



## **BEC Darwin Newsletter**

**July 2014**

### **Message from the Manager**

Hi,

I was leading a workshop only this week when the subject of getting paid was raised.

I have some strong views on this and really believe that the way you approach the payment process and communicate with your customers your terms and the method by which you expect to be paid can have a big impact on how a customer responds.

Unfortunately chasing outstanding debt is one of the downsides to being your own boss.

At the very least it is your responsibility to articulate your payment terms as early as possible into a commercial relationship. Be up front and ensure that the customer sees that you regard payment as critical to the relationship and ensure there is no misunderstanding about timing or process.

If you appear fuzzy or vague about getting paid some will sense it and take advantage of you.

Be upfront and in a polite way introduce payment into the discussion as early as possible and reinforce your expectations as the time for payment draws nearer. I know some feel that this might appear unprofessional. However, it is far better to be absolutely clear about your expectations early in the piece rather than suffer the

angst of pursuing an unpaid debt later on.

Make sure you have a clear policy on providing credit and stick to it. If some fail to pay on time follow up and ensure there is no misunderstanding about how important getting paid is to you!!

I would like to thank those readers who provided a response on how they use “Apps” and I have included below a note from Dr Iain Waller who has a great approach to ensuring that the Apps he has work for him and not the other way around.

I will be away from work for most of August so the next newsletter will come out in late September.

Jack Hughes

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*Hi Jack,*

*Apps are great! But only as part of a technology strategy.*

*If you are just browsing for the newest thing then of course you'll be overwhelmed. But if you have purpose, and an actual need, then focussing in on options is not so difficult.*

*I have Apps on my iPad that mirror my capacity on my laptop. And in many cases they are the same or do the same thing. And it is important that the syncing between devices thing is paramount here, or you are just making work for yourself.*

*I use all Apple equipment. But I'm no Apple fanboy. When Google can deliver a stable operating system for a laptop I'll consider jumping to Android. Until then I want all my things to just talk to each other without me having to add tricks or accept limitations.*

*I run my business using:*

- 1. Xero on all devices for accounting, bills, bank access etc.*
- 2. WorkflowMAX (a xero addon to manage my operations)*
- 3. Omnifocus is where I plan and do work*
- 4. Evernote keeps my information as a reference bank, but pocket is where I put things I've found to review later (then I send to Evernote)*
- 5. I save everything to the cloud via the App or through iOS*
- 6. Now come the Apps:*

*Without a structure Apps are, or can be, an indulgence or a misnomer in terms of functionality and use. My favourites (not already discussed) in order of use are:*

- 1. Adobe Ideas*
- 2. Power One FE calculator*
- 3. Business Model*
- 4. Pocket*
- 5. iAuditor*
- 6. Idea Bucket*
- 7. Site*
- 8. Flipboard*
- 9. Pages, Numbers & Keynote*
- 10. Bento*

*In summary, I don't feel overwhelmed because I have a strategy.*

*P.S. I have NO games on any device*

*Dr Iain Waller*

*Nakara Consulting*



## The value of awards

*I read with interest Jack's 'Message from the Manager' in the June BEC newsletter about the proliferation of smartphone apps. I actually agree with what he said. As business owners, we are keen to adopt anything that will help us survive in business and maybe get a leg up on the competition.*

*The issue for business is never unwillingness. It's about value for effort, time and money invested. So, as businesses we are always looking for a "tried and tested" model. We want someone we trust to do the hard work and tell us "You should try this app. I'm using it and it's working great in my business."*

*That's why we were thrilled to win the Telstra NT Business of the Year recently. The Telstra awards are of such quality that winning is a real vindication of ServiceM8's underlying strength as a business model, and it's a great accolade for the staff.*

*This means that small business can now take advantage of ServiceM8, knowing that Telstra's rigorous award process found ServiceM8 to be the best of the best in the Territory. Our goal has always been to help small business thrive, and winning the award will certainly assist us.*

*We've created ServiceM8 to be a digital assistant. Collecting, filing and retrieving information. Tracking jobs, people and payments. Working as hard as you do, for as long as you do, and never asking for a pay rise.*

*In August we're heading to the Telstra national finals in Melbourne full of genuine enthusiasm and excitement. We will revel in the chance to meet and talk with other*

*creative business owners, and if we come away with another win we'll be overjoyed. A national win would amplify our voice even further, providing greater opportunities to demonstrate the value we can provide small business.*

*Kim Ford*

*ServiceM8*

[Click here to visit BEC Darwin's New Look Website](#)

Our website has been enhanced to make it even easier for you to find out about the latest news, upcoming workshops, services we provide and to sign up for our monthly newsletter. Just click on the button above to check it out!



