



Step-by-step guides: easy-to-use guides which help you produce a personal checklist
business.vic.gov.au/stepbystep

Translating and Interpreting Service (TIS) for non-English speakers or for those who need to communicate with them. Available 24 hours a day, 7 days a week and accessible from anywhere in Australia for the cost of a local call. **Tel: 13 14 50**

Useful organisations and Government agencies

Australian Securities and Investment Commission: national business names index
asic.gov.au/nni

Australian Tax Office: Is your business tax-ready?
 Go to ato.gov.au/business and expand the 'Your business situation' menu on the left. Rollover 'Where do I start?' and choose 'Is your business tax-ready?' from the expanded menu.

Consumer Affairs Victoria

- Business names and structures. Go to consumer.vic.gov.au and click on 'Business Names & Structures' in the left-hand menu.
- Find a business name search: consumer.vic.gov.au/businessnamesearch

Fairwork

- Record keeping for employers. Go to fairwork.gov.au and click on the 'Employers' tab along the top. Choose 'Record keeping' from the left-hand menu.
- Templates. Go to fwo.gov.au and click on the 'Fact sheets & tools' link in the middle of the screen. Choose 'Templates' from the highlighted left-hand menu.

IP Australia: search patents, trademarks and designs. Go to ipaaustralia.gov.au and click on 'Online Services' in the left-hand bottom box. Click on the 'Search databases' link from the links in the middle of the screen.

Land Victoria: free property and planning reports
land.vic.gov.au/reports

My web name: domain name lookup search mywebname.com.au

Useful organisations and Government agencies

Office of the Victorian Small Business Commissioner: retail leasing enquiries and dispute resolution sbc.vic.gov.au

Small Business Mentoring Service: low-cost, one-on-one expert guidance for new or established businesses sbms.org.au

SPEAR: online subdivision and planning application management accessible through a Business Victoria account landexchange.vic.gov.au/spear

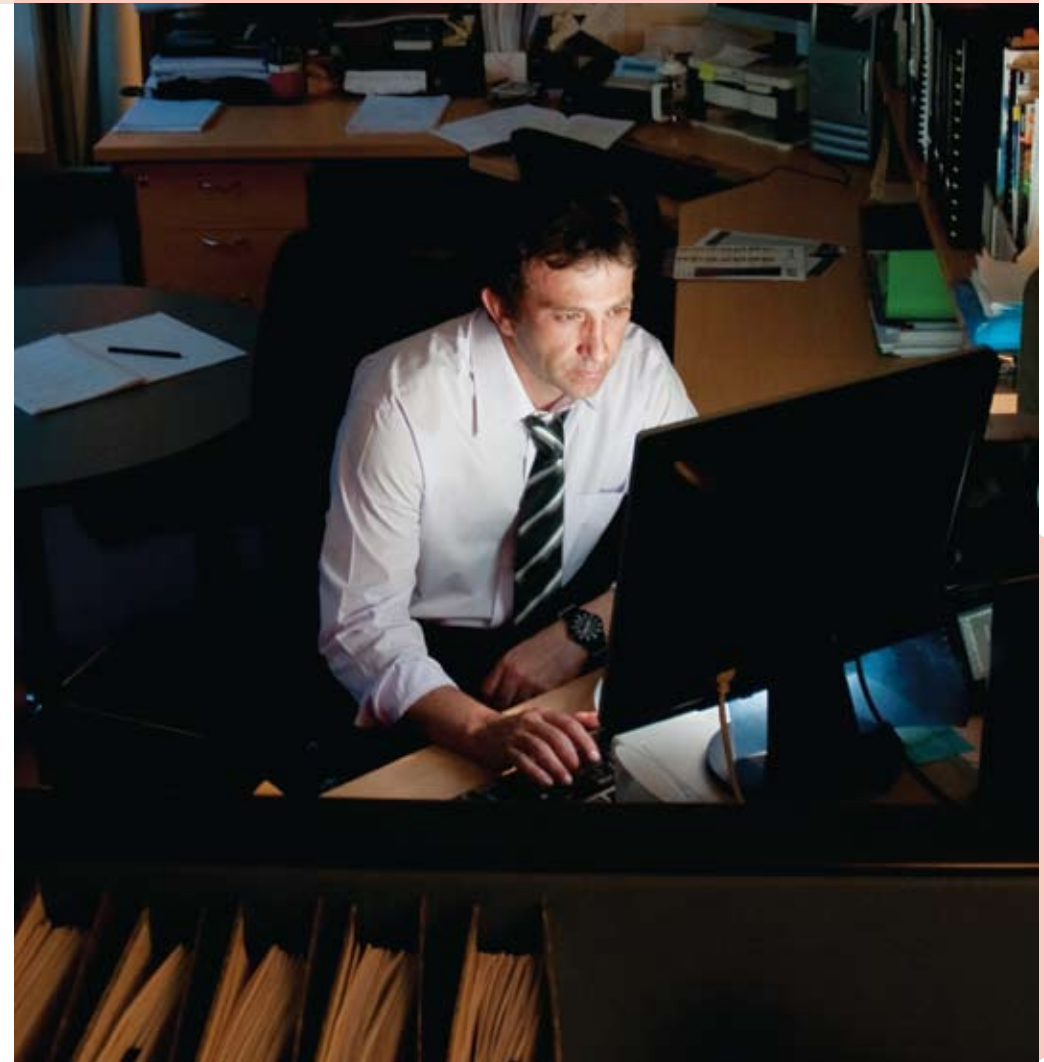
Tourism Online Marketing E-Kit: marketing tools aimed at tourism operators, but useful to all businesses. Go to tourism.vic.gov.au and click on the 'Industry Resources' tab along the top. Choose 'Business Development' from the left-hand menu and click on 'Tourism Online Marketing E-Kit' from the headings in the middle of the screen.

