

# STARTING your business checklist

- before you start a business
- when you start a business
- when you buy a business
- running your business



## So you're starting a business. Congratulations!

Finding the right information quickly and easily when starting your business can help your venture become a success.

Developed by the Australian Government, this checklist covers many of the basic issues you need to know about when you're starting a business. 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 assist you. Although this checklist focuses on Australian Government information, the contact details of relevant state, territory and local agencies have also been included.

### The four main sections of this checklist are:

- Before you start a business
- When you start a business
- When you buy a business
- Running your business

This checklist will be updated regularly. To ensure you have the latest version, visit [business.gov.au](http://business.gov.au), the Australian Government's principal business resource.

Good luck with your new venture and we hope you find this checklist useful.

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 new business starters. 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 establishing your business.

## How to use this checklist

### Print

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

### Tick boxes

Monitor your progress within each topic by ticking off each question as you complete it. Like a to-do list, you can see what you have already 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 or the contact details of people or agencies you deal with.

## Translation

If you need an interpreter, please call the Translating and Interpreting Service (TIS National) on 13 14 50 and ask them to telephone the Small Business Support Line on 1800 777 275.

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You can find a range of advice and support available from government and other organisations. This includes information and advice on starting a business, managing cash flow, stocktaking, and obtaining funding and training.

- Contact **business.gov.au** through our Contact us page at [www.business.gov.au/contactus](http://www.business.gov.au/contactus).
- **Small Business Support Line**  
The Support Line provides an initial 'single' point of contact to access information and referral services that assist small businesses during the global recession. The Support Line is also responsible for the Small Business Credit Complaints Clearing House which provides an avenue for small businesses to direct their issues about access to and the cost of bank finance.  
**Phone** 1800 777 275  
**Website** [www.ausindustry.gov.au/smallbusiness](http://www.ausindustry.gov.au/smallbusiness)
- **Small Business Advisory Services (SBAS) program**  
SBAS provides low cost information and advice to small businesses. The advisory services funded under SBAS are located in suburban, rural and regional Australia. A list of the contact details of each small business advisory service is available on the AusIndustry website.  
**Phone** 13 28 46 (AusIndustry hotline)  
**Website** [www.ausindustry.gov.au/smallbusiness](http://www.ausindustry.gov.au/smallbusiness)
- **Enterprise Connect**  
Enterprise Connect provides comprehensive support to Australian small and medium sized enterprises (SMEs), to help them become more innovative, efficient and competitive.  
**Phone** 13 17 91  
**Website** [www.enterpriseconnect.gov.au](http://www.enterpriseconnect.gov.au)
- **Business Enterprise Centres (BECs)**  
BECs or Small Business Centres provide free advice and assistance to small businesses located throughout Australia.  
**Phone** 1300 363 551  
**Website** [www.becaustalia.org.au](http://www.becaustalia.org.au)
- **Indigenous Coordination Centres (ICCs)**  
ICCs operate in 30 locations around Australia. They look after most of the Australian Government's Indigenous programs and can bring together innovative funding packages to meet local and regional needs.  
**Phone** 1800 079 098  
**Website** [www.indigenous.gov.au](http://www.indigenous.gov.au)
- Refer to our Business agencies list on page 36.
- Contact your industry or business association. For contact details, search the Directory of government and business associations at [www.business.gov.au/directory](http://www.business.gov.au/directory).
- Contact a business adviser, 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.

- Search for networking and training events and seminars on the business.gov.au Events calendar at [www.business.gov.au/events](http://www.business.gov.au/events).
- Local government councils often hold small business events and seminars. For contact details, search the Directory of government and business associations at [www.business.gov.au/directory](http://www.business.gov.au/directory).

### Do you know whether your activity is a business or a hobby?

Whether you're in business or a hobby, it's important to establish your status early as it will affect your tax and deductions.

If you're in business you pay tax on the money you earn, can claim for deductions on your expenses and you generally need an Australian Business Number (ABN). These do not apply if your activities are just a hobby.

- For more information, obtain a copy of the *Tax basics for small business* booklet from the **Tax Office** website at [www.ato.gov.au](http://www.ato.gov.au) or phone 13 28 66.
- The Tax Office provides a series of free seminars and workshops on a variety of topics in each state and territory. Register online at [www.ato.gov.au](http://www.ato.gov.au).
- The Tax Office offers free and confidential on-site visits to discuss your business tax questions. Register for a business assistance visit at [www.ato.gov.au](http://www.ato.gov.au).
- The Tax Office provides a free computer program to check whether you are ready to meet your tax obligations and to give you helpful information. Download a copy of *Is your business tax ready?* from the Tax Office website at [www.ato.gov.au/TaxReady](http://www.ato.gov.au/TaxReady).
- For information on ABNs, see our Business registrations topic on page 6.

## Planning for your business

Careful planning is essential to the success of your business. You should regularly review and revise your plans as an ongoing business activity.

- Download our *Business plan template* and *Business plan guide* at [www.business.gov.au/businessplan](http://www.business.gov.au/businessplan).
- There are a number of agencies you can contact for assistance. For contact details, see our Advice and support topic on page 1.
- State and territory governments also provide a range of templates to help you develop various plans. For contact details, see our Business agencies list on page 36.
- Consult a business adviser, accountant or solicitor.

### Do you know how to develop:

#### a business plan?

A business plan provides direction, keeps you on track and is usually a requirement when you seek finance. Depending on your business type, your plan could include an executive summary, introduction, marketing analysis, intellectual property (IP) strategy, operations plan, management plan and financial plan (e.g. costs and cash flow projections).

- Download our *Business plan template* and *Business plan guide* at [www.business.gov.au/businessplan](http://www.business.gov.au/businessplan).

#### a marketing plan?

A marketing plan can help you combine your total marketing effort. It gives you a systematic approach to developing products and services that satisfy your customers' needs.

### **an export plan?**

An effective export plan will help evaluate your strengths and weaknesses upon entering the export market.

- For more information on exporting, see our Exporting topic on page 30.

### **a succession plan?**

An effective export plan will help evaluate your strengths and weaknesses upon entering the export market.

- For more information on exporting, see our Exporting topic on page 30.

### **a risk management plan?**

Risk management is the systematic process of making a realistic evaluation of the true level of risks to your business. A good plan will ensure you are able to manage risks effectively when they occur.

## How to obtain finance

### **Have you considered how you will obtain capital and finance?**

Good financial management is critical to the ongoing success of your business. When you're starting out, you'll need to know how much funding you require, where you can get it and how to manage your financial arrangements. Your business plan is also an important part of seeking business funding.

- Contact your local banking or financial institution or consider other sources of finance such as venture capital.
- Consult a business adviser, accountant or solicitor for advice.

**Do you know which business structure suits your business?**

Choosing your business structure is an important decision, so you need to investigate each option carefully and decide which best suits your needs. Read about the most common forms of business structure below.

- **Sole trader**

A sole trader is a type of structure where the business has no separate legal existence from its owner. As a sole trader, you will be responsible for the liabilities of your business. You need to report your business income on your personal income tax return, along with any other income you earn.

- **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. You must lodge a separate partnership income tax return.

- **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. You must lodge a separate trust income tax return.

- **Company**

A company is a legal entity separate from its shareholders. A director of a company has additional legal and reporting obligations. You must lodge a separate company income tax return.

Before you start your business, you should consider the advantages and disadvantages of each type of structure. Your business structure can affect the safety of your personal assets and taxation obligations. A change in ownership of an ongoing business may require a new registration to be made depending on the type of structure the business operates.

- Obtain a copy of the *Tax basics for small business* booklet from the **Tax Office** website at [www.ato.gov.au](http://www.ato.gov.au) or phone 13 28 66.

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

Contact ASIC if you wish to form a company.

**Phone** 1300 300 630

**Website** [www.asic.gov.au](http://www.asic.gov.au)

- Consult a business adviser, accountant or solicitor for advice.

Before starting as an independent contractor, consider the following issues.

**Have you established your status as an independent contractor?**

It is possible to be an employee for some work and a contractor for other work. The fact that you have an Australian Business Number (ABN) does not automatically make you a contractor.

- Visit [www.business.gov.au/contractors](http://www.business.gov.au/contractors) and use the online *Contractor decision tool* to help you assess whether you are a genuine independent contractor under the common law.
- Call the Independent Contractors Hotline on 1300 667 850.

**Are you aware of your taxation obligations?**

As a contractor, you will have different taxation obligations to those of an employee.

- For more information, visit the **Tax Office** website at [www.ato.gov.au/business](http://www.ato.gov.au/business) or phone 13 28 66.
- Use the *Employee/contractor decision tool* on the Tax Office website, which can help you understand whether you are a contractor or employee for tax purposes.
- Visit the Tax Office website at [www.ato.gov.au](http://www.ato.gov.au) to find out how personal services income (PSI) rules affect your taxation obligations.
- Obtain a copy of the *Tax basics for small business* booklet from the Tax Office website at [www.ato.gov.au](http://www.ato.gov.au) or phone 13 28 66.
- See our Employing people topic on page 19.

**Are you aware of the associated superannuation issues?**

Some contractors are entitled to receive superannuation. If you are not covered, you may choose to arrange your own super contributions.

- For more information, see our Employing people topic on page 19.

**Do you understand your entitlements?**

Unlike employees, contractors are not entitled to a minimum rate of pay or conditions such as annual leave, sick leave and redundancy entitlements. Your fees are a matter for negotiation between yourself and those you are contracting with.