## **Cash Support for Business Innovation**

The Territory Government has established the Business Innovation Support Initiatives (BISI) program, to assist Territory business people to commercialise the solutions they find to every day problems.

The BISI program, run by the Department of Business, is aimed at stimulating, initiating and promoting innovation by assisting businesses to commence research and development projects in the areas of science, engineering, technology and design.

The program supports NT-based and registered pre-start-ups, start-ups, micro businesses and SMEs by:

- encouraging new partnerships;
- encouraging creativity, inspiring new ideas;
- assisting new collaborations to develop new ideas; and
- supporting businesses and service providers to commercialise new ideas.

The BISI program provides funding in two ways: a voucher scheme that supports contractual agreements between applicant businesses and research service providers, and a grants scheme to support applicant businesses with the in-house capacity to do their own research.

Innovation vouchers are available all year round, and provides up to 60% support for eligible projects, with each voucher worth up to \$25 000 (exclusive of GST).

Innovation grants will be offered annually as a competitive application process and provides up to 50 per cent support for eligible projects, with a small number of grants worth up to \$60 000 (exclusive of GST).

The 2014–15 Innovation Grants round will open in November 2014. Guidelines will be published during October.

For more information on the BISI program visit the Department of Business [website](#).

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## Small Business Workshops

Looking to start a new business or expand your existing business? Our Small Business Workshops provide an introduction to five specific and important areas of business including business structures and tax, marketing and bookkeeping. Best of all the workshops are FREE!

### Darwin

Venue: BEC Darwin, 20 Catterthun Street, Winnellie  
(Lower Level)  
28-30 July 2014

### Alice Springs

Venue: QUEST, 9/10 South Terrace, The Gap  
29-30 July 2014

Bookings are essential phone 1800 229 500 or register [online](#).





## Revised 'Debt collection guideline' Released

The ACCC and the Australian Securities and Investments Commission today released an updated version of their joint [Debt collection guideline: for collectors and creditors](#) publication.

The revised guideline aims assist creditors, collectors and debtors to understand their rights and obligations, and ensure that collection activity is undertaken in a way that is consistent with the Commonwealth consumer protection laws.

This publication has been updated to reflect new communication technologies developed since the 2005 version of the publication, including the use of social media platforms and auto-dialers, and significant changes to the law, such as the introduction of the Australian Consumer Law in 2011, the National Consumer Credit Protection Act 2009 and new privacy laws and principles.

To view a copy visit the [ACCC website](#).



SCAMwatch and the Australian Taxation Office (ATO) are urging consumers and small businesses to be aware of scammers taking advantage of the busy nature of tax time to target you.

Scammers pretending to be from the ATO will typically approach you by phone or email and spin a range of tall tales to trick you into handing over your personal details or money. A common tax time scam involves scammers claiming that you have overpaid your tax and are entitled to a refund, but that you have to pay a tax or administration fee upfront in order for the money to be released. Another tax scam is

based on the ruse that you owe money due to a miscalculation from the previous financial year. Scammers also continue to pedal the classic phishing scam where they 'fish' for your details by asking you to verify your details.

Scammers use a number of tools to slip under your radar you at tax time – from impersonating an ATO representative, to creating official looking emails and email addresses, to creating sleek and professional-looking websites that mirror the ATO site. They have even been known to create web portals that appear to be hosted on the ATO site, which are designed to trick you into providing your personal details.

Beware – scammers may even recite some personal information about you to trick you into thinking they're the real deal. These days, it's easy for scammers to get a hold of personal information from social media and other networking forums.

Your personal details, including your Tax File Number, credit card or bank details are valuable and should never be provided to a stranger. If you hand over your personal information to a scammer, they can use it to commit identity theft and steal your money. You should also be very wary of any requests to send money via money transfer – it's nearly impossible to recover money sent this way.