Training and courses: brush up on basic business admin skills such as telephone etiquette, computing/software, setting up filing systems, etc at a TAFE college or community centre. Find short courses at:

- TAFE Courses Directory. Go to tafe.vic.gov.au/TAFECourses and click on the 'Study Areas at TAFE' link in the left-hand menu. Choose 'Business, Administration & Sales' from the list in the middle of the screen.
- Victorian neighbourhood and community houses directory: vicnet.net.au/community/Community
- Migrant Resource Centres. Go to multicultural.vic.gov.au and rollover the 'Resources' tab along the top. Choose 'Community Directory' from the expanded menu and search for 'Migrant Resource Centres' from the 'Organisation type' pull-down menu.

Why you should be online

Conducting business online will make your life easier and it's probably cheaper than you think.



Why you should be online

If you're not online, now's the time to get connected

- the internet is convenient – you don't need to leave your workplace
- as technology has improved, internet connections are now a lot cheaper and faster
- reduce time spent on tasks such as applying for licences or finding new suppliers
- get information on your competitors and other hard-to-find details
- expand your customer base by using email and social networking sites such as Facebook to follow up with clients

TIP: Try before you buy

If your business computer is not connected, use one of ours. Visit your closest Victorian Business Centre and get online there. Use this brochure to locate our website or ask a consultant to help you. It's free!



You can also get online:

- your local library (usually free, but you need to be a member)
- internet cafes (usually an hourly fee)
- ask a friend or business associate

Why you should be online

How to get connected

Setting up your business to be online is not a hassle these days. Most phone companies also provide internet services which you can bundle with your telephone line, making it cheaper and all in one bill.

TIP: Compare internet plans

- learn about broadband: dbcde.gov.au/broadband
- get independent reviews of Australian broadband internet service providers (ISPs): whirlpool.net.au



Workshops to get your business online

Once you get online, you might start thinking about building your own website. Small Business Victoria holds regular workshops throughout Victoria to help you design a website and improve your listing on search engines. To book via the Workshops and Events Calendar on the Business Victoria website go to: business.vic.gov.au/workshops