**Did you know that occupational health and safety (OH&S) laws also apply to independent contractors?**

As a contractor, you are entitled to a safe and healthy workplace and are required to comply with the duties set out in Australian, state and territory OH&S legislation.

- For more information, see our Occupational health and safety topic on page 29.

**Do you have workers compensation insurance?**

As a contractor, you may not be entitled to compensation unless you have arranged your own accident protection insurance.

- For more information, see our Occupational health and safety topic on page 29.
- Consult a business adviser, accountant or solicitor for advice.

**Are you aware of the intellectual property (IP) related issues?**

Although you may have contributed to or created material, products and ideas as a contractor, you may not be entitled to IP ownership of these items. This may depend on the work contract you sign.

- For more information, see our Intellectual property topic on page 10.

When you are ready to start your business, you need to complete a number of registrations. These registrations may depend on your chosen business structure. For more information, see our Business structures topic on page 4.

### Have you considered if you need to register a company?

A company needs to register a company name and an Australian Company Number (ACN). You can register a business name as well, if you want to trade under a different name.

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

You can register as a company and find compliance information at ASIC.

**Phone** 1300 300 630

**Website** [www.asic.gov.au](http://www.asic.gov.au)

### Have you considered registering for:

#### an Australian Business Number (ABN)?

If you are carrying on an enterprise or you intend to register for goods and services tax (GST), you need to apply for an ABN.

- To register online, visit [www.abr.gov.au](http://www.abr.gov.au).
- For more information, obtain the *Tax basics for small business* booklet from the **Tax Office** website at [www.ato.gov.au](http://www.ato.gov.au) or phone 13 28 66.

#### Goods and Services Tax (GST)?

If you have or expect to have GST turnover of \$75 000 or more you must register for GST. If you provide taxi travel or are a car hire operator, you must register for GST regardless of GST turnover. If you are eligible to claim input tax credits, you must also register for an ABN.

- You can register for GST on the ABN application form located at [www.abr.gov.au](http://www.abr.gov.au).
- For more information, obtain the *Tax basics for small business* booklet from the **Tax Office** website at [www.ato.gov.au](http://www.ato.gov.au) or phone 13 28 66.

#### pay as you go (PAYG) withholding?

If you have employees or pay employees of another business, you must withhold an amount from payments you make to them. If you operate your business as a company, you must also withhold amounts from payments you make to your company directors for their services. You may also have to withhold from payments you make to other workers such as contractors.

- You can register for PAYG withholding on the ABN application form located at [www.abr.gov.au](http://www.abr.gov.au).
- For more information, obtain the *PAYG withholding* booklet from the **Tax Office** website or phone 13 28 66.

#### a Tax File Number (TFN)?

Sole traders can use their existing personal TFN when in business, but partnerships, trusts and companies will need their own.

- As well as applying for an ABN, sole traders can apply separately for a TFN by phoning 1300 720 092 for a paper application.
- Partnerships, trusts and companies can apply for a TFN on the ABN application form at [www.abr.gov.au](http://www.abr.gov.au). For more information, visit the [www.ato.gov.au](http://www.ato.gov.au) website.

**Fuel tax credits?**

Fuel tax credits provide most businesses with a credit for the fuel tax (excise or Customs duty) included in the price of fuel used in business activities, machinery, plant, equipment and heavy vehicles.

- You must be registered for both GST and fuel tax credits before you can make a claim. Fuel tax credits are claimed on your business activity statement (BAS). For more information visit [www.ato.gov.au/fuelschemes](http://www.ato.gov.au/fuelschemes) or phone 13 28 66.
- The *Fuel tax credit eligibility tool* can help you work out your eligibility for fuel tax credits and the rate at which you can claim. For more information or to use the tool, visit [www.ato.gov.au](http://www.ato.gov.au).

 **Do you have a business name?**

- For more information, see our Registering your business name topic on page 8.

 **Do you know what licences or permits you require?**

Australian, state, territory and local governments are responsible for different business licences, permits, registrations and certificates. To find those that apply to you, see the below resources.

- Search the Business Licence Information Service (BLIS) in your state or territory. For contact details, see our BLIS list on page 36.
- Use our business.gov.au **GovForms** website at <http://govforms.business.gov.au> to access application forms online.
- Contact your local council or planning authority. For contact details, search the Directory of government and business associations at [www.business.gov.au/directory](http://www.business.gov.au/directory).

You are required to register your business name in the state or territory in which you will operate, unless you plan to conduct your business under your, or your partner's, first name and surname, or initials and surname. Before you choose a business name, you should consider existing trade marks and the availability of a domain name, as it can be very expensive to change once your business is established.

### Have you checked if your proposed business name exists?

If your proposed name already exists or is similar to a name currently registered in your state or territory, then your application may be rejected. The same rules apply if your proposed name exists as a company name anywhere in Australia. Before you apply for a business name there are a number of steps you can take.

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

Search ASIC's National Names Index to see if your proposed business name exists as a company name.

**Phone** 1300 300 630

**Website** [www.search.asic.gov.au](http://www.search.asic.gov.au)

- You can also search the **ABN Lookup** website at [www.abn.business.gov.au](http://www.abn.business.gov.au) to see if your proposed business name is listed with a registered ABN.
- Contact your state or territory consumer affairs agency to check the availability of your name. For contact details, see our Consumer affairs agencies list on page 37.

### Have you checked if your proposed business name could conflict with someone else's registered trade mark?

You should check whether anyone else is using a trade mark, brand or logo that is identical or similar to your proposed business name. There can be issues if the goods or services are similar to those for which you intend to use the business name.

- **IP Australia**

**Phone** 1300 651 010

**Website** [www.ipaustralia.gov.au/trademarks/index.shtml](http://www.ipaustralia.gov.au/trademarks/index.shtml)

- Seek advice from an intellectual property professional for further assistance.

### Have you filled in a business name registration form?

Business name registration is handled at the state and territory government level. You will need to register your business name separately in each state or territory that you plan to set up your business. To access online forms, visit <http://govforms.business.gov.au>.

- For contact details, see our Consumer affairs agencies list on page 37.

### Have you considered registering your business name as a trade mark?

A registered trade mark gives you the right to use your trade mark as a means to distinguish your goods and services from those of another trader. A registered trade mark can help you legally stop imitators from using your brand in the future.

- For more information, see our Intellectual property topic on page 10.

**Have you considered registering a domain name?**

Your domain name is your address on the internet and gives you an online identity or brand. If you wish to buy a .com.au or .net.au domain name, you must be a commercial entity and possess either an ACN or ABN.

- **The Australian Domain Name Administrator (auDA)**

**Phone** 1300 732 929

**Website** [www.auda.org.au/domains/au-domains](http://www.auda.org.au/domains/au-domains)

Intellectual property (IP) covers a range of laws that give individuals and businesses exclusive rights over their creative and inventive projects.

- **IP Australia**

IP Australia is the Australian Government agency responsible for administering patents, trade marks, designs and plant breeder's rights.

**Phone** 1300 651 010

**Website** [www.ipaustralia.gov.au](http://www.ipaustralia.gov.au)

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

When you start a business, create or invent a new product, you should consider the IP protection options that are appropriate to your business needs.

**Have you considered patent protection?**

You should consider applying for a patent if you have created a device, substance, method or process that is new, inventive and useful.

**Have you considered registering a trade mark?**

A trade mark distinguishes your products from the similar products of others in the marketplace. Unlike a business name, a trade mark provides national proprietary rights that may be enforced, sold or licensed. It is a good idea to consider registering your business name as a trade mark to gain 'ownership' rights to the name.

**Do you understand copyright protection?**

Copyright automatically protects ideas and information expressed through writing, music, visual images, moving images and computer programs. You can also find resources on the *Copyright Act 1968* on the Attorney-General's Department website.

- **Attorney-General's Department**

**Phone** (02) 6141 6666

**Website** [www.ag.gov.au](http://www.ag.gov.au)

**Have you considered protecting your trade secrets?**

Common law already protects your trade secrets. If you require further security, every person who has knowledge of your secrets can sign a confidentiality agreement.

**Have you considered registering your product designs?**

If you own a new and distinctive design, you can register it to prevent others from using it without your permission.

**Have you considered international IP protection?**

As well as registering in Australia, you can register for a trade mark, patent or design in overseas countries. This is particularly important if you export goods or sell goods and services over the internet.

**Do you know what else you can protect?**

There is a wide range of products you can protect, even new varieties of plants and circuit layouts.

As a home-based business, you will also need to consider a number of other issues.

### Have you registered for your relevant licences and permits?

Home-based businesses often have to comply with particular state, territory and local government regulations to operate a business from home.

- Contact your local council or planning authority. For contact details, search the Directory of government and business associations at [www.business.gov.au/directory](http://www.business.gov.au/directory).
- See our Business registrations topic on page 6.

### Do you know how running a home-based business affects your tax?

Running a home-based business can affect what expenses you can claim and whether you have to pay capital gains tax (CGT) when you sell your home.

- Obtain the *Home-based business* booklet from the **Tax Office** website at [www.ato.gov.au](http://www.ato.gov.au) or phone 13 28 66.
- Refer to the Tax Office *Home office expenses calculator* at [www.ato.gov.au](http://www.ato.gov.au).
- The Tax Office provides a series of free seminars and workshops on a variety of topics in each state and territory. Register online at [www.ato.gov.au](http://www.ato.gov.au).
- The Tax Office offers free and confidential on-site visits to discuss your business tax questions. Register for a business assistance visit online at [www.ato.gov.au](http://www.ato.gov.au).
- The Tax Office provides a free computer program to check whether you are ready to meet your tax obligations and to give you helpful information. Download a copy of *Is your business tax ready?* from the Tax Office website at [www.ato.gov.au/TaxReady](http://www.ato.gov.au/TaxReady).

