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Introduction

This Business Toolkit for Indigenous Women is produced following a recommendation from the National Aboriginal and Torres Strait Islander Women's Gathering (NATSIWG). It is intended to inform and inspire Indigenous women in their aspirations to be successful business women. Six Aboriginal and Torres Strait Islander women kindly agreed to contribute their experiences on these topics and their comments are included in each Fact Sheet.

These women are:

- Terri Janke: Sydney based solicitor and author.
- Dr Anita Heiss: Sydney based author, poet and social commentator.
- Rayleen Brown: Alice Springs based chef who runs Kungkas Can Cook catering service.
- Kim Smith: owner of rural NSW based online quilting store.
- Suzanne Thompson: Queensland based director of three companies providing cultural services and products.
- Sharon Williams: owner of Sydney based cultural products and services provider Thulli Dreaming.

The comments and images included herein have been approved for use in the Toolkit on the condition that further approval is sought from each woman for all future uses including, but not limited to reproduction, publishing, editing or any material alteration of their comments and image.

Profiles

Terri Janke



Terri Janke was born in North Queensland. She is a descendant of the Meriam people of the Torres Strait and the Wuthathi people from around the tip of Cape York. In 1995 Terri graduated from the University of New South Wales, completing a Bachelor of Arts/Laws. After graduating she worked for private law firms including Phillips Fox, Sydney, and Michael Frankel & Co, Sydney. She began advising Indigenous artists on copyright, contracts and protecting their cultural interests.

In 1999 Terri, gained her unrestricted practise certificate from the Law Society of New South Wales. Then in early 2000 she set up her own legal firm based in Sydney called Terri Janke and Company. Terri is now the Solicitor Director of Terri Janke and company.

Please check out Terri's website at www.terrijanke.com.au

Anita Heiss



Dr. Anita Heiss is a member of the Wiradjuri nation of central New South Wales and is an author, poet, social commentator and cultural activist.

She is regarded as one of Australia's most renowned authors of Indigenous literature, having published non-fiction, historical fiction, chick lit, poetry and social commentary.

Anita has not only performed her works nationally (at the Sydney Writers' Festival, Perth International Arts Festival, Adelaide Writers' Week, Byron Bay Writers' Festival, Message Sticks, Brisbane Writers Festival, Somerset Festival of Literature, Watermark and Word storm, to name a few) but she has also performed her works internationally in Spain, Austria, the USA, Canada, Fiji, Japan, New Zealand, the UK, China, Tahiti and New Caledonia.

Please check out Anita's website at www.anitaheiss.com

Rayleen Brown



Rayleen Brown is descended from the Nanggiwumerri and Arrente people. Rayleen's catering business, Kungkas Can Cook, was the innovation of Rayleen and her friend Gina Smith. Chatting over a cup of tea, the two women discussed the idea of starting a catering business that provided healthy food and would better serve the needs of Indigenous people.

Well before Kungkas Can Cook was established Rayleen was already dedicated to providing healthy food, low in fat, sugar and salt, to customers at the café she operated in Alice Springs.

Rayleen now owns the business by herself. She has remained committed to helping the Indigenous community, through employing Indigenous staff and using other Indigenous businesses.

Kim Smith



Kim Smith is an Aboriginal woman living with her husband, children and extended family in the rural community of Bundarra, in NSW.

Kim has been a passionate long arm quilter for many years. Taking her love of quilting to new heights, Kim bought Honeysuckle Cottage, a patchwork and quilting business. Kim welcomes visitors to her shop at Bundarra in New South Wales, making morning or afternoon tea for shoppers, but her main business is via the Internet. Visit Kim's online quilting supply shop at www.honeysucklecottage.com.au

Suzanne Thompson



Suzanne Thompson is based in South East Queensland. She has always wanted to own and operate her own business. Suzanne comes from a family that ran a business, and she and her brothers worked in the business when they were young. Suzanne has been working in the private sector all her life and is currently the director of 3 private companies. These are:

- Blaknwhite Pty Ltd (developing and implementing community development programs)
- Ochre Majik Arts & Crafts Gallery (Suzanne's handmade arts & crafts)
- Betalingalonga (providing cultural programs and camps)

Suzanne believes that the only way she can make a true difference is to become very successful in business and hope to one day help other Indigenous people get into business as well.

Sharon Williams



Sharon Williams is a member of the Ngemba people of New South Wales. She set up her Sydney based business, Thulli Dreaming, in 1997 in NSW. Thulli Dreaming is a 100% Aboriginal owned and operated business. It provides many products and services including native food and entertainment, interactive and educational workshops, and cultural tours and camps. All these services and products are developed and delivered under the approval and guidance of the appropriate elders.

Over the years, Sharon has developed her skills as well as growing her business. She went to university and completed a Bachelor of Community Management. She has also completed Certificate IV Workplace Training & Assessment and Certificate 1 in Tourism (Indigenous Tourism). Sharon is continuing her studies, and is currently completing a Masters of Professional Studies (Aboriginal Studies).

Sharon loves the fact that she is doing something she is passionate about, as well as the fact that she is educating people about Aboriginal culture and showcasing NSW Aboriginal culture.

Please check out Sharon and Thulli Dreaming at their website at www.thullii.com.au/

Fact Sheet 1: Issues for Self-employed Indigenous

Introduction

Aboriginal and Torres Strait Islander people have a long tradition of trade. Trading routes criss-crossed the continent and there was regular overseas trade with people to the north. Protocols and agreements governed this trade, as trade and business practices govern present day commerce. ¹

These days Aboriginal and Torres Strait Islander women are working in many different situations including home-making, raising families, working for Indigenous community organisations, government departments and throughout the private sector.

Some Aboriginal and Torres Strait Islander women are working full time in business ventures they have started up, or are combining their business with part time work for someone else, other Indigenous business women have bought an existing business.

Aboriginal and Torres Strait Islander women are a very diverse group. We are salt water women living on the coast, freshwater women living inland; we live in big cities, big towns, small towns, former reserves and outstation communities in rural and remote areas. Some Indigenous women have big families who need their care, time and attention; others have families who might help out in the business in different ways.

Aboriginal and Torres Strait Islander women's business ventures are equally diverse including the arts, craft, law, media, writing, retail, catering, cultural services, training services, dating services and chauffeur services to name just a few. Indigenous women are also represented in a diverse range of business types for example: small business, e-business, work from home, mobile business, or operating a franchise.

If you are thinking about getting started, or are already up and running in business, this Toolkit provides information to inspire and inform you. Most importantly, six Indigenous women share their experiences and tips on how to get started, balance family and community obligations, manage the many demands of business life, and when and where to get help.

Yarning with Indigenous women in business



Building on your existing expertise: Terri Janke, solicitor, Terri Janke & Company

I had been practicing as a solicitor for a few years, in a few different areas. I was working in arts, media and entertainment law, and also specialising in the Indigenous arts. People kept asking me to give them advice and I was able to establish a niche area of law that others were really interested in knowing about. The early stages of the business took a lot of planning – There was professional compliance, potential costs, business location and how the business would fit in with my life. When I first started out in my own legal practice, it was just me and a desk in a tiny office. I had one client and a computer and that was it! Fortunately I had the strong support of my family. I also quickly realised that getting good advice was crucial.

¹ Vincent-Quiggin Legal & Consulting Services would like to acknowledge the contributions of Claire Jackson and Frosanna Kelso to drafting and editing the Toolkit.



What inspired Dr Anita Heiss, author, poet, cultural activist and social commentator, Curringa Communications, to go into business?

I love writing. I established my research and writing consultancy Curringa Communications in 1994 because I wanted to be my own boss and to begin writing books, and I wanted to be able to construct my day any way I wanted it to look. I wanted complete control over the jobs I took on and those I said 'No' to, without guilt. Originally I started doing research, but I don't do that work so much anymore. I prefer to focus on work that is related to, and broadens my writing career, because writing is what makes me happiest.



What inspired Rayleen Brown, manager and caterer, Kungkas Can Cook, to go into business?

My main inspiration is from both my parents who taught me to be independent from an early age as I am the oldest of 6 children. My other main inspiration was from a group of Indigenous women who worked in the schools throughout the western desert, who were keeping language and culture strong by developing resources in their community schools who had us in tears after our first bush job.

Kunkgas Can Cook is a catering business with a difference. We blend bush tuckers with western foods and when people are game they can try the real thing! We are teaching our clients to embrace the first foods from the first Australians and I am proud today that I employ all Indigenous workers.



What inspired Kim Smith, owner/manager, Honeysuckle Cottage, an online quilting and patchwork business, to go into business?

I wanted to move my children to the bush for a good, healthy life. So, we moved into this area. It's also close to my extended family which is important me, my husband and our children.

I was a long arm quilter, doing my quilting at home as a hobby. I was so passionate about quilting. It was my passion that got me the business. I am a stitcher who bought her dream business!

My business is Australia's first online patchwork shop! So we take orders from all over the world. We also have tours that come to the shop and we do morning teas. I love making people feel welcome, and making their visit a really happy and fun experience.

I also really want to blend the historical side of stitching with Aboriginal culture. I am going to work with Aboriginal artists who are currently making sketches for new quilting ideas.



What inspired Suzanne Thompson, director of three cultural product and service companies, to go into business?

Since a very young age I have always aspired to have my own business. My parents had a café in Barcaldine for 9 years. I remember being taught in grade 6 how to cook and prepare meals for our customers. It was my brothers and my job to go to the café after school for a couple of hours while mum and dad had a rest.

At the age of 15 I started my hairdressing apprenticeship in Barcaldine. At that time it was not a supported thing for the Australian Hairdressing Society to accept Aboriginal hairdressers, so my mum had to go in to bat for me (as well as my boss). From that experience I was determined to show them that I could do anything life had in store for me. I went on to manage a Webster and Wood Hairdressing shop, known as Price Wave, in Mackay at the age of 19.

I have also been inspired in more recent years by 'Oprah', I remember thinking that if she can do it so can I. So I tell all of my family and friends to just call me 'Ochre' not 'Oprah' he he he!

I'm my own boss and I can decide how to manage my time and when to complete projects. I also get to talk to people and share our beautiful culture and to give them a better understanding of how deadly we really are.



What inspired Sharon Williams, owner and managing director, Thulli Dreaming, to go into business?

My inspiration to start the business came from my family and my passion for my culture. I was hungry for more involvement in culture and to share culture with my children and everyone else. At the time I was working full time in management positions and I had a desire to have my own business and work for myself – to do something that I was passionate about.

At the time I could see that there weren't a lot of Aboriginal products or services available in the city. I always knew that there was interest in Aboriginal culture from the tourist markets, but I also thought that schools would be a continuing basis of work opportunities as there are always children in schools who need to learn about Aboriginal culture.

The business started with two services and over the years, as I learnt more along the way, I expanded and added more products and services.

I meet lots of people through my business and they really appreciate the services and Aboriginal culture. I work around my children as well, and a lot of times my children come to work with me on weekends or evenings as they often perform as well. They love performing and it's a really important way for them to be proud of their culture.

I would say there is a lot of hard work that comes with starting and running a business, and it takes up a lot of time, but if you are committed, "Go for it." There are so many opportunities out there and I feel now is the right time for our people to be in business more than ever! It is rewarding and a powerful tool for yourself and your family! And don't be afraid to ask questions or ask for help!

Some issues for Indigenous women

As for all business people, issues such as the market, the economy, skill base and the capital (finances) required for business are essential questions for Indigenous women considering business.

As for all women, Indigenous women have obligations to their families and communities.

While individual Indigenous women all have different circumstances, there are some particular issues that can impact specifically on Indigenous women as a group.

Location and services

In the cities and larger towns today, all the necessary communication, finance and transport connections for business are easily available.

But many Indigenous women live in rural and remote areas and often these areas have less access to the essential business services such as postal, phone and banking services. Often, women may have to travel long distances to access these services, or they may only be available weekly or fortnightly. Time schedules and deadlines can become upset by bad weather which can temporarily close down systems such as telecommunications and air and road transport.

Costs can be higher in rural and remote areas. Delivering or picking up goods can cost much more in a rural or remote area because of the cost of transportation. Attending meetings, trade fairs and conferences can have the added expense of getting from rural and remote areas to major airports or train stations, as well as ordinary fares and accommodation.

These conditions do not need to stop Indigenous women from getting started or continuing in business, but they can require additional planning and support so that business women located in rural and remote areas can deliver their goods and services on time.



Kim Smith is manager, online quilting and patchwork business Honeysuckle Cottage

Kim's business is located in rural New South Wales, and while she has had enormous benefits from the expert advice and mentoring she's received, she says, "Being in the bush has some problems. It can be hard to get access to people with skills, who are willing to travel, and being able to pay those people can be difficult."

Cultural and family obligations

Aboriginal and Torres Strait Islander women have a diverse range of cultural and family obligations throughout the year. For instance, ceremonies, sorry business, volunteer work in community organisations and commitments to support family and community are priorities for Indigenous women that all take time, energy and money.

Most businesses also have particular events and obligations at specific times of the year. For instance, many businesses are busy just before the end of each financial year in June. Other businesses might be associated with seasonal issues like harvest or shearing. Still others may require attendance at trade fairs, conferences and networking events.

These demands of business, culture and family do not always coincide and mean that Indigenous women are often managing demands on a number of different fronts. Cultural obligations are foremost for Aboriginal and Torres Strait women and need to be factored into considerations about the pros and cons of business and incorporated into planning for the business year.

Self-employment can mean a more flexible workplace for women. Being the boss can mean that you can take time out for cultural and family obligations but it can also mean 'the buck stops with you' and it can sometimes be difficult to get away from the workplace to attend to other important obligations.

Also, business and particularly companies have their own goals, protocols, rules and structures, which may not always be compatible with those of your family or community members. However, Indigenous business women have come up with many ways to combine family, culture and business.

Access to capital (money to get started or expand)

Many Indigenous women do not have easy access to money to start or grow their business. This can be for a number of reasons. The current and historical disadvantages suffered by Indigenous people means that there has been a lack of well paid employment to create a base of savings. The economic disadvantage also often means that families have not had the opportunity to build up wealth. This can mean less access to inherited property or money.

The business may not generate enough cash flow to provide a stable income especially when starting out, it may take some time to start making a profit. Family and cultural obligations may mean that income has to stretch further. However, large extended families can also mean more helping hands, more encouragement to succeed and sometimes financial assistance from family members.

Planning

Indigenous women especially in rural and remote areas may need to make plans about how they will operate their business successfully, manage their family and community obligations and overcome some of the difficulties of distance. These obstacles should not stop Indigenous women who are passionate about their business idea, but need to be factored into planning.

Aboriginal and Torres Strait Islander women have some great skills for business. Many are enormously creative, enthusiastic, resourceful, innovative and determined in their business lives. They come from a long tradition of traders and entrepreneurs, have substantial support available and, with a bit of forward planning, can combine family and cultural obligations with happy fulfilling lives in business.

If you are interested in starting a business or looking for new ideas for your business, these Fact Sheets give useful information and guidance. We also hope that you will be inspired by the experiences of the Indigenous business women in this Toolkit.

Useful resources

Indigenous and Women Business Specific Resources

Australian Government

Indigenous Business Australia (IBA) provides support, programs and information to Indigenous business people. Their website is www.iba.gov.au or you can contact your local IBA office on 1800 107 107 or email IBA at enterprises@iba.gov.au

Calls to 1800 numbers from your home phone are free. Calls from mobile or public phones may be timed and charged at a higher rate.

New South Wales

Includes a great guide for Aboriginal people thinking of starting a business in NSW. See 'A Guide to Developing Aboriginal Business' at www.aboriginalbiz.nsw.gov.au/

NSW also has specific information for women at www.smallbiz.nsw.gov.au/smallbusiness/ Government+Programs/Women+in+Business/index.htm

Queensland

Provides links for Indigenous people in business including the Indigenous Business Development (IBD) program and also has specific information for women in business at www.business.qld.gov.au/

Victoria

Victoria has a number of organisations including Koorie Women Mean Business <u>www.kwmb.org.au</u> and the Koori Business Network. The Network can be found by following the links at <u>www.business.vic.gov.au</u>

Northern Territory

The Northern Territory has information for Indigenous business people and information about programs it offers. Follow the links at www.nt.gov.au/business/

Western Australia

The Western Australian Government provides information for people starting businesses at www.wa.gov.au/governmentservices/business/businesslink/ There is a link here to specific business information for women.

Tasmania

Tasmania provides general information for people wanting to get into business at www.development.tas.gov.au/business/ It has a link to business information and referral services at www.development.tas.gov.au/business/business_point

South Australia

South Australia provides information for business people. Their "Doing Business in SA" link provides information on starting a business, growing a business and specific information for micro, small and large businesses. Check it out at www.southaustralia.biz It includes links to funding and grant opportunities at www.southaustralia.biz/Funding-Grants.aspx

For further information please refer to Fact Sheet 3 on Support and Mentoring.

Non-Government

How to Start a Successful Aboriginal Business in Australia by Neil Willmett published by Brolga Publishing, 2008

Fact Sheet 2: How to Get Started

There are lots of reasons and ways to get started in business. Our group of Indigenous women have come to their business in many different ways. They share some of them here.

Some, like Terri, had already been developing their expertise and client base before going into business, for Anita, being on the Board of an organisation helped her get started, Rayleen worked with a mentor and kept her "day job" while she took the plunge, for Kim, her business grew out of her passion for stitching as a hobby, Suzanne is committed to business and works on a number of different businesses, and Sharon started her business working from home while still employed by someone else. All of these women continue to grow and develop their businesses.

Yarning with Indigenous women in business



Building on your existing expertise: Terri Janke, solicitor, Terri Janke & Company

I had been practicing as a solicitor for a few years, in a few different areas. I was working in arts, media and entertainment law, and also specialising in the Indigenous arts. People kept asking me to give them advice and I was able to establish a niche area of law that others were really interested in knowing about. The early stages of the business took a lot of planning – There was professional compliance, potential costs, business location and how the business would fit in with my life. When I first started out in my own legal practice, it was just me and a desk in a tiny office. I had one client and a computer and that was it! Fortunately I had e strong support of my family. I also quickly realised that getting good advice was crucial.



Joining a Board: Dr Anita Heiss, author, poet, cultural activist and social commentator Curringa Communications

In 1992 I was on the Board of the YWCA in Sydney. Through that Board, I met someone working for a major social research firm who offered me some consultant research work. I left my fulltime job in 1994 and set up my own business acting as a regular consultant for that social research firm. The networking potential through board and committee work is immeasurable. I have had similar work-related opportunities provided to me as a writer by being on the Committee of Management of the Australian Society of Authors since 1998.

My first office was in my bedroom! I was 26 years old and I was still living with my parents! I bought a phone / fax and a lap-top. I had a desk and a chair, but I needed to get my own phone-line and a mobile phone. I also registered a business name, had someone design a logo and then I had letterhead and business cards printed.



Jumping in and having a go while also keeping a job going: Rayleen Brown, caterer Kungkas Can Cook

My friend Gina and I were working for Central Land Council, and some other friends asked if we knew of someone that would come and cook for a group of 100 Indigenous women. The women were education workers from all around the western desert region. The meeting was to be held at a community around 130km north east of Alice Springs. After thinking for some time we could not think of anyone, so Gina and I put our hands up.

After one week of continuous cooking and swollen feet and not even knowing what the rest of the community looked like we were invited into the meeting on the final day. The women began to clap and to say how much they appreciated us coming to cook for them and how they loved the food, as in the past their lecturer had to cook and run the workshops, they gave us handmade cards with beautiful drawings on them thanking us we were in tears and very tired. I still think of those women because they too were doing a very important job of keeping language and culture strong in their community, developing resources and music for the students in their own language.

Out of the pot and into the frying pan!

While my future business partner was away performing for the opening of the Olympic Games I spoke to her about an invitation to Tender as the caterer for the Yeperenye Festival (the largest gathering of indigenous performers/dances ever assembled in Australia). There were to be over 1000 performers! Don't ask me what we were thinking as we knew that we would be up against national catering businesses! Not having any idea what the procedures were, I tendered with a short letter and a menu. I could not believe it when they called me and asked for a meeting.

I was really terrified, not knowing anything about negotiating or dealing with a panel of producers. My legs were shaking my voice was shaking but at the end of the meeting they told me the tender was successful. Thinking back I am really sure I under quoted because this job was bigger than Ben Hur.

We were successful in securing a \$100,000 contract pretty good for a first official job - even if we had no money no equipment, no workers, not even a fork! We definitely had a job in front of us. And we did a great job. It was a real success, and we have been building on it ever since.



Turning your hobby into a business: Kim Smith, owner/manager of Honeysuckle Cottage, an online quilting and patchwork business

I was a stitcher with a great passion. I had been quilting for years and had been a customer of the business I now own. I was offered my favourite business and just went for it! But in hindsight I had really been researching the business for a long time, as a customer and a person with a great interest in the stock and the market.



Planning your start-up: Suzanne Thompson, director of three cultural product and service companies

I got my business started with a lot of hard work and commitment. I visualised my goal and then developed a "things to do list". The first thing was to think of a name for my business and then I needed to think about what I was going to sell and how I would present my products.



Making your passion a successful business reality: Sharon Williams, Owner and Managing Director, Thulli Dreaming

It was a bit scary starting the business, I started blindfolded really! I didn't know what I was doing. All I knew was that I wanted to be in business because of my passion about culture and dance. I was hungry to learn more and I wanted to educate people about Aboriginal people and culture. I started out with just the dance group and grew the business adding other services and products over the years as I learnt more.

The first step in starting my business was deciding on what structure I wanted for the business and registering the business. I actually started the business with no money, I was working full time and putting some spare money into the business to develop it. Probably the first thing I did was get a website done to start promoting the business and the services and products I could offer. I worked from home for the first 9 years, then as it got bigger I was able to move into a factory. I did everything I could from home, or for larger jobs I would hire a kitchen if it was a catering job - but most services we actually go out to people to deliver services.

Checklist

One of the best ways to start thinking about whether business is for you is to work your way through a checklist. There are a number of different checklists available online (links are provided under Useful Resources)

The Checklist below includes some important questions about starting a business, issues to think about if you are going ahead and some issues to think about when buying a business or considering exporting.

Before you start a business

Delote you start a business	
Advice	
Who can help you with business advice and support?	
Do you have family or friends who run business and could share their knowledge?	List the people who can help
Is there an organisation in your area with support staff that might advise you or share their knowledge and experience?	List the organisations who can help

Have you contacted Indigenous Business Australia?	www.iba.gov.au/
Have you contacted small business support service in your state or territory?	ACT - www.business.act.gov.au/
	NSW - www.smallbiz.nsw.gov.au/
	NT - www.nt.gov.au/business/
	QLD - <u>www.business.qld.gov.au/</u>
	SA - www.southaustralia.biz/
	VIC - www.business.vic.gov.au/
	TAS - www.development.tas.gov.au/business
	WA - www.smallbusinesssolutions.wa.gov.au/
Have you contacted Intellectual Property (IP) Australia?	www.ipaustralia.gov.au/
Have you thought about the type of legal advice you might need?	Community Legal Centre's provide free information and referral. See www.naclc.org.au for details of a Community Legal Centre closest to your area.
Are there any mentor programs near you?	Check Fact Sheet 3 – Support and Mentoring Program.
s there a local Chamber of Commerce in your area?	Check your local phone book or visit the Australian Chamber of Commerce and Industry which provides links to state and territory chambers. www.acci.asn.au
Not all hobbies are good business ideas – just because you love doing something doesn't mean it can be a business. However some hobbies provide the perfect basis for a business – your passion and experience can make you the perfect person to make that hobby a business. Personal circumstances	List your hobbies, past and present. What skills have you learned?
Are you personally suited to business?	List the personal qualities you think make you a good business woman
Do you have enough time?	List the current demands on your time, think about how much time you can devote to your business, and whether you can be full time, part time, how you might make the transition to your business idea
Do you have family or community support?	List the <mark>ki</mark> nds of support you have and the kinds of support you might be able to access in the future
If not, can you access support from government or other sources?	Check out the phone book and Internet

Have you thought about the advantages and disadvantages of a business partner?	List the skills you need for your business and the skills you have. Are there any important skills that are missing? Think about the possibility of finding a business partner who has those skills.
How motivated and determined are you?	Why do you want to be in business? What strategies might you have for hard times?
Do you like to make decisions?	Are you a good decision-maker, if not who can give you some training or advice?
Do you like to sell?	Are you comfortable selling? If not, who can you talk to for some advice and training?
Industry Specific Experience	
Do you have any experience in your chosen industry?	If not, how can you learn more – is there a course, work experience, a mentor?
Knowing your industry is really important. If you have not worked in your industry do research into the area, talk to people working in the area.	
Can you work part time in your industry while you get started?	Is there someone who would employ you or provide a work experience opportunity?
Do you have contacts from your work?	List the contacts and also consider any ethical issues of contacting people from your current employer
Is there an association for your business idea? Does it hold events? Can you join?	Check out the Internet for professional or trade associations that might hold meetings or events where you could network or learn more
Are there industry specific codes to follow? (Some of these are listed on page 28)	Check whether there are legal requirements you need to meet
Do you have the require licences?	Check out <u>www.business.gov.au</u> for information on business licences
Finances and Equipment	
Do you have the financial capacity to get the business up and running?	Add up all the costs you will need to cover. Some might be one-off costs, and others will be ongoing
How much money do you need?	Consider insurance, lease, vehicle, license, fees, tax stock, wages including for yourself, and any other costs
Consider cash flow	There are some good guides to managing cash flow
	Check out <u>www.business.gov.au</u>
	and www.business.qld.gov.au for information on how to boost and manage your cash flow
Can you start small and build up?	This may be one way to reduce your initial outlay

Who can you borrow money from?	Check out information on application processes with banks, financial institutions and government departments, gather and compare the information that you need
Compare interest rates and terms	Many financial institutions have different interest rates and terms. Always shop around, compare and get advice
Get advice from your accountant on the tax advantages of loans or hire purchase for equipment.	
Who can you borrow equipment from?	Instead of buying your own equipment, can you borrow it to get started?
Market Research	
Is there a market for your product/service?	
Who is that target market?	Who are your customers - teenagers, young mothers, organisations, tourists, other businesses
Who are your competitors?	List your competitors: can you do something that makes your goods or services a little bit different?
Where are your customers located?	List locations
How will they find your busin <mark>ess p</mark> remises or find you online?	Do you have a website or other marketing tools?
Will you need to advertise?	List advertising options and costs
Employees	
What sort of staff and skills will you need?	Write up a job description – what do you need people to do?
Have you contacted the workers compensation office in your state or territory?	List of workers compensation in your State or Territory at www.business.gov.au
	ACT - www.ors.act.gov.au/workcover/
	NSW - www.workcover.nsw.gov.au/
	NT – <u>www.worksafe.nt.gov.au/</u>
	QLD - <u>www.workcoverqld.com.au/</u>
	SA – <u>www.workcover.com/</u>
	TAS – <u>www.workcover.tas.gov.au/</u>
	VIC – <u>www.workcover.vic.gov.au/</u>
	WA – www.workcover.wa.gov.au/
Have you considered how you will provide a safe environment for yourself and your staff, and comply with Occupational Health and Safety requirements?	www.comcare.gov.au

Location	
Will you need a specific type of building to conduct your business? For example, a shop-front, a workshop, an office, a kitchen?	Will you need to fit-out a shop, kitchen, office etc? Do you need to rent a building with these facilities?
Room for people to sit down?	Estimate room for seating, waiting, caring for children, bathroom facilities or other amenities required.
Room for people to try things on?	Will you need to fit-out a shop, build cubicles, take portable cubicles to markets for example?
Are you planning to work from home? If so, remember you may be setting up a business in a residential area and there are laws that govern what can be done in those areas.	Regulations covering businesses in residential areas include issues such as pollution, energy use and parking. It is important to check whether you need special permits relating to zoning, signage, noise levels or health issues. Also, does your home meet occupational health and safety requirements for you and staff?
ls it noisy?	Will you or your staff need protection from noise.
Will you need to work from a vehicle?	Are there particular insurance or occupations health and Safety issues to be considered?
Price Price	
What price will you need to set your product or service at to make the venture worthwhile?	There are many guides to working out the price for your product or service. Some are designed for specific products or services
Trade and Consumer Obligations	
Are you familiar with the Trade Practices Act and consumer legislation in your State or Territory?	Check out the Australian Competition and Consumer Commission (ACCC) website and consumer affairs/fai trading websites in your State or Territory www.accc.gov.au/
	The ACCC website has a Trade Practices start-up checklist for small business.
Are you familiar with any Industry Specific Codes of Practice?	There are mandatory (compulsory) and voluntary Codes of Practice which apply to certain industries
Business Structure	
Do you know which business structure suits your business?	Check out Fact Sheet 7 Business Structure
Intellectual property	
Talk to IP Australia and get advice early!	www.ipaustralia.gov.au/

If you are starting a special or unique business, don't tell anyone your idea until you have protected your intellectual property.	
If you have invented something new, don't put it in the market or show it to people until you have protected your invention with a patent or other suitable intellectual property mechanism.	
Planning	
Do you have a plan to start your business?	Check out Fact Sheet 8, Business Planning. Planning models and templates can be found at http://www.awp.com.au/Guide/Business_plan_guide_and_template.htm
Have you thought about how you will promote your business?	See Fact Sheet 12 Marketing and Networking
Do a SWOT (Strengths, Weaknesses, Threats and Opportunities) analysis	A SWOT analysis gets you to review these areas of your idea and is a great planning tool for examples of how to do a SWOT analysis go to http://www.businessballs.com/swotanalysisfreetemplate.htm

Getting ready to start a business

Here are some practical steps that need to be completed before starting a business, or as soon as possible once you are in business.

