



Australian Government
Department of Industry,
Innovation and Science

Business

business.gov.au
13 28 46
Delivered by AusIndustry™

Growing your business

Checklist

MARCH 2017

Digital version—business.gov.au

Congratulations on taking steps towards growing your business!

Finding the right information quickly and easily when growing and improving your business can help it become a success.

Developed by the Australian Government, this checklist covers many of the issues you need to know when growing your business—whether you’re increasing staff, diversifying products or services, exporting goods, franchising your business or simply moving to bigger premises.

Because businesses are so diverse, this checklist cannot cover all issues and situations, so you will need to contact the relevant government agencies that can help you. This checklist focuses on Australian Government information, although the contact details of relevant state, territory and local agencies have been included.

The four main sections of this checklist are:

- Analysing your business
- Improving your internal processes
- Growth in your workplace
- Opportunities for business growth

This checklist will be updated regularly. To ensure you have the latest version, visit [business.gov.au - Checklists](https://business.gov.au/Checklists).

How to use this checklist

Print it off

To print a copy of this checklist, select the Printer icon on the toolbar, or select File then Print on the main menu.

Tick the boxes

Monitor your progress within each topic by ticking off each question as you complete it. Like a to-do list, this will show you what is done and what is left to do.

My notes

Add relevant information about your progress in the notes pages located at the end of this checklist. For example, you can write down your business reference numbers and the contact details of people or agencies you deal with.

Translation

If you need an interpreter, please phone the Translating and Interpreting Service National on 13 14 50 and ask them to phone business.gov.au 13 28 46.

Please note that every effort has been made to ensure that information provided in this checklist is accurate. You should note, however, that the checklist is intended as a guide only, providing an overview of general information available for businesses looking to grow. The checklist is not intended to be an exhaustive source of information and should not be seen to constitute legal advice. You should, where necessary, seek your own legal advice for any legal issues raised in relation to growing your business.

Contents

Congratulations on taking steps towards growing your business!	3
How to use this checklist	4
Print it off	4
Tick the boxes.....	4
My notes.....	4
Translation.....	4
Contents	5
Analysing your business	6
Advice & support.....	6
Business & market research	9
Business & marketing plans	10
Standards & codes of practice.....	13
Emergency management & recovery	16
Improving your internal processes	17
Business structure.....	17
Updating your corporate governance	19
Financial management	20
Your legal obligations	23
Growth in your workplace	27
Employing People	27
Training	34
Moving to bigger premises.....	35
Opportunities for business growth	38
Innovation.....	38
Expanding your business online.....	40
Franchising.....	43
Tenders & contracts	46
Environmental management	48
Grants & financial assistance.....	51
Exporting	52
Importing.....	55
Glossary	58
Index	64
My notes	68

Analysing your business

- Do you know where to find **advice & support**?
- Have you conducted business & market research?
- Have you reviewed your business & marketing plans?
- Are you aware of standards & codes of practice?
- Are you prepared for an **emergency**?

Advice & support

- Do you know where to find advice and Support?**

There are a number of government services available to help you grow or improve your business. These services can provide general advice, workshops, seminars and networking events, and can even match you with a mentor or business coach.

- Contact **business.gov.au** through our Contact us page at [business.gov.au - Contact Us](https://business.gov.au/contact-us)
- Advisory Services

Get in touch with your nearest government funded small business advisor using our Advisory Services tool. Just enter the type of advice you're looking for, your industry and location, and the Advisory Services tool will produce a tailored map with details of your nearest advisors.

Website [business.gov.au – Advisory Services](https://business.gov.au/advisory-services).

- Phone business.gov.au
business.gov.au provides an initial point of contact to get access to information and referral services that assist small businesses, including Independent contractors.
Phone business.gov.au **13 28 46**
- Web Chat
Chat online if you have a question about your business, business information, using business.gov.au, referral services and other queries.
Website [business.gov.au - Web Chat](#)
- Small Business Advisory Services programme
Provides low-cost information and advice to small businesses. The advisory services are located in suburban, rural and regional Australia. A list of the contact details of each small business advisory service is available on business.gov.au.
Phone business.gov.au **13 28 46**
Website [business.gov.au – Advisory Services](#)
- Business Enterprise Centres (BECs)
BECs or Small Business Centres provide advice and assistance to small businesses throughout Australia.
Website [BEC Australia](#)
- Indigenous Coordination Centres (ICCs)
Located in remote, regional and metropolitan areas, ICCs look after local coordination and planning of Australian Government programs and services assisting Indigenous people.
Phone 1800 079 098 for your nearest ICC (except Adelaide 1300 653 227, Kalgoorlie 1800 193 357, Kununurra 1800 193 348 or Nhulunbuy 1800 089 148).
Website [indigenous.gov.au](#)

- Digital Business

The Digital Business website has simple and practical tips on what your business can do online and how you can do it.

Website [Digital Business](#)

- Department of Infrastructure and Regional Development

The Department of Infrastructure and Regional Development website can help you find information about a range of Australian Government programs and services for businesses in rural, regional and remote Australia.

Website

[Department of Infrastructure and Regional Development - Funding Programmes](#)

- Access to Justice

The Attorney-General's Department's Access to Justice website can help find someone in your area who can provide information on a legal issue, as well as helping you understand your options and decide what to do.

Website [Access to Justice](#)

- Refer to the Business agencies list in our **Checklist companion**.
- Contact your industry or business association.
- Contact a business advisor, accountant or solicitor for advice.

Do you know what events are happening near you?

Small business workshops and seminars are run regularly in most areas of Australia and deal with issues such as planning, financial management, innovation, employing staff and exporting.

You may also find it useful to attend networking events to help expand your business. By developing networks, you can keep up to date on industry and local information, promote your business through new contacts and learn key skills from other businesses.

- Find networking, training events and seminars at [business.gov.au - Events](#).
- Local government councils often hold small business events and seminars.

Have you considered taking on a mentor or business coach?

Participating in mentoring or coaching programs can help you develop a greater understanding of business processes and practices, and equip you with the skills you need to grow and improve your business.

- Search for mentoring and coaching opportunities at [business.gov.au - Events](https://business.gov.au/events).
- Your state or territory business agency can provide you with information on mentoring and business coaching. For contact details, see the Business agencies list in our Checklist companion.
- Find more information about this topic at [business.gov.au – Advisory Services](https://business.gov.au/advisory-services)

Business & market research

Market research is an important factor in expanding your business. Collecting statistics and market research data will help you meet the needs of existing and potential customers and help you gain a greater understanding of your industry.

Are you aware of the resources that are available to you?

Consider collecting information from businesses, government bodies, trade publications, customers, industry associations and market reports. This information can assist in revising your business and marketing plans, make you aware of the activities of your competitors and help you identify new areas to grow.

- Australian Bureau of Statistics (ABS) Contact the ABS for a wide range of business, industry and economic statistics.

Phone 1300 135 070 National Information and Referral Service

Website [Australian Bureau of Statistics](https://www.abs.gov.au)

- Your council, industry or business association may be able to assist you.
- ☐ **Have you reflected your market research in your marketing strategy?**

Once you have a clearer understanding of market trends you will be able to implement practices to help your business grow. Ensure that your revised marketing strategy reflects your research and implements its results.

- For more information, see our Business & marketing plans topic on page 10.

Find more information about this topic at business.gov.au - Market research.

Business & marketing plans

Your business plan got you this far, but frequent planning is crucial to the ongoing growth of your business. As your business expands, you should regularly review and update your plans.

- There are a number of agencies you can contact for assistance. For contact details, see our Advice & support topic on page 6.
- Contact a business advisor for advice. Find your nearest advisor using our Advisory Services tool at business.gov.au – Advisory Services.
- Consult your accountant or solicitor.

- ☐ **Have you reviewed your business plan?**

A regularly updated business plan can help you manage changes to your business and accommodate new directions. As your business expands, you'll need to reconsider issues such as risk management, finances, marketing, Intellectual Property (IP), insurance and its structure.

- Download our Business plan template and guide at business.gov.au - Templates and tools.

- Download our free business planning tablet app, **MyBizPlan** at [business.gov.au – Business plan app MyBizPlan](https://business.gov.au/business-plan-app).
- Watch our suite of business planning videos at [YouTube](#).

□ **Have you updated your marketing plan?**

A responsive marketing plan provides direction and ensures a systematic, clear approach to promoting your business. Increasing your efforts in marketing and promotion can be a crucial step toward expanding your business and customer base. If you've made significant changes to your business, remember to update your advertising materials, such as business cards, signage and logos.