### Do you know if your business has the correct level of insurance cover?

Your current level of home and contents insurance may not cover your home-based business operations. Many insurance policies don't cover tools of trade, office furniture or computer equipment used for your business.

- For more information, see our Insurance topic on page 18.

### Do you use good information technology (IT) practices?

Good IT practices involve protecting the security and integrity of your computer systems and managing the risk of information loss by regularly backing up your data and storing a copy in an external location. As a home-based business, you should make special arrangements for a separate storage location to your home.

- For more information, see our Online business topic on page 24.

Understanding taxes and meeting your taxation obligations can save you time and money. By paying the right amount of tax, you can also avoid late payment penalties.

- The **Tax Office** provides a series of free seminars and workshops on a variety of topics in each state and territory. Register online at [www.ato.gov.au](http://www.ato.gov.au).
- The Tax Office offers free and confidential on-site visits to discuss your business tax questions. Register for a business assistance visit online at [www.ato.gov.au](http://www.ato.gov.au).

The Tax Office provides a free computer program to check whether you are ready to meet your tax obligations and to give you helpful information. Download a copy of *Is your business tax ready?* from the Tax Office website at [www.ato.gov.au/TaxReady](http://www.ato.gov.au/TaxReady).

### Do you know which tax registrations you need to apply for?

For more information, see our Business registrations topic on page 7.

### Do you understand your recording keeping and information management requirements?

Under tax law, you must keep records of income 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.

- **Australian Taxation Office**  
For more information on record keeping requirements, obtain a copy of the *Record keeping for small business* booklet.  
**Phone** 13 28 66  
**Website** [www.ato.gov.au](http://www.ato.gov.au)

### Do you know which Australian Government taxes you need to pay?

Find out if the following taxes apply to your business by obtaining the *Tax basics for small business* booklet from the **Tax Office** website at [www.ato.gov.au](http://www.ato.gov.au) or phone 13 28 66.

#### Do you need to pay income tax?

Income tax is levied on the taxable income of a person or a business. You must lodge a tax return for any year in which you carry on a business. Depending on the structure of your business you may need to lodge a separate return for the business and for yourself as an individual taxpayer.

#### Do you need to pay goods and services tax (GST)?

GST is a broad-based tax of 10 per cent on the sale of most goods and services and other things in Australia. By registering for GST, you will also be entitled to claim input tax credits.

#### Do you need to pay Capital Gains Tax (CGT)?

CGT is the tax on any gain you make when you sell an asset such as shares, units in a unit trust, property and business assets, excluding most homes and motor vehicles.

#### Do you need to pay excise?

Excise duty is a tax levied on certain types of goods produced or manufactured in Australia. Excisable goods include alcohol, petroleum, tobacco and coal.

**Do you need to pay fringe benefits tax (FBT)?**

FBT is paid on certain benefits employers provide to their employees or their employees' associates in place of salary and wages.

**Do you need to pay superannuation contributions for your employees?**

Superannuation is payable at a minimum of 9 per cent of each eligible employee's earnings base. Your employee's earnings base is generally their ordinary time earnings.

**Do you know which state, territory or local taxes you need to pay?**

State, territory and local governments also have a number of taxes that may apply to your business.

**Do you need to pay land tax?**

Land tax is an annual state tax paid by the owner of commercial land, unless you are in the Northern Territory, where land tax does not apply.

- For more information or payment, contact your state or territory revenue office. For contact details, see our Revenue offices list on page 37.

**Do you need to pay stamp duty?**

Stamp duty is a tax on a range of paper and electronic transactions. Also known as transfer duty or general duty, these taxes vary across states and territories.

- For more information or payment, contact your state or territory revenue office. For contact details, see our Revenue offices list on page 37.

**Do you need to pay rates?**

Rates are property taxes charged by local government on properties in their municipal area. Home-based businesses may need to inform their local government about the use of their property as a business premises.

- For more information or payment, contact your local council. For contact details, search the Directory of government and business associations at [www.business.gov.au/directory](http://www.business.gov.au/directory).

**Do you know which business tax deductions you can claim?**

You may be able to claim certain deductions for your business expenses when you lodge your income tax return.

- For more information, obtain a copy of the *Tax basics for small business* booklet from the **Tax Office** website at [www.ato.gov.au](http://www.ato.gov.au) or phone 13 28 66.

**Do you know if you are eligible for the small business tax break and other concessions?**

You may be eligible for the small business and general business tax break and other small business concessions for CGT, GST, FBT and pay as you go withholding (PAYG). The small business tax break is available on eligible assets purchased by 31 December 2009.

- For more information, visit the **Tax Office** website at [www.ato.gov.au](http://www.ato.gov.au) or phone 13 28 66.

### Do you know how to report and pay your business tax?

For more information on tax reporting and lodgement, obtain a copy of the *Tax basics for small business* booklet from the **Tax Office** website at [www.ato.gov.au](http://www.ato.gov.au) or phone 13 28 66.

### Do you know how to lodge an income tax return for your business?

You must lodge an income tax return each year you are in business – even if you do not make a profit or have no tax to pay.

### Do you know how to report your tax obligations?

To report and pay your taxes throughout the year including GST, PAYG and FBT, you will need to lodge a business activity statement (BAS).

- You can register to lodge online through the Business Portal at [www.ato.gov.au/online-services](http://www.ato.gov.au/online-services) or by using a paper form available by phoning the **Tax Office** on 1300 720 092.

### Do you know how you can pay your business tax?

Once you have lodged your income tax return or activity statement, you can pay your tax by BPAY, direct credit, direct debit, mail or in person at the post office.

- For more information, visit the **Tax Office** website at [www.ato.gov.au](http://www.ato.gov.au).

Do you know which laws apply to your business?

- There are a number of legal requirements businesses must comply with, which include Australian, state, territory and local government laws, licences, registrations and leases.
- Search the *Legal Issues Guide for Small Business*. For information on general legal issues relevant to small business, visit <http://sblegal.innovation.gov.au>.
- Contact your nearest Business Enterprise Centre (BEC). For contact details, see our Advice and support topic on page 1.
- Access the Business Licence Information Service (BLIS). For contact details, see our BLIS list on page 36.
- Contact your state or territory business agency. For contact details, see our Business agencies list on page 36.
- Contact your local council or planning authority. For contact details, search the Directory of government and business associations at [www.business.gov.au/directory](http://www.business.gov.au/directory).
- Consult a business adviser, accountant or solicitor for advice.
- Consult your industry association or employer group. For contact details, search the Directory of government and business associations at [www.business.gov.au/directory](http://www.business.gov.au/directory).

 Do you understand the Trade Practices Act 1974 (TPA) and state and territory fair trading laws?

The objective of the *Trade Practices Act 1974* is to enhance the welfare of Australians through the promotion of competition and fair trading and provision for consumer protection. The TPA prohibits conduct by business that is misleading or deceptive, provides product safety standards, makes manufacturers and importers liable for defective goods and prohibits unconscionable conduct by businesses in their dealings with consumers.

The TPA also prohibits anti-competitive conduct (restrictive trade practices) such as agreements, mergers or acquisitions that substantially lessen competition, market sharing, price fixing, misuse of market power or resale price maintenance. State and territory fair trading laws also protect business and consumers from unfair trading practices.

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

The ACCC is responsible for the enforcement of, and bringing about compliance with, the *Trade Practices Act 1974*.

**Phone** 1300 302 021 (Small business helpline)

**Website** [www.accc.gov.au](http://www.accc.gov.au)

- For information on state and territory fair trading laws, contact your state or territory consumer affairs agency. For contact details, see our Consumer affairs agencies list on page 37.

 Do you understand retail leasing laws?

If you intend to obtain or have a leasing agreement, you need to know what questions to ask before signing and where to look for more information.

- Contact your state or territory consumer affairs agency. For contact details, see our Consumer affairs agencies list on page 37.
- Consult a business adviser, accountant or solicitor for advice.

### Do you understand privacy laws?

If your business is covered by the *Privacy Act 1988* you must ensure you abide by privacy laws when you collect, use, secure and disclose personal information. Generally business with a turnover of \$3 million or less are not covered by the *Privacy Act 1988* unless, for example, you are a health service provider, trade in personal information, contract with an Australian Government agency or for commercial reasons you decide to opt into coverage.

- **Office of the Privacy Commissioner**

**Phone** 1300 363 992

**Website** [www.privacy.gov.au/business](http://www.privacy.gov.au/business)

### Do you keep records of all your business transactions?

Under tax law, you must keep records of 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 Australia's workplace relations system, you need to keep employee information such as time and wages records for seven years.

- For more information on Australia's workplace relations system, see our Your ongoing employer obligations topic on page 28.
- Obtain a copy of the *Record keeping for small business* booklet from the **Tax Office** website at [www.ato.gov.au](http://www.ato.gov.au) or phone 13 28 66.

### Do you know you can keep your records electronically?

Keeping records electronically can save you time and improve accuracy. There are many commercially available software packages, and some can help you lodge your activity statements online.