Getting Started with an Australian Business Number	(ABN)
Have you applied for an ABN? If not, you may have 46.5% of any money you earn withheld.	See Fact Sheet 4ABN
Getting started with the Australian Taxation Office (AT	⁻ O)
Do you understand your taxation obligations? Have you registered for GST?	The ATO (<u>www.ato.gov.au</u>), an accountant or a financial advisor can help here
Have you provided any staff Tax File Numbers to the ATO?	
Have you spoken to anyone about your finances?	
Business Name	
Have you decided on a business name?	Most States and Territories have rules for business
You will need to check if someone else has already registered your business name.	names
Have you checked that it is not the same as someone else's trade mark or business name?	You can check online. See the Fact Sheet on Business name
Have you registered your business name in the State or Territory where your business is located?	

Dayou pand a wahaita?	
Do you need a website? Do you need to register a domain name?	Check out www.auda.org.au; for useful guides.
If you are going to register a website domain name it may be wise to consider how your business name can be adapted. You may want your business name and website domain name to be consistent and therefore, easily identified. You will need to consider whether anyone else has registered your website	offect out www.auda.org.au, for disercit guides.
domain name already	
Can you sell your products or services via a website? Can you advertise your products or services online?	
Intellectual property	See Fact Sheet 11Intellectual Property
Do you have adequate legal protection for your intellectual property?	Your intellectual property is an asset of the business. Check out
	www.ipaustralia.gov.au and consult a lawyer
Have you spoken with IP Australia?	www.ipaustralia.gov.au/
	Phone 1300 651010
Have you spoken with a lawyer? Lawyers tend to specialise in particular legal areas, it is important to choose a lawyer who is qualified in the right area.	The law society of your state or territory can help you locate a lawyer. Recommendations from colleagues can also be helpful.
Have you considered reg <mark>isterin</mark> g a patent, trade mark, design?	
Do you need confidentiality agreements with any advisors, staff or sponsors?	If your business uses confidential information, check your employees or contractors are aware and conside a legally binding agreement
Do you use the © symbol on material you create?	Check out www.copyright.org.au and consult a lawyer
Record Keeping	See the Fact Sheet 10 on Keeping Records.
Have you set up record keeping & accounting systems? See Page 29 ATO.	Check out the ATO 's record keeping system and ask your book-keeper or accountant
Insurance	See Fact Sheet 9 -Insurance
Have you found out about the insurance you need?	
Employing people	
Do you know how to employ people? Do you need advice from the ATO, your accountant or a financial advisor, Work Cover or a lawyer?	The ATO is a good place to start www.ato.gov.au/
Do you know your ongoing employer obligations?	www.workplaceauthority.gov.au/

	The state of the s
Do you understand your occupational health & safety obligations?	Check out www.comcare.gov.au/
Getting financial help	
Have you considered applying for grants or financial assistance?	For information on how to access grants go to http://152.91.56.175/topics/business-and-industry/grants-and-financial-assistance

Are you thinking of buying a business or franchise?

If you are considering buying an established business or franchise, it is essential to get legal and accountancy advice before entering into any agreement. It is important to be sure the business or franchise is a good prospect and that all its records are in order. Make sure your legal advisor and accountant explain what you get for your money and what you will be required to do. Also make sure that legal and financial experts investigate the business to make sure everything the vendor says is accurate. The Australian Competition and Consumer Commission have a useful checklist for people thinking of joining or buying a business, http://www.accc.gov.au/content/index.phtml/itemId/142. Also check out the requirements for franchising at www.business.gov.au

Are you thinking of exporting or importing?

See Fact Sheet 17 – Exporting and talk to Austrade at www.austrade.gov.au

Tips



Sharon Williams, Owner and Managing Director, Thulli Dreaming

We asked Sharon about the personal and professional skills that helped her most when she was getting started? She said:

"DETERMINATION! Marketing and people skills! Being able to talk to people and ask for help!!!"

Useful resources

Appendix 2 - It's your business: A Guide to Resources for Aboriginal and Torres Strait Islander Women in Business

Government Links

Australian Government

Trade practices start-up checklist for small business www.accc.gov.au

The Australian Competition & Consumer Commission's (ACCC) Consumer & Business Directory (CBD) The ACCC has a Consumer & Business Directory (CBD) online which allows you to search for the contact details of over 1600 private, community and government organisations that offer consumer and business complaint-handling services, including industry associations, businesses, government agencies and independent mediation services. The CBD has been designed to make it as easy as possible for you to find the right organisation to assist you. The link to CBD help contains search tips to help you find a suitable organisation and the steps to follow to add your organisation to the CBD.

business.gov.au

business.gov.au offers access to government information, transactions and services. It is a whole-of-government service providing information on planning, starting and running your business. www.business.gov.au

Indigenous Business Australia (IBA)

IBA Enterprises works with Indigenous Australians to assist them to start up or manage their business www.iba.gov.au

Australian Capital Territory

Doing business in Canberra www.business.act.gov.au/doing business_in canberra

New South Wales

Help for businesses www.business.nsw.gov.au/business

NSW Small Business - The New South Wales Government information website for people starting and managing small businesses. <u>www.smallbiz.nsw.gov.au</u>

Northern Territory

www.nt.gov.au/business

Queensland

Business Development www.business.qld.gov.au/dsdweb/v4/apps/web/content.cfm?id=6711

Tasmania

Small Business Assistance www.development.tas.gov.au/business

Victoria

Business Victoria - Business Victoria is a comprehensive online resource designed to help you start, run and grow your business <u>www.business.vic.gov.au</u>

Koori Business Network - The Koori Business Network (KBN) is the Victorian Government's lead agency in the growth and promotion of Indigenous economic development.

Western Australia

www.wa.gov.au/governmentservices/business/businesslink

Non-Government Links

Small Business HQ – Checklist for Starting a Business- www.smallbusinesshq.com.au/checklist/11967-2
Checklist-for-Starting-a-Business.htm

Fact Sheet 3: Support and Mentoring Programs

This Fact Sheet gives information about mentoring and support programs. One of the best ways to find out what is available in your area is to call Indigenous Business Australia (IBA) or the small business department of your State or Territory.

Introduction

Business mentoring is widely recognised as an important tool for growing and developing a business. Support from mentors, coaches, colleagues, friends and family is valuable for getting skilled up in the early stages and throughout the development of a business.

Why

Many people find that having someone more experienced to guide and advise them on the development of their business is an invaluable asset when it comes to starting and growing the business.

How

What is available?

Indigenous Business Australia (IBA) and State and Territory small business departments provide mentors to small business operators.

IBA Enterprises provides business support services to Indigenous people including:

- Professional advice for individuals;
- Assistance to community organisations who are considering the purchase of an existing business;
- Assistance with the development of business plans, feasibility studies, marketing advice, product development or business growth assistance;
- Market research and planning;
- Strategic marketing; and
- Mentoring services.

Indigenous Business Australia's website is at www.iba.gov.au

You can contact your local IBA office on 1800 107 107 or email IBA at enterprises@iba.gov.au. Calls to 1800 numbers from your home phone are free. Calls from mobile or public phones may be timed and charged at a higher rate.

It's Your Business: A Guide for Aboriginal and Torres Strait Islander Women in Business provides a comprehensive list of programs. It is Appendix 2 Page 134-180.

Yarning with Indigenous women in business



Terri Janke, solicitor, Terri Janke & Company

In the early stages of setting up my legal practice I quickly realised that getting good advice was crucial. I worked with IBA to develop a business plan – and got advice in putting accounting and management systems in place. I also won an emerging business award with the NSW Department of State and Regional Training – this enabled me to set up my website. This has been extremely successful.

I am well supported by my family – my husband has been extremely helpful and he has business skills. I have been involved in some informal business networks and have had informal mentoring by some very supportive legal people who have excelled in their field. NSW Department of State and Regional Development has also helped me, and IBA has given me help to get a business adviser – Aboriginal chartered accountant Anthony Ashby of Ashby & Co. This has been extremely helpful.



Dr Anita Heiss, author, poet, cultural activist and social commentator, Curringa Communications

I have a life coach who assists me focus on my goals and helps me develop strategies to reach them. My life coach and I plan my schedule for the year. I see her regularly, but it also depends on how much work I have on. For example, when my novel Not Meeting Mr Right was released in 2007 I spoke to my life-coach every day to deal with the level of media interviews I had to do. I have been going to her since 2002 and she is my key professional development resource. You can check her out at: www.starmonde.com.au

I also have a network of professional Aboriginal women who run their own businesses and we provide support and encouragement to each other and share thoughts on practical issues like how much we should charge for certain jobs.



Rayleen Brown, manager and caterer, Kungkas Can Cook

At the time we started, my former business partner Gina Smith and I were not really sure we had a good business idea. So we worked with a mentor for 12 months, developing the business while still working at our job at the local Land Council. One thing we knew was that there was a need for caterers that would provide healthy and fresh food, who would be willing to travel into the bush for meetings which were attended by large numbers of people. We knew the community couldn't cater for all those people, so we kept working with the mentor and developing our idea.

It can be hard to find where to get support from as most of the time you are busy running the business and trying to keep your head above water. I have relied on my family a bit, especially when I need extra hands in the kitchen. Having a big family comes in very handy!

I am a member of the Chamber of Commerce but have never utilised their services and don't really know what they can do for me yet. I have just recently made a contract with Australian Government STEP Employment Program and I have employed 3 Indigenous staff full time through that program. Other than that we have not had any assistance and just learned to deal with each issue and learn from our mistakes of the past.



Kim Smith, owner/manager of Honeysuckle Cottage, an online quilting and patchwork business

My mentor has worked with me on MYOB (Manage Your Own Business). That's been really important. I am also getting some assistance to travel to a trade show in Houston in the United States.



Sharon Williams, Owner and Managing Director, Thulli Dreaming

I got a business loan almost 3 years ago for the first time in business from Indigenous Business Australia. With that assistance also comes mentoring, I still receive mentoring and it is fantastic. My family has played a big role in support - my Mum - a strong Aboriginal woman has been the backbone of my support!

States and Territories

Many States and Territories have skilled and experienced advisors who can give expert advice and support Indigenous business people to find mentors, network with each other and the broader business world, and locate and access funding programs. Links to these departments are listed below and check out programs and resources in *It's Your Business: A Guide for Aboriginal and Torres Strait Islander Women in Business* at Appendix 2Page 134-180.

Tips

- Talk with Indigenous Business Australia about their mentoring and support services.
- Talk with expert advisers in your state or territory about their mentoring and support services.
- Check out It's Your Business: A Guide for Aboriginal and Torres Strait Islander Women in Business in Appendix 2 Page 134-180.

Useful resources

It's Your Business: A Guide for Aboriginal and Torres Strait Islander Women in Business See Appendix 2 of this Resource

Australian Government

Indigenous Business Australia www.iba.gov.au

New South Wales

Has a great guide for Aboriginal people thinking of starting a business in NSW. See 'A Guide to Developing Aboriginal Business' at www.aboriginalbiz.nsw.gov.au/

NSW also has specific information for women at www.smallbiz.nsw.gov.au/smallbusiness/ Government+Programs/Women+in+Business/index.htm

Northern Territory

The Northern Territory has information for Indigenous business people and information about programs it offers. Follow the links at www.nt.gov.au/business/

Queensland

Queensland has links for Indigenous people in business, including links to its Indigenous Business Development (IBD) program and it also has specific information for women in business.

Skilling Queenslanders for Work initiatives provide customised training for Indigenous employees so employers can find job ready staff with the specific skills they are looking for. Skilling Queenslanders for Work can be found at http://www.employment.qld.gov.au/programs/sqw/indigenous/index.htm

Go to the employers section of this site at http://www.employment.qld.gov.au/employers/index.htm for strategies to train and maintain a skilled workforce.

The Black Book Directory lists more than 2700 Indigenous people and organisations working in the arts, media and cultural industries. This site will help others find out about your business and can put you in touch with other businesses that may be able to help you promote your business. The Black Book Directory can be found at www.blackbook.afc.gov.au/directory.asp

Black Pages is Australia's first and only free national on-line Indigenous Business and Community Enterprise Directory. The Black Pages can be found at www.blackpages.com.au

South Australia

South Australia provides information for business people. Their "Doing Business in SA" link provides information on starting a business, growing a business and specific information for micro, small and large businesses. Check it out at www.southaustralia.biz

It includes links to funding and grant opportunities at www.southaustralia.biz/Funding-Grants.aspx

Tasmania

Tasmania provides general information for people wanting to get into business at www.development.tas.gov.au/business/ It has a link to Business information and referral services at www.development.tas.gov.au/business/business_point

Victoria

Victoria has the Koori Business Network. Information on this great network can be found by following the links at www.business.vic.gov.au

Western Australia

The Western Australian Government provides information for people starting businesses, including a link for specific information for women, at www.wa.gov.au/governmentservices/business/businesslink

Non-Government links

Business Enterprise Centres Australia (BEC Australia) is a not-for-profit organisation whose primary role is to support and grow the national network of Business Enterprise Centres and provide representation on behalf of its members to key stakeholders. The Business Enterprise Centres provide services to businesses for a fee. www.beca.org.au/about-bec-australia

Fact Sheet 4: Australian Business Number Registration

This Fact Sheet provides important information about the use of an Australian Business Number (ABN).

Yarning with Indigenous women in business



Terri Janke, solicitor, Terri Janke & Company

Getting an ABN is really important to do early on otherwise the client or customer has to withhold nearly half your money.



Rayleen Brown, manager and caterer, Kungkas Can Cook

Getting an ABN was really easy. I just went online and applied. It was sent to me pretty quickly.

Introduction

The Australian Taxation Office (ATO) uses an ABN as a Business identifier. Any business can use an ABN to identify other businesses which might be supplying them with goods or services. The Australian Business Register (ABR) keeps a record of all ABNs. This extensive database includes information provided by businesses when they register for an ABN.

What is it?

An Australian Business number is an 11 digit number that is used to identify all business dealings with the Australian Tax Office and other government departments and agencies. It is an important number for everyone in business. Most, businesses need an ABN.

It is used by businesses

An ABN is a different number to your Tax File Number (TFN) and does not replace it. It is not always necessary for businesses to have an ABN but for practical tax reasons most businesses will have one. This is because if an ABN is not quoted in business when invoicing for work or goods supplied, the purchaser must withhold 46.5% of payment and remit it to the Australian Tax Office.

It is used by Government

You will need to use your ABN in dealings with the Australian Tax Office and other governmental areas.

You must have an ABN to register for GST

Registration for an ABN is not compulsory but an ABN is required to register for Goods and Services Tax (GST).

Who should apply for an ABN?

You may require an ABN if you are carrying on an enterprise in Australia or if you produce goods and services or provide advice or information that is connected with trade within Australia.

- An Australian entity which carries on a business or trade which is not a private recreational pursuit or hobby should consider applying for an ABN.
- A company, a charitable institution, a trustee of a charitable institution, a deductible gift recipient or an Australian religious institution is entitled to an ABN.
- In a partnership where most of the partners are individual people and there is a reasonable expectation of a profit being made by the partnership, the partnership is entitled to apply for an ABN.
- An Australian individual who carries on a business or trade which is not a private recreational pursuit or hobby should consider applying for an ABN.

For definitions of a company, a charitable institution or a deductable gift recipient go to http://www.ato.gov. au/corporate/content.asp?doc=/content/8153.htm&mnu=6751&mfp=001

To check whether you are entitled to an ABN go to the Australia Business Registrar, ABR Help, "Is the entity entitled to an ABN?" page at www.help.abr.gov.au/content.asp?doc=/content/16985.htm

Who should not apply for an ABN?

Some people are not entitled to apply for an ABN

- If you are an employee, under a labour hire agreement or are earning payment as a director or office holder of a company;
- Your activity is a private recreational pursuit or hobby;
- Your activity is conducted as a member of a local government body, for example, as an elected member of a city, town or shire council.

When should you apply for an ABN

You should apply for an ABN well before you begin trading so that you can be provided with an ABN before you provide your first invoice for any goods or services supplied.

The Australian Taxation Office suggests that businesses have an ABN for the following reasons.

The main reasons are:

- So that other businesses will not withhold tax at 46.5% from payments they make to you for the supply of your goods and services.
- If you are eligible to register for GST and to claim input tax credits and fuel tax credits (FTC) you will need
 an ABN.

These reasons may also apply to some businesses:

• If you want to be endorsed as a deductible gift recipient and/or you want to be endorsed as a tax concession charity or income tax exempt fund, and

To account for or offset your taxation obligations on an activity statement.

The Australian Business Register is an important source of information for businesses. It can be accessed at help.abr.gov.au

Businesses can also search the Australian Business Register for the details of other people and companies to see if they have an ABN or are registered for GST. This can be very useful to check the details of a supplier to your business. For example, if you engage a person to help you in your business you will need to know whether

they have an ABN (otherwise you will need to withhold 46.5% of payment) and you can also check to be sure that the business can charge GST.

How should you apply for an ABN?

One of the simplest ways to apply for an ABN is online at the Australian Business Register at www.abr.gov.au or

- a tax agent can also lodge an application for you electronically, or
- 💌 you can fill out one of these forms and send it to Australian Taxation Office, PO Box 3000, Albury NSW 2640
 - ABN registration for individuals (sole traders) (NAT 2938)
 - ABN registration for companies, partnerships, trusts and other organisations (NAT 2939), or
- you can order a paper copy of this form by phoning 1300 720 092.

Duration

An ABN is ongoing. You are not required to renew it. If you cease trading or sell your business then you must inform the Australian Taxation Office.

You can cancel an ABN if it is no longer needed. Cancellation of an ABN will also cancel registration for GST, FTC, luxury car tax (LCT) and wine equalisation tax (WET).

You can also change the details of your registration on the Australian Business Register.

Tips

- To find out more about an ABN go to the Australian Taxation Office website at www.ato.gov.au
- If you are entitled to have an ABN consider applying for one as soon as you start trading so that there is no issue of having 46.5% of your payment withheld.

Useful resources

Australian Government

The Australian Business Register www.help.abr.gov.au

Registering for an ABN www.Business.gov.au www.business.gov.au/Business+Entry+Point/Business+Topics/Registration+and+licences/Register+for+taxation/Register+for+an+Australian+Business+Number+(ABN).htm

Australian Taxation Office – ABN Registration

www.ato.gov.au/businesses/content.asp?doc=/content/57752.htm

Australian Taxation Office – Applying for an ABN

www.ato.gov.au/businesses/content.asp?doc=/content/23038.htm

Fact Sheet 5: Business Names

Businesses use their name as an important way to identify themselves and as a marketing tool. Each State and Territory has its own system for registering a business name. It is important to check the details in each State and Territory. This fact sheet explains some general information but the specific process in each state and territory where the business is located should be checked and the application must be made according to that process.

Yarning with Indigenous women in business



Terri Janke, solicitor, Terri Janke & Company

I named my business Terri Janke and Company. This is a registered business name and also the company name. I also use a logo that was designed for my business.



Dr Anita Heiss, author, poet, cultural activist and social commentator

My business name is Curringa Communications – I chose 'Curringa' because I was told that it meant 'black duck' and I was always saying 'Not this little black duck'. 'Communications' was for the writing side of the business.



Rayleen Brown, manager and caterer, Kungkas Can Cook

When we first started up my former business partner and I used our last names Smith and Brown to create our name. We called our business Smith & Brown Outback Catering. Since I became a sole trader, my new name is Rayleen Brown trading as Kungkas Can Cook. I have registered Kungkas Can Cook as a business name.

My business partner, Gina Smith and I chose the first name to reflect both of us as partners and to let clients know what the business was about. The second registered business name was a slogan we used when the business first started so I adopted this name as a sole trader and all our clients were familiar with it.



Suzanne Thompson director of three cultural product and service companies

My business name Ochre Majik came from my cultural identity. I believe the expression of arts and crafts is really important to culture. The colour 'Ochre' was important for me to market. The word 'Majik' is my little spin on the magic that is created and experienced for my customers. It was also important that I register my business name so that I could react more seriously as a business operator and create my own branding.



Sharon Williams, Owner and Managing Director, Thulli Dreaming

My business is called Thulli Dreaming. Thulli is Ngemba language for sand goanna - a tribal totem of the Ngemba people, of whom I am a descendant. I wanted that name to represent the business because everything about the business represents Aboriginal people and culture in NSW.

Introduction

Unless you are planning to carry on your business in your own name or in the name of your company, you will need to register your business name with the department in the state or territory where your business is located.

A business name is also sometimes known as a trading name.

Registering a business name does not give rights of ownership over the name. To get ownership rights, registration of a trade mark should be considered as well as registration of a business name.

Why register a business name?

Unless you are carrying on a business in your own name, you must register the business name. So, if your name is Joanne Smith and your business name is Joanne Smith it *will not* need to be registered. But if your business name is Joanne Smith Catering or Joanne Smith Consultants you *will* need to register this name.

If you are carrying on a business as a company the company will be registered with the Australian Securities and Investment Commission (ASIC). If the business name used by the company is identical to the company name it will not need to be registered but if it is not identical the company's name will need to be registered. For example, Great Foods Pty Ltd would not need to register the business name Great Foods. But the same company would need to register the business name Great Food For You.

Registering a business name does not give rights of ownership. The purpose of business name registration is to keep track of people and companies operating businesses under different names by creating a register.

For example, registering a business name will not prevent someone else from:

- Registering the same name in another state or territory;
- Registering a trade mark using the name;
- Registering a domain name using the name;
- Registering a company using the business name.

To get ownership rights and rights to prevent someone else using your business's branding tools consider registration of a trade mark with IP Australia.

IP Australia publishes information on "Business names, company names and domain names" at <u>www.</u> ipaustralia.gov.au/trademarks/whatnames.shtml

How to register a business name

Once you have decided on a business name, the first step in registering it is to check that no one else is using it and that it is not too similar to another business, company, government department or organisation's name that it might cause confusion. You can search for registered business names on the website of the Australian Securities and Investment Commission's website (www.asic.gov.au). It is also important to check that the name you have chosen is not a name that could be considered offensive or undesirable.

If your business name uses words from an Aboriginal or Torres Strait Islander language it is important to make sure that you follow any cultural protocol issues. Cultural protocols will be different in different places but some suggestions include: asking family members, elders or respected people and talking with the Federation of Aboriginal and Torres Strait Islander Languages (FATSIL www.fatsil.org.au) It is important to check that you understand all meanings of each word, that it is appropriate for the business purpose and that using it will not cause distress to language users or speakers.

The next step is to make an application to have the name registered with the Government Department in your State or Territory. Applications can be lodged with the Department of Consumer Affairs or Fair Trading in the State or Territory where your business is located. See the list at the end of this Fact Sheet.

Summary

- Choose a name
- Think about whether the name might be rejected for being undesirable or misleading, containing foreign language characters or being too similar to another business name.
- If the name uses words from an Aboriginal or Torres Strait Islander language, consider whether you need permission to use the words and who is the right person or people to ask.
- Check whether anyone has already registered the name on the ASIC website. (www.asic.gov.au)
- Check whether anyone has registered the name as a trade mark at IP Australia's website (www.ipaustralia.gov.au)
- Make an application to register the name.
- Display the name at your place of business and on your business documents such as letterheads and invoices.
- Let the office you registered the name with know about any changes to the owners of your business, your address or other details.
- Do not forget to renew your name before the registration period expires!

Timing and Duration - When to apply and how long it lasts

This information is current at the time of publication. It can change and should be checked at the time of application.

It is important to wait until you have received your Certificate of Registration before conducting business under that name. In all states and territories you must commence trade within two months of registering a business name. The registration may last for different amounts of time depending on the time you choose or the rules in the different states and territories.

Incorporated associations and unincorporated organisations

Some states and territories provide for incorporated associations and unincorporated organisations to register a business name.

Tips

- When deciding on your business name check whether someone else has registered it as a business name, domain name or trade mark. Your business name should be considered as part of a branding package along with your domain name and trade mark if you have one or might get one. Check that they all work together as a package to create your brand.
- Your business name is not your own property. If you want to assert ownership over a part of your brand then a trade mark must be registered.

Useful resources

For business registration and information in all states and territories:

Australian Government

Business.gov.au – How do I choose a businesses name? www.business.gov.au/Business+Entry+Point/How-to+guides/Thinking+of+starting+a+business/ How+do+I+choose+a+business+name.htm

Australian Capital Territory

www.ors.act.gov.au

www.business.act.gov.au/doing_business_in_canberra/business_and_government/government_regulatory_evironment/business_name_registrations

New South Wales

Aboriginal inquiry officer 1800 500 330 www.fairtrading.nsw.gov.au

Office of Fair Trading – Business Name Details www.fairtrading.nsw.gov.au/About_us/Online_services/Business_name_details_check.html

Northern Territory

www.nt.gov.au

www.nt.gov.au/justice/licenreg/baal/register_business_name.shtml

Queensland

www.fairtrading.qld.gov.au

Office of Fair Trading – Business Names www.consumer.qld.gov.au/oft/oftweb.nsf/AllDocs/RWP86A22C693B4
2548E4A256E1B001A251A?0penDocument&L1=Business

South Australia

www.ocba.sa.gov.au

www.ocba.sa.gov.au/businessadvice/businessnames/howtoregister.html

Tasmania

www.consumer.tas.gov.au

Consumer Affairs and Fair Trading- Registering a business name

www.consumer.tas.gov.au/business_affairs/business_names/registering_business_name

Victoria

Indigenous Consumer Unit www.consumer.vic.gov.au

Business Victoria- Registering a Business Name www.business.vic.gov.au/scripts/nc.dll?BUSVIC:STANDARD:1001:pc=PC_50021.html

Western Australia

www.commerce.wa.gov.au

Western Australian Business Names Web Site www.bizline.commerce.wa.gov.au/bnonline/

Fact Sheet 6 : Doing e Business

For many Indigenous women living in rural and remote areas, the Internet allows access to business despite large distances. This Fact Sheet sets out some information on the Internet and doing business online.

Yarning with Indigenous women in business



Terri Janke, solicitor, Terri Janke & Company

I got some help to create the website for my business and it has been really useful at attracting clients and getting my ideas across to a general audience.



Dr Anita Heiss, author, poet, cultural activist and social commentator Curringa Communications

A lot of my work is generated through my website. Many of the schools, festivals and government organisations I work for find me through www.anitaheiss.com I use the website to market my books and to keep in touch with readers, especially school-based readers who need information on me and my work for school projects. I also exploit social networking sites like MySpace: www.myspace.com/tokenkoori and Facebook. I also maintain a blog and contribute on a voluntary basis to the ANTaR blog.



Kim Smith, Owner/manager Honeysuckle Cottage an online patchwork and quilting business

Blogging is a very good business tool. It helps to connect with people, and especially as I'm in a rural area. It helps me stay connected and is a great source of business. It gives people a chance to get to know me and my business.



Sharon Williams, Owner and Managing Director, Thulli Dreaming

I actually started the business with no money; I was working full time and putting some spare money into the business to develop it. Probably the first thing I did was get a web site done to start promoting the business and the services and products I could offer.

Introduction

The World Wide Web (www) allows businesses to promote and sell their products and services across the world. Many Indigenous businesses currently engage in international trade using the Internet. This Fact Sheet provides some information on how that is done.

Why

The Internet is a global network of computers allowing people to link up and access information across the world. It allows business to provide information, advertise and sell products via the World Wide Web. Businesses can also use the Internet as a great research tool and it allows low cost communication via email and Internet phone calls.