- Download our Marketing plan template & guide at [business.gov.au - Templates and tools](https://business.gov.au/templates-and-tools).
- Download our free marketing plan tablet app, **MarketMyBiz** at [business.gov.au – Market plan app MarketMyBiz](https://business.gov.au/market-plan-app).
- IP Australia

Contact IP Australia before changing your logo or updating your registered trade marks.

Phone 1300 651 010 Website [IP Australia](https://www.ipaustralia.gov.au)

□ **Have you considered creating or updating your export plan?**

If you plan to expand your business overseas by exporting, you'll need to develop an export plan. Within the plan, you'll need to examine issues such as your target markets, Customs and Border Protection requirements, international IP and marketing strategies.

- Australian Trade Commission (Austrade)
Austrade is the Australian Government's trade, investment and education promotion agency. Through a network of offices in over 50 countries, Austrade assists Australian companies to grow their international business, attracts productive foreign direct investment into Australia and promotes Australia's education sector internationally.

Phone 13 28 78 Website [Austrade - Exporting](https://www.austrade.gov.au/exporting)

- Department of Immigration and Border Protection
Find out what requirements apply to your export goods.
Phone 1300 363 263 Website [Department of Immigration and Border Protection](#)
- For more information on exporting, visit our Exporting topic on page 52.

Have you considered creating or updating your succession plan?

A succession plan can help you plan for the day when you leave your business. Planning for this time can provide a smooth transition and lowers the risk of disruption to your operations.

- Download our Succession plan template & guide at [business.gov.au - Templates and tools](#).

Have you considered creating or updating your emergency management & recovery plan?

Emergency management is about successfully adapting your business to changes in its environment. Resilient businesses prepare for possible risks, take appropriate action during emergencies, and recover.

- Download our Emergency management & recovery plan template and guide at [business.gov.au - Templates and tools](#).
- Find more information about this topic at [business.gov.au - Templates and tools](#).

Standards & codes of practice

If not already achieved, best practice is one way your business can improve its operations and service, ultimately increasing your business competitiveness and the morale of both customers and staff. You can achieve best practice by following standards, codes of practice or even benchmarking your business against others in your industry.

Are you aware of mandatory Australian Standards?

Different standards apply to different industry sectors. Your business may be required to follow mandatory product safety laws, including construction, performance, testing, labeling and information requirements. These standards can be found in the Competition and Consumer Act 2010 (formerly known as the Trade Practices Act 1974), which is enforced by the Australian Competition and Consumer Commission (ACCC). Some products are banned from being sold in Australia. If any of your products are subject to a ban, you must not sell them.

- **Australian Competition and Consumer Commission (ACCC)**

Phone **1300 302 021 – Small Business Helpline**

Website [Australian Competition and Consumer Commission](#)

Website [Product Safety Australia](#)

- **Food Standards Australia New Zealand (FSANZ)**

If you operate in the food industry, you may be required to comply with the standards in the Australia New Zealand Food Standards Code, administered by FSANZ.

Phone **(02) 6271 2222**

Website [Food Standards Australia New Zealand](#)

Contact your state or territory Consumer Affairs Office for more information on mandatory Australian standards. For contact details, see the Consumer Affairs agencies list in our Checklist companion.

Are you aware of voluntary Australian Standards?

One of the most well-known voluntary standards is ISO 9000, an international standard for quality management, including quality of products and services. For more information on voluntary standards including ISO 9000, contact Standards Australia.

- **Standards Australia**

Australia's standards body that develops and maintains around 7000 Australian Standards.

Phone **1800 035 822** Website [Standards Australia](https://standardsaustralia.org.au)

Are you aware of mandatory industry codes of practice?

Codes of practice provide a minimum standard of protection to consumers and businesses in particular industries.

- For more information on mandatory codes of practice, contact your state or territory consumer affairs office. For contact details, see the Consumer affairs agencies list in our Checklist companion.
- Find more information on Commonwealth mandatory codes of conduct, such as the Franchising Code and the Horticulture Code, at [ACCC - Industry codes](#).

Find more information about this topic at [business.gov.au - Fair trading](https://business.gov.au).

Are you aware of voluntary industry codes of practice?

Adhering to voluntary codes of practice will not only ensure you provide a higher standard of protection to your customers, but can also ensure that your business is competitive against others in your industry.

- Check with your industry association to see which codes of practice you can sign up to.

Have you considered benchmarking against other businesses?

Benchmarking is the process of speaking to businesses in your industry and learning different or better ways of running your business. Establishing a network with these businesses will also ensure you regularly share skills and keep up to date on industry and local information. Businesses should be mindful of the information they discuss with other businesses (especially competitors) as there are laws that prohibit various anti-competitive practices that limit or prevent competition.

- Search for networking opportunities at [business.gov.au - Events](https://business.gov.au/events).
- The Australian Taxation Office has developed more than 100 industry small business benchmarks that you can use to help meet your tax obligations. Compare your business' performance against similar businesses at [ATO - Small business benchmarks](https://ato.gov.au/ATO/Small-business-benchmarks).
- Find further information on laws relating to anti-competitive practices and what exemptions or immunity processes apply to businesses seeking to work with other businesses at [ACCC - Business](https://www.accc.gov.au/business).

Emergency management & recovery

□ **Are you prepared for an emergency?**

Natural disasters such as flood, fire and earthquakes can strike without warning. Even if you are not directly affected by a disaster, your suppliers or buyers may be affected, or road closures elsewhere may reduce traffic to your area and reduce sales.

Emergency management planning is more than just planning for natural disasters – it can help your business survive through any emergency. Planning for the impact of an emergency rather than the emergency itself will give your business a greater chance of survival. Emergency management plans are a requirement of work health and safety legislation in most states and territories.

- Download our Emergency management & recovery guide at business.gov.au - Templates and tools.
- Use our checklist to guide you through each step of the planning process at business.gov.au – Business recovery checklist.
- Download our free Emergency plan app to be guided through creating your emergency management & recovery plan. Visit business.gov.au – Emergency plan app MyBizShield to download it.

Find more information about this topic at business.gov.au – Emergency response.

Improving your internal processes

- Do you need to change your business structure?
- Have you considered updating your corporate governance?
- Have you considered improving your financial management practices?
- Have you considered your changing legal obligations?

Business structure

As your business changes and grows, you need to ensure that you manage these changes successfully. Growth can lead to significant changes affecting your business structure and your business and tax requirements. If you've made significant changes to your business, remember to update your advertising materials, such as business cards, signage and logos.

- Do you know if you need to change your business structure?**

Your business structure is often the first thing to change when your business grows, particularly if you start as a sole trader and then want to take on a partner or even register as a company.

Choosing the right business structure is an important decision, so you need to investigate each option carefully to decide which best suits your needs.

- **Australian Taxation Office (ATO)**
Read Choosing your business structure on the ATO website.
Website [ATO - Choosing your business structure](#)

Phone 13 28 66
- Australian Securities & Investment Commission (ASIC)

Visit [ASIC](#) for more information about registering a business name or a company.

Contact a business advisor for advice. Find your nearest advisor using our Advisory Services tool at [business.gov.au - Advisory Services](#).

- Consult your accountant or solicitor.

Have you notified the relevant agencies of your changes?

You need to ensure that your registration details are up to date, as certain changes may affect your tax and other regulatory obligations. If you wish to change your business structure, your legal or trading name or your contact details, you'll need to inform the relevant agencies. For example, you are legally required to update your business details on the Australian Business Register within 28 days of any change occurring.

If your business structure changes, such as from a partnership to a company, you may need to cancel your existing Goods and Services Tax (GST) and Australian Business Number (ABN) registrations and re-register your new business structure.

- To get access to change of details forms online, use the Australian Business Licence & Information Service (ABLIS) at [Australian Business Licence and Information Service](#).
- When you change your business structure, you may need to cancel your previous registrations and/or need to apply for a new ABN, GST or Pay As You Go (PAYG) roles:
- Apply for a new ABN, cancel an old ABN or update your ABN registration details through the Australian Business Register at [Australian Business Register](#).
 - Phone the ATO Business tax enquiries line on 13 28 66.
 - Contact your registered tax agent.
- Contact IP Australia if you want to change your contact or ownership details for your existing registered patents, trademarks, designs or plant breeder's rights.
Phone **1300 651 010** Website [IP Australia](#)

- Contact the Australian Securities & Investments Commission if you wish to change your company details or business name via their website at [ASIC](https://asic.gov.au) or phone **1300 300 630**.

Find more information about this topic at [business.gov.au - Business structure](https://business.gov.au).

Updating your corporate governance

Corporate governance is about good decisions being made by the right person and is not just the domain of companies – small businesses need corporate governance too. As your business grows and changes, you will need to update your structure to continue running your business smoothly, with minimal confusion about responsibilities.