- Download the *Record keeping evaluation tool* from the **Tax Office** website at [www.ato.gov.au](http://www.ato.gov.au) to see which records you need to keep.
- Search the Tax Office's Product Register, a list of registered commercial programs at [www.ato.gov.au](http://www.ato.gov.au).

### Do you know what you must show on a tax invoice for GST purposes?

If you have registered for GST, the tax invoices you issue or receive must include certain information. The information required differs depending on the price of the sale. For more advice contact the **Tax Office** at [www.ato.gov.au](http://www.ato.gov.au) or phone 13 28 66.

### Do you know how to manage the cash flow of your business?

Managing your cash flow can help you pay your bills on time, including tax. Ways you can manage your cash flow include preparing a cash flow budget, maintaining good control of money owed to you, having adequate working capital and using a good bookkeeping system.

### Have you considered whether you need a bookkeeper?

Although they can't give advice about tax, a bookkeeper can free up more of your time so you can focus on running your business. Professional bookkeepers can provide business activity statement (BAS) services, including preparing and lodging activity statements.

Insurance is an essential part of running any business. If you are operating a small business, you may want more than just property insurance. Taking out the right insurance will help protect your business, minimise its exposure to risk and ensure you are able to compensate others if you are at fault.

**Do you know your workers compensation insurance obligations?**

- For more information, see our Occupational health and safety topic on page 29.

**Have you considered insurance for:**

**your home-based business?**

If you are operating your business from home, your existing home and contents insurance may not cover your business activities or your clients when they visit your business.

**public liability?**

Public liability insurance protects you and your business against the financial risk of being found liable to a third party for death or injury, loss or damage of property or 'pure economic' loss.

**your assets and revenue?**

You can obtain insurance to protect your various assets and your revenue-generating capacity.

**yourself in the event of an accident or illness?**

If you are self-employed, personal accident and illness insurance including life insurance and income protection is an option to cover yourself in these events.

**professional indemnity?**

Professional indemnity insurance protects you from legal action taken for losses as a result of your advice.

**product liability?**

If you sell, supply or deliver goods, even in the form of repair or service, you may need cover against claims of goods causing injury or damage.

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

For general advice on product liability and how it is defined under the *Trade Practices Act 1974*, visit the ACCC website.

**Phone** 1300 302 021 (Small business helpline)

**Website** [www.accc.gov.au](http://www.accc.gov.au)

- For more information or to discuss your insurance options, talk to your business adviser and a range of insurance companies and brokers.

**Have you considered developing a risk management plan?**

- For more information, see our Planning for your business topic on page 2.

As an employer, you have certain obligations to your employees. This includes providing minimum standards of pay, conditions and entitlements. Most employers in Australia are now covered by the national workplace relations system. This system includes minimum National Employment Standards (NES), modern awards, minimum wage orders and unfair dismissal protections.

Information about pay and conditions under the national workplace relations system is available at Fair Work Online.

- **Fair Work Online**

**Phone** 13 13 94

**Website** [www.fairwork.gov.au](http://www.fairwork.gov.au)

**Do you know what is required when recruiting?**

You will need to consider the type of employee and skills you need, which will affect employment conditions, level of pay and other costs.

- **JobSearch**

The Australian JobSearch website can match you with jobseekers to meet your recruitment needs.

**Phone** 13 17 15

**Website** [www.jobsearch.gov.au](http://www.jobsearch.gov.au)

- **Job Services Australia**

Job Services Australia can offer you free recruitment services.

**Phone** 1800 805 260

**Website** [www.deewr.gov.au/jobservicesaustralia](http://www.deewr.gov.au/jobservicesaustralia)

- For information on employment conditions and agreements, see our Your ongoing employer obligations topic on page 28.

**Do you know what is required when hiring:**

**contractors?**

You may need to treat your contractors differently to your employees for tax and superannuation purposes. Depending on the terms of the contract, some contractors may still be employees under the law. Just having an Australian Business Number (ABN) does not mean a worker is an independent contractor.

- Use the *Employee/contractor decision tool* on the **Tax Office** website, which can help you understand whether your workers are contractors or employees for tax purposes.
- For more information, obtain a copy of the *Tax basics for small business* booklet from the Tax Office website at [www.ato.gov.au](http://www.ato.gov.au) or phone 13 28 66.

**apprentices and trainees?**

Employers must treat apprentices and trainees as employees, withhold the correct amount of pay as you go (PAYG) withholding and make superannuation contributions.

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

- **Australian Apprenticeships**

**Phone** 13 38 73 (Skilling Australia)

**Website** [www.australianapprenticeships.gov.au/employer](http://www.australianapprenticeships.gov.au/employer)

**people from overseas?**

Employing workers from overseas can give you an advantage by introducing new ideas and skills.

- **Department of Immigration and Citizenship (DIAC)**

**Phone** 13 18 81

**Website** [www.immi.gov.au/employers](http://www.immi.gov.au/employers)

- Refer to our Business agencies list on page 36 for further information specific to your state or territory.

 **Do you know your obligations for equal employment opportunity and anti-discrimination?**

Your obligations as an employer require you to create a workplace free from discrimination and harassment.

- **Australian Human Rights Commission**

**Phone** 1300 369 711

**Website** [www.humanrights.gov.au](http://www.humanrights.gov.au)

- **Fair Work Ombudsman**

The Fair Work Ombudsman advises on, and enforces, employment-related discrimination laws under the *Fair Work Act 2009*.

**Phone** 13 13 94

**Website** [www.fwo.gov.au](http://www.fwo.gov.au)

- Your state or territory business agency. For contact details, see our Business agencies list on page 36.

 **Do you know your tax and superannuation obligations?**

If your business has employees or contractors then you will need to know how to meet certain tax obligations.

 **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. Your obligations include making regular payments to the **Tax Office**, ensuring you withhold correct amounts from salary and wages and reporting them on your activity statement.

- To register for PAYG withholding online, visit [www.abr.gov.au](http://www.abr.gov.au).
- Use the online *Tax withheld calculator* at [www.ato.gov.au](http://www.ato.gov.au).
- The Tax Office offers free employer seminars in every state and territory. Register online at [www.ato.gov.au](http://www.ato.gov.au).

 **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 the **Tax Office** website at [www.ato.gov.au/super](http://www.ato.gov.au/super) or phone the Superannuation hotline on 13 10 20.

**Do you need to register for payroll tax?**

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

- To register for payroll tax, contact your state or territory revenue office. For contact details, see our Revenue offices list on page 37.

 **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 mobile phone.

- For more information, obtain a copy of the *Tax basics for small business* booklet from the **Tax Office** website at [www.ato.gov.au](http://www.ato.gov.au) or phone 13 28 66.

 **Do you understand your legal obligations under occupational health and safety (OH&S) and workers compensation law?**

As an employer, you are obliged by the law in your state or territory to exercise a duty of care to protect your employees against potential OH&S risks. You must also take out workers compensation insurance for your staff. In the event of injury in your business, you will have to contact the relevant state or territory agency. You also may have other obligations such as assisting an injured worker to return to work.

- Your state or territory OH&S and workers compensation agency. For contact details, see our OH&S and workers compensation agencies list on page 38.

 **Do you know where to find skills development, industry statistics and training information?**

Your business environment is constantly changing, so you need to ensure that the knowledge and skills of your staff keep pace with those changes.

- **Department of Education, Employment and Workplace Relations (DEEWR)**  
**Website** [www.training.com.au](http://www.training.com.au) or [www.skillsinfo.gov.au](http://www.skillsinfo.gov.au)
- Attend a seminar or workshop in your state or territory. You can find a list on the business.gov.au Events calendar at [www.business.gov.au/events](http://www.business.gov.au/events).
- Contact your local TAFE college, private or online training provider, or industry association.
- Contact your local **Australian Apprenticeships Centre**. Visit [www.australianapprenticeships.gov.au](http://www.australianapprenticeships.gov.au) or phone 13 38 73 (Skilling Australia).

 **Do you know your obligations for handling complaints and disputes?**

Most problems between employers and employees relate to issues such as wages, awards and agreements, harassment or discrimination.

- **Fair Work Ombudsman**  
The Fair Work Ombudsman can help you comply with your workplace rights and obligations under the *Fair Work Act 2009*.  
**Phone** 13 13 94  
**Website** [www.fwo.gov.au](http://www.fwo.gov.au)

- **Fair Work Australia**

Fair Work Australia provides free advice and information on Australia's workplace relations system, minimum wages and awards. Fair Work Australia also accepts lodgements of enterprise agreements and assesses whether they pass the better off overall test.

**Phone** 1300 799 675

**Website** [www.fwa.gov.au](http://www.fwa.gov.au)

- **Australian Human Rights Commission**

**Phone** 1300 369 711

**Website** [www.humanrights.gov.au](http://www.humanrights.gov.au)

- Contact your state or territory workplace agency. For contact details, see our Workplace relations agencies list on page 37.

### Do you know what is 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, eligible termination payments and the taxation implications of ending employment, see the below resources.

- Visit the **Tax Office** website at [www.ato.gov.au/employers](http://www.ato.gov.au/employers) or phone 13 28 66.
- If you are under Australia's national workplace relations system, visit the **Fair Work Online** website at [www.fairwork.gov.au](http://www.fairwork.gov.au) or phone the Fair Work Infoline on 13 13 94.
- If you are under a state workplace system, contact your state or territory workplace agency. For contact details, see our Workplace relations agencies list on page 37.