How

To get online you will need to have a computer, a modem, and a phone line (a separate line for your Internet is not necessary but can give a more stable connection). You will need to register with your chosen Internet Service Provider (ISP) and have internet software such as a web browser and email software to support your internet use.

Choosing an Internet Service Provider (ISP)

Once you have a computer, modem, and software, you must choose an ISP. There are many to choose from and the best one for you will depend on factors like your budget, your access to broadband, your access to mobile service range and your own level of technical skill.

For example, if you have no knowledge of the Internet then an ISP that provides good technical support will be essential.

You might have others priorities. For example, if your business requires you to download big music or graphic files your priority might be high speed broadband.

Setting up your website

There are many web designers who can set up a website for a business. Otherwise, some ISPs sell packages which give you instructions and some technical support to build your own website.

Choosing a domain name

Your domain name should be similar to your business name. Your domain name is how people identify you on the Internet and, like your business name, it has to be registered. Your ISP should be able to help you to register your domain name. Otherwise there are a number of companies which can register your domain name. You can check them out at www.auda.org.au/registrars/accredited-registrars/

Like your business name, you will not own your domain name. You get a license to use your domain name for a period of time, generally two years. Most licenses have to be renewed every two years. Your domain name will end with ".com.au" because your business is a commercial (.com) entity in Australia (.au).

For more information on domain names check out the website of auDA - the Australian Domain Name Administrator at www.auda.org.au

e- Business

A very useful guide specifically for online traders is called the 'Australian Guidelines for Electronic Commerce'. It was developed by the Commonwealth Government and provides important information to help you understand your e-commerce obligations. This can be found at www.treasury.gov.au/documents/1083/ PDF/australian guidelines for electronic commerce.pdf

Also check the Australian Competition and Consumer Commission's (ACCC) website for information on doing business on the internet at www.accc.gov.au/content/index.phtml/itemId/54056/fromItemId/3669

Some of the features your website will need include:

- A good description of your products and services so customers can be fully informed about their purchase and are not mislead or confused about what they are purchasing.
- The terms and conditions of the sale, including warranties and after sales service.
- A statement about your policy and compliance with the National Privacy Principles when dealing with any personal information you collect.
- A facility to allow customers to select products.
- A secure facility to allow customers to provide their credit card details (check this with your ISP, web designer and bank) or an order form that customers can fax to you.
- A secure facility to allow customers to provide their delivery details.
- A 'merchant services agreement' if you want your customers to be able to pay online. This service will need to be compatible with your ISP.

Some legal obligations

There are a number of legal obligations for traders doing business online. These include:

Trade Practices Obligations

The ACCC produces information so that you can comply with your obligations. Some of these are: Small Business and the Trade Practises Act Warranties and refunds and Small business and the Trade Practices Act.

Advertising Obligations

There are laws which prohibit certain types of advertising including the *Spam Act 2003* which prohibits unsolicited (uncalled-for) commercial electronic messages.

Privacy

The *Privacy Act 1988* sets out the legal responsibilities of businesses in the way they deal with information they collect about customers in the course of trade. Businesses must comply with the National Privacy Principles (NPPs) set out in Schedule 3 to the *Privacy Act 1988*. More information can be found at the website of the Office of the Privacy Commissioner www.privacy.com.au

It is important to be aware of these obligations when taking, storing and dealing with the personal information of people. For example, in credit card transactions or taking orders for goods and services.

Opportunities and Challenges

Using e-business gives you the potential to reach a much larger market and offer your products or services to people spread over larger distances. You may want to think about how to get the most for your business out of e-marketing.

However, there are some challenges to think about. For example you can experience technical difficulties especially if you live in a limited access area and have limited computer skills. You may need extra help getting started. Think about who you can ask for help and how much this will cost. Once you are up and running you may experience delays sending or receiving information due to technical problems. You should allow for this when committing to a timeframe with your customers or clients.

Tips

- Update your website with new information regularly. This is both interesting to your customes and can help to attract search engines to your site.
- Make sure your website uses words that search engines will recognise.
- Regularly go to your website to make sure it is working properly.

Useful resources

Australian Government

www.Business.gov.au - e-Business www.business.gov.au/Business+Entry+Point/Business+Topics/e-business/

e-Business guide - an Australian guide to doing business online www.e-businessguide.gov.au/
Australian Government Cultural Portal - e-Business Guide www.cultureandrecreation.gov.au/ebusinessguide

New South Wales

NSW Small Business- e-Business <u>www.smallbiz.nsw.gov.au/smallbusiness/Technology+in+Business/Information+Technology/Electronic+Commerce/</u>

Queensland

For information about using technology to make you're your business easier go to http://www.industry.qld.gov. au/dsdweb/v4/apps/web/content.cfm?id=8416

South Australia

South Australia.biz- Doing Business in South Australia- e-Business <u>www.southaustralia.biz/Doing-Business-in-SA/Large-Business-Information/E-business.aspx</u>

Tasmania

Department of Economic Development and Tourism- Small Business assistance- e-Business www.development.tas.gov.au/business/expanding_your_business/identifying and_developing_new_markets/e-business

Victoria

Business Victoria- online business www.business.vic.gov.au/BUSVIC/STANDARD//pc=PC 62525.html

Fact Sheet 7: Business Structures

Choosing a business structure is an important decision for all businesses. This Fact Sheet sets out some of the basic structures used by businesses. Other structures used for non profit enterprises, such as community organisations, are not discussed here.

Yarning with Indigenous women in business

Note: These comments and images have been approved for use in the Toolkit on the condition that further approval is sought from each woman for all future uses including, but not limited to reproduction, publishing, editing or any material alteration of their comments and image.



Terri Janke, solicitor, Terri Janke & Company

I chose the company structure for my legal practice because it allows flexibility with tax, employment and investment.



Dr Anita Heiss, author, poet, cultural activist and social commentator

I'm a sole trader. I don't need a more complex business structure. I have no need or desire to employ any staff or to go into a partnership. As a writer it's not really necessary to be anything other than sole trader.



Rayleen Brown, manager and caterer, Kungkas Can Cook

When I got started it was with my business partner, so we began as a partnership.

When Gina left the business, I then changed the structure to a sole trader. I was advised by my accountant to structure the business this way. I am now looking at other options like a company or trust as the business is growing.

At the moment I am a sole trader. I currently employ two staff, and am thinking about incorporating as a company in the future.



Suzanne Thompson, director of three cultural product and service companies

I chose to setup as a sole trader. It was the easier way for me to start small and then look at the bigger picture once I started to grow my business. I now use company structures for my businesses.

I have a couple of things on the go at the moment and the best company structure really depends on the type of business. For example, Betalingalonga Pty Ltd is a company in partnership with my mother and my partner. We are focusing on purchasing a large parcel of land up here on the Sunshine Coast. We envisage the establishment of cultural healing, education and tours.

The other company I have is a company with a non-Indigenous woman called BlaknWite Pty Ltd. This company focuses on community development programs for Indigenous communities.

So I suppose when it comes to identifying which structure I need, it comes down to who I am working with and the kind of work we are doing.



Sharon Williams, Owner and Managing Director, Thulli Dreaming

I chose the sole trader structure because it was the simplest structure to start the business. I didn't know that it would get as big as it has!

I did not want any partners, I didn't want the hassles of having to make decisions with anyone else - if something goes wrong then it is just my problem to fix it.

Introduction

It is important to consider the kind of structure you will need from the beginning of your business. This structure may change as you go along but, if your business is a partnership with two or more other people, or if you need to limit your personal liability, it is very important to consider those issues from the start.

Sole trader

A sole trader is the simplest and also the most common business structure used by people starting their own business

A sole trader is a person who owns and conducts their own business and retains all the profits. A sole trader can employ other people.

One of the main benefits of the sole trader structure is the limited formalities in the setting up and running of the business. The formalities of agreements and registration required by partnerships and companies are not required to begin business as a sole trader.

The disadvantage is that the sole trader (the business owner) has all liability for all debts of the business. The only buffer to debts or legal liability is any insurance taken out by the sole trader (the business owner). This means that the owner is personally liable for all debts and obligations the business incurs. So any personal assets of the business owner may be at risk if the business runs into financial difficulty as creditors can call upon the owner's personal assets.

The choice of business structure will depend on a number of factors including tax issues especially if you or your family have other businesses or sources of income. Limiting liability might also be a consideration. Your business advisor, accountant or solicitor will be able to give advice on the best structure for your circumstances.

Some people commence business as a sole trader and might enter into a partnership or incorporate as a company later.

Partnership

A partnership is most commonly used in law and accountant firms. It is a relationship between two or more people who are carrying out a business together with the intention of making a profit. Profits are then shared between the partners. Partnerships are governed by the *Partnership Act* in each state and territory. Forming a partnership is generally fairly simple and inexpensive. Because the relationship between the partners is governed by law and an agreement it is best to get legal advice so that each of the partners is clear about their liabilities and responsibilities according to the law. It is also good to get legal advice before considering a partnership because of the close relationship it involves.

For example:

- Partners will share the profits and losses of a partnership.
- Each partner can bind the other in a contract.
- Each partner has a say in the management of the business of the partnership.

It is very important that each of the partners has a relationship of confidence and trust in the other partners.

In general partnerships have unlimited liability. In this way they are in the same position as sole traders and each individual partner's personal assets may be called upon to pay a debt of the partnership.

Each partner pays tax on their own personnel share of the net partnership income.

The main benefit of partnership is that the burden of running and owning a business is shared between a number people. However the disadvantages are that the partners are bound by each other's acts, such as signing a contract on behalf of the partnership whether they agree or not, and all partners are liable for the debts of the partnership whether they incurred the debt or not. So, if one partner incurs debt on behalf of the partnership but is unable to pay them then the other partners are required to pay the debt.

Company

A company is an association incorporated under the *Corporation Act* 2001. A company is a separate legal entity. This means that the law treats the company as separate to its directors and shareholders. The company pays tax and the company can sue and be sued.

The money earned by the company belongs to the company and the company's employees are paid by the company. The business structure of a company is more complex than other business structures and the set-up and administrative costs are usually higher than for other business structures. Companies must also report to their directors, shareholders and the Australian Securities and Investment Commission (ASIC) annually.

The liability of company directors and members is limited and their personal assets can only be at risk in particular circumstances. This is one of the main attractions for business owners.

Company directors have duties, according to law including, to act with good faith (honestly), with care and diligence, not to use their information or position for an improper purpose, to disclose any personal interest in a matter that relates to the company and importantly, to prevent the company trading while it is insolvent. This last duty means that the directors have a duty to prevent the company from incurring debts that it cannot pay. If the directors are dishonest, negligent, reckless or do not conduct themselves in accordance with the directors duties required by law, they may be personally liable for debts of the company.

It is essential to get taxation and legal advice before forming a company.

There are a diverse range of business structures. To help you decide what is the best structure for your business you may find it helpful to talk to owners of similar businesses to yours.

Tips

- Learn as much as you can about the different options before considering a business structure but always get legal and taxation advice before making the decision.
- It is advisable to get a partnership agreement in writing so that the responsibilities and liabilities of the partners are clear.

Useful resources

Government Links

Australian Government

Australian Government Australian Taxation Office – <u>Choosing a Business Structure</u> (<u>www.ato.gov.au/businesses/content.asp?doc=/Content/66952.htm&page=1&H1</u>)

www.Business.gov.au - Which Business Structure should I choose?

(www.business.gov.au/Business+Entry+Point/How-to+guides/Thinking+of+starting+a+business/Which+business+structure+should+I+choose.htm)

Australian Securities and Investment Commission (www.asic.gov.au)

New South Wales

NSW Small Business – <u>Business Structures</u> <u>www.smallbiz.nsw.gov.au/smallbusiness/Starting+in+Business/</u> Legal+Issues/Business+Structure/

Office of Fair Trading - Business Structures www.fairtrading.nsw.gov.au/Businesses/Business structures.html

Northern Territory

Northern Territory- Business Structures www.nt.gov.au/business/resources.cfm?resourceid=28)

Queensland

What Business Structure do you need? www.business.qld.qov.au/dsdweb/v4/apps/web/content.cfm?id=6602

South Australia

<u>Department of Trade and Economic Development- Choosing a Business structure which is Right for You www.southaustralia.biz/library/ChoosingaBusStructure.pdf</u>

Tasmania

Types of Business Structures (www.development.tas.gov.au)

Victoria

Business Victoria - Business Structures www.business.vic.gov.au/BUSVIC/STANDARD//PC_60828.html

Western Australia

Small Business Development Cooperation - <u>Business Structures</u> www.sbdc.com.au/drilldown/drilldown.asp?refid=1.24.2

Non-Government

Business Structures and Governance – A Practical Guide for the Arts, By Naomi Messenger, Non-profit revisions by Seth Richardson, edited by Ben Butler, published by and available from the <u>Arts Law Centre of Australia</u>, 2008. <u>www.artslaw.com.au</u>

My Small Business- <u>www.theage.com.au</u> <u>Small Business</u> <u>www.theage.com.au/small-business/startup</u>

Fact Sheet 8: Business Planning

Business planning is important at all stages of a business, from getting started to keeping track of current strategies, and from looking out for new opportunities to avoiding problems. This fact sheet explains some of the reasons why and describes some of the best ways to plan.

Yarning with Indigenous women in business



Kim Smith, owner/ manager of Honeysuckle Cottage, an online quilting and patchwork business talks about the value of planning and especially of developing an action list to put the plans into effect.

I found that my business plan had a lot of ideas, but it didn't have a "how to list". I saw all these great goals but the business plan didn't tell me how to get there. I needed the 'how to list' to guide me to putting the plan into action



Sharon Williams, Owner and Managing Director, Thulli Dreaming

I am always planning - it's basically a daily thing, I get ideas 10pm at night and I will start writing things down!

I have long term plans for the business that I strive for and the short term ones that are weekly or fortnightly plans

Introduction

There is a lot of information available on business planning. Templates are available on line from a range of business websites (such as those listed under *Useful Resources Page 75*). There is also assistance for development and research available from Indigenous Business Australia and Australian and state and territory government business departments.

Why

In the early stages of a business, a business plan is a great way to develop strategies and actions to put your vision into practice. It can also be a useful way of deciding whether your business idea is actually a workable business venture and is essential if you need to raise funds for your business. As you go along, business planning is a great way to review your current strategies, think about the current and future economic situation and make some plans for actions you might take to steer your business in good and bad economic times.

How

Your business plan will need to include information on your goals, your plan for management and marketing, information on how you will put these plans into action including the people, equipment, premises and finances you will need and, finally, a list of actions which can be taken to achieve these goals.

A good business plan includes measurable goals, actions to be taken to achieve the goals, timeframes for these actions, the people responsible for them and measurable outcomes to test progress towards the goals.

An important part of developing a business plan is doing the research into your idea and your goals and the ways to get there.

Starting with the vision

This is a fun and creative part of business planning, where you need to think about your personal goals as well as your business and financial goals. For example, maybe you really want to run a business on your own but you have family and cultural commitments to consider. Perhaps a business partner is required to share the load or maybe family members might help out.

This is also a good opportunity to begin thinking about what might be in your business *Mission Statement*. Ask yourself (and your business partner(s), if you have one or more):

- What is the big picture for this business?
- What will the business do?
- What do I want the business to achieve?
- What do I want the business to give me?
- What do I want the business to give its customers or clients?
- What do I want the business to give to my family and community?
- What are my goals for this business?

The next step is about seeing whether those goals can be reached or whether they need to be changed.

Doing the research

A good business plan will be based on a realistic assessment of what you already have, what you need, who is likely to provide it, what goods or services you can provide and who is going to be interested in buying them. There is a big difference between a great idea and a realistic business proposal and this is the time to test the ideas.

Here are some of the questions that need to be answered in this initial research stage. If you do not know the answers yourself, a good accountant or business advisor can help you gather information on:

- What is a competitive and realistic price for your goods and services?
- What are the costs of your business idea, such as equipment, stock, premises and employees?
- Can your business idea be started up with the funds you have available?
- If not, who might lend you money in the economic climate at the time? Can you meet any repayment costs (including interest) as well as your other business expenses?
- Who are your competitors? Is there someone providing an identical service?
- A feasibility study is another important tool in researching your business idea.

Writing a business plan

Once you have gathered the information you are ready to build your business plan. There are many templates for business plans and Fact Sheets about business planning which set out the principles of planning. The plan should include the following items:

- business goals;
- a management plan;
- a marketing plan;
- an operating plan;
- a financial plan;
- an action plan

Managing change

A business plan is not meant to be a static document. It is meant to be reviewed and changed as the business develops or the market changes. One of the most valuable uses of a business plan and business planning principles is to predict, manage and maximise opportunities presented by changing conditions.

Tips

- Brainstorm new opportunities for your business
- Check out the useful guides and templates online
- Ask staff for their ideas and suggestions
- Get legal and financial advice on what is feasible
- Remember to think about marketing and include it in your business planning or develop a separate marketing plan
- Consider the current economic climate and any changes that might be predicted for your customer base

Useful resources

www.business.gov.au has extensive resources

toolsandtemplates.business.vic.gov.au/ has a library of templates and resources

How to Start a Successful Aboriginal Business in Australia by Neil Willmett published by Brolga Publishing, 2008.

NSW

NSW Small Business -Guide to Business Planning www.smallbiz.nsw.gov.au/smallbusiness/Starting+in+Business/Business+Planning/

Queensland

Time to Plan

www.business.qld.qov.au/dsdweb/v4/apps/web/content.cfm?id=6625

Queensland Government- Smart Skills – Online business learning - Business planning www.sdi.qld.qov.au/virtual/index.cfm

South Australia

Department of Trade and economic Development - BizFacts - Business Planning www.southaustralia.biz/library/Business Planning.pdf

Tasmania

Tourism Tasmania Corporate – Writing a Business Plan www.tourism.tas.gov.au/industry/startpoint/planning

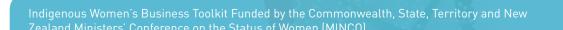
Victoria

Plan to Succeed

www.business.vic.gov.au/busvicwr/_assets/main/lib60016/plan%20to%20succeed.pdf_

Western Australia

Tourism Western Australia – Business Planning www.tourism.wa.gov.au/Growing Your Business/Business Planning/Pages/Business Planning.aspx



Fact Sheet 9: Insurance

All businesses need to insure against all kinds of risks. This Fact Sheet sets out some of the different kinds of insurance and the reasons for them.

Yarning with Indigenous women in business



Rayleen Brown, manager and caterer, Kungkas Can Cook

My business insurance package covers all vehicles and assets, fire and water damage, contents insurance and Workers Compensation. I am also required to have public liability insurance. In the past I have had to take out extra public liability insurance up to \$12 million to cover larger catering groups of 400-500 maximum. So I am able to afford the insurance I pay monthly installments. I also have personal insurance as I travel into remote areas on pretty bad roads so if I am out of action for any period of time I am able to cover my personal liabilities.



Sharon Williams, Owner and Managing Director, Thulli Dreaming

I have a number of different insurances- my equipment and car is insured. I also have public liability insurance. I also have income insurance.

Introduction

Businesses need insurance to cover the costs of possible events and consequences like theft, illness, fire or accidents. The decision to take out insurance may be a simple one – insurance might be required to comply with a term of a contract, lease or mortgage or it might be required by your profession. Other types of insurance are required by law. For example, Compulsory Third Party (CTP) for a car or Workers Compensation Insurance for employees. But there are other decisions which are less straightforward and this Fact Sheet provides some information on the issues.

How

Insurance is about the transfer of risk. If a business is at risk of certain events it pays the insurance company a premium and the insurance company agrees to provide the business with financial assistance if specific events or risks occur.

To get the right business insurance think about the kinds of risks the business might face and talk to insurance providers about what is covered by their policies. It is important to get a policy which covers all your specific needs.

If you have a number of different needs, or want help with comparing different policies, insurance brokers can help you to find the most appropriate policy for your specific needs. The National Insurance Brokers

Association can help you to find a broker in your area. Not all brokers charge for their services so always check if you are going to be charged you for their services and how much they charge.

Some common types of insurance include:

Public liability insurance

This insurance is often required for government contracts and in many other circumstances. It insures the business if something happens to people who come to your premises or events your hold. This might include customers and people delivering or picking up stock.

Workers' compensation insurance

Workers' compensation insurance is compulsory. Employers must provide it for their staff. It protects them if they are affected by a work related injury or disease. This also applies to employees working in a home based work place or home office. The law varies between different states and territories and it is important to check who must be covered by your policy. In some states contractors are covered if they work regularly for your business. Check also whether you, the employer, are covered by your workers' compensation policy. If not check whether you should be separately insured for any work related accident or sickness.

In addition to workers' compensation requirements, all businesses must run a safe environment for workers, complying with all occupational health and safety requirements.

Fire, storm and theft cover for the loss of any stock and equipment

Building and contents insurance protects your building and belongings in your home or premises against specific loss or damage. For example, your furniture, books, computers, stock and any equipment will need to be insured against theft and other events that would damage or destroy these important tools of trade. Check the details of the policy to be sure that it meets your needs. For example, insurance against theft might not include shoplifting. Or, insurance against fire and storm may not protect against flood damage. Also your insurance needs will be specific to your business and to your location.

If you are working from home it is important to insure all your business assets. Some people think that their home and contents policy will protect them against loss of their business assets if they are working from their home. Some specific policies will do this but many will not. Talk with your insurer about exactly what is insured because, in general, unless you get a specific Home Business policy, you will need separate business and home insurance to insure your property in your home based business.

If you have portable equipment like a laptop, tools or supplies you take with you, talk with your insurer about Personal Effects insurance. For example, if you use a laptop, portable catering equipment, a musical instrument, microphone, speakers, projector or anything else that you take away from your premises to do business, then make sure it is covered by your insurance policy.

Professional indemnity insurance

Professional indemnity insurance is necessary for work in a service industry providing advice or other services that other people might use and rely on. Government contracts generally have a term which requires the businesses to have professional indemnity insurance. This insurance protects the business and you from the costs associated with legal action taken against you for losses incurred by a client as a result of your advice or service. If your client incurs material, financial or physical loss directly attributed to your negligent acts this insurance covers at least your costs.

Personal accident, illness and income protection insurance

Self employed people often need personal accident or injury insurance to cover time when they might be unable to work. Associated with this is income protection insurance which can cover periods where you cannot attend to business.

Product liability insurance

If a product that you are selling, supplying or delivering causes someone injury or results in harm to another business or person because of some failure of the product, this insurance covers you for at least some the costs from any successful legal action.

Motor vehicle insurance

All vehicles must be insured for personal injury caused to other people by use of your car. This insurance is compulsory and your car cannot be registered without this insurance. In addition, you can insure against damage caused to others' property, including their cars, by your car. This insurance does not usually cover the cost of repairs to your car if you caused the accident. You can also purchase comprehensive vehicle insurance which covers you for damage to your car and to other cars. If you borrow money to buy a car the lender will generally require that you have comprehensive insurance as a term of the loan.

Machinery breakdown

If machinery that your business relies on breaks down this type of insurance can cover the costs from loss of income.

Travel insurance

Travel insurance covers people while travelling outside Australia. It can provide cover for property loss (losing luggage or equipment) and illness and accident while travelling overseas. This could be very important if you became seriously ill in another country or if you property is lost.

Stall holders insurance

If you sell your products at festivals and markets you may or may not be covered by the event organiser's insurance. If you believe your products might be at risk at an event, check whether the organiser's insurance covers your needs, and if not consider your own insurance.

Volunteer insurance

If you have volunteers working at your business they should be insured in case they have an accident or are injured while volunteering at your workplace.

Event insurance

If your business relies on income from hosting major events event insurance will protect against losses from your event being interrupted, cancelled or postponed.

Fidelity quarantee

This type of insurance covers employers if their business suffers losses as a result of employees embezzling or stealing from the business.

Other types of insurance

If directors and office holders are held to be negligent in their duties, insurance can protect individual directors from costs arising from legal action.

Life insurance is often purchased by individuals, who use it as a savings plan, because the policy becomes payable at a maturity date. In other cases the policy is paid out at the time of the person's death.

Tips

- Think about your insurance needs early on in your business
- Shop around with a number of insurers for the best possible deal
- Make sure you ask the insurer for all the information about what the insurance covers and does not cover
- Remember to tell your insurer if you move premises or buy new equipment
- Remember to tell your workers compensation insurer if you employ new staff
- Remember to renew your policies and keep them up to date!

Useful resources

Australian Government

Check out workers compensation insurance at <u>www.business.gov.au</u> It provides links to information for each state and territory.

Standards Australia has produced a number of publications on risk management. Check them out at the Australian Standard 4360 Risk management portal at www.riskmanagement.com.au/

Fact sheet 10: Keeping Records

Keeping records is an essential part of running a business. This section explains some of the reasons why and describes some of the best ways to keep records.

Yarning with Indigenous women in business



Terri Janke, solicitor, Terri Janke & Company

I have a Financial Manager.



Dr Anita Heiss, author, speaker and social commentator

I do my own BAS (Business Activity Statement) each quarter. I keep my receipts for EVERYTHING: postage, stationary, PO Box rental, travel expenses, memberships / subscriptions, photocopying etc. I file them in an expandable file into categories such as: invoices, car, postage, subscriptions / memberships, home, books, stationary and so on. I had a book-keeper come and show me once how to do my BAS and have been doing it since. I have an accountant who specialises in the arts do my tax return.

If you're working at home, find out from your accountant how much of your rent / mortgage, electricity and other utilities you can claim on your tax / BAS.



Rayleen Brown, manager and caterer, Kungkas Can Cook

I use the program MYOB (Mind Your Own Business) which is an easy to use program it produces quotes/invoices/purchase orders etc... I can also send my quotes via the email which is convenient for my clients. As my business is based on people who have accounts with me it is really important to keep on top of my invoicing as cash flow is always a problem trying to keep the creditors and staff wages paid, if you keep on top of your paper work you know instantly exactly where you are financially and what your liabilities are i.e. BAS / PAYG (Pay as You Go income tax instalments).



Sharon Williams, Owner and Managing Director, Thulli Dreaming

To start with I was using a basic record keeping system that can be downloaded from the ATO web site - FANTASTIC program! It also taught me a lot about keeping records and the legality of it all. I used that for many years, then I moved on to the MYOB program and I was inputting all the information myself, I got busier with the business and now I have a bookkeeper that I just drop monthly records off to and it is done.

Introduction

All businesses need to keep records of the money coming in (income) and money going out (payments). If you do not have skills in this area it is a good idea to get a book-keeper or other properly trained person to advise you and to help you set up and maintain the best systems for your business.

Income might include money for fees charged for services, sales of products, the sale of assets, money contributed to the business by the owner or investor, or finance from banks or other sources.

Payments include money paid for wages, taxes, expenses, assets purchased, moneys paid to the business owner and loans by the business.

There are also a number of non financial records that need to be kept for example: contracts, important correspondence, insurance documents, an assets register, warranties and receipts for purchases, and planning documents.

The documents and records of the business need to be kept separate from personal documents and records.

Why keep records?

Keeping good records of your business is essential for a few reasons:

- The Australian Tax Office asks us to report on our business so it can calculate the tax we need to pay.
- Records can help you keep track of your business for planning, seeing what is working, seeing what is not working and how you are going financially.
- If you want to borrow money you will be able to show the bank or other financial institution how your business is going.
- If you need to return any faulty assets or products you will need proof of purchase.
- If you are ever involved in a legal dispute over contractual obligations you will need an original copy of all relevant documentation.
- If you ever want to sell your business you will need to be able to show a potential buyer how it is all working.

How?

Records can be kept either on paper (in a cash book or other paper records keeping system), electronically (on the computer) or both.

For electronic record keeping you might want to use spread-sheets or a commercial software package. The Australian Taxation Office (ATO) also provides software called e-Record, a commercially available software system. The ATO runs the Australian Taxation Office Product Register which includes suitable reporting products. The benefit of electronic record keeping is the systems can generate reports on income and expenses, wages and other information needed for taxation and business planning purposes. They do require some basic computer and accounting skills. They must be backed up as well. Your book-keeper, accountant or tax advisor can help with making the right choice.

Start a good filing system for all the paper and electronic records so you can keep track of them and find them when you need them.

Keep your records in a safe place so they can always be found. For instance, make sure paper records are stored securely and make sure electronic records are always stored securely with passwords and backed up onto a disk regularly. You may wish to consider storing copies of business records in a different location to the originals in case of fire, flood or theft.

What documents and records?

Different documents have the information needed for the business records.

Financial documents include: invoices from sales and expenses, receipts from sales and expenses, cash register tapes, bank deposit books, cheque butts, bank statements and credit card statements. These documents generally tell us the date the money was received or paid out, what it was received or paid for, the total received or paid and any GST.

