



So you're new to business. Congratulations!

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

Developed by the Australian Government, this checklist covers many of the basic issues you need to know about when you're new to business. Because businesses are so diverse, this checklist cannot cover all issues and situations, you will need to contact the relevant government agencies that can assist you. Although this checklist focuses on federal government information, the contact details of relevant state and local agencies have also been included.

The three main sections of this checklist are:

- My summary checklist
- Detailed checklists for each stage of your business:

Before you start a business

When you start a business

When you buy a business

Running your business

- Federal, state and territory government agency indexes.

This checklist will be updated regularly. To ensure you have the latest version, visit business.gov.au, the Australian Government's award winning business website.

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

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

How to use this checklist

Print

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

My summary checklist

The 'My summary' checklist will guide you through the main stages of starting a business by asking you a series of questions. If you answer 'No' to a question and it is relevant to your business, refer to the more detailed topic page. If you answer 'Yes', tick the box and continue to the next question.

Tick boxes

Once you print this checklist, you can monitor your progress within each topic by ticking off each question as you complete them. Like a to-do list, you can see what you have already done and what is left to do.

My notes

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

Translation

If you wish to view this information in another language, the Department of Immigration and Citizenship (DIAC) offers a free Translation and Interpreting Service (TIS) to eligible people. For more information, visit the DIAC website at <http://www.diac.gov.au/living-in-australia/help-with-english/> or phone **13 14 50**.

This summary checklist will guide you through the main stages of starting a business by asking you a series of questions. If you answer 'No' to a question and it is relevant to your business, refer to the more detailed topic page. If you answer 'Yes', tick the box and continue to the next question.

Before you start a business

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You can find a range of advice and support available from government and other organisations. These include information and advice on starting a business, managing cash flow and stocktaking, and obtaining funding and training. To get started, contact:

- business.gov.au through our Contact us page at www.business.gov.au/contactus.
- **Small Business Field Officers**
Field Officers provide free, practical and on-the-ground assistance for small businesses in regional, rural and remote areas of Australia. This includes advice on government programs and services as well as small business regulations.
Phone **13 28 46** (AusIndustry hotline)
Website www.ausindustry.gov.au
- **Business Enterprise Centres (BECs)**
BECs or Small Business Centres provide free advice and assistance to small businesses located throughout Australia.
Website www.beca.org.au
- **Australian Government Regional Information Service (AGRIS)**
AGRIS is a free service for businesses living in regional, rural and remote areas of Australia. They provide easy access to information on Australian Government services and programs, as well as relevant contacts and web links.
Phone **1800 026 222**
Website www.regionalaustralia.gov.au
- **Government Online Directory**
Search the directory for organisations and key people in the Australian Government that can assist you with starting your business.
Website www.directory.gov.au
- Your state or territory Business agency from our index on page 27.
- Your industry or business association. For contact details, search the Government and business associations directory on www.business.gov.au/directory.
- An existing business network. By developing networks, you can keep up-to-date on industry and local information, promote your business through new contacts and learn key skills from other businesses. Search for networking opportunities on our business.gov.au Events calendar at www.business.gov.au/events.
- A business adviser, accountant or solicitor for advice.

When a hobby becomes a business

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

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

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

- For more information, obtain a copy of the *Tax basics for small business* booklet from the Tax Office website at www.ato.gov.au or phone **13 28 66**.
- For information on ABNs, see our Business registrations checklist on page 5.

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

- There are a number of agencies you can contact for assistance. For contact details, see our Advice and support checklist on page 1.
- State and territory governments also provide a range of templates to help you develop various plans. For contact details, see our Business agency index on page 27.
- Consult a business adviser, accountant or solicitor.

Do you know how to develop:

a business plan?

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

a marketing plan?

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

an export plan?

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

- For more information on exporting, see our Exporting checklist on page 23.

a succession plan?

A succession or exit plan outlines who will take over your business when you leave. By planning your exit, you can maximise the value of your business and enable it to meet future needs.

a risk management plan?

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

Have you considered how you will obtain capital and finance?

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

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

Do you know which business structure suits your business?

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

- **Sole trader**

A sole trader is a type of structure where the business has no separate legal existence from its owner. As a sole trader, you will be responsible for the liabilities of your business.

- **Partnership**

A partnership is a type of structure where two or more people start a business and can legally share profits, risks and losses according to terms set out in a partnership contract.

- **Trust**

A trust is a relationship where a business is transferred to a third party who has legal control and has a duty to run that business to benefit someone else.