Do you know what grants and assistance are available to your business?

Grants and other funding programs are available from Australian, state and territory governments and in some cases from local councils. Generally, there are no grants available for starting a business. However, there are grants and other assistance available for a range of business activities such as expanding your business, research and development, innovation and exporting.

- **Grant Finder**

The [business.gov.au](http://business.gov.au) *Grant Finder tool* can help you find government grants including specific grants for employers, industry, environmental projects and Indigenous businesses.

**Website** [www.business.gov.au/Grantfinder](http://www.business.gov.au/Grantfinder)

- **GrantsLink**

On GrantsLink you can find a number of community and regional grants including specific grants for Indigenous business, women and young people, as well as general and industry specific grants.

**Phone** 1800 026 222 (Australian Government Regional Information Service)

**Website** [www.grantslink.gov.au](http://www.grantslink.gov.au)

- **AusIndustry**

You can find a list of government grants that support industry, research and innovation.

**Phone** 13 28 46 (AusIndustry hotline)

**Website** [www.ausindustry.gov.au](http://www.ausindustry.gov.au)

- **Small Business Support Line**

The Small Business Support Line provides an initial 'single' point of contact to access information and referral services that assist small businesses. Information about government initiatives, grants and assistance is available by contacting the Small Business Support Line.

**Phone** 1800 777 275

- **Indigenous Business Australia (IBA)**

IBA provides support and funding for Indigenous people looking to start or who are already running a business.

**Phone** 1800 107 107

**Website** [www.iba.gov.au](http://www.iba.gov.au)

- Contact your state or territory business agency for information on state and territory government grants. For contact details, see our Business agencies list on page 36.
- Contact your local council for information on their grants. For contact details, search the Directory of government and business associations at [www.business.gov.au/directory](http://www.business.gov.au/directory).
- For further assistance, see our Advice and support topic on page 1.

One way you can reach a much wider market is by taking your business online.

### Have you thought about starting a business online?

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 tie your online presence with your sales system. For further assistance with setting up an online business or providing an online shopfront, contact the below agencies.

- **Australian Communications and Media Authority (ACMA)**

Visit the ACMA website for advice and information on your online legal obligations.

**Phone** 1300 850 115

**Website** [www.acma.gov.au](http://www.acma.gov.au)

- **Treasury**

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

**Phone** 1800 020 008

**Website** [www.treasury.gov.au](http://www.treasury.gov.au)

### Do you know where to get information technology (IT) training?

For training information, see our Employing people topic on page 19 or visit [www.business.gov.au](http://www.business.gov.au).

### 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 have established your website it is important to ensure that it is properly protected, to prevent sensitive data being stolen, corrupted or destroyed. In particular, any pages within your website where you accept customer information and credit card details must be secure.

- **Stay Smart Online**

The Stay Smart Online website provides a range of information on securing your computer and smart transacting online.

**Website** [www.staysmartonline.gov.au](http://www.staysmartonline.gov.au)

### Have you considered the laws and 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.

- **Australian Communications and Media Authority (ACMA)**

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

**Phone** 1300 855 180

**Website** [www.spam.acma.gov.au](http://www.spam.acma.gov.au)

- **Office of the Privacy Commissioner**

If you are covered by the *Privacy Act 1988*, you also need to protect your customers' personal information you collect and use online.

**Phone** 1300 363 992

**Website** [www.privacy.gov.au](http://www.privacy.gov.au)

- Search the *Legal Issues Guide for Small Business*. For information on general legal issues relevant to small business, visit <http://sblegal.innovation.gov.au>.
- See our Your legal requirements topic on page 15.
- Consult a business adviser, accountant or solicitor for advice.

### Do you understand trade practices laws?

The *Trade Practices Act 1974* applies whether you are operating your business from a physical shopfront or in an online environment.

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

The ACCC is responsible for the enforcement of, and bringing about compliance with, the *Trade Practices Act 1974*.

**Phone** 1300 302 021 (Small business helpline)

**Website** [www.accc.gov.au](http://www.accc.gov.au)

- For information on state and territory fair trading laws, contact your state or territory consumer affairs agency. For contact details, see our Consumer affairs agencies list on page 37.

### Do you know how to protect your online business?

Unless properly protected, sensitive data can be stolen, corrupted or destroyed.

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

The ACCC administers the SCAMwatch website, which provides information on how to recognise and protect your business against online scams.

**Phone** 1300 302 021 (Small business helpline)

**Website** [www.scamwatch.gov.au](http://www.scamwatch.gov.au) or [www.accc.gov.au](http://www.accc.gov.au)

Before signing a purchase agreement, you should consider the following issues. For a more complete picture, you should read this topic together with the others in this checklist.

### Do you know the business' current value and future prospects?

Assets usually determine the value of a business. A good business history can also increase the likelihood of a successful operation.

- Consult a business adviser, accountant or solicitor for advice.

### Have you analysed the financial records?

To determine if the business is financially viable you will need to analyse the financial records, focusing on areas such as sales, costs, profits, assets and liabilities. You should pay particular attention to liabilities, such as warranty obligations and product liabilities.

- Consult a business adviser, accountant or solicitor for advice.

### Are you aware of the associated intellectual property (IP) issues?

When you buy a business, you may also be buying the IP assets such as trade marks, patents or trade secrets.

- For more information, see our Intellectual property topic on page 10.

### Do you know which taxes apply?

When you buy a business, you may need to pay stamp duty and other taxes. You also need to consider ongoing tax requirements such as goods and services tax (GST).

If the business is sold to you as a 'going concern' it may be GST-free. This means that you cannot claim GST credits on the purchase of the business.

- For more information, see our Your taxation obligations topic on page 12.
- Consult a business adviser, accountant or solicitor for advice.

### Are you aware of your legal obligations?

The structure of the business will determine some of your legal obligations. Other important legal requirements to consider include leasing and fair trading.

- See our Business structures topic on page 4.
- See our Your legal requirements topic on page 15.
- Consult a business adviser, accountant or solicitor for advice.

### Do you know your obligations to existing employees?

If you buy an established business, in most cases you will need to manage existing employees. You will need to ensure you understand your obligations to them.

- For more information, see our Your ongoing employer obligations topic on page 28.

Buying a franchise can mean a significant financial investment and gives you the right to run a business and sell a prescribed product or service for a specified period. As a franchisee, you should consider the issues below when buying a franchise. Franchising in Australia is regulated by the *Franchising Code of Conduct* (FCC), a mandatory code prescribed under the *Trade Practices Act 1974*. The FCC contains requirements regarding the information franchisors provide to prospective franchisees, dispute resolution processes and termination of the franchise agreement. For a more complete picture, you should read this topic together with the others in this checklist.

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

Visit the ACCC website for information on your rights and obligations under the *Franchising Code of Conduct*.

**Phone** 1300 302 021 (Small business helpline)

**Website** [www.accc.gov.au](http://www.accc.gov.au)

- Contact your state or territory consumer affairs agency. For contact details, see our Consumer affairs agencies list on page 37.
- Consult a business adviser, accountant or solicitor for advice.

### Do you understand the Franchising Code of Conduct?

The *Franchising Code of Conduct* regulates the conduct of participants in franchising and ensures that prospective franchisees are sufficiently informed about a franchise before entering into it. The code also provides a cost-effective dispute resolution scheme for franchisees and franchisors to resolve any disputes.

- For more information or to download a copy of the *Franchising Code of Conduct* visit the **Australian Competition and Consumer Commission (ACCC)** website at [www.accc.gov.au](http://www.accc.gov.au) or phone 1300 302 021.
- Contact your state or territory consumer affairs agency. For contact details, see our Consumer affairs agencies list on page 37.

### Are you looking to enter into a franchise agreement?

Before entering into a franchise agreement, you should obtain as much information about the *Franchising Code of Conduct* as possible to ensure you are fully informed of your rights and obligations. The ACCC *Franchisee Manual* and *Franchisee start-up checklist* (both available free at [www.accc.gov.au](http://www.accc.gov.au) or by calling the ACCC Small business helpline on 1300 302 021) provide important information on the code and on other trade practices issues you need to be aware of.

### Are you aware of the intellectual property (IP) issues?

As a franchisee, you need to know which IP you will have a right to use under the franchise agreement. As a franchisor, you need to ensure you protect your IP before entering into an agreement.

- For more information, see our Intellectual property topic on page 10.

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

The *Franchising Code of Conduct* sets out a clear process for the resolution of disputes in the franchising relationship. If a dispute occurs and it cannot be resolved between the franchisor and franchisee, the **Office of the Mediation Adviser (OMA)** can help you resolve it without going to court. For more information visit the Office of the Mediation Adviser website at [www.mediationadviser.com.au](http://www.mediationadviser.com.au) or phone 1800 150 667.

### Do you understand and maintain your employees' entitlements?

There is a minimum standard of pay, conditions and entitlements for your employees. As an employer, you need to ensure this standard is maintained and that their rights are protected. Contact the following agencies for advice and support.

- **Fair Work Australia**

Fair Work Australia provides free advice and information on Australia's workplace relations system, minimum wages and awards. Fair Work Australia also accepts lodgements of enterprise agreements and assesses whether they pass the better off overall test.

**Phone** 1300 799 675

**Website** [www.fwa.gov.au](http://www.fwa.gov.au)

- **Fair Work Ombudsman**

The Fair Work Ombudsman can help you comply with your workplace rights and obligations under the *Fair Work Act 2009*.