Examples of non financial records include: correspondence in and out, assets register, business plan, contracts (for example contracts for services rendered and employment contracts), insurance policy, and warranties for assets purchased.

For detailed information on records you should keep and reporting requirements of small business go to http://www.business.qld.gov.au/virtual/topics/pageSurround_OSB.cfm?displayID=18109

Vehicles

If you are operating a vehicle as part of your business it is important to get specific advice about the records you need to keep. These might include records of fuel and other expenses, a log book and other records showing how total kilometres are worked out.

Stock

If your business buys or sells stock it is important to have a system for keeping track of stock movement including; a list of each article, its value, the value of the entire stock, the date of any stock take and the name of the person who did the stock take. This kind of information is necessary for working out GST and the ATO also requires a stock take for businesses with a certain annual turnover.

Records of business assets

Keep documents relating to all assets of the business and include them in your record keeping so that any tax deductions for depreciation can be claimed and also for any Capital Gains Tax that might be payable if the asset is sold.

Records for GST

If you are registered for GST then all documents relating to sales and purchases must be kept for preparing Activity Statements so that GST can be worked out and paid to the ATO.

Employees

Records of employees' hours worked their Tax File number declaration, their wages paid, the taxation amounts withheld and paid to the ATO according to the PAYG (Pay As You Go) withholding rules and their superannuation must also be kept. Employees must also be provided with a payment summary including details such as their salary, any termination payments and any reportable fringe benefit tax.

Suppliers without an ABN

If a supplier does not provide you with an ABN on their invoice you may be required to withhold 46.5% of their payment and give them a payment summary. This is not always the case when an ABN is not provided. Ask the supplier to provide you with the *Statement by a supplier (reason for not quoting an ABN to an enterprise)* and contact the ATO or your tax advisor for specific advice in these cases.

How long do I need to keep records?

This may change from time to time so the most current information should always be sought from the ATO.

- At least five years: The ATO requires that records be kept for five years after they are prepared, obtained or the transaction is completed (whichever occurs later).
- If the records relate to a sale where there might be capital gains tax issues, the records may need to be kept for longer.
- The ATO can penalise you if records are not held for five years.
- Both paper and electronic records must be kept for at least five years.
- Records must be kept in English and in a way that can be understood by the ATO if they ever needed to review your records.

Using records to develop your business

Having good records of sales, fees for service, expenses, wages and other costs allows for planning for the future. If your business is affected by seasonal factors, funding cycles or other factors that impact at particular times of the year, good records give evidence for better cash-flow management and help predict the best times for expansion or contraction. Good records are also essential for loans and for Government Departments, banks and other financial institutions.

Tips

- Think about how you will organise your records from the start if it is on paper get all the books ready and keep them up to date. If it is online think about software you might use.
- Get in the habit of transferring all the information from your documents to your record keeping system regularly. The longer you leave it to write up the records, the harder it is to remember what each document relates to.
- Keep personal and business documents and records separate.

Useful resources

Government Links

Tourism Australia - Running a Business - Business Record Keeping www.indigenoustourism.australia.com/runningabusiness.asp?sub=0704

Australian Taxation Office - Record keeping for small businesses www.ato.gov.au/businesses/content.asp?doc=/content/76494.htm

Australian Taxation Office -Record keeping Essentials www.ato.gov.au/businesses/pathway.asp?pc=001/003/003

Business.gov.au – Record keeping <u>www.business.gov.au/Business+Entry+Point/Business+Topics/Taxation/</u>
Record+keeping+and+reporting/Record+keeping.htm

New South Wales

NSW Small Business - Record Keeping FAQs www.smallbiz.nsw.gov.au/smallbusiness/Starting+in+Business/Finance/Record+Keeping+FAQ/

Queensland

For information on business records you should keep http://www.business.qld.gov.au/virtual/topics/pageSurround OSB.cfm?displayID=18109

Tasmania

Department of Economic Development and Tourism - Record Keeping www.development.tas.gov.au/business/starting_a_business/financing your_business/record_keeping

Victoria

Business Victoria -Nine Tips for effective record keeping www.business.vic.gov.au/scripts/nc.dll?BUSVIC:STANDARD:1001:pc=PC 62733.html

Fact Sheet 11: Intellectual Property

This Fact Sheet explains what intellectual property is, why it is important to business and how it can be used and protected.

Yarning with Indigenous women in business



Sharon Williams, Owner and Managing Director, Thulli Dreaming

I have a logo - it is basically been the same logo since I started the business. However it has been changed slightly over time with help from graphic designers.

Introduction

Intellectual property is a business asset. It needs to be protected as much as you protect your other assets. Keeping track of the costs of protection (fees for advice and registration) is one component of calculating the value of your intellectual property.

It is important to get advice from IP Australia or a solicitor, patent attorney or trade mark attorney to find out how to protect your intellectual property at the early stages of developing your business.

What is intellectual property?

Intellectual property is a kind of property. There are a number of different kinds of intellectual property including copyright, trade mark, design, patent, plant breeders' rights and confidentiality or trade secrets.

Intellectual property gives the owner particular rights.

Intellectual property is property in the original creation, brand or invention. It is generally owned by the person or corporation who created it, made it, designed it, invented it or registered it. It should not be used without the owner's permission.

Some forms of intellectual property need to be registered and some do not.

Intellectual property rights are the rights of the owners of the intellectual property to do certain things.

For example, the owner of copyright in a story, artwork, song or play has the right to say where and how it can be used. Use might include copying or publishing it in a book, pamphlet or on the Internet and many other uses. The owner of a trade mark can say when and how it can be used – put on a product, used in a promotional poster or pamphlet for example.

Copyright

Copyright law protects some types of material which are original and fixed in a permanent or "material" form. The types of material protected by copyright law include literary works like stories, poems, song lyrics; dramatic works like mime and choreographed dance; musical works such as a musical score; artistic works like paintings, sculptures, engravings and works of artistic craftsmanship; sound recordings; films, television and sound broadcasts; and published editions such as books.

Copyright does not protect ideas or styles. So, for example, your idea to create a business is not protected by copyright, but if you put your ideas down in a business plan, the business plan itself will be protected by copyright. This means that no one can reproduce the actual business plan without the owners' permission.

Copyright is not registered in Australia. Copyright comes into existence when the original work is created in material form. The law (*Copyright Act 1968* and the precedents developed by judges in the court cases) sets out a number of rules for copyright ownership and use. One important rule about ownership is that the copyright in work created by employees, where the work is created as part of a term of their contract of employment, is often, but not always, owned by the employer.

Many of these rules can be modified by an agreement between the employer and employee.

The copyright owner can indicate their ownership by using the copyright symbol (©), the name of the copyright owner and date the work was created.

Copyright lasts for a set period of time, after which the material is said to be in the public domain and can be used by anyone. The length of time depends on the nature of the material but copyright in literary, dramatic, musical and artistic works lasts for the life of the author plus 70 years.

If your business includes the production or publication of written material, music, choreography, mime, artwork, films, sound recordings, computer programs, online material or broadcasts it is advisable to seek legal advice on how to ensure your work is protected.

If your business is built around your performances then it is advisable to get legal advice about how to protect your rights. For example, if you are an actor, singer, musician or other performer you may have a suitable qualified agent who looks after your rights. If not, then consider talking to the Media Entertainment and Arts Alliance or getting some legal advice so that you know your rights.

If your business uses other people's written material, artwork, films, sound recordings, computer programs, online material or broadcasts, it is essential to check copyright ownership and ensure you have the rights to use it. If you do not have the rights to use the material, you may end up facing legal action for infringement.

Copyright relates to many types of work, and there are many different types of situations where it is created. If you have questions about copyright you can talk to IP Australia, the Australian Copyright Council, the Arts Law Centre of Australia (if it is arts related) or a solicitor. The websites for these departments and organisations have very useful information and links and can be found at the end of this Fact Sheet.

Tips

- If you use music 'on hold' in your business or play music in your shop you will need a license to use the copyright in the songs and sound recording.
- If you use artwork on your website you will need the permission of the copyright owner.
- If you place your own artwork or music online, be aware that while it might get wide distribution it is also more vulnerable to copying by others.

Trade Marks

A trade mark is a sign used by businesses to show where their products or services come from and to help consumers identify a product or service. A sign includes any letter, word, name, signature, numeral, device, brand, heading, label, ticket, aspect of packaging, shape, colour, sound or scent.

A trade mark is an excellent branding tool. A business which produces a particular product or service can use the trade mark to distinguish its products and services from others.

When deciding on a business name or domain name, check the register of trade marks to make sure no one else is using the name you want but also consider whether the name will be versatile enough to be a business name, domain name and possibly a trade mark.

A trade mark does not have to be registered but registration gives the owner specific and important rights if someone uses the mark. These include the right to bring an action for infringement if someone else uses the trade mark without the owner's permission. So registration of a trademark gives stronger rights in protecting a business brand than registration of a business, company or domain name (a domain name is the name of your internet website).

To register a trade mark, an application must be made and a fee must be paid to IP Australia. Get the advice of a trade mark attorney or an intellectual property lawyer because they can guide you through the process, give you important advice and search trade mark registers to make sure the trade mark you have developed is not already registered.

Tips

- Check to see that the business name, domain name or trade mark you want to use has not been registered by someone else. Go to www.ipaustralia.gov.au or contact a trade mark attorney or lawyer.
- Consider your business name, domain name and trade mark as a kind of branding package that should compliment each other.

Patents

Patents are used to protect the rights of inventors of new products or processes.

A patent is a right granted for any device, substance, method or process which is new, inventive and useful. It gives the owner the exclusive right to commercially exploit the invention for the life of the patent. This might be 8 or 20 years depending on the type of patent.

It is extremely important to keep your invention secret and get legal advice about the need to apply for a patent if you are hoping to make commercial use of your invention. Unlike copyright, an invention is not automatically protected. You have to apply for a patent in order to protect it.

Applications for patents must go through a number of stages. A provisional application can be lodged first, as it gives you 12 months to consider whether a patent is the best option.

All applications are examined by patent examiners who ensure they meet the necessary legal requirements.

There are two types of patents.

- The first is an innovation patent which is generally granted within one month and can give you legal ownership over your inventions for a maximum of 8 years.
- The second is a standard patent and gives long-term protection and control over an invention for up to 20 years.

Patents give their owner the legally enforceable right to keep the workings of the invention secret and prevent anyone else from making and selling the same invention. In that time, the patent owner can make the most of the commercial opportunities to sell the invention or license to others or to make it and market it. Once the patent expires, the owner must disclose a full description of how the invention works to the public.

Certain things cannot be patented including artistic creations, mathematical models, plans, schemes or other purely mental processes.

The details of the invention must be kept secret prior to the patent application. Demonstrating, selling or discussing the invention in public before the application is made can cause an application to be rejected. Confidentiality agreements should be used so that you can discuss the invention with your lawyer, business partners and employees. There is a confidentiality agreement builder on IP Australia's website. If you are not comfortable using this agreement then ask a lawyer to draft a suitable agreement.

Not all inventions are suitable for patenting as part of the commercialisation of the new product or process. You could instead use confidentiality agreements to protect information on the invention. The risks with this strategy is that someone will disclose the information or that someone will be able to study the invention and work out how it is made (reverse engineering).

It is also possible to take an opposite approach and make details of your invention public. Once the details are public, no one else will be able to patent the invention but, on the other hand, others will be able to copy and use the invention as well.

These options should be considered with the advice of your business and legal advisor as they can help you make good decisions based on your particular product or service.

Tips

- Keep your invention secret until you decide whether it should be patented or not.
- If your invention uses Indigenous Traditional Knowledge which needs to be kept secret, consider the fact that once a patent expires the way the product or process was made must be disclosed.

 The use of confidentiality agreements may be more suitable.
- Check the costs associated with application and registration to evaluate its worth and cost effectiveness to your business.
- The rights to use a patent can be licensed to another party for a fee.

Designs

If you have designed a product which is new and distinctive in its overall appearance it may be useful to register the design.

A design can be registered if it has the visual features including shape, configuration, pattern and ornamentation which give it a unique appearance. Registration gives the owner protection for the visual appearance of the product. Like a patent, a design can only be registered if it is new. To be new it must not have been used publicly or published in or outside Australia. The design must also be distinctive. It must not be

similar in overall appearance to other designs already in the public domain. It is important to search the design records to be sure that your design is new and distinctive before trying to register it.

A lawyer or patent attorney should be consulted if you believe you might have a design that could be registered. They can advise on a number of issues, including the question of whether your product can be registered as a design or whether it is a work of artistic craftsmanship which is protected by copyright law.

Some designs which have been registered include furniture, clothing, bed-linen, toys, a portable cooler and other objects. These, and other examples, can be viewed at the website of IP Australia www.ipaustralia.gov.au

Tips

- Keep your design secret until you decide whether to register it or not.
- Get professional advice on registration.

Confidentiality and trade secrets

The commercial success of products and processes often depends on being able to stop others from making or selling the same thing.

If you have developed a process or product that you intend to make, sell, license or assign you will need to keep it secret to stop others from copying it and marketing it themselves.

The use of confidentiality agreements is a good way to protect these kinds of trade secrets. As discussed above a registered patent or design give strong rights to stop others from dealing with a similar product or process, but if your product or process cannot be patented or registered as a design, then a confidentiality agreement may be the best option. Or, if it would be very difficult to copy or reverse engineer your product or process, a confidentiality agreement may be the most suitable way to protect your trade secrets.

Tips

- You can build your own Confidentiality Agreement on IP Australia's website <u>www.ipaustralia.</u> gov.au or
- Consider getting a solicitor to draft your agreements.

Other intellectual property regimes

Circuit layout designs and new plant varieties are also protected by separate intellectual property regimes but, as they are specialised areas, they are not dealt with at depth here. Contact IP Australia in the early stages of business development if you are setting up a business in these areas.

Tips

- Think about your intellectual property at the very beginning of your business development and get advice on what you should protect and how you should protect it.
- Consider your business name, your domain name and trade mark like a package that you want to be able to fit together to create a recognisable brand. You want your name to be versatile enough for all these uses.
- Be careful not to use anyone else's copyright material without their permission.
- Be careful not to use someone else's intellectual property, such as their trade marks, patented invention, design, circuit layout, software, plant variety or confidential information, without their permission.

- Check the trade mark register before deciding on a business name, domain name or trade mark so you are sure you do not infringe on someone else's intellectual property.
- If you want to have strong rights over your business name then it is best to consider registering a trademark.
- If you invent or design something new consider whether to register a patent or design very early.
- If you need to keep certain information confidential get legal advice on a confidentiality agreement.

Useful resources

Australian Government

IPAustralia www.ipaustralia.gov.au

Australia Wide

Australian Copyright Council www.copyright.org.au
Arts Law Centre of Australia www.artslaw.com.au
Media Entertainment and Arts Alliance (The Alliance or MEAA) www.alliance.org.au

Fact Sheet 12: Marketing and Networking

This Fact Sheet looks at marketing, the benefits of a market plan and networking.

Yarning with Indigenous women in business



Terri Janke, solicitor, Terri Janke & Company

Our website is our biggest marketing tool www.terrijanke.com.au.

I speak at many conferences and network at events etc. I also write articles and books which helped establish my reputation.



Dr Anita Heiss, author, speaker and social commentator

While I am not on any boards this year, it is the first time in over a decade that I am not committed. But as I've said, being involved with a range of organisations via Committees and Boards will open up networks you may not have thought of. I am also a community representative for the University of Wollongong Aboriginal Employment Strategy which means I maintain connections to academia as well.



Sharon Williams, Owner and Managing Director, Thulli Dreaming

I do mail outs - via email and hardcopy. I have not done any advertising and word of mouth has been the best form of advertising for me. I attend business network meetings, interagency meetings; I have attended and exhibited at some trade fairs/ shows. I have also just gone along to other trade fairs to get ideas and contacts from potential clients.

Marketing Introduction

Marketing is concerned with ensuring that the goods and services your business offers are suited to your customers, that you meet your customer's needs and that they are encouraged to keep buying from you.

Why

Letting people know about your business is essential to your success. There are a number of ways to do this and a good way to draw your strategies together is in a marketing plan.

The benefits of a marketing plan include:

- Analysing your customers;
- Analysing the attributes of your products and services;
- Reviewing current and past marketing strategies and evaluating their effectiveness;

- Reviewing the current economic environment and adjusting your marketing;
- Reviewing the current market for your product or service and adjusting your marketing;
- Coming up with new strategies for new and evolving technologies;
- Setting new goals.

The process of developing a marketing plan can also focus your mind and the minds of your staff on the nature of your customer base and what needs to be done to make it more solid and to expand.

Writing a marketing plan

A marketing plan should be included in your business plan.

It should aim to cover one year of marketing strategies and actions, with goals that can be measured in some way. If you have staff or other people involved in your business, it can be useful to involve them in development of your marketing plan as they might have helpful insights and new ideas.

Advertising

The costs of advertising need to be weighed carefully against the benefits.

There are a number of ways to advertise. They include advertising:

- In newspapers,
- In magazines,
- On television.
- On radio,
- In the yellow pages,
- On the internet.
- On Billboards,
- By Direct mail, and
- In Catalogues and leaflets.

The *Trade Practices Act* sets out rules to ensure that trade in Australia is fair and that consumers are not deceived or misled by advertising. So business operators need to ensure that none of their advertising misleads or deceives the consumer about the nature or origin of the products or services. The law also prohibits unconscionable conduct by traders. This means that businesses must not take advantage or place undue pressure on consumers. There are also laws in relation to electronic junk email known as 'spam'. These are unsolicited emails sent out generally as advertising. It is important to make sure you are aware of these laws and comply with them. The Australian Communication and Media Authority is responsible for these laws. They also provide information to businesses and consumers. Their website is www.acma.gov.au

Networking Introduction

Networking involves communicating with people and engaging them for shared benefits. The essence of networking is that the more people that you know and help, then the more people there are that know and will help you with your business.

Why

Networking can provide you and your business with a number of opportunities that can help you develop and grow your business. These include;

- The opportunity to share ideas with other people in your business area;
- Gain new customers;
- Develop and grow your business profile;
- Solve business problems;
- Encounter possible investors; and
- Discover what other similar business are doing.

How

All sorts of business and social occasions are opportunities for networking. It is important to always carry your business card so you can hand it out.

Many areas have a local Chamber of Commerce which is an organisation of local business people who join together to promote and protect their interests. The main advantage of membership of a Chamber of Commerce is to network with other business people, get referrals and be recognised as a part of the local business community.

Consider joining the local Chamber of Commerce, local business referral groups, professional associations, women's business groups and attending social functions.

Tips

- The Queensland Government, Smart Skills website has a useful free online course on networking called "Why Network" accessible at www.sdi.qld.gov.au/virtual/topics/topic1_people.cfm
- If there is an Indigenous Chamber of Commerce in your area, that is a great place to start.
- The Local Chamber of Commerce is another great place to make connections.
- Attend industry events.
- Join a committee in your industry organisation.
- Join a Board. Check out Women on Boards www.womenonboards.org.au

Useful resources

Australian Government

Marketing Plan Guides at www.business.gov.au

Small Business Support Network- Market Plan Format www.ozsmallbiz.net/marketing-plan-format/

Australian Competition and Consumer Commission www.accc.gov.au

Australian Communication and Media Authority www.acma.gov.au

Fighting Spam in Australia – A Consumer Guide' <a href="www.acma.gov.au/webwr/consumer_info/spam/consumer_in

New South Wales

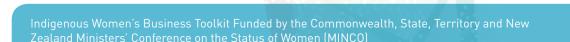
Department of State and Regional Affairs- Self Help Modules- Module 12 Marketing and Promotion www.business.nsw.gov.au/community/selfhelp/

Queensland

Queensland Government- Smart Skills – Online business learning - Marketing and promotions – includes information on advertising

www.sdi.qld.gov.au/virtual/topics/topic1_market.cfm

Queensland Government- Smart Skills – Online business learning – Negotiating and networking www.sdi.qld.gov.au/virtual/topics/topic1_people.cfm



Fact Sheet 13: Support 1: Money Business

Expert advice on tax, finances, law and business is essential. This Fact Sheet is about choosing good advisors and working with them.

Yarning with Indigenous women in business



Terri Janke, solicitor, Terri Janke & Company

Staying in business is mostly helped by my financial adviser – we try to be proactive and always keep looking 6 – 12 months ahead. I can do it myself now by always forecasting a year ahead.



Dr Anita Heiss, author, poet, cultural activist and social commentator

I have an accountant just for my tax return. I have a life coach for setting and reaching goals. I have a lawyer to deal with my will etc. I have an agent who deals with all my book contracts and I have a booking agency who handle my school appearances.



Rayleen Brown, manager and caterer, Kungkas Can Cook

Just recently I have been using a book keeper to keep on top of things but this has become a costly exercise so I have cut back the hours. I hardly ever have contact with my accountant any more only with the partnership dissolution and if there are any new business contracts or prospects that I may run by him. I don't have a business advisor. But I do have a good friend that I call on who is a great person who always advises me to go with my gut feeling it's worked in the past.

Introduction

Book-keepers, accountants, financial counsellors, financial literacy training, financial institutions, Australian Taxation Office, the Australian Competition and Consumer Commission (ACCC), Australian Securities and Investment Commission (ASIC) and, Fair Trading and Consumer Affairs departments in States and Territories can provide essential information on taxation, cash flow, raising money, the state of the current economic climate, market fluctuations, credit and other issues. This Fact Sheet gives some information on who is who and what can be gained from them.

Working with your accountant

A good accountant is essential and it is really important to be able to ask your accountant for his or her opinion on your finances, taxation and business structure. A good business accountant can help with:

- registration of an Australian Business Number (ABN) and for the Goods and Services Tax (GST) as appropriate;
- preparation of your Business Activity Statement (BAS) where you are registered for GST;
- evaluating a business proposal and preparing a business plan;
- information on sources of funds and assistance with preparing applications for finance;
- setting up a business or buying, restructuring or expanding an established business;
- preparing a cash flow budget and advising on how to use it to manage your business better;
- costing your products and/or services and areas where you may be able to reduce your costs;
- pricing your products/services in a competitive environment;
- methods to control inventories, debtors and other aspects of your business to help minimise debt;
- information on employing staff, remuneration packages and succession planning;
- comparing your actual performance with your projected performance and advice on how you can improve.

Accountants in your area can be located by contacting one of the following peak accounting bodies:

- CPA Australia, phone (02) 9375 6200 or visit their website at www.cpaaustralia.com.au
- Institute of Chartered Accountants in Australia, phone (02) 9290 1344 or visit their website at www.icaa.
 org.au
- Association of Taxation and Management Accountants, phone (02) 9799 6255 or visit their website at www.atma.com.au
- National Institute of Accountants, phone (03) 8262 6000 or visit their website at www.nia.org.au

Complying with competition and fair trading obligations

The Australia Consumer and Competition Commission

The ACCC monitors and enforces breaches of the *Trade Practices Act*. All business people and consumers need to be aware of their rights and obligations under the Act. Broadly, the Act's purpose is to promote competition and fair trading, and to help with consumer protection. The *Trade Practices Act* deals with many aspects of the marketplace: relationships between suppliers, wholesalers, retailers, competitors and customers. The Act also covers unfair market practices, industry codes, mergers and acquisitions of companies, product safety, product labelling, price monitoring, and the regulation of industries such as telecommunications, gas, electricity and airports.

All business operators need to be familiar with their obligations under the Trade Practices Act.

The ACCC has an Indigenous Infoline. The number is 1300 303 143.

The ACCC can provide information to business people to make sure their business practices are complying with the law particularly on issues such as:

- Advertising
- Warranties
- Product safety
- Labelling

They can provide specific advise to small businesses on 1300 302 021. You can also visit their website and find useful information and download publications at www.accc.gov.au

The ACCC has a general Infocentre number. It is 1300 302 502. And it has a TTY (Text Telephone) Service for people with hearing or speech difficulties. The number is 1300 303 609.

The ACCC says on its website (www.accc.gov.au) that some of the issues it deals with at the Infocentre are:

Typical problems for businesses:

- problems with supply
- unfair business practices
- advertising
- franchising
- pricing issues
- e-commerce.

Typical consumer issues include:

- warranty and refund issues
- what the ACCC can and can't do for consumers
- problems with telecommunications services
- misleading and deceptive conduct
- scams
- debt collection.

The Australian Securities and Investment Commission

The Australian Securities and Investment Commission provides information on financial services. It has a number of Indigenous outreach staff.

The website includes useful information on:

- Budgeting and saving including a budget planner and information on budgeting and bank accounts.
 It also includes information on loans, credit and dealing with debt and credit cards. It provides some information on investing as well.
- Superannuation
- Book-up
- Scams
- Complaints
- Paying for funerals

The website has many useful Indigenous specific and general resources. It can be found at www.asic.gov.au

ASIC can also be contacted on their Infoline by 1300 300 630

Email infoline@asic.gov.au for:

- general enquiries about what ASIC does and our services,
- queries about financial services or products, or
- copies of our booklets and brochures.

Useful resources

Australian Government

Australian Competitor, Consumer & Commission www.accc.gov.au/

Australian Securities and Investments Commission ww.asic.gov.au/

Australian Taxation Office www.ato.gov.au/

Non Government

National Institute of Accountants www.nia.org.au/

CPA Australia- Association of Certified Practising Accountants www.cpaaustralia.com.au/cps/rde/xchg/cpa/hs.xsl/index.html

Accounting & Finance Association of Australia & New Zealand www.afaanz.org/

Association of Taxation and Management Accountants www.atma.com.au

Fact Sheet 14: Legal Advice

Expert legal advice on legal issues, industry information and business are essential. This Fact Sheet provides information on the kinds of legal advice available.

Yarning with Indigenous women in business



Dr Anita Heiss, author, poet, cultural activist and social commentator

I have a lawyer to deal with my will.



Kim Smith, owner/manager of Honeysuckle Cottage, an online quilting and patchwork business

Can't speak highly enough of the importance of the expert legal advice she's received. She says that having an outsider with specific expertise come in and advise on accounting and systems management has been invaluable:

"I had all these thoughts in my head – I knew what was needed for my business but I needed someone else to come along and see what those things are."

Introduction

Before entering into arrangements with other people or companies, such as a contract or a lease, it is always advisable to get the advice of a suitable and qualified legal professional. Solicitors must register with the professional association in their state or territory. Check the *Useful resources* section for websites. They can be the best source of information about local solicitors in your area and also should be able to tell you about your rights as a client.

Working with your lawyer

It is always advisable to get legal advice when starting up a business. Once you are up and running, working with your lawyer may reveal areas of your business that require legal attention before problems arise. A good business lawyer can help with:

- choosing and implementing an appropriate business structure;
- registering a business name;
- contracts and other documents, e.g. warranties, supply contracts, employment contracts, service and installation agreements;
- product liability;
- legislation regulating the operation of your business (e.g. Trade Practices Act, Health Act, etc);
- insurance claims;
- investigating a new or existing lease;

- negotiating a lease with a landlord;
- all matters relating to identifying and purchasing premises;
- incorporating a company;
- giving your company additional support by becoming a director;
- representing your interests in dispute resolution with authorities or other businesses

Useful resources

Online free legal information and advice http://www.free-legal-advice-online.com/

Australian Capital Territory

ACT Law Society www.lawsocact.asn.au/

New South Wales

Law Society of New South Wales www.lawsociety.com.au/page.asp?partid=66

Northern Territory

Law Society of Northern Territory <u>lawsocietynt.asn.au/</u>

Queensland

Queensland Law Society www.qls.com.au/content/lwp/wcm/connect/QLS/Home/

South Australia

Law Society of South Australia www.lssa.asn.au/

Tasmania

The Law Society of Tasmania www.taslawsociety.asn.au/web/en/lawsociety.html

Victoria

Law Institute of Victoria www.liv.asn.au/

Western Australia

Law Society of Western Australia www.lawsocietywa.asn.au/

Fact Sheet 15: How Do You Grow Your Business?

This Fact Sheet provides information about expanding and maintaining your business.

Yarning with Indigenous women in business



Terri Janke, solicitor, Terri Janke & Company

I've grown the business slowly and organically – it has to fit with my overall life plan. I plan constantly – daily, weekly, yearly and five yearly. I also remain flexible so I can change with the demands of my life, and take time to spend with my children.



Dr Anita Heiss, author, speaker and social commentator

It's still just me, so my business hasn't grown in size, but it is far more focussed now, and I only take on jobs that are directly related to writing. I can pretty much rattle off the top of my head my schedule for the year. Because festivals are planned 12 months ahead, my calendar is usually locked in that far. I make a decision about my year before it starts and try as best I can to stick to it. I have learned to factor in a holiday each year. I began working as a sole trader in 1994 and only just started factoring in the holiday in 2008!