- **Company**

A company is a legal entity separate from its shareholders. A director of a company has additional legal and reporting obligations.

Before you start your business, you should consider the advantages and disadvantages of each type of structure. Your business structure can affect the safety of your personal assets and taxation, the continuation of the business upon ownership change and will determine what registration process you will need to take. For more information and advice:

- Obtain a copy of the *Tax basics for small business* booklet from the Tax Office website at www.ato.gov.au or phone **13 28 66**.
- Contact the **Australian Securities & Investments Commission** if you wish to form a company.

Phone **(03) 5177 3988**

Website www.asic.gov.au

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

Before starting as an independent contractor, consider the following issues. If you operate via a labour hire firm, you may not need to manage your tax, Occupational Health & Safety (OH&S) requirements and other obligations. On 1 March 2007 the new independent contractors laws came into effect. Visit www.workplace.gov.au to find out more.

Have you established your status as an independent contractor?

It is possible to be an employee for some work and a contractor for other work. The fact that you have an Australian Business Number does not automatically make you a contractor. To help you determine or establish your status:

- Visit the Tax Office website at www.ato.gov.au or phone **13 28 66**.
- Visit the Department of Employment and Workplace Relations Workplace portal at www.workplace.gov.au, phone **13 17 15** or the Workplace Infoline on **1300 363 264**.

Do you know how Personal Services Income (PSI) will affect you?

PSI is income that is mainly a reward for personal efforts or skills, and can affect your tax obligations as a contractor. To help you see how this will affect your tax return:

- Visit the Tax Office website at www.ato.gov.au or phone **13 28 66**.

Are you aware of your taxation obligations?

As a contractor, you may have to pay tax at a different rate to employees. You may also have to arrange to pay your own tax.

- For more information, obtain the *Tax basics for small business* booklet from the Tax Office website at www.ato.gov.au or phone **13 28 66**.

Are you aware of the associated superannuation issues?

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

- For more information, see our Employing people checklist on page 15.

Do you understand your entitlements?

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

Did you know that OH&S laws also apply to independent contractors?

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

- For more information, see our Occupational health & safety checklist on page 22.

Do you have workers compensation insurance?

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

- For more information, see our Occupational health & safety checklist on page 22.
- Consult a business adviser, accountant or solicitor for advice.

Are you aware of the intellectual property related issues?

Although you may have contributed to or created material, products and ideas as a contractor, you may not be entitled to intellectual property ownership such as copyright. This may depend on the work contract you sign.

- For more information, see our Intellectual property checklist on page 7.

Before you can start your business, you need to complete a number of registrations. These registrations may depend on your chosen business structure. For more information, see our Business Structure checklist on page 3.

Have you considered if you need to register a company?

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

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

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

Phone **(03) 5177 3988**
Website www.asic.gov.au

Have you considered registering for:

an Australian Business Number (ABN)?

If you are carrying on an enterprise or you intend to register for Goods and Services Tax (GST), you need to apply for an ABN.

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

Goods and Services Tax (GST)?

If you have or expect to have annual sales of \$50 000 or more you must register for GST. Taxi and hire car operators must register for GST regardless of annual turnover. If you are eligible for GST, you must also register for an ABN.

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

a Tax File Number (TFN)?

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

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

Do you have a business name?

- For more information, see our Register your business name checklist on page 6.

Do you know what licences or permits you require?

Australian, state and local governments are responsible for different business licences, permits, registrations and certificates. To find those that apply to you:

- Search the Business Licence Information Service (BLIS) in your state or territory. For contact details, see our BLIS index on page 27.
- Use our business.gov.au GovForms website at www.transactions.business.gov.au to access application forms online.
- Contact your local council or planning authority. For contact details, search our Government and business associations directory at www.business.gov.au/directory.

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

Have you checked if your proposed business name exists?

If your proposed name already exists or is similar to a name currently registered in your state, then your application may be rejected. The same rules apply if your proposed name exists as a company name anywhere in Australia. Before you apply:

- Search the Australian Securities and Investments Commission National Names Index to see if your proposed business name exists as a company name.

Phone **(03) 5177 3988**
 Website www.search.asic.gov.au

- You can also search the ABN Lookup website at www.abn.business.gov.au to see if your proposed business name is listed with a registered ABN.
- Contact your state or territory Consumer Affairs Office to check the availability of your name. For contact details, see our Consumer Affairs agency index on page 27.

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

You should check whether any one else is using a trade mark, brand or logo that is identical or similar to your proposed business name on similar goods or services to those in relation to which you intend to use the business name.