**Phone** 13 13 94

**Website** [www.fwo.gov.au](http://www.fwo.gov.au)

- For information on state awards and conditions, contact your state or territory workplace agency. For contact details, see our Workplace relations agencies list on page 37.

### Do you know your obligations under Australia's workplace relations system?

You will need to ensure you are meeting your obligations under the workplace relations system. For more information on your obligations contact **Fair Work Australia** on 1300 799 675, or visit [www.fwa.gov.au](http://www.fwa.gov.au).

### Do you know your occupational health and safety (OH&S) obligations?

- For more information, see our Occupational health and safety topic on page 29.

### Do you know your workers compensation insurance obligations?

- For more information, see our Occupational health and safety topic on page 29.

### Do you know your public liability insurance obligations?

- For more information, see our Insurance topic on page 18.

Knowing and understanding the occupational health and safety (OH&S) laws in your state or territory will help you avoid the unnecessary costs and damage to your business caused by workplace injury and illness.

### Do you understand your legal obligations under OH&S legislation?

As a business owner, you have a number of obligations to meet. These obligations are covered under the OH&S regulations and state and territory OH&S legislation.

- Contact your state or territory OH&S and workers compensation agency. For contact details, see our OH&S and workers compensation agencies list on page 38.

For other OH&S advice and assistance contact:

- **Safe Work Australia**

Safe Work Australia provides information about national OH&S standards, codes of practice and OH&S research.

**Phone** (02) 6121 5317

**Website** [www.safeworkaustralia.gov.au](http://www.safeworkaustralia.gov.au)

### Do you know what is required of you in the event of an accident or injury?

As a business owner, you must notify your state or territory agency of certain events. You must also provide rehabilitation, suitable duties and compensation.

- Contact your state or territory OH&S and workers compensation agency. For contact details, see our OH&S and workers compensation agencies list on page 38.

### Do you have workers compensation insurance for your employees?

You must provide workers compensation insurance for your employees in the event of an accident or sickness.

- For information on state and territory workers compensation legislation contact your state or territory OH&S and workers compensation agency. For contact details, see our OH&S and workers compensation agencies list on page 38.

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, quarantine and legal issues. Integrating risks into your business or export plan can help you mitigate them.

- **Austrade**  
**Phone** 13 28 78 to speak with an Export Adviser  
**Website** [www.austrade.gov.au](http://www.austrade.gov.au)
- **Export Finance and Insurance Corporation (EFIC)**  
EFIC is Australia's export credit agency and assists Australian companies exporting and investing overseas.  
**Phone** 1800 887 588  
**Website** [www.efic.gov.au](http://www.efic.gov.au)
- **Australian Quarantine and Inspection Service (AQIS)**  
AQIS regulates the export of food, live animals, animal products, fish, aquatic products, plants and grains.  
**Phone** 1800 020 504  
**Website** [www.aqis.gov.au](http://www.aqis.gov.au)
- See our Planning for your business topic on page 2.

### Do you understand your Customs requirements?

The Australian Customs and Border Protection Service will need to clear your goods for export. You also need to know what restrictions and export regulations apply.

- **Australian Customs and Border Protection Service**  
**Phone** 1300 363 263  
**Website** [www.customs.gov.au](http://www.customs.gov.au)

### Have you considered promoting your business overseas?

You can promote your business overseas by registering on Austrade's Australian Suppliers Directory. This directory contains a list of Australian companies, products and services targeted at overseas buyers.

- **Austrade**  
**Phone** 13 28 78  
**Website** [www.austrade.gov.au/asd](http://www.austrade.gov.au/asd)

### 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 exporting issues contact Austrade.

- **Austrade**  
**Phone** 13 28 78  
**Website** [www.austrade.gov.au](http://www.austrade.gov.au)

**Have you considered international intellectual property (IP) protection?**

As well as registering in Australia, you can apply to register a trade mark, patent, design or plant breeder's right overseas. This is particularly important when you export goods or conduct business over the internet. You should also ensure that your export goods will not infringe the IP of others in the overseas market.

- **IP Australia**

**Phone** 1300 651 010

**Website** [www.ipaustralia.gov.au/strategies/international.shtml](http://www.ipaustralia.gov.au/strategies/international.shtml)

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

Australia has a number of FTAs with overseas countries that give businesses better access to those markets. Contact the Department of Foreign Affairs and Trade to find out more about Australia's FTAs and the opportunities overseas.

- **Department of Foreign Affairs and Trade (DFAT)**

**Phone** (02) 6261 1111

**Website** [www.dfat.gov.au/trade/ftas.html](http://www.dfat.gov.au/trade/ftas.html)

 **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 are eligible for financial assistance or for more information, contact the below agencies.

- **Austrade**

**Phone** 13 28 78

**Website** [www.austrade.gov.au](http://www.austrade.gov.au)

- **Australian Customs and Border Protection Service**

**Phone** 1300 363 263

**Website** [www.customs.gov.au](http://www.customs.gov.au)

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

EFIC provides exporters with finance and insurance services.

**Phone** 1800 887 588

**Website** [www.efic.gov.au](http://www.efic.gov.au)

- For more information on grants and assistance, see our Grants and financial assistance topic on page 23.

**Do you understand your Customs requirements?**

Customs will need to clear your goods on import. You also need to know what permits, duties and import regulations apply.

- **Australian Customs and Border Protection Service**  
**Phone** 1300 363 263  
**Website** [www.customs.gov.au](http://www.customs.gov.au)

**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.

- **Australian Customs and Border Protection Service**  
**Phone** 1300 363 263  
**Website** [www.customs.gov.au](http://www.customs.gov.au)

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

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

- **Trade Measures Branch, Australian Customs and Border Protection Service**  
**Phone** (02) 6275 6066 (Dumping hotline)  
**Website** [www.customs.gov.au](http://www.customs.gov.au)

**Have you checked if your goods contain an industrial chemical?**

Your goods require additional registration if they 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 (NICNAS)**  
**Phone** 1800 638 528  
**Website** [www.nicnas.gov.au](http://www.nicnas.gov.au)

**Do you know what quarantine requirements apply to your goods?**

If your goods also fall under quarantine regulations, the Australian Quarantine and Inspection Service (AQIS) will need to inspect and possibly treat them.

- **Australian Quarantine and Inspection Service**  
**Phone** 1800 020 504  
**Website** [www.aqis.gov.au](http://www.aqis.gov.au)

**Have you considered applying for import assistance?**

Find out if you are eligible for import assistance through the below agencies.

- **Australian Customs and Border Protection Service**  
**Phone** 1300 363 263  
**Website** [www.customs.gov.au](http://www.customs.gov.au)

If you import goods intended for re-export or to be used as inputs to exports, you may be eligible for an up-front exemption from Customs duty and goods and services tax (GST) under the Tradex scheme.

- **AusIndustry**  
**Phone** 13 28 46 (AusIndustry hotline)  
**Website** [www.ausindustry.gov.au](http://www.ausindustry.gov.au)

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

Before you import goods, find out whether they are subject to mandatory safety or information standards.

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

**Phone** 1300 302 021 (Small business helpline)

**Website** [www.accc.gov.au](http://www.accc.gov.au)

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

- **AusTender**

Search the AusTender website to find current tenders available from the Australian Government.

**Phone** 1300 651 698

**Website** [www.tenders.gov.au](http://www.tenders.gov.au)

- **Department of Finance and Deregulation**

The Department of Finance and Deregulation can provide you with information on how to become a registered supplier on the Information and Communication Technology Multi Use List (ICT MUL).

**Phone** 1300 651 698

**Website** [www.tenders.gov.au/ictmul](http://www.tenders.gov.au/ictmul)

- Obtain a copy of the *Selling to the Australian Government: A guide for business* booklet from the **Department of Finance and Deregulation** website.

**Website** [www.finance.gov.au](http://www.finance.gov.au)

- **Industry Capability Network (ICN)**

The ICN can assist you in maximising your opportunities from both the government and private sector.

**Phone** (02) 6285 2033

**Website** [www.icn.org.au](http://www.icn.org.au)

- Visit your state or territory government online tenders website. For website details, see our Tender agencies list on page 38.
- Contact your local council. For contact details, search the Directory of government and business associations at [www.business.gov.au/directory](http://www.business.gov.au/directory).

 **Have you considered selling your goods or services overseas?**

Australia has a number of Free Trade Agreements (FTAs) with overseas countries that give businesses better access to those markets. Contact the Department of Foreign Affairs and Trade to find out more about Australia's FTAs and the opportunities overseas.

- **Department of Foreign Affairs and Trade (DFAT)**

**Phone** (02) 6261 1111

**Website** [www.dfat.gov.au/trade/ftas.html](http://www.dfat.gov.au/trade/ftas.html)

## Australian Government agencies

checklist for starting your business

Please find below a list of business related Australian Government agencies referenced within this checklist. For a more complete list of agencies, visit the Directory of government and business associations at [www.business.gov.au/directory](http://www.business.gov.au/directory).