Have you considered whether you need to:

CREATE NEW POSITIONS & DELEGATE AUTHORITY?

By setting up and communicating clear lines of authority, you can guide your employees in recognising the decisions that they can and cannot make.

UPDATE YOUR POLICIES & PROCEDURES?

Creating formal policies and procedures can allow you and your staff to make better decisions, while also adding legitimacy to a decision. Having an agreed process will allow you to regulate behaviour and reduce risk within your business. Don't be afraid to update your existing procedures and policies – sometimes small changes can have a big impact on how well your business operates.

☐ **MANAGE EMPLOYEES & CREATE ACCOUNTABILITY?**

With good governance structures in your business, you can enable your employees to make better decisions and eventually take upon more responsibility. This can allow you as the business owner to focus upon making your business a future success.

- For advice on updating your corporate governance, consult a business advisor. Use our Advisory Services tool to find a business advisor near you, at [business.gov.au – Advisory Services](https://business.gov.au/advisory-services).

Find more information about this topic at [business.gov.au – Setting up a corporate governance structure](https://business.gov.au/corporate-governance).

Financial management

Good financial management is essential for the expansion of your business. Getting your finances in order means your business can work more efficiently and puts you in a better position when seeking funding for growth.

☐ **Do you know how to improve your financial situation?**

Successfully managing your finances through budgeting and cash flow analysis can help ensure that you always have enough to pay your creditors and enough profits to put back into your business. There are several ways you can improve your financial situation including seeking professional advice, introducing financial systems or obtaining financial training for yourself or your employees.

- If you're thinking of investing in your own business growth and want to improve your personal finances, look at the 'Managing my money' section at [ASIC - MoneySmart](https://asic.gov.au/moneysmart).
- For more information on training, visit our training topic on page 34.
- Contact a business advisor for advice. Find your nearest advisor using our Advisory Services tool at [business.gov.au - Advisory Services](https://business.gov.au/advisory-services).
- Consult your accountant or solicitor.

□ **Do you know where to obtain additional finance for growth?**

Obtaining finance is often a crucial step in business growth. An up-to-date business plan supporting your new goals will also ensure you're well prepared when seeking finance. Sources of business finance include:

- **Loans** From a bank or other type of financial institution.
- **Savings** Sourcing your own funds.
- **Business angels** Private investors that finance or mentor growing businesses.
- **Venture capitalists** May invest their time and money by becoming your business partner and may provide mentoring and advice to help you research and develop new ideas or products.
- **Share ownership or equity** A private part-ownership arrangement that shares the business profits with these investors. Similar schemes exist with employees to encourage increased productivity.
- **Floating on the stock exchange** Companies can sell shares publicly on the stock market to raise money. Shareholders receive dividends or payments in return for ownership.
- **Government funding** Australian, state and local governments offer funding and incentive schemes for various activities such as research and development, innovation and exporting.

For more information:

- See our Business & marketing plans topic on page 10
- See our Grants & financial assistance topic on page 51
- Contact a business advisor for advice. Find your nearest advisor using our Advisory Services tool at [business.gov.au – Advisory Services](https://business.gov.au).
- Consult your accountant or solicitor.

Find more information about this topic at [business.gov.au – Finance & accounting](https://business.gov.au).

Your legal obligations

Various laws may affect your business as it grows. These can include laws relating to employment and environmental management.

- See our Employing people topic on page 26 and our Environmental management topic on page 48.
- Search the **Attorney-General's Department's** Access to Justice website at [Access to Justice](#) to locate someone in your area who can provide you with legal information, help you understand your options, and decide what to do.

Have you considered the tax implications of your business growth?

Growing your business also means more money and in most circumstances, a higher turnover means more tax. You'll also need to register for Goods and Services Tax (GST) if your growth means you expect your turnover to exceed \$75 000.

- You can register for GST on the Australian Business Number (ABN) application form located at [Australian Business Register](#).
- Register for a free and confidential business assistance visit to discuss your business tax questions at [ATO – Register for business assistance](#).
- Register to attend free webinars on a variety of topics (available in each state or territory) at [ATO – Webinars](#).
- For more information on GST, obtain the GST for small business booklet at [ATO - GST for small business](#) or phone ATO Business tax enquiries line on 13 28 66.
- The ATO has developed more than 100 industry small business benchmarks that you can use to help meet your tax obligations. Compare your business' performance against similar businesses at [ATO - Small business benchmarks](#).

□ **Have you considered what privacy obligations you may have as your business grows?**

If your annual turnover exceeds \$3 million, you'll need to comply with the Privacy Act 1988 (Cth) (the Privacy Act) in relation to your handling of personal information.

Although the Privacy Act does not generally apply to small businesses with an annual turnover of \$3 million or less (unless, for example, you're a private health service provider, trade in personal information or contract with an Australian Government agency), you may want to opt in to coverage for commercial reasons. The benefits of opting in could include increased consumer confidence and trust in your operations.

• **Office of the Australian Information Commissioner (OAIC)**

The agency responsible for administering the Privacy Act, which includes complaint handling, policy advice, and education.

Phone **1300 363 992** Website [OAIC](#)

□ **Do you know what additional licences & permits you'll need?**

- Expanding your service or diversifying your products could mean your business needs to comply with additional licences or permits. To find licences or permits specific to your business use the **Australian Business Licence & Information Service (ABLIS)** at [ABLIS](#).

Do you know if your record keeping & information management requirements have changed?

Under tax law, you must keep records for income tax, Goods and Services Tax (GST), payments to employees and other business payments for five years. There are also record keeping requirements for many other measures, including workers compensation. Under the Fair Work Act 2009, you need to keep employee information such as time and wages records for seven years.

- For more information on record keeping requirements for tax purposes, read Record keeping essentials at [ATO – Record keeping for small business](#) or phone the **ATO Business tax enquiries line on 13 28 66**.
- Register for free webinars on a variety of topics (available in most states and territories) at [ATO - Webinars](#).
- Visit the Fair Work Ombudsman website at [Fair Work Ombudsman](#) for information on your record keeping obligations as an employer.

Have you considered Standard Business Reporting (SBR)?

SBR is built into business and accounting software to simplify government compliance and financial reporting tasks. It uses the financial data in your accounting system, pre-fills your reports with the required information, allows you to check for errors, and then delivers the reports to the relevant government agency through a secure online channel. This means you no longer have to spend hours filling out paper forms, or re-entering data into different government portals. It also provides an instant receipt confirming that lodgement of your reports.

SBR can be used by Australian businesses, accountants, bookkeepers, tax agents and payroll professionals to make it easier to prepare and lodge reports with a range of government agencies, including the Australian Taxation Office. You will need SBR-enabled software, and to register for a secure AUSkey credential.

- For more information on SBR, and to search the Product Register to find SBR-enabled software for business, visit [SBR](#)

□ **Do you know that you may have to pay income tax by instalments?**

Pay As You Go (PAYG) instalments is a system for paying instalments towards your expected income tax liability on your business and investment income for the current income year. Your actual tax liability is worked out at the end of the income year when your annual income tax return is assessed. Your PAYG instalments for the year are credited against your assessment to determine whether you owe more tax or are owed a refund. The ATO will contact you if you have to pay PAYG instalments.

- For more information, visit ATO or phone the ATO Business tax enquiries line on 13 28 66.

Find more information about this topic at [business.gov.au - Tax](#).

Growth in your workplace

- Do you need to employ people?
- Have you considered training for yourself or your employees?
- Do you need to move to bigger premises?

Employing People

Now that you've been running your business for a while, you may find that you need to employ staff for the first time or need to review your employment requirements.

- Do you know what's required when recruiting?**

You'll need to consider the type of employee and skills you need, which will affect employment conditions, level of pay and other costs. For further information:

- **JobSearch**

Matches you with jobseekers to meet your recruitment needs.

Phone **13 17 15**

Website [JobSearch](#)

- **Job Services Australia**

Offers free recruitment services.

Website [Job Services Australia](#)

Do you know what's required when hiring:

CONTRACTORS?

Commercial laws, not workplace relations laws, apply to contracting arrangements so you need to be aware of your legal obligations when hiring contractors. For example, you need to treat your contractors differently to your employees for Pay As You Go (PAYG) withholding, Fringe Benefits Tax (FBT) and superannuation guarantee purposes.

- **business.gov.au**

Contact business.gov.au for information on what is required when hiring contractors.