The ATO advises that from time to time it will send taxpayers emails, SMS messages or official social media updates alerting them to new services. However, the ATO will never request personal or financial information by SMS or email.

If you receive a call or email out of the blue from someone claiming to represent the ATO and that you are entitled to, or owe money – just hang up or press delete. You can check whether they're the real deal by calling the ATO on its official contact number: 13 28 69.

Small businesses can find out about the latest scams by visiting [www.scamwatch.gov.au](http://www.scamwatch.gov.au) or following @scamwatch\_gov.



**Business**  
*business.gov.au*

## Single Business Service Launched

Australian businesses can now access the Department of Industry's Single Business Service.



Launched on 1 July 2014, the Single Business Service is streamlining the way businesses access industry information and services, reducing red tape and providing quality, consistent services at the lowest possible cost.

Single Business Service assistance is universal – available to all Australian businesses – made up of a consolidated online presence accessible anytime and anywhere, a contact centre and a face-to-face business facilitation network to link interested businesses with relevant programmes and services.

More information is available at [Single Business Service website](#), or by phoning 13 28 46.

## **Entrepreneurs' Infrastructure Programme**

Delivered by the Single Business Service, the Entrepreneurs' Infrastructure Programme also commenced on 1 July 2014. The programme offers easy to access practical support to Australian businesses in a simplified and streamlined way, offering a new approach to the way government provides services to business.

With a national network of more than 100 experienced private sector advisers, the programme offers support to businesses through three streams – business management, research connections and commercialising ideas.

Practical support for businesses includes:

- advice from people with relevant private sector experience;
- small co-contributions for re-engineering or growth opportunities for business; and
- connection and collaboration opportunities.

Visit [business.gov.au](http://business.gov.au) for further details on the Entrepreneurs' Infrastructure Programme.

## **ASIC launches new app to assist small businesses**

A new smartphone application developed by the Australian Securities and Investment Commission (ASIC) will help small business owners undertake important checks before they enter into business transactions with other organisations.

The 'app' ASIC Business Checks, provides some general guidance on the steps

small businesses can take to reduce the risk of being swindled by unreliable operators and fly-by-night businesses.

Available for smartphones and tablets, ASIC Business Checks encourages business owners to:

- ask the right questions about the company, business and individuals they're dealing with
- check ASIC's registers and verify that the information they've been given is accurate
- seek ASIC's help if they need more information or the support of a professional business adviser, and
- report suspected misconduct to ASIC if they believe a company, business or individual is acting unlawfully.

For more information, or to download the app, visit the [ASIC website](#).

## Register for updates about new industry programmes

By registering their details with the Single Business Service, businesses can subscribe to receive updates about new industry programmes announced in the 2014–15 Budget including the Industry Skills Fund, Growth Fund and Manufacturing Transition Programme.

The \$476 million Industry Skills Fund is a key element in the Australian Government's competitiveness agenda and will provide up to 200,000 training places and support services, including literacy and numeracy and mentoring. Launching on 1 January 2015, the fund will support SMEs (including micro businesses) with access to innovative training using a co-contribution model, with funding allocated through a competitive process.

The \$155 million Growth Fund will support employees, businesses and regions affected by the closure of Australia's car manufacturing operations by the end of 2017. The fund supports initiatives to assist workers transition to new jobs, businesses find new markets and invest in capital equipment and regions invest in infrastructure projects through five elements.

The \$50 million Manufacturing Transition Programme will provide grants for Australian manufacturers to undertake capital investment projects to support expansion or transition into higher value or knowledge based manufacturing activities. The first round of the Programme is expected to open in the coming

months.

Visit [business.gov.au](https://business.gov.au) for more information and to subscribe for updates about the Industry Skills Fund, Growth Fund and Manufacturing Transition Programme.

## **National Small Business Summit**

The 12th annual National Small Business Summit will take place next month at the Crown Conference Centre in Melbourne. The Summit, to be held on Thursday 7th and Friday 8th August, will provide small business sector owners, employees and supporters with the opportunity to discuss and identify relevant issues, promote innovation and generate ideas to stimulate growth within their industry.

For more information, or to register, visit the [National Small Business Summit website](#).