Agency	Phone	Website
Attorney-General's Department	(02) 6141 6666	<a href="http://www.ag.gov.au">www.ag.gov.au</a>
AusIndustry	13 28 46	<a href="http://www.ausindustry.gov.au">www.ausindustry.gov.au</a>
Austrade	13 28 78	<a href="http://www.austrade.gov.au">www.austrade.gov.au</a>
Australian Communications and Media Authority (ACMA)	1300 850 115	<a href="http://www.acma.gov.au">www.acma.gov.au</a>
Australian Competition and Consumer Commission (ACCC)	1300 302 021	<a href="http://www.accc.gov.au">www.accc.gov.au</a>
Australian Customs and Border Protection Service	1300 363 263	<a href="http://www.customs.gov.au">www.customs.gov.au</a>
Australian Human Rights Commission	1300 369 711	<a href="http://www.humanrights.gov.au">www.humanrights.gov.au</a>
Australian Quarantine and Inspection Service (AQIS)	1800 020 504	<a href="http://www.aqis.gov.au">www.aqis.gov.au</a>
Australian Securities and Investments Commission (ASIC)	1300 300 630	<a href="http://www.asic.gov.au">www.asic.gov.au</a>
Australian Taxation Office	13 28 66	<a href="http://www.ato.gov.au">www.ato.gov.au</a>
Broadband, Communications and the Digital Economy, Dept of (DBCDE)	(02) 6271 1000	<a href="http://www.dbcde.gov.au">www.dbcde.gov.au</a>
Climate Change and Energy Efficiency, Dept of (DCCEE)	(02) 6159 7000	<a href="http://www.climatechange.gov.au">www.climatechange.gov.au</a>
Education, Employment and Workplace Relations, Dept of (DEEWR)	1300 363 079	<a href="http://www.deewr.gov.au">www.deewr.gov.au</a>
Export Finance and Insurance Corporation (EFIC)	1800 887 588	<a href="http://www.efic.gov.au">www.efic.gov.au</a>
Fair Work Australia	1300 799 675	<a href="http://www.fwa.gov.au">www.fwa.gov.au</a>
Fair Work Ombudsman	13 13 94	<a href="http://www.fwo.gov.au">www.fwo.gov.au</a>
Families, Housing, Community Services and Indigenous Affairs, Dept of (FaHCSIA)	1300 653 227	<a href="http://www.fahcsia.gov.au">www.fahcsia.gov.au</a>
Finance and Deregulation, Dept of	(02) 6215 2222	<a href="http://www.finance.gov.au">www.finance.gov.au</a>
Foreign Affairs and Trade, Dept of (DFAT)	(02) 6261 1111	<a href="http://www.dfat.gov.au">www.dfat.gov.au</a>
Immigration and Citizenship, Dept of (DIAC)	13 18 81	<a href="http://www.immi.gov.au">www.immi.gov.au</a>
Indigenous Business Australia (IBA)	1800 107 107	<a href="http://www.iba.gov.au">www.iba.gov.au</a>
Infrastructure, Transport, Regional Development and Local Government, Dept of	(02) 6274 7111	<a href="http://www.infrastructure.gov.au">www.infrastructure.gov.au</a>
Innovation, Industry, Science and Research, Dept of (DIISR)	1800 024 095	<a href="http://www.innovation.gov.au">www.innovation.gov.au</a>
IP Australia	1300 651 010	<a href="http://www.ipaustralia.gov.au">www.ipaustralia.gov.au</a>
National Industrial Chemicals Notification and Assessment Scheme	1800 638 528	<a href="http://www.nicnas.gov.au">www.nicnas.gov.au</a>
Office of the Privacy Commissioner	1300 363 992	<a href="http://www.privacy.gov.au">www.privacy.gov.au</a>
Resources, Energy and Tourism, Dept of (DRET)	(02) 6276 1000	<a href="http://www.ret.gov.au">www.ret.gov.au</a>
Safe Work Australia	(02) 6121 5317	<a href="http://www.safeworkaustralia.gov.au">www.safeworkaustralia.gov.au</a>

### Business agencies

Each state and territory has a business agency or department that provides advice and support to small businesses.

State	Name	Phone	Website
<b>ACT</b>	Business and Industry Development	1800 244 650	<a href="http://www.business.act.gov.au">www.business.act.gov.au</a>
<b>NSW</b>	Industry & Investment NSW	1300 134 359	<a href="http://www.smallbiz.nsw.gov.au">www.smallbiz.nsw.gov.au</a>
<b>NT</b>	Territory Business Centre	1800 193 111	<a href="http://www.nt.gov.au/business">www.nt.gov.au/business</a>
<b>QLD</b>	Department of Employment, Economic Development and Innovation	1300 363 711	<a href="http://www.business.qld.gov.au">www.business.qld.gov.au</a>
<b>SA</b>	Department of Trade and Economic Development	(08) 8303 2400	<a href="http://www.southaustralia.biz">www.southaustralia.biz</a>
<b>TAS</b>	Business Point (Department of Economic Development, Tourism and the Arts)	1800 440 026	<a href="http://www.development.tas.gov.au">www.development.tas.gov.au</a>
<b>VIC</b>	Business Victoria	13 22 15	<a href="http://www.business.vic.gov.au">www.business.vic.gov.au</a>
<b>WA</b>	Small Business Development Corporation	13 12 49	<a href="http://www.smallbusiness.wa.gov.au">www.smallbusiness.wa.gov.au</a>

### Business Licence Information Service (BLIS)

The BLIS provides businesses with access to licences and permits from all three levels of government.

State	Name	Phone	Website
<b>ACT</b>	ACT BLIS (Business and Industry Development)	1800 244 650	<a href="http://www.blis.act.gov.au">www.blis.act.gov.au</a>
<b>NSW</b>	NSW BLIS (NSW Office of Fair Trading)	13 32 20	<a href="http://www.blis.fairtrading.nsw.gov.au">www.blis.fairtrading.nsw.gov.au</a>
<b>NT</b>	BLIS NT (Territory Business Centre)	1800 193 111	<a href="http://www.bli.net.au/nt">www.bli.net.au/nt</a>
<b>QLD</b>	SmartLicence	1300 363 711	<a href="http://www.business.qld.gov.au/dsdweb/htdocs/slol/">www.business.qld.gov.au/dsdweb/htdocs/slol/</a>
<b>SA</b>	BLIS SA (Department of Trade and Economic Development)	1800 188 018	<a href="http://www.bli.net.au/sa">www.bli.net.au/sa</a>
<b>TAS</b>	BLIS Tas (Business Point)	1800 440 026	<a href="http://www.blis.tas.gov.au">www.blis.tas.gov.au</a>
<b>VIC</b>	Registration and Licence Finder	13 22 15	<a href="http://services.business.vic.gov.au/licences/prod/start">http://services.business.vic.gov.au/licences/prod/start</a>
<b>WA</b>	Business Licence Finder	131 249	<a href="http://www.licence.smallbusiness.wa.gov.au/BusinessLicenceFinder/prod/search">www.licence.smallbusiness.wa.gov.au/BusinessLicenceFinder/prod/search</a>

## State and territory agencies

### Consumer affairs agencies

Contact your state or territory consumer affairs agency for business name registration, fair trading and consumer affairs.

State	Name	Phone	Website
<b>ACT</b>	Fair Trading Information Line	(02) 6207 0400	<a href="http://www.ors.act.gov.au">www.ors.act.gov.au</a>
<b>NSW</b>	NSW Office of Fair Trading	13 32 20	<a href="http://www.fairtrading.nsw.gov.au">www.fairtrading.nsw.gov.au</a>
<b>NT</b>	Department of Justice	(08) 8935 7777	<a href="http://www.nt.gov.au/justice">www.nt.gov.au/justice</a>
<b>QLD</b>	Office of Fair Trading	13 13 04	<a href="http://www.fairtrading.qld.gov.au">www.fairtrading.qld.gov.au</a>
<b>SA</b>	Office of Consumer and Business Affairs	1300 138 918	<a href="http://www.ocba.sa.gov.au">www.ocba.sa.gov.au</a>
<b>TAS</b>	Consumer Affairs and Fair Trading (Service Tasmania)	1300 654 449	<a href="http://www.consumer.tas.gov.au">www.consumer.tas.gov.au</a>
<b>VIC</b>	Consumer Affairs Victoria	1300 558 181	<a href="http://www.consumer.vic.gov.au">www.consumer.vic.gov.au</a>
<b>WA</b>	Consumer Protection Advice Line (Department of Commerce)	1300 304 054	<a href="http://www.commerce.wa.gov.au">www.commerce.wa.gov.au</a>

### Revenue offices

Each state and territory has a revenue office responsible for state and territory taxes.

State	Name	Phone	Website
<b>ACT</b>	ACT Revenue Office	(02) 6207 0088	<a href="http://www.revenue.act.gov.au">www.revenue.act.gov.au</a>
<b>NSW</b>	Office of State Revenue	1300 139 814	<a href="http://www.osr.nsw.gov.au">www.osr.nsw.gov.au</a>
<b>NT</b>	Territory Revenue Office	1300 305 353	<a href="http://www.revenue.nt.gov.au">www.revenue.nt.gov.au</a>
<b>QLD</b>	Office of State Revenue	1300 300 734	<a href="http://www.osr.qld.gov.au">www.osr.qld.gov.au</a>
<b>SA</b>	Revenue SA	(08) 8226 3750	<a href="http://www.revenuesa.sa.gov.au">www.revenuesa.sa.gov.au</a>
<b>TAS</b>	State Revenue Office (Department of Treasury and Finance)	(03) 6233 3100	<a href="http://www.sro.tas.gov.au">www.sro.tas.gov.au</a>
<b>VIC</b>	State Revenue Office Victoria	13 21 61	<a href="http://www.sro.vic.gov.au">www.sro.vic.gov.au</a>
<b>WA</b>	State Revenue	(08) 9262 1400	<a href="http://www.osr.wa.gov.au">www.osr.wa.gov.au</a>

### Workplace relations agencies

Information about pay and conditions in the national Fair Work system is available from the Fair Work Online website at [www.fairwork.gov.au](http://www.fairwork.gov.au) or via the Fair Work Infoline on 13 13 94. Information is also available from the below state organisations.