Phone business.gov.au **13 28 46**

Website [business.gov.au - Independent Contractors](https://www.business.gov.au/independent-contractors)

- Visit [ATO - Employee/contractor decision tool](#) and use the Employee/contractor decision tool to help you assess whether your workers are employees or contractors for taxation purposes.

APPRENTICES & TRAINEES?

No matter what industry you're in, investing in training through an Australian Apprenticeship can provide your business with real benefits and contribute to your bottom line.

Apprentices and trainees are employees, employers have an obligation to withhold the correct amount of PAYG withholding and make superannuation contributions for them, amongst other things.

- **Australian Apprenticeships**

Phone 13 38 73

Website [Australian Apprenticeships](https://www.australianapprenticeships.gov.au)

YOUNG PEOPLE?

If you're considering employing young people in your workplace, download the Fair Work Ombudsman's Employers' Guide to Employing Young Workers to help you understand your obligations and how you can support your young employees.

- **Fair Work Ombudsman**

Phone 13 13 94

Website [Fair Work Ombudsman](https://www.fairwork.gov.au)

PEOPLE FROM OVERSEAS?

If unable to secure skills and resources within Australia, you may consider employing workers from overseas.

- Department of Immigration and Border Protection
Phone 13 18 81
Website [Department of Immigration and Border Protection](#)
- For more information, see the Business agencies list in our Checklist companion at [business.gov.au – Checklist companion](#).

Do you know your tax & superannuation obligations?

If your business has employees or contractors, you'll need to know how to meet tax and superannuation obligations.

SBR is a new capability built into business and accounting software to streamline government compliance and financial reporting tasks.

SBR can be used by Australian businesses, accountants, bookkeepers, tax agents and payroll professionals to make it easier to prepare and lodge reports with a range of government agencies, including the Australian Taxation Office.

To access government online services you will need SBR-enabled software and you need an AUSkey – your online security credential.

- For more information, visit [SBR](#) or phone the SBR Service Desk on **1300 488 231**.
- To register for an AUSkey, visit [AUSkey](#).

DO YOU KNOW IF THE WORKER IS AN EMPLOYEE OR A CONTRACTOR?

You need to treat your contractors differently to your employees for Pay As You Go (PAYG) withholding, Fringe Benefits Tax (FBT) and superannuation guarantee purposes.

Treating employment relationships as independent contracting arrangements is called sham contracting and is illegal. Sham contracting is often used to avoid paying employee entitlements and certain taxes.

- Visit [ATO - Employee/contractor decision tool](#) and use the Employee/contractor decision tool to help you assess whether your workers are employees or contractors for taxation purposes.
- For further information, visit business.gov.au - Independent Contractors or call business.gov.au **13 28 46**.

DO YOU NEED TO REGISTER FOR PAY AS YOU GO (PAYG) WITHHOLDING?

You have a legal requirement to withhold tax from payments you make to employees and some businesses. You need to make sure you register for PAYG withholding and make regular payments to the Australian Taxation Office (ATO). You also need to ensure you withhold correct amounts from salary and wages and report them on your activity statement.

- To register for PAYG online, visit [Australian Business Register](#).
- For more information, visit the PAYG withholding page at [ATO - PAYG withholding](#) or phone the ATO Business tax enquiries line on 13 28 66.

DO YOU UNDERSTAND YOUR SUPERANNUATION OBLIGATIONS?

You need to pay superannuation guarantee contributions for most employees and certain contractors. You also need to know your obligations if your employees fall under choice of superannuation fund legislation.

- For further information, visit [ATO - Super](#) or phone the Superannuation info line on **13 10 20**.

Have you considered registering with the Small Business Superannuation Clearing House (the Clearing House)?

If you have 19 or fewer employees, registering with the Clearing House will allow you to pay your employee superannuation contributions to a single location instead of multiple superannuation funds. The Clearing House will then distribute your superannuation contributions to the relevant superannuation funds on your behalf, for free.

- To find out more or to register, visit [ATO – Small Business Superannuation Clearing House](#)
Phone 1300 660 048.

Do you need to register for payroll tax?

Payroll tax is a state tax on the wages paid by employers.

- To register for payroll tax, contact your state or territory revenue office. For contact details, see the Revenue offices list in our **Checklist companion**.

Do you need to register for Fringe Benefits Tax (FBT)?

You may need to register and pay FBT if you give your employees non-salary benefits, such as the use of a company car or paying for private health insurance.

- For more information, read about Fringe benefits tax at [ATO - Fringe benefit tax for small business](#) or phone the ATO Business tax enquiries line on **13 28 66**.
- Register to attend a free tax basics webinar (available in most states and territories) at [ATO - Webinars](#).

Do you understand your legal obligations under Work Health & Safety (WHS) & workers' compensation law?

As a business owner, you're obliged by the law in your state or territory to exercise a duty of care to protect your workers against potential WHS risks. You must also take out workers compensation insurance for your staff. In the event of an injury occurring or disease present in your workplace, you may be required to contact the relevant state or territory agency. Contact the agency or check its website to determine which injuries and diseases must be reported. You also may have other obligations such as assisting an injured employee to return to work. Your WHS regulator may provide workshops and advisory material to help you understand your obligations and keep your workplace safe.

Your WHS regulator can advise on WHS registration and licence requirements for certain high risk work activities, operation of certain items of plant using particular chemicals in your workplace.

- Contact your state or territory WHS and workers compensation agency. For contact details, see the WHS and workers compensation agencies list in our **Checklist companion**.

□ **Do you understand your ongoing employer obligations?**

As an employer, you have certain obligations to your employees. This includes providing minimum standards of pay, conditions and entitlements. Most private sector employers (whether incorporated or not) and their employees in states and territories other than Western Australia, are now covered by the national workplace relations system established by the Fair Work Act 2009.

In Western Australia, the Fair Work Act applies to constitutional corporations (trading, financial and foreign corporations) but not unincorporated businesses, which are covered by the Western Australian workplace relations system. The national workplace relations system includes minimum National Employment Standards (NES), modern awards, minimum wage orders and unfair dismissal protections.

- **Fair Work Ombudsman**

Provides free advice and information on the national workplace relations system, investigates workplace complaints and enforces compliance with national workplace laws.

Phone **13 13 94** – Fair Work Infoline
Website [Fair Work Ombudsman](#)

- **Fair Work Commission**

Accepts lodgements of enterprise agreements and assesses whether they pass the better off overall test.

Phone **1300 799 675**
Website [Fair Work Commission](#)

- **Australian Human Rights Commission**

Gives advice on creating an equal employment opportunity workplace, free from discrimination and harassment.

Phone 1300 369 711
Website [Australian Human Rights Commission](#)

- **Australian Taxation Office**

Provides information on your taxation and superannuation obligations as an employer.

Phone 13 28 66

Website [ATO - Employers](#)

- **Labour Relations, Department of Commerce (Western Australia)**

If you're covered by the Western Australian workplace relations system (for example, if your business is not incorporated) see the Labour Relations website for further information on your obligations.

Phone **1300 655 266 – Wageline**

Website [Department of Commerce - Wageline](#)

Find more information about this topic at [business.gov.au – Employ people](#)

- Do you know what your Paid Parental Leave obligations are?**

The national Paid Parental Leave scheme commenced on

1 January 2011. Since 1 July 2011, businesses have been required to provide Parental Leave Pay to eligible long-term employees who have or adopt a child from that date.

- **Fair Work Ombudsman**

For more information about your Paid Parental Leave obligations.

Website [Fair Work Ombudsman - Paid Parental Leave](#)

- Do you know what's required at the end of employment?**

Employment ends when an employee resigns, is made redundant or is dismissed. For information on your obligations to your employees, Employment Termination Payments (ETPs) and the taxation implications of ending employment, see the below resources:

- Visit [ATO - Employers](#) or phone the ATO Business tax enquiries line on **13 28 66**.

- Most private sector employers (whether incorporated or not) and their employees in states and territories other than Western Australia are covered by Australia's national workplace relations system established by the Fair Work Act 2009.

In Western Australia, the Fair Work Act applies to constitutional corporations (trading, financial and foreign corporations) but not unincorporated businesses, which are covered by the Western Australian workplace relations system. For more information, visit the **Fair Work Ombudsman** website at [Fair Work Ombudsman](#) or phone the **Fair Work Infoline** on **13 13 94**.

- If you're covered by the Western Australian workplace relations system (for example, if your business is not incorporated), see [Department of Commerce - Labour Relations](#) or phone **Wageline** on **1300 655 266**.

Do you understand the Small Business Fair Dismissal Code?

The Small Business Fair Dismissal Code applies to small business employers with fewer than 15 employees (calculated on a simple headcount of all employees including casual employees who are employed on a regular and systematic basis).