Sharon Williams, Owner and Managing Director, Thulli Dreaming

It was 10 years in business before I decided to really grow and expand. As I achieved more of my goals I wanted to achieve more! So I contacted IBA and they assisted me with a business advisor to do a business review and a business plan, before I was able to apply for financial assistance. The business mentor also did the finance application so it was really easy. I was approved for the business loan and that's when I moved the business from home.



Kim Smith, owner / manager of Honeysuckle Cottage an online quilting and patchwork business

My goal is to have a business that I don't have to drive. I want to build my business not just work in it.



Rayleen Brown, manager and caterer, Kungkas Can Cook

I have grown, there were lots of hurdles. One main difficulty we had when we started was the stereo typing of indigenous people in our town. You know the sayings - unreliable, can't work, to slow. We had to prove ourselves to the knockers and to ourselves even to our own mob the tall poppy syndrome. Luckily enough I / we made it through all this because sometimes these are the things that can make you fail.

I was unsure that I would be able to handle the business when my partnership dissolved 3 years ago; I was terrified that the business would fail but my business has grown and got even better.

The business has gradually grown and I have just made adjustments developed procedures and secured more staff to handle the workload. There are lots of opportunities out there it is choosing the right ones that you can in your own mind achieve.

I have used opportunities as they come up helping with the bush foods cooking competition helped me to meet with successful business operator Maggie Beer / Stephanie Alexander.

Volunteering to do a five minute segment on a NITV on a locally produced program has helped to lift my profile.

I support local indigenous sports clubs I am also a mentor with the Smith Family Program run through a local high school encouraging you aboriginal girls to stay at school I believe in giving back to your community.

I am also proud to be a part of the Bush Foods Reference group, helping to support the harvesters and helping to develop the bush foods industry. I have just also been involved in developing an indigenous bush foods association.

Introduction

This checklist for growing your business covers many of the issues that are necessary to help you grow your business.

Checklist

Analysing your business

- Who can help you with business advice and support?
- Do you have family or friends who have expanded their business and could share their knowledge?
- Is there an organisation in your area with support staff that might advise you or share their knowledge and experience?
- Have you contacted Indigenous Businesses Australia?
- Have you contacted small business support service in your state or territory?
- Are there any mentor programs near you? Check the Mentoring Fact Sheet number 3.
- Is there a local chamber of commerce?
- Have you conducted business and market research?
- What are the markets that you already compete in?

- What are the size and the potential of these markets?
- How fast is the market growing?
- Are there any new market sections, either domestically or overseas, that you could enter?
- Have you reviewed your business and marketing plans?
- Check out business planning fact sheet and business planning models
- Are you aware of standards and codes of practice that might apply?
- Have you got the resources to expand your business?
- Is your business eligible for grants or financial assistance?

Grants and other funding from federal, State and Territory governments and in some cases from local councils are available. The business gov.au Grant Finder tool can help you find government grants including specific grants for employers, industry, environmental projects and Indigenous businesses. It is at www.business.gov.au/grants

Improving your internal processes

- Do you need to change your business structure?
- Check Fact Sheet 7 Business structures.
- Have you considered improving your financial management practices?
- Have you considered your changing legal obligations?
- Do you know what the tax implications of growing your business are?
- Do you know if your record keeping requirements will change?

Growth in your workplace

- Do you need to employ additional staff?
- Have you considered training for yourself or your employees?
- What training opportunities would suit you and your business?
- Do you need to move to bigger premises?
- Should you buy or lease you new premises?

Opportunities for business growth

- Have you thought about expanding your business online?
- Have you considered franchising your own business?
- Can your business benefit from applying for tenders and contracts?
- Have you thought about introducing environmental management practices?
- Have you thought about exporting or importing goods or services?
- See Fact Sheet 17 and talk to Austrade.

Tips

- Determine whether a demand for your business growth has been established
- Get legal and financial advice on your ideas for growth.
- Plan your growth
- Monitor what is working, what might take time to work and what is not working.

Useful resources

Australian Government

Business.gov.au checklists - <u>www.businesss.gov.au</u> The business.gov.au checklist on *Growing your business* covers many of the issues and questions you may have regarding how to grow your business.

Queensland

Queensland Government- Business Development- Growing your business www.business.qld.gov.au/dsdweb/v4/apps/web/content.cfm?id=6652

Business Development Queensland Provides information, resources and tools to help launch or grow a business http://www.business.gld.gov.au/dsdweb/v4/apps/web/content.cfm?id=3181



Fact Sheet 16: Cash Flow

One of the most important issues businesses consistently have to deal with is cash flow. This Fact Sheet explains some of the basics of cash flow and why it is so critical to staying in business.

Managing Cash Flow for your business refers to ensuring that sufficient cash is available to your business when you need to pay bills or purchase required items to provide your goods and services.

Fact Sheet 13 Support 1: Money Business covers working with accountants and other business professionals to ensure you meet the financial, legal and reporting obligations of small business.

Yarning with Indigenous women in business



Rayleen Brown, manager and caterer of Kungkas Can Cook

Even though I am diligent with my accounts, getting my invoices out on time and keeping on top of my bookkeeping, you still cannot make people pay on time even Government Departments. What is the new policy in the Government since the recession? Account to small businesses payments should be made in a timely fashion 7-14 days, more like 30 - 90 days if you're lucky. A lot of small businesses seem to suffer the same problems with cash flow.

I must admit it is a bit of a shame job for me to ring people about money. I will do my best to put it off, I don't know maybe it is my upbringing but this is an area I really need to be a bit more hardnosed about. It is one of my biggest downfalls.



Sharon Williams, Owner and Managing Director, Thulli Dreaming

Cash flow is VERY important - I did not realise how important it was at the start - but you quickly realise that it basically drives the business. If you don't know where the money is coming in and where it is going out then you are in trouble.

Introduction

Cash flow has been described as the life blood of business. If there is not enough cash on hand to pay wages and bills, a business can be in serious trouble even though it is making a profit. Managing cash flow is essential to business.

Why

Even if a business is profitable overall, if it cannot meet its expenses when they are due, it may mean that the business has to close its doors. Managing cash flow is essential for planning. Understanding the seasonal ups and downs of your business over a twelve month period will help with planning for the best and the worst of times.

Knowing your cash flow is important information for any plans you may have to arrange. This may include an overdraft with your bank or financial institution or borrowing money to expand your business. The bank or other lender will want to know that your business is in a position to make repayments on a loan.

How

Planning is the key to managing cash flow. Forecasting money coming into the business and money that will need to be paid out will allow you to track the flow of money and plan your cash flow. Forecasting needs to take into account different seasonal factors: what time of the year money tends to come in and when it tends to go out. Once these amounts are identified a budget can be developed. The budget should also be reviewed regularly to check how projected amounts compare with actual amounts.

There are a number of online tools available from business departments in states and territories and from lenders, such as banks, to help you identify specific amounts and to develop a cash flow budget.

Who

Unless you are skilled at working with your businesses' budget, your accountant is best placed to help develop a cash flow budget for managing cash flow.

Tips

- Understand the way different seasons affect your money flow
- Be aware of when money is due to be paid and received
- Develop a cash flow budget
- Review your budget regularly

Useful resources

New South Wales

"A Guide to Developing an Aboriginal Business" especially Part 4 "Profitability of the Business" is a good guide. www.smallbiz.nsw.gov.au

Northern Territory

To further develop your financial skills the Northern Territory's Department of Business, Economic and Regional Development holds workshops and provides a fact sheet on cash flow www.nt.gov.au/business/ resources

Non Government

For helpful information on how to manage your cash flow go to: http://www.smallbusinesshq.com.au/checklist/17435-How-To-Manage-Your-Cashflow.htm

Fact Sheet 17: Exporting

This Fact Sheet talks about exporting and what you should do before you begin exporting.

Yarning with Indigenous women in business



Sharon Williams, Owner and Managing Director, Thulli Dreaming

We don't export in bulk at the moment - we have a few international customers that purchase bits here and there, but we have plans to develop that into a bigger customer base and export products.

Introduction

Many businesses that do well in Australia can successfully export to other countries. However, you need to first learn how foreign markets function, how your business can adjust to this environment and what rules apply to trade overseas.

Why

For many Australian businesses, the opportunities the Australian domestic market offers them are limited. Exporting overseas to new markets often allows their business to expand and increase their profits.

How

If your business is going to export then you will need to have the financial resources and the capacity to fund it. You should talk to your banker or accountant and make sure that your business has the capacity to finance its expansion into exporting.

Before starting out it is best to identify a key export adviser and then work with them to access data from an array of additional sources. Assistance is available from Austrade, which is the Australian Government's export promotion agency. The state and territory governments also offer export services.

Information about steps to begin exporting is available on the Austrade website.

What

Products that can be exported include goods, services and intellectual property. A product does not need to physically leave Australia for it to be considered an export, as long as it earns foreign currency. An example is in-bound tourism

Useful resources

Australian Government

Austrade www.austrade.gov.au

AusIndustry - Export entry point - www.ausindustry.gov.au

A site operated by the Australian Government supplying information and assistance to first time exporters.

Business.gov.au - www.business.gov.au

A good portal for state and territory government export agencies.

IP Australia – www.ipaustralia.gov.au

Information on protecting your intellectual property.

New South Wales

NSW Business Chambers – <u>www.nswbusinesschamber.com.au</u> offers a range of services for its members and their website has some useful tips.

The NSW Enterprise Workshop – <u>www.enterpriseworkshop.com.au</u> Offers courses in international business.

NSW Small Business - www.smallbiz.nsw.gov.au/smallbusiness/exporting

NSW has a similar guide at and refers you to the NSW Export Network, where you can learn from other companies.

The State Chamber of Commerce (NSW) – www.thechamber.com.au
produces a Trade Handbook (also in CD ROM) which is a reference guide for companies starting off in international trade.

Queensland

Department of State Development and Trade (Qld) – <u>www.sdi.qld.gov.au</u> Queensland's export programs.

Tasmania

Tasmanian Department of Economic Development – <u>www.development.tas.gov.au/export</u> Offers export development services.

Victoria

VicExport - www.export.vic.gov.au

An excellent site for learning export basics, with a downloadable export handbook.

Western Australia

WA Small Business Development Corporation – www.exporters.sbdc.com.au
operates a Small Business Exporters Network, which has good material on the basics of export.

Non Government

Australian Industry Group – <u>www.aigroup.asn.au</u> provides valuable exporter services.

The Australian Institute of Export – www.aiex.com.au this is a great starting point for courses and publications.

Export61 – www.export61.com

An Australian e-commerce site for Australian exporters. It contains some useful articles and many links for advice about exporting. The links to government agencies and chambers of commerce are excellent

International

International Trade Centre - www.intracen.org

operated by the UN and WTO. The site has a lot of free and low cost data on international trade.

Appendix1

Glossary

This Glossary is adapted from NSW Department of State and Regional Development, NSW Small Business Glossary at www.smallbiz.nsw.gov.au/smallbusiness/Resources/Business+Tools/Glossary+of+Business+Terms/

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Accountant

a qualified person who is skilled at managing and analysing business financial records.

Account

a record of a business transaction. When you buy something on credit, the company you are dealing with sets up an "account". This means it sets up a record of what you buy and what you pay. You will do the same thing with any customers to whom you extend credit.

Accounts receivable

a record of what is owed to you. All of the credit "accounts" - the record of what each customer owes you - taken together are your "accounts receivable".

Accounts payable

is money you owe to suppliers and other business creditors as a result of purchases of stock and other expenses such as overheads and taxes.

Actuary

a mathematician whose work is mainly concerned with insurance and finance.

Asset

anything of worth that is owned. The assets of a business are money in the bank, accounts receivable, securities held in the name of the business, property or buildings, equipment, fixtures, merchandise for sale or being made, supplies and all things of value that the business owns.

Audit

detailed checking of the financial records of a business by an independent qualified person (auditor) in order to verify their correctness or to detect errors or fraud.

Australian business number

the Australian business number (ABN) is your identifier for certain dealings with various government departments and agencies. Also, unless you quote your ABN when dealing with other businesses, they may have to withhold 46.5% of any payments to you.

Australian Business Registrar

keeps a record of all the ABNs.

Award

an agreement having the force of law, which sets out working conditions and wages for certain types of employment.



Bad debts

money owed to you that you can't collect

Balance

the amount of money remaining in an account. The total of your money in the bank after accounting for all transactions (deposits and withdrawals) is called a "balance".

Balance sheet

an important business document that shows what a business owns and owes as of the date shown. Essentially a "balance sheet" is a list of business assets and their cost on one side and a list of liabilities and owners' equity (investment in the business) on the other side with the amount for each. The liabilities include all that the business owes.

Bank draft

a written instruction to a bank's agent to pay a sum of money to the person specified on the draft. A safe and convenient way of remitting money overseas.

Bank reconciliation

a comparison between the bank's record of transactions and the record of the firm's cash book. After taking into account such items as unpresented cheques and bank charges etc., the two records should show an identical balance.

Bankrupt

a debtor, who has volunteered or been forced to appear before a Bankruptcy Court and has been judged insolvent, because s/he has insufficient assets to meet the demands of all creditors.

Bill of sale

a document under seal, which formally transfers ownership of property specified in the document from the borrower to the lender, until such time as the debt has been paid in full.

Bond

payment by a tenant to a landlord before the tenant takes over the premises and from which the landlord may be able to deduct arrears of rent or the cost of rectifying damage.

Bookkeeper

someone who records the transactions of a business

Bookkeeping

the process of recording business transactions in the accounting records

Break-even point

the point at which volume of sales is enough to cover all costs.

Bridging loan

a loan to provide short-term finance, usually to buy property or land, where the loan is to be cleared by longer-term borrowing, or the sale of assets.

Budget

an estimate of expenses and revenue required.

Business Activity Statement

a single form used to report business tax entitlements and obligations, including the amount of GST payable and your input tax credits.

Business name

the name of a business officially listed in the state or territory Register of Business Names.



Capital

the total owned and borrowed funds in a business.

Capital gain

a financial gain made from selling fixed assets such as land, buildings, or a business at a price above the original purchase price.

Capital requirement

a list of expenses that must be met to establish a business. Even before a business is started, the owner should start keeping records.

Cash

includes all money in the bank, in the cash drawer and in petty cash. Banknotes, coins, bills and negotiable securities (like cheques) are cash. But so is the money you can draw on demand - your bank accounts or savings accounts also represent "cash".

Cash book

a record of cash payments and receipts, showing these under various categories.

Cash discount

a deduction that is given for prompt payment of a bill.

Cash flow

the flow of internal funds generated within the business as a result of receipts from debtors, payments to creditors, drawings and cash sales.

Cash receipts

the money received by a business from customers

Caveat emptor

let the buyer beware. The condition of sale is that the purchase is at the buyer's risk.

Collateral

security provided by a borrower to cover the possibility that the loan will not be repaid.

Company

a business owned by a group of people called shareholders, which has its own legal identity separate from its

Confidential Agreement

an agreement that ensures that information disclosed will be kept secret by the other party.

Consumer price index (CPI)

a measure of the aggregate rise or fall in prices of commonly used goods and services, published by the Commonwealth Government as a basis, among other things, for deciding what overall increases should be made to wages and salaries.

Contingent liability

a liability which will only arise upon the happening of a certain event, for example, the guarantor of a loan being asked to honour the guarantee if the borrower defaults.

Contract

a legally binding agreement between two or more parties.

Controllable expenses

those expenses that can be controlled or restrained by the businessperson.

Copyright

a type of property right which protects the expression of ideas such as literary or dramatic works, television productions, drawings etc., from being used for commercial gain without permission of the copyright owner. Registration is not a prerequisite for protection.

Co-signers

people whom together share responsibility on behalf of a business by jointly signing documents or cheques.

Cost of goods sold

the total cost to the business of the goods sold during an accounting period. In its simplest form this is the sum of the opening stock plus all purchases less the closing stock.

Cover note

a temporary certificate of insurance issued by an insurance company to give immediate insurance cover until a formal document is prepared and issued.

Credit

an entry made on the right hand side of an account and indicating a gain to a liability, owner's equity or revenue account.

Credit application

a form to be completed by an applicant for a credit account, giving sufficient details to allow the seller to establish the applicant's creditworthiness.

Credit control

any policy designed to increase or decrease credit.

Credit limit

the upper limit of credit that a business will allow a customer to have.

Creditor

a person or business to whom money is owed.

Crossed cheque

a cheque across which two parallel lines have been drawn. The effect of crossing a cheque is to direct your bank to pay the cheque only through another bank account.

Current assets

includes cash, short-term deposits, customers' accounts, stock (includes work in progress, raw materials and finished goods), that will be converted into cash during the normal course of business, within a year.

Current liabilities

short-term debts such as bank overdraft, creditors and provisions set aside to pay taxation and other commitments (for example, holiday or long service leave) and expected to come due within one year of the Balance Sheet.



Debenture

a fixed interest investment in a company, which has priority for interest payments, generally redeemable after the lapse of a specified time

Debit

to debit is to place an entry on the left-hand side of an account. A debit in a liability account makes it smaller. A debit in an asset account makes it larger.

Debt

that which is owed. If you borrow money, buy something on credit or receive more money on an account than is owed, you have a "debt.

Debt capital

money from external sources used to finance a business. See also equity capital.

Debtor

a person or business who owes money

Default

to fail to meet an obligation when due, such as paying a debt.

Demand

an order to comply with an obligation. In business, paying on "demand" means that the obligation must be satisfied immediately when requested.

Depreciation expense

gradual reduction of the value of a fixed asset and gradual application of this cost to the expenses of a business over the useful life of the asset.

Depreciation schedule

a table showing depreciable assets, the year each was purchased, its cost, the percentage by which it is depreciated each year and written down current value.

Design

refers to the features of shape, configuration, pattern or ornamentation which, when applied to a product, gives the product a distinct appearance. A design can be registered but it must be new and distinctive.

Direct costs

the costs incurred, in addition to fixed costs, as a result of manufacturing a product or providing a service. Direct costs are made up of direct material, direct labour and direct manufacturing or servicing costs.

Director's quarantee

a personal guarantee given by a director of a company that s/he will be personally responsible for a debt or other liability of the company. Usually requested in credit applications, leases, loans and hire purchase agreements.

Disbursements

funds paid out of a business in settlement of obligations.

Discount

a deduction made from the normal cost or purchase price.

Dishonored

the word used to describe a cheque, which the bank will not pay, because the customer's account lacks sufficient funds.

Dividend

a distribution of the profits of a company among its members or shareholders.

Domain Name

is a case-insensitive combination of letters, numbers, and hyphens, which is used to define the location of a website.

Drawer

the person who writes a cheque in payment for goods or services.

Drawings

withdrawals of assets (usually cash) from a business by a sole proprietor or a partner.



Entity

an individual (sole trader), partnership, a body corporate, a corporation, an incorporated association or body of persons, a trust or superannuation fund.

Equities

stocks and shares invested in a business and not bearing fixed interest.

Equity capital

money provided by the business owner/s to finance the business.

Excess

in an insurance policy, excess clauses specify that the policyholder will be responsible for a portion of claims under certain conditions.

Expenses

costs incurred by a business in earning income, for example, rent, advertising, wages etc



Factoring

involves the cash purchase of a business' sales invoices at a discount, after which, the factoring company collects the invoiced amounts from the business' customers. Factoring is used where the business needs immediate cash.

Fidelity guarantee insurance

insurance against losses resulting from the dishonesty of employee/s.

Finance

money resources

Financing

obtaining money resources. Businesses usually have to obtain finance at some time, either to go into business or expand operations.

Financial Advisor

a professional who provides investment advice and financial planning services

Financial statements

formal reports prepared from accounting records describing the financial position and performance of the business.

Financial year

an accounting period of 12 months, often coincident, for convenience, with the fiscal year (1 July to 30 June).

Fixed costs

costs, which are incurred by a business whether it is operating to generate income or not and which do not necessarily increase or decrease as a total volume of production, increases or decreases. Rent, for example, must be paid whether or not any business is accomplished.

Fixed assets

the land, buildings, vehicles, materials and equipment owned by a business, which are used to earn revenue rather than being for sale.

Franchise

a business arrangement in which knowledge, expertise and often a trade mark or trade name are licensed to an operator, generally for an initial fee and a yearly payment.

Franchisee

the purchaser of a franchise licence who operates one or more outlets of the franchise business.

Franchisor

the owner of a franchise system

Fusion insurance

covers loss caused by damage to an electric motor by an electric current, and is particularly important for refrigerated stocks.



Gearing

the ratio between the business's debt and equity finance.

Goodwill

the excess price asked for the sale of a business over the value of its physical assets; an intangible asset, the price of which represents a payment for the existing client base and future profits.

Goods and Services Tax (GST)

is a broad-based tax of 10% on most goods, services and other items sold or consumed in Australia.

GST credit

You are entitled to a GST credit for the GST included in the price of purchases or importations you make for use in your business. However, you are not entitled to a credit to the extent you use the purchase or importation for private purposes or, in many cases, to make input taxed sales. You will need to have a tax invoice to claim a GST credit (except for purchases with a GST-inclusive value of \$82.50 or less, although you should have some documentary evidence to support these claims).

GST-free sales

you don't include GST in the price of GST-free sales you make, but you are entitled to credits for things you have purchased or imported for use in your business. Examples of GST-free sales include basic food, exports, sewerage and water, the sale of a business as a going concern, non-commercial activities of charities, and most educational and health services.

Gross

the total overall amount. For example, gross profit is the trading profit of a business without any deductions for business expenses.

Gross profit

the excess of net sales over cost of goods sold usually expressed as a percentage.



Hire purchase

system for financing the purchase of plant and equipment, where the ownership is vested with the lender until the final payment is made. The borrower is required to place a deposit and make periodic (usually monthly) repayments at a flat rate of interest.



Income

money that is being earned by the business.

Income statement

a financial document that shows how much money (sales) came in and how much money (costs) was paid out. Subtracting the costs from the sales gives you your profit and all three are shown on the income statement.

Indemnity insurance

risk protection for actions for which a business is liable. Insurance that a business carries to cover the possibility of loss from lawsuits in the event the business or its agents were found at fault when an action occurred

Induction training

training for new employees regarding conditions of service, physical layout of the workplace, safety rules, local conventions and customs and supervisory procedures.

Input taxed

some supplies are input taxed, which means you do not charge GST for them but neither are you entitled to input tax credits for anything acquired or imported to make the supply.

Input tax credits

you are entitled to an input tax credit for the GST included in the price you pay for an acquisition or the GST paid for an importation if it is for use in your enterprise.

Input taxed sales

you don't include GST in the price of input taxed sales you make, and you are not entitled to GST credits for things you have purchased or imported that relate to making those input taxed sales. In some cases, you may be entitled to claim reduced GST credits. Examples of input taxed sales include most financial supplies and supplies of residential rent and residential premises.

Insurance

a promise of compensation for specific potential future losses in exchange for periodic payments.

Intangible assets

those assets of a business, which cannot be assigned a firm, fixed value, such as leases, franchises, goodwill and patent rights.

Intellectual property

represents the property of your mind or intellect. It can be an invention, trade mark, original design or the practical application of a good idea.

Interest

the cost of borrowing money.

Inventory

the value of all the stock of physical items that a business uses in its production process or has for sale in the ordinary course of doing business.

Investment

money used to purchase any capital items for the business and expected to yield an income.

Invoice

document which shows the customer charges for goods delivered or work done.



lay-by

an arrangement where the customer in a retail store makes a deposit on an article and pays the amount owing in installments, while the retailer stores the article until the last payment has been made.

Lease

a legal contract covering the possession and use of property, plant or equipment between the owner (lessor) and another person (lessee) at a given rent, for a stated length of time.

Leasing finance

a method of acquiring business equipment without capital outlay. The bank or finance company buys the equipment and leases it to the customer, in return for regular rental payments for the duration of the lease period.

Lessee

a person who enters into a lease contract as the user of the land, buildings, plant or equipment.

Lessor

an owner who allows his/her land, buildings, plant or equipment to be used under a lease contract.

Liability

an obligation that legally binds an individual or company to pay a debt.

Limited partnership

a legal partnership where some owners are allowed to assume responsibility only up to the amount invested.

Liquidate

to settle a debt or to convert to cash. This literally means to do away with.

Liquidator

a qualified person appointed by a court to close down a business that is a proprietary company and realise and distribute its assets in payment of its liabilities.

Loan

money lent at interest. A lender makes a "loan" with the idea that it will be paid back as agreed and that interest will be paid for the use of the money.

Loss of profits insurance

insurance to cover loss of profits incurred by the policyholder in the event of some calamity overtaking the policyholder's business, so that trading has to cease.



Management

the role of conducting and supervising a business.

Margin

the difference between the selling price and the purchase price of an item usually expressed as a percentage of the selling price. Compare mark-up.

Market

the group of consumers that are interested in the product, have the resources to purchase the product, and are permitted by law and other regulations to acquire the product.

Marketing

finding out what customers want, then setting out to meet their needs, provided it can be done at a profit. Marketing includes market research, deciding on products and prices, advertising promoting distributing and selling.

Marketing plan

details of specific tasks worked out by and for a business concerning how market research, product choice and pricing, advertising, promotion and distribution will be done.

Marketing strategy

a business' approach to marketing its products/ services expresses in broad terms, which forms the basis for developing a marketing plan.

Market segmentation

the division of a market into segments. Each segment consists of a group of consumers with similar requirements, which can be distinguished from the requirements of other consumers in the market. There will be distinct differences between the goods and services needed to meet the requirements of each segment.

Mark-up

the price increase between buying at wholesale and selling at retail often expressed as a percentage of the wholesale or cost price. Compare margin.

Memorandum of association

a legal document that lays down the objects of a registered company and details of the regulation of the company's business dealings. It is one of the two fundamental documents upon which registration of any company is based. See articles of association.

Merchandise

goods that may be sold or traded.

Merchandising

trading in a range of goods. Promoting the whole range of goods that are sold in a business.

Mortgage

the transfer of right of ownership of a property from a debtor to a creditor as security for a debt, with the proviso that once the debt is paid ownership is transferred back.

Mortgagee

the organisation or person to whom the property is mortgaged. In the case of a bank loan, the organisation is usually the bank.

Mortgagor

a person who mortgages a property.



Negative gearing

is when an investment is purchased with the assistance of borrowed funds and where the income from that investment (after the deduction of expenses) is less than the interest commitment in the course of a year

Net

what is left after deducting all charges (see gross).

Net profit

the remainder after all expenses of an accounting period are deducted from all revenue of the same period.

Net worth

the owner/s' interest in a business, calculated by subtracting all liabilities from the assets of the business.

Niche

a small specialised segment of a total market.

Not negotiable

words often written on crossed cheques, which do not prevent the cheque from being transferred.



Official receiver

a person appointed to investigate and manage the affairs of a company in receivership

Operating expense

all the expenses normally incurred in running a business, during an accounting period, excluding the cost of goods sold.

Option

an agreement, often for a consideration, which permits the purchase or sale of something within a stipulated time, in accordance with the terms of the agreement. For example, a right by a tenant to take up a further lease of premises, usually under conditions outlined in the original lease.

Overdraft

a form of loan by which a person with a trading bank current account is given permission to continue making drawings on the account up to an agreed limit, after the balance has been reduced to nil.

Overhead

expenses which are incurred in producing a commodity or rendering a service, but which cannot conveniently be attributed to individual units of production or service. Examples are heating, lighting etc.



Paid-up-capital

the total capital of a company. It comprises both shares issued for cash or for acquisition of assets and bonus shares.

Partnership

a legal business relationship of two or more people who share responsibilities, resources, profits, and liabilities.

Patent

the granting by a government of monopoly rights to the owner of an invention to manufacture and sell it for a certain number of years, conditional on the owner being willing to immediately reveal the ideas incorporated in the invention, so that they can be published for the advancement of knowledge of the general public.

Payable

ready to be paid.

Pay As You Go (PAYG) installments

are the amounts you pay directly to the Commissioner of Taxation to meet your income tax and other liabilities and are usually paid each quarter.

Payee

person to whom money is paid

Payer

Payers are those people who pay and withhold amounts from payments.

Personal assets

the money you have in the bank, whatever is owed to you, any securities (shares) that you own, the property you own, whatever part of your home that you own, your furniture and appliances and all the miscellaneous things that you personally own.

Personnel

persons collectively in the employ of a business.

Petty cash

a small amount of money kept for minor purchases for the business, which do not warrant writing a cheque.

Posting

making entries in an account system or book from original documents such as invoices and receipts.

Power of attorney

power to act on behalf of another person for specified purposes.