- **IP Australia**

Phone **1300 651 010**
 Website www.ipaustralia.gov.au/trademarks/search_index.shtml

- Seek advice from an IP professional for further assistance.

Have you filled in a business name registration form?

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

- For contact details, see our Consumer Affairs agency index on page 27.

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

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

- For more information, see our Intellectual property checklist on page 7.

Have you considered registering a domain name?

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

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

Phone **1300 732 929**
 Website www.ada.org.au/domains/au-domains

Intellectual property (IP) covers a range of laws that give individuals and businesses exclusive rights over their creative and inventive projects. For patents, trade marks, designs and plant breeder's rights information and assistance please contact:

- **IP Australia**

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

Phone **1300 651 010**
Website www.ipaustralia.gov.au/smartstart

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

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

Have you considered patent protection?

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

Have you considered registering a trade mark?

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

Do you understand copyright protection?

Copyright automatically protects ideas and information expressed through writing, music, visual images, moving images and computer programs. You can also find resources on the *Copyright Act* on the following agency website:

- **Attorney-General's Department**

Phone **(02) 6250 6666**
Website www.ag.gov.au

Have you considered protecting your trade secrets?

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

Have you considered registering your product designs?

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

Have you considered international intellectual property protection?

As well as registering in Australia, you can register for an international trademark, patent or design. This is particularly important if you export goods or run a business over the internet.

Do you know what else you can protect?

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

As a home-based business, you will also need to consider the following:

Have you registered for your relevant licences and permits?

Home-based businesses often have to comply with particular state, territory and local government regulations to operate a business from home. To find licences or permits specific to your business:

- Contact your local council or planning authority. For contact details, search the Government and business associations directory at www.business.gov.au/directory.
- See our Business registrations checklist on page 5.

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

Running a home-based business can affect what expenses you can claim and whether you have to pay capital gains tax when you sell your home. For more information:

- Obtain the *Carrying on a business at or from your home* booklet from the Tax Office website at www.ato.gov.au or phone **13 28 66**.
- Refer to the Tax Office *Home office expenses calculator* at www.ato.gov.au.

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

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

- For more information, see our Insurance checklist on page 13.

Do you use good information technology practices?

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

- For more information, see our e-business checklist on page 18.

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

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

- For more information, see our Business registrations checklist on page 5.

Do you know which federal taxes you need to pay?

Find out if the following taxes apply to your business by obtaining *Tax basics for small business* from the Tax Office website at www.ato.gov.au or phone **13 28 66**.

Do you need to pay business income tax?

Income tax is levied on the taxable income of a person or a business. You must lodge a tax return for any year in which you carry on a business.

Do you need to pay Goods and Services Tax (GST)?

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

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

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

Do you need to pay excise duty?

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

Do you know which state and local taxes you need to pay?

Local and state governments also have a number of taxes that may apply to your business.

Do you need to pay land tax?

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

- For more information or payment, contact your state or territory Revenue Office. For contact details, see our Revenue Office Index on page 28.

Do you need to pay stamp duty?

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

- For more information or payment, contact your state or territory Revenue Office. For contact details, see our Revenue Office Index on page 28.

Do you need to pay rates?

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

- For more information or payment, contact your local council. For contact details, search our business.gov.au Government and business associations directory at www.business.gov.au/directory.

Do you know which business tax deductions you can claim?

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

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

 Do you know if you are eligible for the Simplified Tax System (STS)?

STS is an alternative method of determining taxable income for eligible small businesses with straightforward financial affairs.

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

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

For more information on the topics below, obtain a copy of the *Tax basics for small business* booklet from the Tax Office website at www.ato.gov.au or phone **13 28 66**.

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

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

 Do you know how to report your tax obligations?

To report and pay your taxes throughout the year including Goods and Services Tax (GST), Pay As You Go (PAYG) and Fringe Benefits Tax (FBT), you will need to lodge a Business Activity Statement (BAS).

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

 Do you know how you can pay your business tax?

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

- For more information, visit the Tax Office website at www.ato.gov.au.

Do you know which laws apply to your business?