Employees of small businesses cannot make a claim for unfair dismissal in the first 12 months following their engagement. After this date, if an employee is dismissed and the Fair Work Commission is satisfied that the employer has followed the Small Business Fair Dismissal Code, then the dismissal will be found to be fair.

- For more information about the code and termination of employment in general, visit [Fair Work Commission](#) or phone **1300 799 675**.

Training

□ **Have you considered training for yourself or your employees?**

To keep up with or create business growth, you need to ensure that you're continually upgrading your skills and those of your staff. Attending training on new technologies, industry specific topics or internal processes such as financial management can help increase your profits, productivity, staff motivation and customer satisfaction. You could also consider employing an Australian Apprentice who will be trained to your business requirements.

- **Department of Employment**

Website [Department of Employment - Employment](#)

Website [Labour Market Information Portal](#)

- **National Training Information**

training.gov.au is the database of vocational education and training in Australia. It includes information on training packages, qualifications, units of competency and Registered Training Organisations (RTOs).

Website [training.gov.au](#)

- Attend a seminar or workshop in your state or territory. You can find a list of events at [business.gov.au - Events](#).
- Contact your local **Business Enterprise Centre** for business training and workshops. Find information at [BEC Australia](#).

- Contact your local Australian Apprenticeships Centre to get information on all aspects of employing an Australian Apprentice. Phone 13 38 73 or visit [Australian Apprenticeships](#).

Find more information about this topic at [business.gov.au – Training](#).

Moving to bigger premises

As your business grows, the size of your operations, staff or even the quantity of your stock may mean you need to move to larger premises. You may even consider diversifying your product or service and decide you need to open multiple premises to capitalise on customers in different suburbs, states or territories.

Have you considered moving to larger premises?

Before you move, you should carefully assess the right amount of space for your business requirements.

- Consult a business advisor or an industry professional for advice on the optimal size of your business premises. Find your nearest advisor using our Advisory Services tool at [business.gov.au – Advisory Services](#).
- Contact your local council or planning authority for information on permits and licences.
- Contact your local **Business Enterprise Centre** to see if there is a business incubator nearby. Visit [BEC Australia](#) for contact details.

Have you considered setting up in another location?

Before you decide on a location or even multiple locations, you should carefully research each area's demographics and economic characteristics to see if they're suitable for your type of business. Visiting the area and speaking to local government authorities is often useful as they can help you familiarise yourself with the area and inform you of local laws and grants.

- Contact local councils for detailed information about business activities in their regions.
- Consult a business advisor, accountant or solicitor for advice on setting up a second business premises. Find your nearest advisor using our Advisory Services tool at business.gov.au - [Advisory Services](#).

Have you decided whether to buy or lease your business premises?

Choosing to lease or buy is a very important decision, as each option will have different financial implications for your business. Sharing a serviced office is also a low-cost leasing option for those operating from an office for the first time.

- Consult a business advisor, accountant or solicitor for advice on the merits of purchasing or leasing your business premises. Find your nearest advisor using our Advisory Services tool at business.gov.au - [Advisory Services](#).

☐ **Are you aware of your legal rights & responsibilities?**

Moving to bigger premises is likely to result in new leasing arrangements for your business.

Australian state and territory governments are responsible for regulating retail tenancies and each state and territory has retail tenancy legislation or regulation. While there is no federal retail tenancy law, the Commonwealth adds further protection against unfair trading through general business laws such as the Corporations Act 2001 and the Competition and Consumer Act 2010 (formerly known as the Trade Practices Act 1974).

In most states and territories, neither the tenant nor the landlord can enforce anything in a retail lease that is contrary to the legislation.

- For further information, including state and territory contact details, download the Look before you lease: avoiding the pitfalls in retail leasing booklet from the Treasury website at [Treasury - Look before you lease: avoiding the pitfalls in retail leasing](#).

Find more information about this topic at [business.gov.au - Business Premises](#).

Opportunities for business growth

- Can your business benefit from innovation?
- Have you thought about expanding your business online?
- Have you considered franchising your own business?
- Can your business benefit from applying for tenders & contracts?
- Have you thought about introducing environmental management practices?
- Have you considered applying for grants or financial assistance?
- Have you thought about exporting goods or services?
- Have you thought about importing goods or services?

Innovation

Innovation can be a catalyst to the growth and success of your business. New and innovative ideas can help you create dynamic products or improve your existing services. Innovation can also help your business adapt and expand in the marketplace.

- Have you considered employing innovative practices?**

There are a number of steps involved in developing your new ideas and products. It's important to research, design and test your ideas carefully to determine whether they will be useful to your growing business.

- **Department of Industry, Innovation and Science**

Find a list of government grants that support industry, research and innovation.

Phone business.gov.au **13 28 46**

Website [business.gov.au – Grants & Assistance](https://business.gov.au/grants-and-assistance)

- **Have you considered investing in research development (R&D)?**

R&D can be used to enhance the competitiveness and productivity of your business. Tax incentives, grants and other funding programs are available to assist investment in R&D so you can develop your ideas.

- The R&D Tax Incentive is available for eligible R&D activities. More information can be found at [business.gov.au - R&D Tax Incentive](https://business.gov.au/r-and-d-tax-incentive) and the Australian Taxation Office (ATO) at [ATO – Research and development tax incentive](https://ato.gov.au/Research-and-development-tax-incentive).
- For further assistance, see our Grants & financial assistance topic on page 51.

- **Is your Intellectual Property (IP) protected?**

You should ensure your innovations are protected from unlawful use by others. IP represents the property of your mind or intellect. In business terms, this also means your proprietary knowledge.

- **IP Australia**

The Australian Government agency responsible for administering patents, trademarks, designs and plant breeder's rights.

Phone **1300 651 010**

Website [IP Australia](https://www.ipaustralia.gov.au)

- Seek advice from an IP professional when considering IP protection and strategies.

Find more information about this topic at [business.gov.au – Research and innovation](https://business.gov.au/research-and-innovation).

Expanding your business online

One way your business can expand locally and internationally is through the use of technology for communication and to do business. Doing business online can also help your business introduce efficiencies in your internal processes.

Can an online business help your business grow?

An online business or simply selling your products or services online can help you reach a much wider customer base. An online shopfront can also help you link your online presence to your sales system. For further assistance with setting up an online business or providing an online shopfront, contact the below agencies:

- **Department of Communications and the Arts**

For information on creating a website, online marketing and e-commerce.

Website [Digital Business](#)

- **The Treasury**

Obtain a copy of the Australian Guidelines for Electronic Commerce publication.

Website [Treasury - Australian Guidelines for Electronic Commerce](#)

Have you set up a secure website?

To set up a website you can employ the services of your internet service provider (ISP), a specialist web designer or develop the site yourself by choosing to invest in web skills.

Once you've established your website, it's important to ensure that it's properly protected, to prevent sensitive data being stolen, corrupted or destroyed. In particular, any pages within your website where you accept customer information and online payment details must be secure.

- The **Stay Smart Online** website and social media channels provide information on the simple steps that individuals and small businesses can take to protect their personal and financial information online.
Website [STAYSMARTONLINE - Business](#)
 - The **SCAMwatch** website provides information on a wide range of scams, including examples of scams and tips on protecting your business online.
Phone **1300 302 021**–Small business helpline
Website [SCAMWATCH](#)
- Have you considered the laws & regulations that apply to online shopfronts?**

Even if your business solely operates through a website, you still need to follow the same laws and regulations as if you were operating from a shopfront. There are also additional regulations like spam laws that may apply to your online business.

- For information on general legal issues relevant to small business, visit [Treasury - Business](#)
 - Search the **Attorney-General's Department's** Access to Justice website at [Access to Justice](#) to locate someone in your area who can provide you with information, help you understand your options, and decide what to do.
 - See your legal obligations topic on page 22.
 - Contact a business advisor for advice. Find your nearest advisor using our Advisory Services tool at [business.gov.au – Advisory Services](#).
 - Consult your accountant or solicitor.
- Do you understand your spam obligations?**

Spam is electronic junk mail. Under the Spam Act 2003 it's illegal for you to send unsolicited commercial electronic messages.

- **Australian Communications and Media Authority**
Phone **1300 855 180**
Website [Australian Communications and Media Authority - Anti-Spam](#).

□ **Do you understand your privacy obligations?**

If you're covered by the Privacy Act 1988, you also need to protect your customers' personal information you collect and use online as well as offline. You may also need to consider your privacy obligations when you transfer data overseas.

Even if you're not covered by the Privacy Act, your business may want to take advantage of the benefits that can flow from complying with the legislation and following good privacy practice. The benefits could include increased consumer confidence and trust in your operations. The Privacy Act provides a mechanism to allow businesses to opt in to coverage.