Premium

consideration paid for an insurance policy.

Principal

in the case of a loan, refers to the actual amount borrowed and on which interest is paid.

Product Disclosure Document

outlines the terms of a financial product including managed investments, superannuation products, insurance products, retirement savings accounts, deposit products and derivatives.

Profit

total revenue less total expenses for a period of time calculated in accordance with generally accepted accounting principles.

Profit and loss statement

statement of revenue and expenses showing the profit or loss for a certain period of time.

Profit margin

the amount that the price of a product or service is raised above its cost in order to provide a gross profit.

Pro-forma invoice

a document giving all the details of a proposed transaction, but not committing either the sender or recipient until the recipient pays the sender the amount shown. Commonly used by wholesalers for the first transaction with new customers

Projection

a forecast of future trends in the operation of a business.

Promotion

a means of increasing the public's or industry's awareness of a business and its services or goods.

Proprietorship

the value of the proprietor's assets in a business less any external liabilities.

Proprietary company

a business which is owned by not less than two persons and not more than 50 persons and which restricts the right of the shareholders to transfer shares. Such a business is a separate legal entity and must use the words Proprietary Limited (Pty Ltd) after it name.

Pro rata

in proportion.

R

Rate of stock turnover (stock turn)

the ratio of cost of goods sold over average stock (at cost). This indicates how many times, on average, the entire inventory (stock) was sold and replaced during the year.

Ratio

the proportional relationship of one thing to another

Receipt

a written acknowledgement of having received money or goods specified

Receivership

the legal condition a company is placed in when an official receiver is appointed to investigate and manage its affairs.

Reportable fringe benefits

employers must keep records of certain fringe benefits provided to each employee. These are known as reportable fringe benefits amounts. Where an employee receives benefits with a total taxable value of more than \$1,000, the employer must record the grossed-up value of those benefits on the employee's payment summary for the corresponding income tax year.

Residual

the pre-agreed estimated value at the end of a leasing period of an item subject to a leasing agreement.

Retail

to sell directly to the consumer, usually in small quantities in comparison with the total level of sales.

Return on investment (ROI)

the ratio of net profit after income tax, over owner's equity. Usually expressed as a percentage.

Right of assignment

in relation to business premises, a right given in the lease agreement for a tenant to assign the lease to another tenant when the business is sold.



Sales

the total value of goods sold or revenue from services rendered.

Secured

protected or guaranteed as in the case of a loan where the lender holds the title of some asset until the borrower has repaid the loan in full.

Service business

a business that deals in service activities such as a retailer, tourism business, banking, education provider, etc.

Skill base

skills you need for the work you do

Sole trader

a person who trades by himself/herself without the use of a company structure or partners and bears alone full responsibility for the actions of the business.

Solvent

the condition of a business when all debts can be paid as they come due.

Stock

physical items (inventory) that a business uses in its production process or has for sale in the ordinary course of doing business.

Stock control

the method of determining how much stock should be held and how much needs to be reordered and when, with the aim of controlling stock holding costs while maintaining efficient operation of the business.

Stock turnover

the ratio of cost of goods sold over average stock (at cost). This indicates how many times, on average, the entire inventory (stock) was sold and replaced during the year.

Stock at valuation (SAV)

stock valued at wholesale or cost price.

Supplies

in relation to the GST, supplies include the goods and services you sell through your enterprise and many other transactions such as providing advice or information, leasing out commercial premises or providing hire equipment.



Tangible asset

something substantial or real that is capable of being given an actual or approximate value.

Tax invoice

a document generally issued by the supplier. It shows the price of a supply, indicating whether it includes GST, and may show the amount of GST. It must show other information, including the ABN of the supplier. You must have a tax invoice before you can claim an input tax credit on your activity statement (except for purchases of \$50 or less).

Tax period

a tax period is the length of time for accounting for GST on your activity statement. It may be quarterly, monthly or annually. Quarterly tax periods are periods of three months ending on 30 September, 31 December, 31 March and 30 June. Monthly tax periods end on the last day of each calendar month. An annual tax period ends on 30 June. An activity statement must be lodged for each tax period.

Tender

an offer in writing to carry out work, which has been specified by another person. The offer quotes a fixed price, which will be charged for doing the work.

Term loan

a loan for a fixed period of more than one year and repayable by regular installments.

Trade credit

an arrangement to buy goods or services on account, that is, without making immediate cash payment.

Trade discount

an allowance made by a seller to a buyer at the time of purchase, for the deduction of a percentage of the price, provided the payment is made within agreed terms.

Trade mark

can be a letter, number, word, phrase, sound, smell, shape, logo, picture, aspect of packaging or any combination of these, which is used to distinguish goods and / or services of one trader from those of another

Trial balance

a list of all balances in the ledger at a given time.



Undercapitalisation

insufficient investment of funds in a business.

Unsecured loan

a loan that is not backed up by any collateral, such as a home or an automobile offered as security.



Valuation

the process of appraising the worth of property according to some recognised criteria.

Variable costs

the costs additional to fixed costs of running a business, which can vary depending on the level of demand and activity.

Vendor

a seller of goods or of a business.

Venture capital

capital invested in a business where the chances of success are uncertain.

Volume

an amount or quantity of business activity.



Walk in, walk out (WIWO)

an expression normally used in its abbreviated form, regarding a business for sale. It indicates that the business is for sale as a going concern and may be purchased without interruption to trading.

Wholesale

selling in large quantities to businesses which will then resell to consumers in smaller quantities.

Workers' compensation

money paid to an employee to compensate for injuries received in connection with their work. All employers must insure against claims for this kind of compensation.

Working capital

the excess of current assets over current liabilities of any business at any time

Useful resources

IT Glossary - Microsoft, Technology Basics, Small Business Terms - www.microsoft.com/australia/smallbusiness/themes/technology-basics/glossary.mspx

Agricultural & Farm Business Glossary – The University of Adelaide, A Glossary of Australian Agricultural and Farm Business Terms - www.agwine.adelaide.edu.au/agribus/agribus/resources/glossary/a.html

Small Business Exporters Network – Glossary- www.exporters.sbdc.com.au/04_10_glossary.asp

Climate change, emissions trading and offsets Glossary – Queensland Government - www.industry.qld.gov.au/dsdweb/v4/apps/web/content.cfm?id=10917

Working with children Glossary - Working With Children Check Website for Western Australia - Glossary - www.checkwwc.wa.gov.au/checkwwc/Glossary/

Better Workplaces - Glossary - Tasmanian Department of Economic Development and Tourism- www. development.tas.gov.au/betterworkplaces/glossary

Appendix 2

A Guide to Resources for Aboriginal and Torres Strait Islander Women in business

Introduction

- Australian Government
- States and Territories
- General information

Australian Government

Directories of Existing Aboriginal and Torres Strait Islander Businesses

Department of Families, Housing, Community services and Indigenous Affairs
 The Indigenous Leadership Programs are designed to develop personal and community leadership capacity and could provide valuable training opportunities for Aboriginal and Torres Strait Islander women aspiring to business.

Each year, the Indigenous Women's Community Leadership Program supports and develops around 70 women who are already making a leadership contribution to their communities. Participants attend residential workshops during which time they take part in individual exercises, group discussions, development activities and tools for self assessment.

Similarly, the Indigenous Women's Program (a grants program) aims to enhance Aboriginal and Torres Strait Islander women's leadership, representation, wellbeing and economic status. Activities conducted under this program help to support more women to undertake leadership, representative and management roles, and strengthen women's networks and organisations. Applications for Indigenous Women's Program funding are called for annually.

Indigenous Business Australia (IBA)
 IBA Enterprise - Business Finance aims to help Aboriginal and Torres Strait Islander people to develop and implement their ideas for commercially viable businesses.

Finance is provided in the form of loans and guarantees.

Loans

IBA Business Loans may be used to establish new business ventures, buy existing businesses, buy or set up franchise businesses, or consolidate existing business loans where the business management is sound. Finance can be provided to: Aboriginal and Torres Strait Islander individuals or corporations.

IBA Enterprises - Enterprise Support aims to help Aboriginal and Torres Strait Islander people to develop and implement their ideas for commercially viable businesses.

Enterprise Support provides professional assistance in the development and presentation of a business proposal and application for funds, assists with access to business and management training, and provides on-going access to professional assistance aimed at ensuring continued viability of the enterprise. Further information may be obtained from the website. There are offices of IBA in all states and territories.

Financial Literary Resources

The Women Understanding Money resource consists of fact sheets and contains information on topics from budgeting, saving and investing, to making the most of superannuation. Your Money is Your Business is specifically targeted to women business owners.

The link to the fact sheets on the Australian Government's Understanding Money website (www. understandingmoney.gov.au)

The Financial Literacy Foundation has developed a handbook "Understanding Money - Good Practices in Developing Financial Literacy Initiatives with Indigenous Australians". (www.understandingmoney.gov.au)

The kits can be ordered by emailing financial.literacy or calling the foundation on 02 6263 2111.

States and Territories

Australian Capital Territory ACT

- Chamber of Women in Business (www.cwb.org.au)

 The Chamber of Women in Business (CWB) provides support and development opportunities for businesswomen in the Canberra region. As the only business association focusing on businesswomen's needs, the Chamber offers members a supportive environment that fosters their business growth.
- Business and Industry DevelopmentACT Chief Minister's Department (www.business.act.gov.au)
 Business and Industry Development is the business entry point to the ACT Government provides information and advice to the business community.
- Business Enterprise Centre (BEC) (www.crbec.com.au)
 The Capital Region BEC provides advice, training, resources and networking opportunities for new and established small businesses.
- Canberra BusinessPoint (www.canberrabusinesspoint.com.au)
 Canberra BusinessPoint provides professional, supportive advice for Canberra businesses and is an ACT Government initiative developed in partnership with Deloitte Growth Solutions. It provides a wide range of assistance to start-up and mature businesses with a comprehensive suite of services including business development tools, one-on-one mentoring, a range of online tools and a series of networking events.

It also provides advice and assistance to companies looking to expand their exporting focus, commercialise new and emerging technologies and encourage the development of entrepreneurs.

• Canberra Business Development Fund (CBDF)

The Canberra Business Development Fund (CBDF) is designed to provide eligible businesses located in the Canberra Region with a source of capital funds through equity investment. The CBDF invests in early stage companies that require capital to expand their business operations.

Phone: 02 6247 4999 Fax: 02 6248 0751

Email: s.hardy or m.troni

- <u>Creating Youth Business Incentives Creating (www.cybi.org.au)</u>
 Youth Business Incentives provides access to grants and business mentoring for unemployed entrepreneurs between 18-28 years of age.
- Registering a Business Name The ACT Office of Regulatory Services (www.ors.act.gov.au)
 The ACT Office of Regulatory Services combines a range of registration and regulation functions to provide a one-stop shop for ACT Clients.

NSW

Economic Independence

SistaSpeak

Office for Women, NSW Department of Premier and Cabinet
SistaSpeak is a program of six half-day workshops for Aboriginal and Torres Strait Islander female
students and community mentors raising awareness of the diversity of career paths. The program
is tailored to the specific needs of Aboriginal and Torres Strait Islander girls in Years 6–9. It focuses
on education, career development and financial independence, and on self-esteem, culture and
leadership.

To date it has been run successfully in Dubbo, Lismore and Wellington, and more programs are currently being planned.

Employment and Training

Job Compacts NSW Department of Aboriginal Affairs

On 10 June 2006 the Premier of New South Wales announced that 12 Job Compacts would be developed across NSW to improve employment opportunities for Aboriginal and Torres Strait Islander people in the private sector. Job Compacts are agreements developed on a location or industry basis, by participating employers, service providers and Aboriginal and Torres Strait Islander community organisations, to reflect their commitment to boost the employment of Aboriginal and Torres Strait Islander people in the private sector.

Job Compacts will be developed in regional and urban locations with large Aboriginal and Torres Strait Islander populations and viable private sector employment opportunities. Each Compact will identify how government agencies, business and industry groups, key Aboriginal and Torres Strait Islander organisations and local government can work together to facilitate greater employment opportunities for Aboriginal and Torres Strait Islander people locally. The anticipated end date for establishing the 12 Job Compacts is 30 June 2008.

Making It Our Business

NSW Department of Premier and Cabinet, NSW Department of Aboriginal Affairs

The New South Wales public sector is the largest employer of Aboriginal and Torres Strait Islander people in New South Wales. Making It Our Business is the New South Wales Government's Aboriginal and Torres Strait Islander employment strategy that aims to increase Aboriginal and Torres Strait Islander employment, professional learning and career development opportunities within the NSW public sector. The strategy also aims to develop partnerships between agencies and Aboriginal and Torres Strait Islander organisations and communities, as well as to build an environment that affirms and respects Aboriginal and Torres Strait Islander heritage and cultural values.

The Strategy's Resources Guide outlines specific employment and other strategies for agencies, support actions being undertaken by the Department of Premier and Cabinet, and good practice case studies.

Aboriginal Participation in Construction

NSW Department of Commerce, NSW Department of Aboriginal Affairs

The Aboriginal Participation in Construction: Implementation Guidelines were first published in

January 2001. The purpose of the Guidelines is to expand Aboriginal and Torres Strait Islander

access to, and participation in, construction and related activities funded through New South Wales

Government contracting arrangements.

• NSW Health is to set a two percent Aboriginal and Torres Strait Islander participation target across all of its planned construction projects. Several other agencies have undertaken to revise and improve their application and monitoring of the Guidelines with the assistance of the NSW Department of Aboriginal Affairs and NSW Department of Commerce.

Not surprisingly, construction as an area of employment attracts more men than women. In recognition of this, the NSW Department of Aboriginal Affairs is working with agencies such as the NSW Department of Education and Training and NSW Health to broaden the use of the guidelines to other areas of work, such as school cleaning, catering contracts and maintenance, to increase the potential for Aboriginal and Torres Strait Islander women to benefit from the program.

Business Opportunities and Participation

• Aboriginal Business Development NSW Department of State and Regional Development (DSRD) The NSW DSRD assists Aboriginal and Torres Strait Islander people to start-up and stay in business through a range of services and programs delivered in Sydney and regional areas. DSRD's programs help Aboriginal and Torres Strait Islander Australians to develop and manage a business at all stages; from getting started, employing staff, introducing technology, improving products and processes and taking the first steps into overseas markets.

The Aboriginal Business Development program helps Aboriginal and Torres Strait Islander business people to develop business skills, establish networks and grow markets. Assistance is available for eligible business activities, including participation in domestic trade fairs, industry-specific marketing and engaging expert assistance for growth projects, business reviews and mentoring. Support is delivered through experienced Aboriginal Business Development Managers and regional staff. This program has been created to assist businesses that are majority owned and operated by Aboriginal and Torres Strait Islander people. Details on some of the programs follow.

<u>A Guide to Developing Aboriginal Business</u> provides advice on how to set up and run a profitable business and tips on where to get assistance and support. (www.business.nsw.gov.au).

The Aboriginal Business Growth Program has been developed to support Aboriginal and Torres Strait Islander businesses sustain and grow their business. It recognises that some Aboriginal and Torres Strait Islander firms will benefit from a one-on-one approach with an experienced business person. The Program offers access to a DSRD approved business consultant who will use a hands-on approach with the business to assist it to implement and develop growth strategies.

The Aboriginal Business Link Program supports Aboriginal and Torres Strait Islander businesses participation in industry Trade Shows.

The Aboriginal Business Mentor Program assists in enhancing business management skills, identifying and implementing business growth strategies, and looking for opportunities to network and develop strategic alliances. Aboriginal and Torres Strait Islander businesses that wish to participate in the program may nominate one or more representative to help ensure that staff are

better equipped to help grow the enterprise.

With the *Budyari Ngalaya: Business Partnerships* the DSRD actively assists in creating partnerships between Aboriginal and Torres Strait Islander people and mainstream Australian corporations. These partnerships may involve employment for Aboriginal and Torres Strait Islander people, supplying of goods and services by Aboriginal and Torres Strait Islander firms or mentoring for newly-established businesses.

Established Aboriginal and Torres Strait Islander businesses can access a free Business Review consultancy delivered by a DSRD approved consultant. The Business Review assesses the current stage of the business activity and supports identification of the next steps to build an enterprise. Financial assistance of up to \$2,500 for a fully-funded Business Review is available.

With the *Indigenous Business Advisory Service* DSRD delivers business start-up advice for Aboriginal and Torres Strait Islander people wishing to start a small business or who already are operating a business. The Department's Aboriginal and Torres Strait Islander business staff are located in Sydney, Ballina and Goulburn.

To assist with networking, the DSRD conducts Industry Networking Sessions between Aboriginal and Torres Strait Islander businesses and Australian companies. The sessions bring together Aboriginal and Torres Strait Islander and non- Aboriginal and Torres Strait Islander people in the same industry sector to network and talk about what the hot issues are for their particular industry.

The sessions focus on challenges the industry faces and how to be productive and competitive. They also highlight the importance of industry networks and may provide information on: industry trends, industry opportunities, tips for staying in business, cross-promotional skills, skill development issues within the industry; or industry standards. There may also be room to develop, build and strengthen a business' identity to capitalise on new opportunities.

In addition to these programs for Aboriginal and Torres Strait Islander businesses, the DSRD has a range of mainstream small business programs that Aboriginal and Torres Strait Islander women may be eligible to access including: Women in Business Mentor Program, Women in Business Regional Program, Women in Business Growth Strategy Workshop Program and Women in Manufacturing Network.

Aboriginal Tourism Principles and Aboriginal NSW Product Manual

Tourism NSW

Tourism NSW has developed *Principles for Developing Aboriginal Tourism* as a guide to working with Aboriginal and Torres Strait Islander businesses to build a stronger tourism industry and to support the development of Aboriginal and Torres Strait Islander tourism within the state.

To complement the *Principles*, Tourism NSW has also developed an *Aboriginal NSW Product Manual*. The Manual can be used by tourism operators, government agencies and others to find information on available and developing New South Wales Aboriginal and Torres Strait Islander tourism products, according to their location and level of product maturity.

Aboriginal Communities Development Program (ACDP)

NSW Department of Aboriginal Affairs

The *ACDP* is a program to raise the health and living standards of selected, priority Aboriginal and Torres Strait Islander communities where major environmental health needs have been identified.

It combines capital spending on sustainable, healthy housing and water and sewage facilities with community capacity building and participation.

The ACDP is committed to providing training and employment opportunities for Aboriginal and Torres Strait Islander people in the communities in which it is being implemented. By working on the ACDP projects and gaining both formal and on-the-job training, communities increase their self esteem and gain the skills to maintain their assets into the future.

The ACDP Employment and Training Strategy sets out the following mandatory principles:

- Project Managers must explore all possibilities of including local Aboriginal and Torres Strait Islander community members in every aspect of employment and training opportunities offered through their contracts
- Project Managers must consider using the local Aboriginal and Torres Strait Islander registered trades' people or organisations such as the Community Development Employment Projects for maintenance and major capital works.

In situations where the employment of local Aboriginal and Torres Strait Islander trade people is not achievable, project managers must explore the possibilities of canvassing other Aboriginal and Torres Strait Islander organisations or communities in towns within the area.

Education Outcomes

 Culturally appropriate training for Aboriginal and Torres Strait Islander Women TAFE NSW, NSW Department of Education and Training

Delivered through TAFE colleges across New South Wales, there area number of education programs specifically target Aboriginal and Torres Strait Islander women such as:

- Aunt's Program (Aboriginal Women's Peer Support Education), Tamworth;
- Weaving New Ways (Information Technology for Aboriginal women), Ultimo (Sydney); and
- Aboriginal Parents as Learners at Schools, South Western Sydney.

Home Ownership

Home Purchase Advisory Service

NSW Department of Housing

The New South Wales Department of Housing has established the *Home Purchase Advisory Service* to provide free information on all aspects of home purchasing. The Service provides advice on the steps involved in buying a home, how to get a home loan or what government assistance is available.

The Home Purchase Advisory Service works closely with Indigenous Business Australia, a Commonwealth Government initiative. Where appropriate, the Service provides referrals to Indigenous Business Australia for Aboriginal and Torres Strait Islander women looking to purchase a home.

Aboriginal Telephone Inquiry Line – 1800 355 740

NSW Department of Housing

The Department also operates a hotline, staffed by Aboriginal and Torres Strait Islander people, to

provide advice to Aboriginal and Torres Strait Islander people on housing issues generally, including home purchase.

Aboriginal Rental Housing

NSW Aboriginal Housing Office

Established in 1998, the New South Wales Aboriginal Housing Office has four main priorities - to develop a viable Aboriginal and Torres Strait Islander housing sector, increase focus on asset management, increase access to safe, affordable and culturally appropriate housing, and promote employment opportunities for Aboriginal and Torres Strait Islander people within the sector. It owns 4,000 properties and oversees a community housing sector which owns a further 5,000 dwellings. The majority of tenant households in the Aboriginal and Torres Strait Islander housing sector are headed by women.

Northern Territory

Directories of existing Aboriginal and Torres Strait Islander Businesses

Department of Business, Economic and Resource Development (DBERD)

The DBERD has an Indigenous Business and Industry Services Branch (IBIS) which develops policies and programs that promote Aboriginal and Torres Strait Islander economic development, assists Aboriginal and Torres Strait Islander people with developing their businesses, provides access to Northern Territory and Australian Government business support programs and services, and raises awareness of the opportunities for Aboriginal and Torres Strait Islander people in the minerals and energy sector.

IBIS contacts: Freecall: 1800 256 923 Email: ibis

Northern Territory Industry Capability Network (NTICN)

With the support of the Department of Business, Economic and Resource Development, the NTICN has established, and is expanding, the Indigenous Business Database. The NTICN is a non-Government, industry-based organisation that identifies, develops and matches business opportunities to Northern Territory companies. As the NTICN receives support from the Northern Territory Government, they are able to provide this service at no cost to companies.

The Aboriginal and Torres Strait Islander Business Database

The Aboriginal and Torres Strait Islander business database is used by the private and public sector procurement staff to identify Aboriginal and Torres Strait Islander businesses capabilities across the Northern Territory for potential tendering and contracting opportunities.

The database includes a broad range of sectors as diverse as mining, construction, oil and gas, resources, marine, rural and remote services, trades such as electrical, mechanical, automotive, and professional services such as engineering, accounting, legal and financial.

Aboriginal and Torres Strait Islander owned businesses can be sole proprietors, partnerships, registered companies, or incorporated association who would like to increase their opportunities to do more business through government or the private sector.

The Northern Territory Industry Capability Network contact: telephone 08 8922 9431
 The Department of Business, Economic and Resource Development also offers a free and confidential business information service to intending, new and existing businesses.

 Indigenous Business Australia (IBA) provides advice and support as well as loans for Aboriginal

and Torres Strait Islander businesses.

IBA contact: telephone: 08 8936 1080 Toll free: 1800 804 754 Fax: 08 8941 2085

Training and Mentoring Programs

 The Department of Employment, Education and Training (DEET) operates four regional and 10 remote training centre facilities to assist and support regional and remote communities in accessing vocational training programs. The regional centres are in Katherine, Jabiru, Tennant Creek and Nhulunbuy.

The Department of Corporate and Information Services offers career development and training opportunities that are provided throughout the public sector to assist Aboriginal and Torres Strait Islander people to develop their skills.

Indigenous Leadership Development Programs

The Kigaruk Indigenous Men's Leadership Development Program and the Lookrukin Indigenous Women's Leadership Development Program are specifically designed to provide a high level, significant learning experience for Aboriginal and Torres Strait Islander men and women employed in the Northern Territory public service.

The intent of the Kigaruk and Lookrukin programs is to provide an opportunity for Aboriginal and Torres Strait Islander men and women to gain the knowledge and skills necessary to win promotions based on merit and to increase their effectiveness in their current positions.

Indigenous Women in Business

Directory of existing Aboriginal and Torres Strait Islander Businesses

• The Northern Territory Industry and Capability Network (NTICN) with support from the Department of Business, Economic & Regional Development (DBERD) is undertaking a Territory wide project to identify Indigenous businesses in all industry sectors to be included the Northern Territory Industry Capability Network database. Currently the database includes 184 Indigenous owned businesses.

The NTICN is a non-Government industry based organisation that identifies, develops and matches business opportunities to companies. As support is received from the Northern Territory Government, this service is provided at no cost to companies.

Aboriginal and Torres Strait Islander owned businesses can be sole proprietors, partnerships, registered companies, or incorporated associations that would like to increase their opportunities to do more business through government or the private sector.

For more information on the <u>NTICN</u> and how search for suppliers or services delivered by Aboriginal and Torres Strait Islander owned businesses. (www.nticn.com.au).

Training and Mentoring

Department of Business, Economic and Regional Development Business (DBERD) Programs
 Small Business Development

The Department of Business, Economic and Regional Development's Indigenous Business Development Program (IBDP) commenced in 2005 and provides individual funding up to \$30,000 per application. The IBDP primarily aims to assist in the establishment of businesses owned by Aboriginal

and Torres Strait Islander people; to support the formation of partnerships and joint ventures between Aboriginal and Torres Strait Islander organisations and other corporate entities; and provide a business incubator/support service to Aboriginal and Torres Strait Islander businesses.

For more information contact the Indigenous Business and Industry Services Unit on 1800 256 923.

New Starters Workshop

The Business Enterprise Centre runs a series of free workshops, which are funded by the Department of Business, Economic and Regional Development. The workshops aim to provide an introduction to participants into five specific and important areas related to the commencement of a business.

Conducted regularly across the Northern Territory throughout the year, the workshops are pitched at the person who is either intending to go into business or has been in business for a short time. To register or for <u>information on</u> the workshop modules and workshop calendar phone 1800 229 500.

Territory Business Upskills

Upskills workshops are delivered by a panel of consultants who specialise in areas such as marketing, finance, human resources and pricing, costing and quoting. These three hour workshops, which are held regularly across the Northern Territory, provide participants with new ideas that can increase their business management skills and capabilities.

To register or for information on workshop topics and workshop calendar (www.nt.gov.au).

October Business Month (OBM)

OBM, held each year, is a month long program of events for Territory business people to inspire and provide new and contemporary ideas.

OBM provides the opportunity for Northern Territory business people to meet interesting guest speakers, hear the secrets of their success and take away tips and knowledge to enhance their chances of business success.

October Business Month 2007 was attended by approximately 4300 people at 100 events all over the Northern Territory.

Wrap up and information on October Business Month 2007 (www.nt.gov.au).

Territory Business Growth Program

A grant of up to \$10,000 provides access to eligible businesses with a qualified consultant to increase business performance, profitability, employment levels and market penetration through business diagnostics, mentoring or planning. For more information contact the Business Liaison Unit on 08 8999 5421 or email business.growth.

Other Programs

Throughout the year the department also delivers one off seminars such as:

• Getting Started in Business Seminar

Early February 2008, the Getting Started in Business Seminars was held across the Northern Territory. The seminars were for people who are thinking about starting a business or may have just commenced a business and would like further information. Featured speakers included the Business Enterprise Centre, Territory Business

Centre, the Department of Business, Economic and Resource Development client manager, local business case studies, and banking and industry representatives.

• Franchising Seminar

Late February 2008, the Franchising Seminar was held across the Northern Territory. The aim of these seminars was to provide participants with the pros and cons of purchasing a franchise; legal obligations, information about the current Northern Territory economy and regional market. Information regarding where to obtain financial assistance and advice to set up your franchise was presented. Featured speakers included the Franchise Council of Australia, Australian Competition and Consumer Commission and local McDonald's operator.

Darwin and Alice Springs clients were also provided the opportunity to participate in a separate session for those thinking of franchising their existing business.

Other Professional Development Opportunities

Economic Development Committees

Economic Development Committees facilitate direct engagement of local community leaders, private sector and key government personnel to inform Government on economic development priorities. Identification of regional priorities in advance of each year's Northern Territory budget development cycle is a key role.

There are nine Economic Development Committees established throughout the Northern Territory – Alice Springs, Anmatjere, Tennant Creek, Katherine, East Arnhem, Victoria River, Gulf and the Tiwi Islands.

Queensland

Aboriginal and Torres Strait Islander Business Development Grants Program

Two priorities for the Queensland Government are to provide Aboriginal and Torres Strait Islander communities with sustainable economic development and employment. To meet these priorities, a State Indigenous Business Development Program will give grants to help Aboriginal and Torres Strait Islander people to increase their economic independence, take up employment opportunities and improve their quality of life.

The grants fall into two categories:

- 1. Business Establishment and
- 2. Capacity Building.

The Indigenous Business Establishment program will support activities that lead to establishing viable Aboriginal and Torres Strait Islander businesses.