State	Name	Phone	Website
<b>NSW</b>	Office of Industrial Relations	13 16 28	<a href="http://www.industrialrelations.nsw.gov.au">www.industrialrelations.nsw.gov.au</a>
<b>QLD</b>	Industrial Relations Services	(07) 3872 0560	<a href="http://www.justice.qld.gov.au">www.justice.qld.gov.au</a>
<b>SA</b>	SafeWork SA	1300 365 255	<a href="http://www.safework.sa.gov.au">www.safework.sa.gov.au</a>
<b>WA</b>	Labour Relations (for information about state based pay and conditions)	1300 655 266	<a href="http://www.commerce.wa.gov.au/LabourRelations">www.commerce.wa.gov.au/LabourRelations</a>

## State and territory agencies

### OH&S and workers compensation agencies

Each state and territory agency is responsible for promoting and enforcing workers compensation and occupational health and safety legislation.

State	Name	Phone	Website
<b>Federal</b>	Safe Work Australia	(02) 6121 5317	<a href="http://www.safeworkaustralia.gov.au">www.safeworkaustralia.gov.au</a>
<b>ACT</b>	ACT WorkCover	(02) 6205 0200	<a href="http://www.ors.act.gov.au/workcover/index.html">www.ors.act.gov.au/workcover/index.html</a>
<b>NSW</b>	WorkCover NSW	13 10 50	<a href="http://www.workcover.nsw.gov.au">www.workcover.nsw.gov.au</a>
<b>NT</b>	NT WorkSafe	1800 019 115	<a href="http://www.worksafe.nt.gov.au">www.worksafe.nt.gov.au</a>
<b>QLD</b>	Workplace Health and Safety Queensland	1300 369 915	<a href="http://www.worksafe.qld.gov.au">www.worksafe.qld.gov.au</a>
	WorkCover Queensland	1300 362 128	<a href="http://www.workcoverqld.com.au">www.workcoverqld.com.au</a>
<b>SA</b>	WorkCover SA	13 18 55	<a href="http://www.workcover.com">www.workcover.com</a>
	SafeWork SA	1300 365 255	<a href="http://www.safework.sa.gov.au">www.safework.sa.gov.au</a>
<b>TAS</b>	Workplace Standards Tasmania	1300 366 322	<a href="http://www.wst.tas.gov.au">www.wst.tas.gov.au</a>
<b>VIC</b>	WorkSafe Victoria	1800 136 089	<a href="http://www.worksafe.vic.gov.au">www.worksafe.vic.gov.au</a>
<b>WA</b>	WorkSafe WA	1300 307 877	<a href="http://www.worksafe.wa.gov.au">www.worksafe.wa.gov.au</a>
	WorkCover WA	1300 794 744	<a href="http://www.workcover.wa.gov.au">www.workcover.wa.gov.au</a>

### Tender agencies

Each state and territory tender agency lists available tenders on their website.

State	Name	Phone	Website
<b>Federal</b>	AusTender	1300 651 698	<a href="http://www.tenders.gov.au">www.tenders.gov.au</a>
<b>ACT</b>	ACT Procurement Solutions	(02) 6207 7377	<a href="http://www.procurement.act.gov.au">www.procurement.act.gov.au</a>
<b>NSW</b>	1800 NSW BUY (NSW Procurement Client Support Centre)	1800 679 289	<a href="http://www.tenders.nsw.gov.au">www.tenders.nsw.gov.au</a>
<b>NT</b>	Contacts and Procurement Services	(08) 8999 1937	<a href="http://www.nt.gov.au/tenders">www.nt.gov.au/tenders</a>
<b>QLD</b>	Queensland Government Chief Procurement Office	1800 631 991	<a href="http://www.qgm.qld.gov.au">www.qgm.qld.gov.au</a>
<b>SA</b>	SA Tenders & Contracts (Shared Services)	(08) 8462 1401	<a href="http://www.tenders.sa.gov.au">www.tenders.sa.gov.au</a>
<b>TAS</b>	Tenders (Department of Treasury and Finance)	(03) 6233 8389	<a href="http://www.purchasing.tas.gov.au">www.purchasing.tas.gov.au</a>
<b>VIC</b>	Victorian Government Purchasing Board (Tenders VIC)	(03) 9651 2268	<a href="http://www.tenders.vic.gov.au">www.tenders.vic.gov.au</a>
<b>WA</b>	Tenders Office	(08) 9222 5468	<a href="http://www.gem.wa.gov.au">www.gem.wa.gov.au</a>

<b>Australian Business Number (ABN)</b>	A single identifying number used when dealing with other businesses and the Tax Office.
<b>Business activity statement (BAS)</b>	A form used to report business tax entitlements and obligations including GST and PAYG.
<b>Capital gains tax (CGT)</b>	The tax on any gain you make when you sell an asset such as shares, units in a unit trust and property, excluding most homes and motor vehicles.
<b>Cash flow</b>	The measure of actual cash flowing in and out of a business.
<b>Copyright</b>	A law that protects original works of art, literature, music, films, sound recording, broadcasts and computer programs from copying and certain other uses.
<b>Domain name</b>	A name identifying an entity's address on the internet, either a website address or an email address.
<b>e-business</b>	Business conducted over the internet, including buying and selling, and servicing customers.
<b>Excise duty</b>	An indirect tax levied on certain types of goods produced or manufactured in Australia including petrol, alcohol, tobacco and coal.
<b>Franchise</b>	A business model where a franchisee purchases the right to trade in goods or services, within the terms of a franchise agreement.
<b>Franchise agreement</b>	A legal contract setting out the operational terms and conditions of a franchise business. This usually covers franchisor and franchisee responsibilities, lease agreements, intellectual property, marketing and payments.
<b>Franchisee</b>	A person or business that legally purchases the right to operate a franchise outlet.
<b>Franchisor</b>	A person or business that owns a franchise and agrees to sell the rights, within the terms of a franchise agreement.
<b>Free Trade Agreement (FTA)</b>	An agreement between two or more countries to improve the flow of goods and services between borders, and eliminate or significantly reduce tariffs and trade barriers.
<b>Fringe benefits tax (FBT)</b>	A tax paid by employers on behalf of their employees, on non-cash benefits including company cars and mobile phones.
<b>Fuel tax credits</b>	Provide credit for the fuel tax (excise or Customs duty) included in the price of fuel used for business activities, machinery, plant, equipment and heavy vehicles.
<b>Goods and services tax (GST)</b>	A broad-based tax of 10 per cent on the sale of most goods and services in Australia.
<b>Independent contractor</b>	A person who is self-employed and hired to do work for a business, but is not an employee of that business.
<b>Intellectual property (IP)</b>	Laws that protect the property rights in creative and inventive endeavours including art, literature, music, films, sound recording, broadcasts and computer programs.
<b>Liability</b>	A financial obligation or amount owed.
<b>Licence</b>	A legal document that grants a business or person with official permission to conduct a certain activity.
<b>Patent</b>	An exclusive right granted to an owner to sell their particular device,

	substance, method or process that is new, inventive and useful.
<b>Pay as you go (PAYG) withholding</b>	A legal requirement to withhold a percentage of payments made to employees and other businesses, which is then paid to the Tax Office.
<b>Permit</b>	A legal document granting usually temporary permission to carry out a planned action.
<b>Personal services income (PSI)</b>	Income that is mainly a reward for an individual's personal effort or skills.
<b>Predatory pricing</b>	When a business sets an unrealistically low price for the purpose of forcing a competitor to withdraw from the market.
<b>Product liability</b>	Insurance that covers a business for damage or injury caused to another business or person, through the failure of a product sold by that business.
<b>Professional indemnity</b>	Insurance that protects a business if their client suffers a loss as a direct result of their advice.
<b>Quarantine</b>	A term describing controls, regulations and isolation imposed on goods, animals or plants brought to or from foreign countries in order to prevent the spread of pests and diseases.
<b>Rates</b>	Property taxes charged by local government on properties in their municipal area.
<b>Retail lease</b>	A legally binding contract between a business and a landlord that sets out the terms by which a business can occupy a landlord's shop or premises.
<b>Spam</b>	An unwelcome electronic mail message usually sent to a large number of recipients.
<b>Stamp duty</b>	A state and territory government tax paid by a buyer on the purchase price of the property or asset.
<b>Stocktaking</b>	A regular process involving a physical count of merchandise and supplies actually held by a business, to verify stock records and accounts.
<b>Tax file number (TFN)</b>	A unique number issued by the Tax Office to individuals and organisations to identify tax records.
<b>Tender</b>	A process a government agency or company follows to seek quotes for required goods or services.
<b>Trade mark</b>	The registration of a letter, number, word, phrase, sound, smell, shape, logo, picture, aspect of packaging or any combination of these that is adapted for use with particular goods or services and the owner of the trade mark. A registration of a trade mark gives the owner the legal right to use, licence or sell it within Australia.
<b>Unconscionable conduct</b>	When a business takes advantage of another in a transaction in a way that offends the conscience, or acts in a way that is clearly unfair or unreasonable.
<b>Workers compensation</b>	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.

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