Good privacy coverage includes limiting collection of personal information to what's necessary to your functions or activities, storing it securely, being clear to your customers about when their personal information is being collected, the purposes it may be used for, whether it may be disclosed to others, and how to opt out of having it collected or used in particular ways.

- **Office of the Australian Information Commissioner**

Phone 1300 363 992

Website [Office of the Australian Information Commissioner – Business](#)

□ **Do you understand consumer protection & competition laws?**

The Competition and Consumer Act 2010 (formerly known as the Trade Practices Act 1974) applies whether you're operating your business from a physical shopfront or in an online environment. For example, it is illegal to make misleading claims on your shop window, in a newspaper advertisement, on your website or on your social media channels.

- **Australian Competition and Consumer Commission (ACCC)**

ACCC enforces the Competition and Consumer Act.

Phone **1300 302 021**–Small business helpline

Website [ACCC](#)

- For information on state consumer laws, contact your state or territory consumer affairs office. For contact details, see the Consumer affairs agency list in our Checklist companion.
- Do you know how to keep electronic records?**

The **Australian Taxation Office (ATO)** provides free online services and tools to help you keep good business records and meet your tax reporting obligations. Utilising these online resources can save you time and improve accuracy.

- Download the Record keeping evaluation tool at [ATO - Record Keeping Evaluation Tool](#) to see which records you need to keep.
- Search the ATO's Product register, a list of registered commercial programs at [ATO – softwaredevelopers](#).
- Register online for free webinars on a variety of topics at [ATO - Webinars](#).

Find more information about this topic at [business.gov.au – Online business](#).

Franchising

Once you establish a successful business, you could consider expanding your operations by franchising your business. Franchising is a way of selling to others the right to run a style of business and sell a product or service for a period of time.

- Do you understand the Franchising Code of Conduct?**

As a franchisor, you must comply with the Franchising Code of Conduct (the Franchising Code). The Franchising Code regulates the conduct of parties to a franchise agreement and ensures that prospective franchisees are sufficiently informed about a franchise before entering into it. The Franchising Code also provides a cost-effective dispute resolution mechanism for franchisees and franchisors to resolve any disputes.

- **Australian Competition and Consumer Commission (ACCC)**

For more information on the obligations contained in the Franchising Code and other relevant information, or to download a copy of the code, visit the **ACCC** website.

Phone **1300 302 021**–Small business helpline

Website [ATO - Franchising](#)

- **Have you prepared a franchise agreement & operations manual?**

Franchise agreements should be written by a solicitor with experience in franchising matters. The agreement is a legal contract that outlines the rights and obligations of both the franchisor and the franchisee. You should also create an operations manual that sets out in detail how the franchise is to be run. Both the agreement and manual are important in ensuring a successful franchise.

- Contact a business advisor for advice. Find your nearest advisor using our Advisory Services tool at [business.gov.au – Advisory Services](#).
- Consult an accountant, lawyer and franchise consultant for advice.

- **Are you aware of the Intellectual Property (IP) issues?**

Your trade mark, business method or unique business idea can be the basis of a successful franchise business. As a franchisor, you need to ensure you protect your IP and develop clear guidelines for its terms of use before entering into an agreement.

- **IP Australia**

Phone 1300 651 010

Website [IP Australia](#)

Do you know where to go in the event of a franchising dispute?

The Franchising Code provides a choice of procedures for resolving disputes between franchisors and franchisees. If a dispute occurs and it cannot be resolved between the franchisor and franchisee, the Office of the Franchising Mediation Adviser (OFMA) can help you resolve it without going to court.

- **Office of the Franchising Mediation Adviser**

Phone 1800 150 667

Website [OFMA](#)

- You can also contact the **Australian Small Business and Family Enterprise Ombudsman** for options.

Phone 1300 650 460

Website:

[Australian Small Business and Family Enterprise Ombudsman - Resolving a dispute](#)

Have you considered franchising your own business overseas?

If you want to franchise overseas, you'll have additional requirements. For further information on taking your franchise overseas contact Austrade.

- **Australian Trade and Investment Commission (Austrade)**

Phone **13 28 78**

Website [Austrade](#)

Find more information about this topic at [business.gov.au – Franchise](#).

Tenders & contracts

☐ **Do you have a good understanding of contracts?**

Contractual requirements can affect how you operate and grow your business. Having a good understanding of contracts can help improve the viability and security of your business.

- Download a copy of Working with contracts guide. The guide includes useful examples and information on typical legal jargon, types of contracts and pointers for constructing your own contract.

Website [Treasury –Business](#)

☐ **Have you considered selling your goods or services to government?**

Expanding your business may mean you can get access to greater opportunities to do business with government.

- **AusTender**

Search the Australian Government’s procurement website to find current business opportunities and contracts awarded. Register your area of business interest to be notified about opportunities that match your profile. Find information on how to become a registered supplier on a Multi-Use List (MUL).

Phone **1300 651 698**

Website [AusTender](#)

- Obtain a copy of the Selling to the Australian Government:

A guide for business booklet from the Department of Finance and Deregulation website at [Finance - Selling to the Australian Government: A Guide for Business](#).

- **Industry Capability Network (ICN)**

ICN can introduce Australian and New Zealand companies to the supply chains of projects, government procurement and commercial developments in the private sector.

Phone **1300 961 139**

Website [Industry Capability Network](#)

- Visit your state or territory government online tenders website. For contact details, see the Tender agency list in our Checklist companion.
- Contact your local council.

Have you considered collective bargaining?

Collective bargaining refers to an arrangement under which two or more competitors in an industry come together to negotiate terms and conditions with a supplier or a customer. These arrangements will ordinarily raise concerns under the competition provisions of the Competition and Consumer Act 2010 (CCA) (formerly known as the Trade Practices Act 1974) as they involve agreements between competitors, often in relation to pricing.

In some circumstances (and where there is a public benefit that outweighs any detriment arising from the arrangement), collective bargaining arrangements can be granted immunity from legal action under the CCA. This can occur through authorisation or notification of the conduct.

- **Australian Competition and Consumer Commission (ACCC)**

The ACCC can provide further information on collective bargaining, the authorisation and notification processes, and how to lodge a collective bargaining notification or application for an authorisation for collective bargaining.

Phone 1300 302 021–Small business helpline Website [ACCC](#)

Find more information about this topic at [business.gov.au – Tenders and Contracts](#).

Environmental management

Managing your impact on the environment and complying with your legal responsibilities ensures your growing business is competitive, environmentally friendly and able to realise the financial benefits.

- Department of the Environment and Energy
Develops policy and delivers programs to help achieve a sustainable Australia.

Phone 1800 803 772
Website [Department of the Environment and Energy](#)

Do you have an environmental management plan?

Incorporating environmental management strategies into your existing business plan or developing an environmental management plan can help you introduce effective 'green' practices in your business. As part of your planning, you can perform an environmental audit to help you assess which areas of your business impact on the environment, and to what extent. An environmental management system can also help you manage your impacts by integrating environmental management into your daily operations.

- Department of Sustainability, Environment, Water, Population and Communities
Find information on environmental management strategies and systems.

Phone 1800 803 772
Website [Department of the Environment and Energy](#)

Do you understand how you can minimise your impact?

Using resources (including energy and water) more efficiently and employing proper recycling and waste reduction measures can not only have a positive effect on the environment, but can also improve your profitability and your reputation with customers.

- For further information on how you can minimise your impact, visit [Your Energy Savings](#).

☐ **Do you know which licences apply to your business?**

To ensure your business and the environment is protected, you need to know if your business activities fall under environmental legislation and licensing.

Australian, state and territory environment legislation applies to certain business activities and is administered by both state and local governments in the form of licences and permits.

- **Department of Environment and Energy**

Find information on environmental codes of practice, approvals and legislation.

Phone 1800 803 772

Website [Department of the Environment and Energy](#)

- To find those that apply to you, use the **Australian Business Licence & Information Service (ABLIS)** at [ABLIS](#).

☐ **Are you aware of environmental standards & labelling requirements?**

Certain goods or appliances manufactured or imported into Australia may need to comply with environmental standards before they can be sold. Each standard sets out a rating and labelling system to inform consumers on how efficiently a product uses an environmental resource, and has the added benefit of promoting suppliers with high rating products.

- **Energy rating**

Find out if the appliances you sell require an energy rating label at [Energy Rating](#).

- **Fuel consumption and emissions**

Find out more about the fuel consumption labelling standard for your new vehicle at [Department of Infrastructure and Regional Development – Roads](#).