Who are eligible for Indigenous Business Establishment Program Grants?

- incorporated Aboriginal and Torres Strait Islander organisations;
- Aboriginal and Torres Strait Islander businesses incorporated under the Corporations Act 2001;

- Deed of Grant in Trust community councils/local government councils, representing the interests of the Aboriginal and Torres Strait Islander communities or a group representing these bodies;
- Traditional Owner groups and incorporated organisations (e.g. the Indigenous Land and Sea Resource Management Centres and Land Trusts);
- individuals where the business can benefit from a major project or significant new business development opportunity, and the individual has established an appropriate company structure;
- any of the above in a joint venture arrangement with non- Aboriginal and Torres Strait Islander partners.

Visit the Indigenous Business Development Publications page for a summary of the Indigenous Business Development Establishment Funding guidelines.

The Indigenous Business Capacity Building Program will;

- make it easier for Aboriginal and Torres Strait Islander people to learn about business planning;
- help Aboriginal and Torres Strait Islander people learn how to run a successful business;
- encourage more Aboriginal and Torres Strait Islander people to get into business;
- increase the number of Aboriginal and Torres Strait Islander people with good business skills;
- increase the number of Aboriginal and Torres Strait Islander people already involved in business networks;
- increase the numbers and types of Aboriginal and Torres Strait Islander business activities.

Who is eligible for Indigenous Business Capacity Building program Grants?

The following groups will be considered for funding:

- incorporated Aboriginal and Torres Strait Islander organisations;
- Aboriginal and Torres Strait Islander businesses incorporated under the Corporations Act 2001;
- Deed of Grant in Trust (DOGIT) community councils/ local government councils, representing the interests of the Aboriginal and Torres Strait Islander communities or a group representing these bodies;
- Traditional Owner groups and incorporated organisations (e.g. the Indigenous Land and Sea Resource Management Centres and Land Trusts).

It is important that the organisation or person show that they have the capacity to work at a regional or sub-regional basis (or for specific targeted groups). Visit the Indigenous Business Development Publications page for a summary of the Indigenous Business Development Capacity Building Funding guidelines.

Non Government

• The <u>South East Queensland Indigenous Chamber of Commerce</u> (seqicc.com.au) provides an excellent 'show case' for successful Aboriginal and Torres Strait Islander business people and their businesses.

Research indicates that there are in excess of 200 businesses in South East Queensland that are either owned and/or managed by Aboriginal and Torres Strait Islanders, and there are many other Aboriginal and Torres Strait Islander people holding senior positions both in the public and private sector.

The South East Queensland Indigenous Chamber of Commerce is a group of business people driven by ambition, profit and community interests. Bringing people and businesses together into an independent employers' business organisation gives them a powerful voice and positions them as leaders in the economy.

The South East Queensland Indigenous Chamber of Commerce provides representation across six regions; Brisbane, Caboolture, Sunshine Coast, Gold Coast, Ipswich and Toowoomba. The Chamber encourages membership and support from Aboriginal and Torres Strait Islander and Non-Aboriginal and Torres Strait Islander businesses and organisations.

The South East Queensland Indigenous Chamber of Commerce will:

- provide a focal voice for Aboriginal and Torres Strait Islander owned and/or operated businesses, and Aboriginal and Torres Strait Islander business people
- provide an identity to approach other chambers to promote Indigenous training and employment
- be a tool to promote Aboriginal and Torres Strait Islander business in South East

 Queensland
- provide the opportunities for business in general to do business with the Aboriginal and Torres Strait Islander community
- provide a forum for employers to consider/broaden Aboriginal and Torres Strait
 Islander business, training and employment
- allow members to discuss specific opportunities/challenges for Aboriginal and Torres
 Strait Islander owned or operated businesses and give them a voice to bring such
 matters to the attention of relevant organisations/governments
- be the means for Aboriginal and Torres Strait Islander business people to network and access mentors and information programs

Contact Details

52 - 54 Manning Street, SOUTH BRISBANE, QLD, 4101

Phone: (07) 3404 3927 Fax: (07) 3224 4608

• Balkanu Cape York Development Corporation

Balkanu's mission is to support:

- the economic development of the Aboriginal and Torres Strait Islander people of Cape York, and
- individuals and communities to achieve self determination.
- Cape York Business Development (CYBD) (www.balkanu.com.au)
 CYBD provides mentoring and business services for Cape York Aboriginal and Torres Strait Islander people. From over 100 requests for assistance, 20 of the most viable businesses are supported with planning, feasibility analysis, operations, marketing, accounting and strategic development. Each year, five of these businesses become self reliant and a further five new business ventures enter the program.

CYBD negotiates partnerships between individuals and existing private sector operators. The operator funds the start-up and CYBD provides mentorship. The individual is groomed in the workings of the business. After a reasonable time-frame the individual is supported in purchasing the operation.

Business hubs are located in Weipa and Cooktown with two mobile services operating out of Cairns. Between them, they promote entrepreneurship, identify community demand for business, identify potential clients, and mentor the pool of 20 businesses.

Contact Details
152 Grafton Street
PO Box 7573
Cairns QLD 4870

Main Switch: +61 7 4019 6200

Fax: 07 4051 2270

- Indigenous Enterprise Partnerships (IEP) is a not for profit organisation which channels corporate and philanthropic resources into Aboriginal and Torres Strait Islander development. IEP seeks to develop innovative ways to stop and breakthrough the destructive and passive welfare economy by:
 - directly and indirectly building the capacity of individuals and organisations
 - delivering appropriately skilled resources to priority projects

IEP works with Aboriginal and Torres Strait Islander leaders and their organisations in the Cape York Peninsula and the Goulburn/Murray region in Victoria.

IEP'S approach is based on the following principles:

- supports Aboriginal and Torres Strait Islander leadership to deliver their own strategies and vision;
- aims to foster Aboriginal and Torres Strait Islander economic and social development by request in a way that encourages people to take responsibility for their own lives;
- seeks to build a network where Aboriginal and Torres Strait Islander, government, corporate and philanthropic ideas can be shared;
- where feasible and appropriate, Indigenous Enterprise Partnerships directors and staff directly support and advise Aboriginal and Torres Strait Islander organisations;

Where IEP lacks the internal capability or capacity, they identify appropriate corporate or philanthropic partners and facilitate their engagement with the relevant Aboriginal and Torres Strait Islander organisations.

History

IEP has been operating in Cape York in its current form since 2001 and has recently established an office in the Goulburn/Murray district of Victoria.

Its development was driven by a group of individuals who were inspired by Noel Pearson's *Our Right To Take Responsibility (1999)* which articulated the existence of 'passive welfare' in Aboriginal and Torres Strait Islander communities and the need to create a 'real economy'.

IEP has used this as their underlying philosophy. Their objective is to foster economic and social development, focusing on long-term, sustainable impacts that would help break the cycle of welfare dependency.

The vision of establishing partnerships between corporate, private philanthropy and Aboriginal and Torres Strait Islander leaders was formed and Cape York was selected as the first trial site. In line with this approach, corporate and philanthropic partners began working through, and in line with, the strategies and aspirations of the Aboriginal and Torres Strait Islander leaders and their organisations.

Recent Recognition

The contributions of IEP and our partner organisations, and the success of the IEP model have recently been reflected in recognition under the 'The Business Guide to partnering with Non Government Organisations and the United Nations', the first global effort to recommend business partnership Non Government Organisations.

With a growing global focus on Corporate Social Responsibility, the report stems from companies repeatedly expressing how difficult it is to identify successful partnership models and how well it works when they find a good match.

Published by Dalberg Global Development Advisors, the United Nations Global Compact and the Financial Times, the report surveyed 20,000 companies worldwide and recommended 85 agencies, including IEP, with a track record in establishing successful corporate partnerships.

A preview of the report is available. (www.csrwire.com)

Contact

Indigenous Enterprises Partnerships (www.iep.net.au)
PO Box 7573,
Cairns, 4700 Qld
Email: info (info@iep.net.au)

South Australia

Directories of existing Aboriginal and Torres Strait Islander Businesses

<u>Tauondi College (www.tauondi.sa.edu.au)</u>

Address: 1 Lipson St, Port Adelaide SA 5015

Tel. 08 8240 0300 Fax 08 8240 0786 Email <u>reception</u>

Postal address PO Box 409, Port Adelaide SA 5015

Hours Mon - Fri 9am - 5pm

Eligibility People of: Aboriginal or Torres Strait Islander background Access For wheelchairs, including toilets

Services:

- Education accredited training programs in arts, business services, community services, disability work, horticulture, hospitality, information technology, tourism
- Adult community education non-accredited courses and activities
- VET for School program accredited vocational training for secondary students from in Years 10 to 12
- Tauondi Cultural Agency accredited instructors and tour guides provide cultural tours for school and organisations
- Learning Resource Centre library resources, computers, internet access, open to students and the community
- Department of Education, Employment and Workplace Relations (www.deewr.gov.au)

Office	Address	Phone / Fax Numbers
Adelaide IEU	4th Floor, 115 Grenfell St ADELAIDE SA 5000	Ph: 08 8306 8800 Fax: 08 8306 8855
Ceduna ICC	22B East Terrace (PO Box 396) CEDUNA SA 5690	Ph: 08 8624 4050 Fax: 08 8624 4055
Port Augusta IEU	12 Chapel St PORT AUGUSTA SA 5700	Ph: 08 8643 0900 Fax: 08 8363 0907

Port Augusta ICC

38-40 Stiriling Road (PO Box 2214) Port Augusta SA 5700

Ph: 08 8647 1500 Fax: 08 8641 0684

Funding programs include:

- ABSTUDY provides a means-tested living allowance and other supplementary benefits to eligible secondary and tertiary students. ABSTUDY is delivered by Centrelink
- Aboriginal Student Support and Parent Awareness (ASSPA) provides funding to school and preschool-based parent committees, based on the number of Aboriginal and Torres Strait Islander students enrolled, for activities to improve parent involvement and educational opportunities for Indigenous students
- Indigenous Tutorial Assistance Scheme (ITAS) comprising In Class Tuition for Aboriginal and Torres Strait Islander primary students; Tuition for Years 10-12 students supplementary tuition for Aboriginal and Torres Strait Islander students; and Indigenous Tutorial Assistance Scheme for Tertiary Students.
- Vocational and Educational Guidance for Aboriginals Scheme provides funding to sponsor organisations to develop projects to help Aboriginal and Torres Strait Islander students and their parents or caregivers, and Aboriginal and Torres Strait Islander prisoners in lawful custody, including juvenile detainees, to make decisions about their continuing education, training and employment
- Whole of School Intervention Strategy (WOSIS) comprising of Homework Centres
 providing a supervised after school hours environment
- Parent School Partnerships Initiative (PSPI) works on overcoming local barriers to Aboriginal and Torres Strait Islander education
- Tandanya National Aboriginal Cultural Institute Inc. (www.tandanya.com.au)
 Address 253 Grenfell St. Adelaide SA 5000

Tel. 08 8224 3200

Fax 08 8224 3250

Email tandanya (tandanya @tandanya.com.au)

Hours Sept - May 7 days per week 10am - 5pm

June – August Mon – Fri 10am – 5pm, Sat, Sun 10am – 4pm Closed Christmas Day, New Years Day and Good Friday

Fees Entry fee to exhibitions

Access For wheelchairs, including toilets

• Aims to foster understanding and appreciation of Aboriginal culture, history and contemporary issues through performance and visual arts.

Services:

- Art gallery featuring Aboriginal and Torres Strait Islander visual and performing arts and ongoing program of exhibitions
- Education programs for primary and secondary students bookings essential

- Group tours including Tandanya and Aboriginal guided tours of the Adelaide Botanic Gardens
- Support and assistance for Aboriginal artists

• Indigenous Coordination Centre - Adelaide (ICC)

Address Level 5, 44 Waymouth St, Adelaide SA 5001 Tel. 08 8403 7277 Fax 08 8403 7272 Postal address GPO Box 1672, Adelaide SA 5001

Ceduna 22b East Tce, Ceduna 5690 PO Box 396, Ceduna 5690 Tel. 08 8624 4050, 1800 079 098 Fax 08 8624 4055

Port Augusta
38-40 Stirling Rd, Port Augusta 5700
PO Box 2214, Port Augusta 5700
Tel. 08 8647 1500, 1800 079 098
Fax 08 8641 0684
Hours Mon - Fri 9am - 5pm
Eligibility Local Aboriginal and Torres Strait Islander people and communities

Services:

- Assistance with negotiation and management of Shared Responsibility Agreements with local Aboriginal and Torres Strait Islander people and communities
- Information about Australian Government programs

Port Pirie Aboriginal Community Centre (Nukunka)

Address 370 The Terrace, Port Pirie SA 5540
Tel. 08 8632 5122
Fax 08 8632 6370
Postal address PO Box 471, Port Pirie SA 5540
Hours Mon - Fri 9am - 1pm
Eligibility Aboriginal and Torres Strait Islander people

Services:

- Adult community education including computer classes, cooking, arts and crafts
- Education and training assistance support to access traineeships and apprenticeships and VET programs
- Health and wellbeing services
- Meeting/activity space
- Social and activity groups including youth group

• Weena Mooga Gu Gudba Inc.

Address 45 McKenzie St, Ceduna SA 5690
Tel. 08 8625 2183, 1800 839 059
Fax 08 8625 3276
Postal address PO Box 608, Ceduna SA 5690
Hours Mon - Fri 9am - 5pm (worker on call after hours)
Eligibility Aboriginal women
Access For wheelchairs Transport

Can be arranged Services:

- Arts and crafts
- Family care and support
- CDEP participant placements skills in catering, maintenance and crafts
- Outside school hours care
- Women's wellbeing health checks, massages, hair cuts
- Aboriginal visiting scheme prison visiting service
- 'Save the Children' program on site
- Conference rooms available for hire
- Indigenous Student Services, University of South Australia (ISS) (www.unisa.edu.au)
 Address Level 2, Yungondi Building, City West Campus, University of South Australia, North Terrace,
 Adelaide SA 5000

Tel. 08 8302 9194

Fax 08 8302 7034

Email kizze.rankine (kizze.rankine@unisa.edu.au)

Hours Mon - Fri 9am - 5pm

Eligibility Applicants should meet entry requirements as set out in the University of South Australia calendar. Special entry is available for Aboriginal and Torres Strait Islander people who do not meet these requirements. They can seek assistance through the Indigenous Support Unit to gain entry into University of South Australia courses

The Indigenous Support Unit has staff and facilities to assist Aboriginal and Torres Strait Islander students to achieve success in all areas of study. The Unit provides special entry into university courses, including health, business administration, education, visual arts, information technology, engineering and environment. Courses lead to a wide range of job opportunities in the public sector, the private sector and Aboriginal and Torres Strait Islander community organisations

Services:

 University preparation for Aboriginal and Torres Strait Islander students - 2 week course conducted on-campus at City West and off-campus at Port Augusta and Port Lincoln study centres

- Education short, intensive preparation programs for commencing Special Entry students to build study and time management skills and social networks
- Student support academic support provided through individual tutors and advocacy, and computer and information technology support
- Indigenous Tutorial Assistance Scheme (ITAS) study support from individual tutor or small groups
- Wilto Yerlo Centre for Australian Indigenous Research & Studies, University of Adelaide (www. adelaide.edu.au)

Address Hartley Building G22, University of Adelaide, Adelaide SA 5005 Tel. 08 8303 3623, 1800 651 763

Fax 08 8303 4396, 1800 359 573

Email wilto.yerlo (wilto.yerlo@adelaide.edu.au)

Hours Mon - Fri 9am - 5pm Eligibility People of Aboriginal or Torres Strait Islander background Access For wheelchairs, including toilets

Comprises two Aboriginal and Torres Strait Islander units, Wilto Yerlo, Aboriginal and Torres Strait Islander Academic and Student Support Program, and the Centre for Aboriginal Studies in Music (CASM). Also undertakes Aboriginal and Torres Strait Islander research and the development of Aboriginal and Torres Strait Islander degree programs.

Services:

- Centre for Aboriginal Studies in Music (CASM) Foundation year, advanced certificate and associate diploma courses in music and dance
- Advocacy for Aboriginal and Torres Strait Islander students
- Aboriginal and Torres Strait Islander Access Scheme provides access to higher education for Aboriginal and Torres Strait Islander people if they do not otherwise qualify for university entrance
- Humanities and Social Sciences Foundation Program prepares students for entry into degree courses
- Indigenous Tutorial Assistance Scheme (ITAS) provides tutorial assistance for all Aboriginal and Torres Strait Islander students
- Kumangka Aboriginal Youth Service (www.beanbag.com.au/kumangka)

Address 6 Mary St, Hindmarsh SA 5007
Tel. 08 8340 4499, 0417 866 624.
After hours contact Crisis Care, tel. 13 1611
Fax 08 8340 1544
Email kumangka (kumangka@senet.com.au)
Postal address PO Box 382, Hindmarsh SA 5007

Hours Mon - Fri 9am - 5pm. Streetwork: Fri, Sat 9pm - 4am Eligibility People 12-25 years of Aboriginal or Torres Strait Islander background. Appointment required for computer training Access For wheelchairs, including toilets

Kumangka hosts a Bean Bag Net Centre, part of a network of centres around Australia, established by the Inspire Foundation to provide free internet access and computer training and to develop local websites for young people

Services:

- Advocacy for young people with police, family and legal services
- Case management for young people at risk
- Crisis intervention
- Information and referral health, counselling, accommodation, education and training services
- Internet access and computer training
- Kumangka-Reconnect early intervention for young Aboriginal and Torres Strait
 Islander people at risk of homelessness
- Streetwork program youth workers are available on Friday and Saturday nights in the inner city area
- Recreation 8 ball, gym, music equipment, discos, camps

Aboriginal Education Strategy

Address Senior Secondary Assessment Board of South Australia, 60 Greenhill Road, Wayville, South Australia, 5034
Tel. 08 8372 7519

Fax 08 8372 7592

Email info@ssabsa.sa.gov.au Web www.ssabsa.sa.edu.au/aes/index.htm The Aboriginal Education Strategy (AES) is an initiative of the Senior Secondary Assessment Board of South Australia (SSABSA). Its aim is to increase the number of Aboriginal and Torres Strait Islander students accessing, participating in, and completing the South Australian Certificate of Education (SACE).

 Yunggorendi — First Nations Centre for Higher Education and Research (www.flinders.edu.au/ yunggorendi/)

Address: Senior Secondary Assessment Board of South Australia, 60 Greenhill Road, Wayville, South Australia, 5034

Address: Yunggorendi Mande, The Flinders University of South Australia, Sturt Road, Bedford Park, SA 5042

Tel. 08 8201 3033

Fax 08 8201 3935

Email yunggorendi (yunggorendi@flinders.edu.au)

Yunggorendi - First Nations Centre for Higher Education and Research provides an expert and

specialised point of contact on Aboriginal and Torres Strait Islander matters within the Flinders University. It also provides for Aboriginal and Torres Strait Islander Australian's wishing to gain access to, and succeed in, higher education at undergraduate or postgraduate levels by providing a variety of academic advice including tutoring.

The Centre provides three main functions:

- 1. student support
- 2. teaching
- research

<u>The Centre is committed to assisting Aboriginal and Torres Strait Islander students in reaching their higher education aspirations.</u>

Aims and Objectives of the Centre

- To establish the Yunggorendi First Nations Centre for Higher Education and Research as a nationally recognised research, teaching and learning centre for the development of Aboriginal and Torres Strait Islander knowledge;
- To increase participation of Aboriginal and Torres Strait Islander students in higher education courses with emphasis on bachelor and higher degrees;
- To improve the success rates of Aboriginal and Torres Strait Islander students both in individual subject results and retention rates by the provision of additional and focused support services;
- To promote a greater understanding between Aboriginal and Torres Strait Islander students and non- Aboriginal and Torres Strait Islander Australians, through a range of awareness raising and staff development programs, through course development and through a review of curriculum, to find ways of integrating Aboriginal perspectives across the curriculum;
- To increase the number of Indigenous staff teaching in faculties by facilitating the appointment of Aboriginal and Torres Strait Islander staff to both academic and administrative positions in the university;
- To develop more appropriate policies in areas of Aboriginal and Torres Strait Islander research ethics; and
- To develop and maintain partnerships with Aboriginal and Torres Strait Islander community organisations and individuals.
- Unaipon School, University of South Australia (www.unisa.edu.au)
 Address Level 2 Yungondi Building, 70 North Terrace, Adelaide, South Australia 5000
 Tel. 08 8302 9194
 Postal address City West Campus, GPO Box 2471 Adelaide, South Australia 5001
 Email icer (icer@unisa.edu.au)

Hours Mon - Fri 8.30am - 5pm

Teaching and learning

- The Unaipon School is a multi-disciplinary college, offering programs in Australian Studies and a range of double degrees with Human Services, Social Work and Education.
- The School has a strong commitment to the development of international Aboriginal and Torres Strait Islander studies and has established close teaching and research relationships with Aboriginal and Torres Strait Islander Studies programs in universities in New Zealand, Mexico, Canada and the United States.

Research

- Post graduate and research degrees are offered by the School and students are encouraged to participate in its vibrant research culture. As part of the David Unaipon College of Indigenous Education and Research all students are invited to attend fortnightly research seminars.
- Aboriginal & Torres Strait Instructor Mental Health First Aid Course

Address MHFA Program Administrator, ORYGEN Research Centre, University of Melbourne Postal Address Locked Bag 10, Parkville, VIC 3052

Email leannen@unimelb.edu.au)

Fax 03 9342 3745

The Aboriginal and Torres Strait Islander Mental Health First Aid Course is designed as a 14 hour course. The course is designed to be conducted in six modules; however, the delivery format is flexible. The course covers:

- Aboriginal and Torres Strait Islander social and emotional wellbeing
- Mental health first aid interventions in Aboriginal and Torres Strait Islander communities.
- Suicidal behaviour/thoughts
- Panic attack/Acute stress reaction
- Depression
- Anxiety disorder
- Gradual onset psychosis
- Substance misuse
- Office for Women Women's Information Service

Address Women's Information Service, Station Arcade, 136 North Terrace ADELAIDE SA 5000 Postal Address PO Box 8020, Station Arcade ADELAIDE SA 5000

Email <u>info (inf</u>o@wis.sa.gov.au)
Phone 08 8303 0590 (rural toll free 1800 188 158)
Fax 08 8303 0576

The Women's Information Service is a free and confidential information, support and referral service for all women in South Australia.

The Women's Information Service currently provides resume writing workshops for women community leaders to enable applications for employment, as well as boards and committees. Women are supported in local community settings to document their skills and achievements, and are provided with tips on what employers look for in written applications.

Tasmania

Training and Mentoring Programs which could be accessed by Aboriginal and Torres Strait Islander women

Boost to training for Aboriginal and Torres Strait Islander women

Aboriginal and Torres Strait Islander women in Tasmania will receive new training and skills to help prepare them to enter the workforce through a Shared Responsibility Agreement between the Australian Government and the Women's Karadi Aboriginal Corporation. The Return to Work program will ensure that Aboriginal and Torres Strait Islander women who have never been employed or are re-entering the workforce will gain the required skills and confidence to undertake paid employment. Karadi is a long established women's organisation with strong links to the broader community. It will nominate women to attend the course, provide a venue for the training and provide ongoing support for the women in their transition to the workforce. The women will attend weekly sessions that will focus on building their confidence.

Employment and Skills Development

Partnership to Jobs Grant

The Tasmanian *Partnerships to Jobs* grant program provides funds to organisations that create or facilitate jobs for Tasmanians not participating in the workforce, and disadvantaged and long-term unemployed jobseekers.

The desired outcomes of the program include:

- increased participation in the labour force
- lower unemployment in target areas
- strengthened community capacity
- contribution to Tasmania Together
- increased job readiness of participants involved in funded projects

Several Aboriginal and Torres Strait Islander community groups have applied for financial support under this program.

Women In Business - Micro Credit Program

• The Women in Business Micro-credit Program is a joint program run by the Department of Economic Development, the Department of Premier and Cabinet's Women Tasmania and the No Interest Loan Scheme (NILS) network of Australia.

The Women in Business Micro-credit Program helps women who want to start or grow their business.

The program assists women on low incomes (Health care card holders) by providing business mentoring support and small interest -free loans. A maximum loan of \$3,000 may be available to assist with business start-up or expansion.

The program is designed to:

- enable women to develop a business concept into a practical business proposal
- provide information on basic legal and other requirements for establishing a business
- increase business planning and management skills among women
- help women develop a business plan
- provide tailored business mentoring assistance to women
- provide start-up financial assistance package to successful applicants

Several of the women participants have identified as being of an Aboriginal and Torres Strait Islander background.

General Business Planning Assistance

• The **Department of Economic Development** funds 14 regionally located Enterprise Centres who can assist Aboriginal and Torres Strait Islander business owners and intenders with information about business planning and other information pertinent to establishing and operating a business.

This service is available to the general public and can be accessed by Aboriginal and Torres Strait Islander business owners and intenders via the Department's *Business Point* service (free call 1800 number). The *Business Point service* delivers basic Information, including the "Business Licensing Information Service", and refers clients to Enterprise Centres or Regional Offices for further assistance.

Mentoring

All Aboriginal and Torres Strait Islander business intenders and existing businesses can access free
mentor support from 14 funded Enterprise Centres and/or from Mentor Resources Tasmania who
is also financially supported by Economic Development.

Aboriginal and Torres Strait Islander businesses that operate in a target industry (export or significant turnover outside of Tasmania) and meet other specific criteria are also able to obtain the services of Economic Development Client Managers and specialists who will work closely with the business to help the business grow and expand.

Tasmanian Government

The Tasmanian Government's commitment to achieving equity and access to employment opportunities for Aboriginal and Torres Strait Islander people is demonstrated by the ongoing funding for a dedicated full time Employment and Career Development Officer within the Office of Aboriginal Affairs.

The officer plays a pivotal role in the recruitment and retention of Aboriginal and Torres Strait Islander people in the State Service.

There are over ninety Aboriginal and Torres Strait Islander people currently employed in the Tasmanian Government in full time, part time, contract and seasonal positions across the state sector. These include police, custodial and court support officers, customer service and liaison officers, teachers' aides, policy, project and administration officers, consultants, education and heritage workers, parks and wildlife field officers and rangers, divisional managers, seasonal firefighters and fire management officers and curators.

The Tasmanian Skills Institute was formed to improve the skill levels in Tasmania's workforce. The Skills Institute specialises in working with employers and employees, including apprentices, trainees and cadets.

- Tasmanian Polytechnic (www.polytechnic.tas.edu.au)
 The Tasmanian Polytechnic focuses on practical learning, with a vocational pathway, supported by academic courses as well, for both Year 11/12 and mature-age students seeking employment outcomes or university articulation.
- <u>Tasmanian Skills Institute (www.polytechnic.tas.edu.au)</u>

Victoria

Directories of existing Aboriginal and Torres Strait Islander Businesses

Online <u>Indigenous business regis</u>ter (www.indigenousbusinesses.com.au)
 The business register is an Aboriginal and Torres Strait Islander owned central communication portal to facilitate community and socio-economic development for Aboriginal and Torres Strait Islander people.

Business Training and mentoring Programs

The Koori Business Network (KBN)

The KBN is the Victorian Government's primary agency for promoting the growth of sustainable Aboriginal and Torres Strait Islander businesses and economic development.

The KBN has produced the Koori Business Network Indigenous Business Directory, 2007.

The KBN delivers a program to support the growth of industry in the areas of aquaculture, bush foods, art and cultural tourism. During 2004-05, the KBN developed the *Building the Economic Base Strategy and the Victorian Indigenous Aquaculture Strategy*. The KBN quarterly newsletter on Aboriginal and Torres Strait Islander businesses has a national distribution list of 5,000.

It also assists Aboriginal and Torres Strait Islander business owners to develop their technical and business skills, access new networks and markets and improve professionalism by providing grants up to \$2,000.

Finally it provides access to business mentors (volunteers from the Small Business Counselling Service) and aids in the development of business strategies.

• Office of Women's Policy – Financial Literacy Program

More than 2,500 women are expected to attend a series of workshops over four years, to be held across Victoria, that offer women financial literacy training with the aim of helping them become more financially secure, increase their earnings and plan for a more comfortable retirement. The focus will be on adult women across the age spectrum, as well as those from culturally diverse and Aboriginal and Torres Strait Islander backgrounds and women based in rural and regional Victoria.

This initiative will be implemented in three parts over four years:

- content and program development for workshops,
- content development for a women's financial literacy website, and
- program delivery of workshops to more than 2,500 women across Victoria which begin this year.