To calculate a vehicle's fuel consumption and check its greenhouse and air pollution emissions, visit [Green Vehicle Guide](#).

- **Water efficiency**

To find out about the mandatory Water Efficiency Labelling and Standards (WELS) Scheme and determine whether your products require a WELS label,

Phone **1800 218 478**

Website [Water Rating](#)

- **International Environmental Standards – ISO 14000**

One of the most well-known voluntary international standards for environmental management is the ISO 14000 series. This series addresses environmental management practices including management systems, labelling, performance evaluation, life cycle analysis, communication and auditing.

To find out more about this voluntary series, visit the Standards Australia website at [Standards Australia](#) or phone 1800 035 822.

- **Do you know your environmental reporting obligations?**

Before you can reduce your impact on the environment, you need to know which areas of your business are causing the most impact. Some common reports that can help you measure your impact include greenhouse and energy reporting, corporate sustainability reporting or triple bottom line reporting, and natural resource management monitoring.

For most businesses, environmental reporting is voluntary but there are some mandatory industry reporting requirements that may apply to your business:

- **The Emissions and Energy Reporting System**

A mandatory reporting system for corporate greenhouse gas emissions and energy production and consumption. To find out if you need to report, visit [Clean Energy Regulator – The Emissions and Energy Reporting System](#) or phone **1800 803 772**.

- **National Pollutant Inventory**

Find out whether you need to report annually on your facility emissions and waste transfers by visiting [National Pollutant Inventory](#) or phone **1300 553 542**.

- **National Industrial Chemicals Notification and Assessment Scheme (NICNAS)**

All importers and/or manufacturers of industrial chemicals for commercial purposes must register with NICNAS regardless of the amount of industrial chemicals imported and/or manufactured in that registration year. To find out if assessment or reporting are required, visit [NICNAS](#) or phone **1800 638 528**.

- **Australian Securities and Investments Commission (ASIC)**

Companies in certain circumstances are required to report their environmental compliance to ASIC. Visit [ASIC](#) for more information.

Find more information about this topic at [business.gov.au - Environmental management](#).

Grants & financial assistance

- **Do you know what grants & assistance are available?**

Grants and other funding programs are available from Australian, state and territory governments and in some cases from local councils. There are grants and other forms of financial assistance available for a range of business activities such as expanding your business, research and development, innovation and exporting.

For more information on available grants and assistance, see the below resources:

- **Grants & Assistance**

This tool can help you find government grants, including specific grants for employers, industry, environmental projects and Indigenous businesses.

Website [business.gov.au – Grants & Assistance](#)

- **business.gov.au**

business.gov.au provides an initial point of contact to get access to information and referral services that assist small businesses. The support line can help you find information on a range of government initiatives, grants and assistance.

Phone business.gov.au **13 28 46**

Website [business.gov.au](#)

- **Indigenous Business Australia (IBA)**

Provides services (including business planning workshops) to assist you to start, buy or expand your own business.

Phone **1800 107 107**

Website [Indigenous Business Australia](#)

- Contact your local council for information on local government grants.
- For further assistance, see our Advice and support topic on page 6

Find more information about this topic at [business.gov.au – Grants & Assistance](#).

Exporting

Growth through expanding your market overseas can mean bigger profits and bigger risks. Successful exporting doesn't happen by accident — it needs careful planning and commitment.

Are you ready to export?

Understanding and preparing for risks associated with exporting before you get started can be crucial. These risks can include foreign exchange, political, shipping, biosecurity/quarantine and legal issues. Integrating risks into your business or export plan can help you mitigate them.

- **Australian Trade Commission (Austrade)**

Phone **13 28 78**

Website [Austrade - Guide to Exporting](#)

- **Export Finance and Insurance Corporation (EFIC)**

EFIC is Australia's export credit agency and assists Australian-based businesses to win and finance export, offshore investment and onshore export-related opportunities when their bank is unable to provide all the support they need.

Phone **1800 093 724**

Website [EFIC](#)

- **Department of Agriculture and Water Resources**

The Department of Agriculture and Water Resources regulates and facilitates the export of food, live animals, animal products, fish, aquatic products, plants and grains.

Phone 1800 900 090

Website [Department of Agriculture and Water Resources](#)

- See our Business & marketing plans topic on page 10.

- **Do you understand your Customs & Border Protection requirements?**

The Department of Immigration and Border Protection will need to clear your goods for export. You also need to know what restrictions and export regulations apply. For more information contact:

- **Department of Immigration and Border Protection**

Phone **1300 363 263**

Website [Department of Immigration and Border Protection](#)

- **Have you considered exporting online?**

Exporting online can be a cost-effective way of entering the overseas market. Online tools commonly used to market internationally include websites, e-mail, e-marketplaces and collaboration tools. For information on these and a range of other issues contact:

- **Australian Trade Commission (Austrade)**

Phone **13 28 78** to speak with an export advisor

Website [Austrade - Exporting](#)

- **Have you considered international Intellectual Property (IP) protection?**

As well as registering in Australia, you can apply to register a trade mark, patent or design in overseas countries. This is particularly important when you export goods or sell goods and services over the internet. You should also ensure that your export goods won't infringe the IP of others in the overseas market.

- **IP Australia**

Phone 1300 651 010

Website [IP Australia](#)

□ **Do you know how Australia’s Free Trade Agreements (FTAs) can affect your export business?**

Australia has a number of FTAs with other countries that give Australian exporters better access to those markets. To find out more about Australia’s FTAs and the opportunities overseas contact:

- Department of Foreign Affairs and Trade
Phone (02) 6261 1111
Website [Department of Foreign Affairs and Trade - Free Trade Agreements](#)

□ **Do you need further information on exporting or financial assistance?**

Financial assistance and advice is available from a number of government agencies. To find out if you’re eligible for financial assistance or for more information, contact the following agencies:

- **Australian Trade Commission (Austrade)**
Phone 13 28 78 to speak with a trade advisor Website [Austrade - Exporting](#)
- **Department of Immigration and Border Protection**
Website [Department of Immigration and Border Protection](#)
- **Export Finance and Insurance Corporation**
Provides exporters with finance and insurance services.
Phone **1800 093 724**
Website [EFIC](#)
- For more information, see our Grants & financial assistance topic on page 32

Find more information about this topic at [business.gov.au – Import and export](#).

Importing

- Do you understand your Customs & Border Protection requirements?**

The Immigration and Border Protection will need to clear your goods on import. You also need to know what permits, duties and import regulations apply.

- Department of Immigration and Border Protection
Phone 1300 363 263
Website [Department of Immigration and Border Protection](#)

- Have you checked if your goods are prohibited or restricted?**

Before you import goods, find out if you're allowed to import them or if they carry special restrictions.

- Department of Immigration and Border Protection
Phone **1300 363 263**
Website [Department of Immigration and Border Protection](#)

- Have you checked if your goods are subject to dumping &/or countervailing duty?**

To find out what goods are subject to anti-dumping measures contact:

- **Anti-Dumping Commission**
Phone **1300 884 159 - Dumping Hotline**
Website [Anti-Dumping Commission](#)

Have you checked if your goods contain an industrial chemical?

Your business requires additional registration if your goods contain industrial chemicals like cosmetics, solvents, adhesives, plastics, inks, printing and photocopying chemicals, paints, household cleaning products and toiletries.

- **National Industrial Chemicals Notification and Assessment Scheme**
Phone 1800 638 528
Website [National Industrial Chemicals Notification and Assessment Scheme](#)

Do you know what biosecurity requirements apply to your goods?

If your goods also fall under biosecurity/quarantine regulations, the Department of Agriculture, Fisheries and Forestry will need to inspect and possibly treat them.

- **Department of Agriculture, Fisheries and Forestry**
Phone **02 6272 3933**
Website [Department of Agriculture and Water Resources](#)

Have you considered applying for import assistance?

Find out if you're eligible for import assistance through the following agencies:

- **Department of Immigration and Border Protection**
Phone **1300 363 263**
Website [Department of Immigration and Border Protection](#)
- **Department of Industry and Science**
Phone **business.gov.au 13 28 46**
Website [business.gov.au](#)

- **Do you know if bans, safety or information standards apply to your imports?**

Before you import goods, find out whether they're subject to mandatory standards or bans.

- Australian Competition and Consumer Commission
Phone **1300 302 021 - Small business helpline**
Website [ACCC - Product Safety Australia](#)

- **Do you expect that your goods could be used in a workplace?**

To find out if you have duties as an importer or supplier under work health and safety legislation, contact your state or territory WHS regulator.

For contact details refer to the WHS and workers' compensation agencies list in our **Checklist companion**.