In the Department of Victorian Communities, funding was provided to 12 targeted mentoring projects, including the Gunditjmara Aboriginal Cooperative Inc, Brophy Family and Youth Services and Barwon Youth Gunditjmara Kalay Wartee Mentoring Program, to offer mentoring to young Aboriginal and Torres Strait Islander people in Warrnambool. This program was established through an Aboriginal and Torres Strait Islander and non- Aboriginal and Torres Strait Islander partnership. The aim is to increase the skills of young people to take up opportunities for participating in their communities, increase the connections between young people and networks of supportive adults in their communities, and strengthen community connections to support local mentoring programs.

• Aboriginal Affairs Victoria - Governance Training Program

Aboriginal Affairs Victoria, Department for Victorian Communities

The focus of the training program is to improve governance in Victorian Aboriginal and Torres Strait Islander organisations and to raise awareness of governance and its importance to the operation of Aboriginal and Torres Strait Islander organisations.

The Program consisted of the successful delivery of three three-day workshops in metropolitan and regional areas and includes a Certificate IV in Business (Governance) course and a review of the workshop component. Approximately half of the participants were women.

Aboriginal and Torres Strait Islander Employment in the Public Sector

The Victorian Government aims to improve Aboriginal and Torres Strait Islander employment opportunities and promote diversity within the public sector workforce. This is done through capacity building and pathways, induction and retention, career development, changing workplace culture and supporting Aboriginal and Torres Strait Islander employment in government funded community organisations and public sector agencies as well as in public sector departments.

Koori Women Mean Business

Koori Women Mean Business works in partnership with Swinburne University to encourage Aboriginal and Torres Strait Islander women to undertake studies in Community Development and Business. These courses are delivered in a flexible manner, with intensive residential workshops to increase access for women living in regional areas. These development opportunities support women to work more effectively in their local communities, in both paid and unpaid roles. Flexibility in course structure enables a mix of units from the Community Development and Business courses, including components of Frontline Management training.

• The Aboriginal and Torres Strait Islander Community: Bridging The Skills Gap (Aust-Link Pty Ltd)
This Active Participation Training Program is a four-week Vocational Education and Training
Program aimed at addressing skill shortages in the transport and civil construction industries.
The program is designed to respond to the skill requirements, training needs and employment aspirations of the Aboriginal and Torres Strait Islander community in the Murray Valley region.

The Wurreker Strategy

The Wurreker Strategy improves outcomes for Aboriginal and Torres Strait Islander people in TAFE and the Australian College of Educators by provision of a system for Aboriginal and Torres Strait Islander registered training organisations and TAFE institutions to develop formal links with employers and employment agencies. It also provides mechanisms for Aboriginal and Torres Strait Islander communities to have a real say in the training that will support Aboriginal and Torres Strait Islander community development.

A Good Governance Guide for Koorie Organisations was published with input from the Victorian Aboriginal Education Association Incorporated.

Victorian Aboriginal Education Association Inc.

The Victorian Aboriginal Educational Association Inc. support a mentoring program through the Local Aboriginal Education Consultative Groups (LAECG's) (not available in all regions).

Workforce Participation Partnerships (WPP)

WPP helps jobseekers who face barriers to employment to find sustainable jobs in areas with skills shortages. Aboriginal and Torres Strait Islander Victorians are targeted under this program.

Youth Employment Scheme (YES)

YES provides wage subsidies to support the creation of traineeships and apprenticeships for young people in Victorian Government departments and agencies. Since the commencement of YES in 2000-01, 181 Aboriginal and Torres Strait Islander trainees have been assisted.

• Lake Tyers Community Renewal Project

The project involves a partnership between the local Koori community, Victorian Government departments, the Victoria Police, Commonwealth agencies and local government. One of the six strategic objectives is to lift employment, learning and local economic activity. There has been a significant increase in the number of employment and training activities in the Lake Tyers area. Specific employment initiatives include:

- a skills audit to determine the skills and aspirations of residents
- the implementation of an "Employment of Aboriginal and Torres Strait Islander People" clause in contracts associated with infrastructure development projects
- the establishment of an Employment Placement and Support Coordinator at Lake Tyers

My Moola –opening financial pathways

These programs include workshops and 'MyMoola' comics, developed by the First Nations Foundation and the context for financial literacy education and ongoing mentoring at individual, community and family levels. It includes information on budgeting, saving, where to seek advice when in crisis and opens financial pathways.

• The Sunraysia Mallee Economic Development Board

The Sunraysia Mallee Economic Development Board is a peak economic development organisation and is funded by all businesses and enterprises in the Mildura Rural City Council region. The Sunraysia Mallee Economic Development Board operates at the macro strategic industry level and coordinates forums such as the Koori Business Network – Marketing for Success Forum for Aboriginal and Torres Strait Islander business operators to meet with local and state government agencies and marketing experts to learn how to present yourself and your business.

ANZ Indigenous Financial Literacy and Inclusion Programs

These programs include: employment, development and promotion of Aboriginal and Torres Strait Islander people through the Corporate Leaders for Indigenous Employment Program (CLIEP), the Aboriginal Employment Scheme partnership and setting Aboriginal and Torres Strait Islander employment targets.

- Darebin Enterprise Centre Mentor support to Business Managers. The incubator assists business
 development and growth through its Small Business Incubator and Consultancy Services. Ten
 Aboriginal and Torres Strait Islander businesses are at present utilising the centre.
- Business ready Program for Indigenous Tourism (National) Mentors, and Indigenous Business
 Australia (national) one on one mentoring for Aboriginal and Torres Strait Islander business people.

Victorian mainstream schemes

- Leading the Way: The Victorian Government's Strategic Framework on Mentoring Young People 2005-2008. These programs are aimed at a variety of issues for youth between the ages of 10 to 25. They are not school or Aboriginal and Torres Strait Islander specific but offer disadvantaged youth the opportunity to reengage with their communities.
- The Smith Family Plan-It Youth is a mentoring initiative that supports young people (again not Aboriginal and Torres Strait Islander specific) as they begin to consider their transition from school to work. High school students are paired with a mentor and, over a one term period, they receive guidance in exploring possible avenues for their post-school careers.
- Career Goals for Women Returning To Work is run by the national training authority through the
 Royal Melbourne Institute of Technology (RMIT). The course helps set goals incorporating work/life
 needs, outlines study and development options available and identifies steps to develop a career.

Western Australia

Directories of existing Aboriginal and Torres Strait Islander Businesses

- Commonwealth Department Indigenous Business Australia (IBA);
- Commonwealth Department of Education, Employment and Workplace Relations (DEEWR);
- Department of Education, Employment and Workplace Relations responsible for Management of the New Enterprise Incentive Scheme (NEIS);
- Small Business Enterprise Centres (SBEC);
- WA Chamber of Commerce and Industry (CCI);
- Western Australia Department of Industry's office of Aboriginal Economic Development (OAED) and other Aboriginal Economic Development Officers that the Western Australia Government fund; and
- The Indigenous Business Institute (IBI).

31 Collins Street, Yokine WA 6060 Phone: 08 92423733 / Fax: 08 92423755

5 Cummins Street, Rapid Creek NT 0810 Phone: 08 89484660 / Fax: 08 89484666

The Small Business Development Corporation (SBDC) will be carrying out an Indigenous Small Business Development Pilot Program during 2008. The program is being delivered through the Small Business Centre in Derby and three businesses will be involved in the program. Through the pilot program, the SBDC will:

- identify specific needs of individual businesses and barriers to business start-up and/ or growth;
- identify and develop individually tailored measures to assist;
- identify gaps in service delivery;

- develop partnerships with stakeholders and existing service providers; and
- coordinate the delivery of support services.

The results of the pilot program will be used to inform the development of a program to be delivered throughout the Small Business Centre network state wide.

Community Network Links

- Accommodation, Housing and Legal Services
- Aboriginal Hostels Limited (www.ahl.gov.au)
 Aboriginal Hostels Limited provides temporary accommodation services to Aboriginal and Torres
 Strait Islander people. This website offers, through an interactive map, detailed information about
 Aboriginal Hostels in each State/Territory in Australia.
- The <u>Department of Housing (www.</u>dhw.wa.gov.au)

 The Department of Housing and Works has a range of programs in place to assist Aboriginal and

 Torres Strait Islander people access rental housing and home ownership.
- Aboriginal Legal Service (ALS) (www.als.org.au)
 Aboriginal Legal Service provides legal aid services to Aboriginal and Torres Strait Islander people
 throughout Western Australia in accordance with grant conditions imposed by the Commonwealth Attorney General's Department.
- Nyaarla Projects Pty. Ltd PO Box 944, Subiaco, WA, 6904 Ph: (08) 9256 4911, Fax: (08) 9256 4011 Nyaarla provides accommodation support for Aboriginal and Torres Strait Islander students enrolled in post-school training or tertiary courses.

Arts, Performance and Music

Barking Gecko (www.barkinggecko.com.au)

Mary G (www.maryg.net)

Mary G is the unofficial Queen of Australia and the Queen of the people of the Kimberley. She is a performer who uses comedy to promote respect, recognition and reconciliation by Australia for Aboriginal and Torres Strait Islander people as well as the diverse peoples that make up Australia.

- Wadumbah Aboriginal Dance Group (www.wadidge.com.au)
 The purpose of Wadumbah Dance Group is to keep the spirit of Aboriginal culture alive, to enhance the pride of Aboriginal people, to educate people from all walks of life and to bridge the gap between Aboriginal and Non-Aboriginal people.
- Wandoo Didgeridoo (www.wadidge.com.au)
 Wandoo Didgeridoo is a small West Australian business born out of passion and respect for didgeridoos, the Australian bush, and respect for the Australian Aboriginal community. They complement knowledge and experience to promote genuine Western Australian didgeridoos and Aboriginal art.
- Yirra Yaakin (www.yirrayaakin.asn.au)
 Yirra Yaakin Noongar Theatre is Australia's leading Aboriginal theatre experience. More than a

theatre company, Yirra Yaakin is the response to the Aboriginal community's need for positive self-enhancement through artistic expression.

- <u>Tobwabba Art (www.</u>tobwabba.com.au)
 Tobwabba Art is a 100 percent owned Aboriginal artists collective and provides secure online shopping for authentic Aboriginal fine art and merchandise.
- <u>Skinnyfish Music (www.</u>skinnyfishmusic.com.au)
 Traditional and contemporary Indigenous Australian music shop online. Many titles are available here such as Seaman Dan, the Letterstick Band and Fitzroy Express.

Educational, Research and Academic Resources

- Aboriginal Perspectives Across the Curriculum (APAC) (www.det.wa.edu.au)
 APAC aims to broaden and deepen students' and teachers' understanding of Aboriginal cultures and ways of being. Teaching APAC will assist all students to be able to look at the world from an Aboriginal viewpoint and understand the different Aboriginal points of view on a range of issues such as reconciliation, social justice and equality.
- Dare to Lead (www.apapdc.edu.au)
 Motivated by the desire for true reconciliation, the Dare to Lead program aims for Aboriginal and Torres Strait Islander education to be the highest priority within each education association, and for it to be the responsibility of all schools to work to improve the educational outcomes of Aboriginal and Torres Strait Islander students.
- Deaths in Custody Watch
 This is an independent community based organisation comprised of members from Aboriginal organisations, lawyers, academics, church groups, trade unions, politicians, Amnesty International, ex-prisoners and family members of those who have died in custody, to ensure the effective representation of the 339 recommendations of the Royal Commission into Aboriginal Deaths In Custody (RCIADIC).
- Healthinfonet (www.healthinfonet.ecu.edu.au)
 The Australian Indigenous HealthInfoNet is an innovative web resource that makes knowledge and information on Aboriginal and Torres Strait Islander health easily accessible to inform practice and policy.
- <u>Katherine Regional Language Centre, Northern Territory (www.kathlangcentre.org.au)</u>
 The Language Centre facilitates research into dictionaries and grammars and the collection of cultural material such as bush tucker, skin and kinship terms. This material is used to produce learning materials such as videos, audio tapes, story books and CD-ROMs.
- Magabala Books, Broome
 Magabala Books is an Aboriginal and Torres Strait Islander Australian publishing house that
 publishes works by Aboriginal and Torres Strait Islander authors and editors. It also provides
 advice, publishing services and invites manuscripts to be submitted.
- National Aboriginal and Torres Strait Islander Education Website (NATSIEW's) (www.natsiew.edu.au)
 The NATSIEW's purpose is to catalogue, as comprehensively as possible, Internet resources related to Aboriginal and Torres Strait Islander people and has a special emphasis on education.

- The Australian Journal of Indigenous Education (www.atsis.uq.edu.au)

 The Australian Journal of Indigenous Education is a peer reviewed research journal publishing articles in the field of Aboriginal and Torres Strait Islander education. It is the only journal for educators devoted specifically to issues of practice, pedagogy and policy in Aboriginal and Torres Strait Islander education in Australia.
- The Western Australian Aboriginal Child Health Survey (WAACHS) (www.ichr.uwa.edu.au) The WAACHS is the largest and most comprehensive study of Aboriginal child health and development ever undertaken in Australia.
- Wangka Maya Pilbara Aboriginal Language Centre (www.wangkamaya.org.au)
 Wangka Maya Pilbara Aboriginal Language Centre aims to be recognised as a leading Aboriginal language centre in Australia. There are over 30 Aboriginal Languages in the Pilbara Region.
 Wangka Maya works by recording, transcribing, promoting, publishing and maintaining these languages.
- Whose Land
 Provides a map of Australia illustrating traditional tribal land/boundaries and raises awareness of international issues associated with land that Aboriginal and Torres Strait Islander peoples have faced.
- Lore of The Land (www.loreoftheland.com.au)
 Lore of the Land is designed to encourage us to live in harmony with each other and with the land we each call home. Through deepening our knowledge of who we are and where we are, together we can create a new story.
- Australia Institute of Aboriginal and Torres Strait Islander Studies (AIATSIS) (www.aiatsis.gov.au)
 The AIATSIS is the world's premier institution for information and research about the cultures and lifestyles of Aboriginal and Torres Strait Islander peoples. The Institute undertakes and encourages scholarly, ethical community-based research, holds a priceless collection of films, photographs, video and audio recordings and the world's largest collections of printed and other resource materials for Aboriginal and Torres Strait Islander studies, and has its own publishing house.
- Indij Readers (www.indijreaders.com.au)
 Indij Readers is an innovative and unique, not-for-profit company that develops and publishes contemporary Aboriginal and Torres Strait Islander literacy materials for Aboriginal and Torres Strait Islander and non Aboriginal and Torres Strait Islander students learning to read and write. Indij Readers Ltd is listed on the Australian Register of Cultural Organisations and donations to Indij Readers are tax deductible. Indij Readers for big fullas and little fullas is a collection of literacy acquisition classroom stories, accompanying teachers' guides and other support materials (CD/ audio, VHS/DVD film).

Government Departments

- Department of Indigenous Affairs (DIA) www.dia.wa.gov.au The role of DIA is to ensure that the
 relevant parts of the broad public sector are working in concert to meet the needs of Indigenous
 people by acting as a catalyst to mobilise and integrate the resources of Commonwealth, State and
 Local government agencies.
- Department of Education, Employment and Workplace Relations (DEEWR) (www.deewr.gov.au)
 Provides information about a number of government programs aimed at supporting Aboriginal and

Torres Strait Islander students, families, communities and schools while Aboriginal and Torres Strait Islander students are attending primary, secondary and tertiary education providers.

- History and Family Resources
 Aboriginal Family History Information Service
- State Library of Western Australia (slwa.wa.gov.au/)
 The Battye Library of West Australian History identifies, collects, organises, preserves and provides access to Western Australia's published documentary heritage as well as collections of original Western Australian historical records.

General Information

Aboriginal and Torres Strait Islander Organisations Directory

- Black Pages (www.blackpages.com.au)
 Black Pages is an on-line Indigenous Business and Community Enterprise Directory. The web site will provide you with a comprehensive national listing of Aboriginal and Torres Strait Islander businesses, community enterprises and services, and information and research tools by utilising the Smart Links listing.
- The Black Book (www.blackbook.afc.gov.au)
 The Black Book has two main sections: the Black Book Directory and Black Book Library. The Directory includes more than 2,700 listings of Aboriginal and Torres Strait Islander organisations and individuals working across 95 professions in the arts, media and cultural industries. Each listing provides contact information as well as a history of individual professional experience and organisational profiles. The Library is constantly evolving to include new artistic works by Aboriginal and Torres Strait Islander people. It currently contains 2,000 works from the late 1890s until now. It is not comprehensive, but getting close. The works are divided into three sections publications, music and screen productions and then further divided into categories like documentaries, plays, features, albums etc. The listing for each work includes the artist, publisher, release date, distributor contacts and, for publications and screen productions, a synopsis.

Aboriginal and Torres Strait Islander Reference and Consultancy Groups

- Indigenous Land Corporation (ILC) (www.ilc.gov.au)
 The ILC is Commonwealth statutory authority. The ILC assists Aboriginal and Torres Strait Islander people to acquire land and to manage Aboriginal and Torres Strait Islander -held land throughout Australia.
- Kooya Consultancy (www.kooya.com.au)
 Kooya Consultancy is an Aboriginal and Torres Strait Islander organisation that offers Aboriginal and Torres Strait Islander education and training services to the business and industry sector, community, education, private, government and non-government sectors.
- National Native Title Tribunal (www.nntt.gov.au)
 The National Native Title Tribunal works with people to develop an understanding of native title and reach enduring native title and related outcomes that recognise everyone's rights and interests in land and waters.

- South West Aboriginal Land and Sea Council (www.noongar.org.au)
 As a representative organisation for traditional owners of the south-west of Australia, their primary role is to bring all Noongar people together to find resolution in their native title claims and represent all Noongars in native title issues.
- The Registrar of Aboriginal Corporations (www.orac.gov.au)
 The Registrar of Aboriginal Corporations is an independent statutory office holder who administers the Aboriginal Councils and Associations Act 1976. This Act guides how Aboriginal and Torres Strait Islander corporations are run. The Office of the Registrar of Aboriginal Corporations (ORAC) supports and regulates the corporations that are incorporated under the Act.
- NAIDOC (www.naidoc.org.au)
 NAIDOC celebrates the survival of Aboriginal and Torres Strait Islander culture and the Aboriginal and Torres Strait Islander contribution to modern Australia. All Australians are encouraged to participate in NAIDOC Week activities.
- Aboriginal History (www.aboriginalhistory.org)
 Since 1977, the journal, Aboriginal History, has pioneered studies of Aboriginal and Torres Strait Islander oral history, language, ethnohistory and documentary evidence.
- Juluwarlu Aboriginal Corporation (www.juluwarlu.pilbara.net)
 An institution that symbolizes hope and security for the Yindjibarndi history to remain alive and active.

Indigenous Role Models

- David Gulpilil (www.gulpilil.com)
- Cathy Freeman (www.cathyfreeman.com.au)
- Patrick Johnson (www.vibe.com.au)
- Christine Anu (www.christineanu.com.au)
- Casey Donovan (www.caseydonovan.org)
- ShaKaya (http://en.wikipedia.org/wiki/Shakaya)
- Jimmy Little (/www.jlf.org.au)
- Troy Cassar-Daley (www.troycassardaley.com.au)
- Pigram Brothers (www.pigrambrothers.com.au)
- Seaman Dan (www.seamandan.com.au)
- Yothu Yindi (www.yothuyindi.com)

Media and Newspapers

- Goolarri Media Enterprises (www.gme.com.au)
 Goolarri is a dynamic young media company, fully owned by Broome Aboriginal Media Association (BAMA). With the verve and enthusiasm of its dedicated staff, this remote Aboriginal and Torres
 Strait Islander -run company is making a big impact across the nation.
- <u>Living Black (news.s</u>bs.com.au)

 Australia's premier Aboriginal and Torres Strait Islander current affairs program that presents stories on issues pertinent to Aboriginal and Torres Strait Islander affairs.
- Message Stick (www.abc.net.au/indigenous)
 Message Stick offers browsers the opportunity to access most of these Aboriginal and Torres Strait
 Islander sites, as well as offering important reference information on Aboriginal and Torres Strait
 Islander Australians.
- National Indigenous Times (www.nit.com.au)
 National Indigenous Times is a leading Aboriginal and Torres Strait Islander affairs news provider.
 It provides information about issues from land rights, native title and treaty to reconciliation, stolen wages and Aboriginal art. National Indigenous Times gives an in-depth look at black and white Australia.
- The Koori Mail (www.koorimail.com)
 Produced fortnightly, Koori Mail is distributed Australia-wide, providing news, views,
 advertisements and other material of vital interest to Aboriginal and Torres Strait Islanders and
 Australians interested in Aboriginal and Torres Strait Islander affairs.
- The Vibe (www.vibe.com.au)
 The Vibe specialise in the implementation, production and dissemination of targeted, culturally sensitive communication products and services for Aboriginal and Torres Strait Islander communities.
- Warlpiri Media, Northern Territory (www.warlpiri.com.au)
 Warlpiri Media (WMA) has been going for over 20 years, and is as strong now as it ever was. Video is still a major part of business, both production and local transmission, but they have now added the popular Pintubi, Anmatjere, Warlpiri (PAW) radio network launched in 2001, a music recording studio and the capacity to produce web based projects.
- Waringarri Radio 6WR, East Kimberly (waringarriradio.com.au) 6WR is a highly successful locally owned Aboriginal and Torres Strait Islander media organisation committed to achieving excellence in radio broadcasting. Broadcasting to the major towns and remote grazing and outback communities of Australia's East Kimberley, the station's powerful coverage includes Kununurra, Wyndham, Warmun, Oombulgurri, El Questro, Home Valley, Diggers Rest, Argyle Mine and Timber Creek.
- National Indigenous Radio Service (NIRS) (www.nirs.org.au)
 The NIRS is an organization that supplies high quality entertainment and important information to remote area broadcasters to provide relevant Aboriginal and Torres Strait Islander broadcasting 24 hours a day to their community.

- <u>Radio 3NKD, Victor</u>ia (www.3knd.org.au)
 3NKD is Melbourne's first Aboriginal and Torres Strait Islander owned and managed radio station.
 3KND is about equality, recognition, sharing, obliterating stereotypes and expressing Aboriginal and Torres Strait Islander Australia's diversity.
- Gadigal Information Service, NSW (www.gadigal.org.au)
 Gadigal Information Service was established and became an incorporated Aboriginal association in 1993, to provide a community based media, arts and information service for the Aboriginal and Torres Strait Islander community in Sydney.

Tourism

Western Australian Indigenous Tourism Operators Committee (WAITOC) (www.waitoc.com)
WAITOC is the peak not for profit Association representing Aboriginal and Torres Strait Islander tourism in Western Australia. WAITOC represents over 50 Aboriginal and Torres Strait Islander tourism operators listed on their website ranging from traditional dance and dreamtime stories to contemporary history, bush tours and art. These members operate at different levels depending on the season and the length of time they have been in business.

Other contacts

- Indigenous Portal Australia (www.indigenous.gov.au)
- Centre for Aboriginal Studies Curtin University, Western Australia (gunada.curtin.edu.au)
- Kurongkurl Katitjin, School of Indigenous Australian Studies Edith Cowan University, Western Australia (www.kk.ecu.edu.au)
- School of Indigenous Studies, University of Western Australia
- First Australians National Museum
- IndigOz Indigenous Australian Internet Portal
- Rarrdjali Yawuru: Indigenous people of the Dampier Peninsula, Western Australia
- Western Australian Indigenous Tourism Operators Committee WAITOC
- Noongar Region Metropolitan WAITOC
- Waroona Report (www.waroona.wa.gov.au)
- New Norcia, Western Australia (www.newnorcia.wa.edu.au)
- Indigenous Issues Murdoch Magazine (wwwmcc.murdoch.edu.au)
- Corringie Aboriginal Settlement (www.wilja.asn.au)
- Leonora (www.leonora.wa.gov.au)
- Centre for Aboriginal Studies Curtin University (gunada.curtin.edu.au)

- Many Nations, One People ABC (www.abc.net.au)
- ABC's Messagestick (www.abc.net.au/indigenous)
- <u>Indigenous Australians Wikipedia (en.wik</u>ipedia.org/wiki/Australian_Aborigine)
- Werde! Us Mob Films, interactive Hidden Valley one of the Town Camps of Alice Springs (www.usmob.com.au)
- Black Pages national on-line Indigenous Business and Community Enterprise Directory.
 (www.blackpages.com.au)
- Bennelong Society (www.bennelong.com.au)
- Aboriginal Policy: Failure, Reappraisal and Reform Bennelong Society (www.bennelong.com.au)
- Office of Aboriginal and Torres Strait Islander Affairs ACT (www.dhcs.act.gov.au)
- Aboriginal Studies WWW Virtual Library
- Aboriginal And Torres Strait Islander Protocols For Libraries, Archives And Information Services
 <u>Alex Byrne</u>, Alana Garwood, Heather Moorcroft and Alan Barnes Australian Library and Information
 <u>Association</u> (www.cdu.edu.au)
- Mura Gadi database of manuscripts, sound files, pictures relating to Aboriginal Australia National Library (www.nla.gov.au)
- Koorie Heritage Trust (www.koorieheritagetrust.com)
- Australia. Indigenous European Network for Indigenous Australian Rights (ENIAR)
- <u>Tindale Tribal boundaries Maps South Australian Museum (www.samuseum.sa.gov.au)</u>
- Aboriginal Education Directorate Department of Education Western Australia (www.det.wa.edu.au)
- Aboriginal Literacy Strategy Resourcing the Curriculum CMIS Department of Education and Training (www.det.wa.edu.au)
- What Works Professional action materials for improving outcomes for Indigenous students (/www.whatworks.edu.au)
- First Australian Gallery National Museum of Australia (www.nma.gov.au/exhibitions)
- Aboriginal Australia Culture (www.aboriginalaustralia.com)
- NSW HSC ONLINE Aboriginal Studies (hsc.csu.edu.au/ab_studies)
- Frog and Toad's Indigenous Australia (www.indigenousaustralia.info)
- Action for Aboriginal Rights (home.vicnet.net.au)
- AIATSIS Library Kirinari Aboriginal Children's Advancement Society ACAS (unicorn.aiatsis.gov.au)

- Protocols for Consultation and Negotiation with Aboriginal People Department of Aboriginal and Torres Strait Islander Policy (ATSIP)Queensland (www.atsip.qld.gov.au/everybodys-business)
- Agreements, Treaties and Negotiated Settlements indigenous people and others in Australia and overseas database (www.atns.net.au)
- What Works Improving Outcomes for Indigenous Students (www.whatworks.edu.au)
- A Guide to Indigenous Issues in Australia Australian Politics (www.australianpolitics.com)
- Blinding the Duck Aboriginal Representation, Censorship and Restriction On-line (www.duckdigital.net)
- Cadigal Wangal NSW (www.marrickville.nsw.gov.au/cadigalwangal/)
- NATSIEW Aboriginal and Torres Strait Islander Education (www.natsiew.edu.au)
- Australian Institute of Aboriginal and Torres Strait Islander Studies (www.aiatsis.gov.au)
- Gary Foley's Koori History (www.kooriweb.org)
- Gary Foley's Koori History Essays(www.kooriweb.org)
- Indigenous Australians Archives of Australia (www.archivenet.gov.au)
- European Network for Indigenous Australian Rights (ENIAR) (www.eniar.org)
- KooriNet University of Sydney (www.koori.usyd.edu.au)
- Kakadu National Park and the Gagudju (/mypage.direct.ca/k/kenbinns)
- Aboriginal Law and Legislation (www.bloorstreet.com/300block/ablawleg.htm)
- AusAnthrop Doussets anthropology site on Aboriginal Australia (www.ausanthrop.net)
- Center For World Indigenous Studies (cwis.org)
- Australian Indigenous Health InfoNet (www.healthinfonet.ecu.edu.au)
- Where are all the Aboriginal Home Pages? The Current Indigenous Australian Presence (www.indigoz.com.au)
- Vibe Australia (www.vibe.com.au)
- Centre for Aboriginal Economic Policy Research (http://online.anu.edu.au/caepr/)
- A Room for Aboriginal Australia (http://inquirer.gn.apc.org/aborig3.html)
- Lore of the Land (www.loreoftheland.com.au)
- Racism. No Way (www.racismnoway.com.au)
- Indigenous, Issues (wwwmcc.murdoch.edu.au)

- Indigenous Program Unit Aboriginal Links (www.abc.net.au)
- Indigenous Science Network (http://members.ozemail.com.au)
- Indigenous Affairs Resources Parliament of Australia (www.aph.gov.au)
- National Aboriginal and Torres Strait Islander Educational Website (www.natsiew.edu.au)