Find more information about this topic at [business.gov.au – Import and export](#).

Glossary

TERM	DEFINITION
Australian Business Number (ABN)	A single identifying number used when dealing with other businesses and the Australian Taxation Office (ATO).
Australian Company Number (ACN)	The number allocated by the Australian Securities and Investment Commission (ASIC) when you register a company under Corporations Law.
Benchmarking	The process of speaking to businesses in your industry and learning different or better ways of running your business.
Best practice	Improving business operations and service by following standards, codes of practice and benchmarking.
Business name	A name used, or to be used, in relation to one or more businesses.
Biosecurity	A term describing controls, regulations and isolation imposed on goods, animals or plants exported to or imported from foreign countries to prevent the spread of pests and diseases offshore, at the border and onshore.
Cash flow	The measure of actual cash flowing in and out of a business.
Codes of practice	Set out specific standards of conduct in an industry. Can be mandatory or voluntary.
Collective bargaining	This process allows two or more competing businesses to negotiate a deal for the sale or purchase of products or services with a common customer or supplier, subject to the ACCC granting immunity.

TERM	DEFINITION
Company	A body corporate registered in Australia under the Corporations Act 2001.
Contractor	See Independent Contractor.
e-business	Business conducted over the internet, including buying and selling, servicing customers and collaborating with business partners.
Design	The features of shape, configuration, pattern or ornamentation which gives a product unique appearance, and must be new and distinctive. Design registration is intended to protect designs which have an industrial or commercial use. A registered design gives the owner exclusive rights to commercially use it, license or sell it.
Environment management	Managing your impact on the environment as well as your environmental responsibilities.
Franchise	A business model where a franchisee purchases the right to trade in goods or services, within the terms of a franchise agreement.
Franchise agreement	An agreement (written, verbal or implied) between a franchisor and franchisee that grants the franchisee the right to carry on the franchised business for a fee. It usually covers franchisor and franchisee responsibilities, intellectual property, marketing and other payments.
Franchisee	A person or business that purchases the right to operate a franchise outlet for a specified period.

TERM	DEFINITION
Franchisor	A person or business that owns a franchise system and agrees to sell the rights to operate a franchise within the terms of a franchise agreement.
Free Trade Agreement (FTA)	A contractual arrangement between two or more countries to improve the flow of goods and services between borders, and eliminate or significantly reduce tariffs and trade barriers. It can cover market access commitments for goods and services and other trade-related issues (such as investment, intellectual property and competition policy).
Fringe Benefits Tax (FBT)	A tax paid by employers on behalf of their employees, on non-salary benefits including company cars and mobile phones.
Goods and Services Tax (GST)	A broad-based tax of 10% on the sale of most goods and services in Australia.
Independent contractor	A person who is self-employed and hired to provide a service for a business, but is not an employee of that business.
Intellectual property (IP)	Intellectual property (IP) represents the property of your mind or intellect. It can be an invention, trade mark, original design or the practical application of a good idea. In business terms, this means your proprietary knowledge - a key component of success in business today.
Internet Service Provider (ISP)	A company that provides its customers with the ability to access and connect to the internet.
Legal name	The name of the entity that appears on all official documents or legal papers. It may be different from the trading name.

TERM	DEFINITION
Licence	A legal document that grants a business or person with official permission to conduct a certain activity.
Multi-Use List (MUL)	<p>A list of pre-registered suppliers of goods and/or services, who have satisfied the conditions for participation on the list.</p> <p>Australian Government agencies are required to publish their Multi-Use Lists on AusTender.</p>
National Employment Standards (NES)	A set of ten minimum employee entitlements to leave, public holidays, notice of termination and redundancy pay.
Paid Parental Leave	Paid Parental Leave is a national scheme to provide eligible working parents with 18 weeks of Government-funded pay at the National Minimum Wage.
Partnership	A partnership is a type of structure where two or more people start a business and can legally share profits, risks and losses according to terms set out in a partnership agreement.
Patent	An exclusive right granted to an owner to sell their particular device, substance, method or process that is new, inventive and useful.
Pay As You Go (PAYG) instalments	PAYG instalments is a system for paying instalments towards your expected income tax liability on your business and investment income for the current income year.
Pay As You Go (PAYG) withholding	A legal requirement to withhold a percentage of payments made to employees and other businesses, which is then paid to the ATO.

TERM	DEFINITION
Payroll tax	A state and territory government tax on industry, calculated on the amount of wages paid.
Personal information	Information that identifies an individual or could identify an individual. Examples of personal information can include an individual's name or address, medical records, bank account details, photos, videos, and even information about what an individual likes, their opinions and where they work – any information where they are reasonably identifiable.
Plant varieties	A new plant variety can be protected under Plant Breeder's Rights which provide exclusive rights to commercialise the variety, including import and export.
Small Business Fair Dismissal Code	A code of compliance small businesses should adhere to when ending employment to ensure they do not unfairly dismiss an employee.
Sole trader	A sole trader is a type of structure where the business has no separate legal existence from its owner.
Spam	An unwelcome electronic mail message usually sent to a large number of recipients.
Tender	A process a government agency or company follows to seek quotes for required goods or services.

TERM	DEFINITION
Trade mark	A trade mark can be a letter, number, word, phrase, sound, smell, shape, logo, picture, aspect of packaging or any combination of these, which is used to distinguish goods and services of one trader from those of another. A registration of a trade mark gives the owner the legal right to use, licence or sell it within Australia.
Trading name	The name that an entity trades under, or is known as, by its suppliers or customers. It may be different from the entity's legal name. Note, a trading name is not considered a business name. See business name.
Trust	A trust is a relationship where a business is transferred to a third party who has legal control and has a duty to run that business to benefit someone else.
Turnover	The amount of money that passes through a business entity throughout a financial year.
Venture capital	Capital invested in a start-up business that is thought to have excellent growth prospects but does not have access to capital markets because it's a private company.
Workers compensation	A payment made to an employee affected by a work related injury or illness, to compensate for the loss of earning capacity, medical and rehabilitation expenses.

Index

A

Accountability, 20

Activity statement. 29

Australian Apprentices, 27, 35

Australian Business Number (ABN) , 18, 22

Awards, 31

B

Biosecurity, 52, 56

Benchmarking, 13, 15

Best practice, 13

Business name, 18-19

Business plan, 10-12, 21, 48, 52

Business structure, 17-19

C

Cash flow, 20

Codes of practice, 6, 13-15

Collective bargaining, 47

Company, 17-19, 30

Competition, 13, 15, 37, 42, 44, 47, 57

Contractors, 27

Contracts, 46-47

Corporate governance, 17, 19-20

D

Delegating, 19

Discrimination, 31

Disputes, 43, 45

E

e-business, 40

Electronic records, 43

Employment, 22, 26, 28 31-33

Environmental management, 48

Exporting, 52

F

Financial management, 8, 17, 20, 34

Franchising, 3, 14, 38, 43

Free trade agreement (FTA), 54

Fringe Benefits Tax (FBT), 27-28, 30

Funding, 8, 20-21, 38, 51

G

Goods and Services Tax (GST), 18, 22, 24

Grants, 38-39, 51

H

Hiring, 27

I

Importing, 38, 55, 57

Income tax, 24-25

Industrial chemicals, 51

Innovation, 38

Intellectual property (IP), 10, 39, 44, 53

Internet, 40, 53

L

Labelling, 49-50

Leasing, 36-37

Legal, 4, 8, 17, 18, 22-25

Licence, 30, 35, 49

M

Marketing, 6, 9-12

Mentoring, 9, 13, 21

N

Networking, 6, 15, 8

O

Online business, 40-41, 43

Overseas, 28, 42, 45, 52-54

P

Patent, 18, 39, 53

Pay As You Go (PAYG), 18, 25, 27-29

Planning, 7-8, 10-12, 16, 35, 48, 52

Policies, 19

Privacy, 23, 42

Procedures, 19, 45

Q

Quarantine (See biosecurity)

R

Record keeping, 24, 43

Recruiting, 26

Research, 36, 38-39, 51

Responsibilities, 19, 37, 48

Risk management, 10

S

Sole trader, 17

Spam, 41

Standards, 6, 13-15

Support, 27, 39, 51-52

Superannuation, 27-33

T

Taxation, 15, 17, 25, 29, 32, 39, 43

Tenders, 38, 46-47

Trade mark, 11, 18, 39, 44, 53

Trade practices, 13, 37, 42, 47

Training, 8, 20, 26, 34-35

W

Wages, 24, 29, 30

Work Health and Safety, 16, 57

Workers compensation, 24, 30-31, 57

My notes