There are a number of legal requirements businesses must comply with, which include federal, state and local government laws, licences, registrations and leases. For more information and advice:

- Search the *Legal Issues Guide for Small Business*. For information on general legal issues relevant to small business, visit <http://sblegal.industry.gov.au>.
- Contact your nearest Business Enterprise Centre. For contact details, see our Advice and support checklist on page 1.
- Access the Business Licence Information Service (BLIS). For contact details, see our BLIS index on page 27.
- Contact your state or territory business agency. For contact details, see our Business agency index on page 27.
- Contact your local council or planning authority. For contact details, search our business.gov.au Government and business associations directory at www.business.gov.au/directory.
- Consult a business adviser, accountant or solicitor for advice.
- Consult your industry association or employer group. For contact details, search our business.gov.au Government and business associations directory at www.business.gov.au/directory.

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

The federal *Trade Practices Act* and state Fair Trading Acts protect you, your business and your customers from unfair trading practices. Fair trading laws include industry codes of practice, mergers and acquisitions of companies, unconscionable conduct, predatory pricing, product safety and standards, product recalls, product labelling, customer service, price monitoring, dispute resolution, warranties and refunds.

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

The ACCC is responsible for the federal *Trade Practices Act*.

Phone **1300 302 021** (Small business helpline)
Website www.accc.gov.au

- For information on state fair trading laws, contact your state or territory Consumer Affairs Office. For contact details, see our Consumer Affairs index on page 27.

 Do you understand retail leasing laws?

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

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

Phone **1300 302 021** (Small business helpline)
Website www.accc.gov.au

- Contact your state or territory Consumer Affairs Office. For contact details, see our Consumer Affairs index on page 27.
- Consult a business adviser, accountant or solicitor for advice.

Do you keep records of all your business transactions?

Under tax law, you must keep records of income tax, GST, payments to employees and other business payments for five years. There are also record keeping requirements for many other measures including workers compensation. Under the federal workplace relations system, you need to keep employee information such as time and wages records for seven years.

- For more information on the new federal workplace relations system, see our Your ongoing employer obligations checklist on page 21.

 Do you know you can keep your records electronically?

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

- Download e-Record, the free Tax Office record keeping software from www.ato.gov.au.
- See a list of registered commercial programs at www.ato.gov.au/rsf/business.

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

If you have registered for GST, the tax invoices you issue or receive must include certain information. The information required differs depending on the price of the sale.

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

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

 Have you considered whether you need a bookkeeper?

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

For more information on your record keeping requirements, obtain a copy of the *Record keeping for Small Business* booklet from the Tax Office website at www.ato.gov.au or phone **13 28 66**.

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

Do you know your workers compensation insurance obligations?

- For more information, see our Occupational health & safety checklist on page 22.

Have you considered insurance for:

your home-based business?

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

public liability?

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

your assets and revenue?

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

yourself in the event of an accident or illness?

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

professional indemnity?

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

product liability?

If you sell, supply or deliver goods, even in the form of repair or service, you may need cover against claims of goods causing injury or damage. For more information on product liability, contact:

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

Phone **1300 302 021** (Small business helpline)
Website www.accc.gov.au

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

Have you considered developing a risk management plan?

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

You and your employees have certain obligations to each other under common law. You also have obligations under federal and state and territory laws, industrial awards and agreements, tribunal decisions and contracts of employment. For further assistance, visit:

- **Department of Employment and Workplace Relations**

Phone **1300 363 264** (Workplace Infoline) or **13 17 15** (Employer hotline)
Website www.workplace.gov.au

- **Workplace Authority**

The Workplace Authority can assist you and your employees make and lodge an Australian Workplace Agreement (AWA) and other collective or greenfields agreements.

Phone **1300 366 632**
Website www.workplaceauthority.gov.au

- **Office of Workplace Services (OWS)** (*soon to be the Workplace Ombudsman*)

The OWS can help you comply with your federal workplace rights and obligations.

Phone **1300 724 200**
Website www.ows.gov.au

Do you know what is required when recruiting?

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

- Visit the Australian **Job Search** website, which can match you with jobseekers that meet your recruitment needs.

Phone **13 17 15**
Website www.jobsearch.gov.au

- Contact the **Job Network**, who can offer you free recruitment services.

Phone **13 17 15**
Website www.jobnetwork.gov.au

- For information on employment conditions and agreements, see our Your ongoing employer obligations checklist on page 21.

Do you know what is required when hiring:

contractors?

You will need to treat your contractors differently to your employees for pay as you go withholding, fringe benefits tax and superannuation guarantee purposes.

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

apprentices and trainees?

Your new apprentice or trainee can contribute significantly to your bottom line, with practical skills and knowledge acquired throughout their training.

- **Australian Apprenticeships**

Phone **1800 639 629**
Website www.australianapprenticeships.gov.au/employer

people from overseas?

Employing workers from overseas can give you an advantage by introducing new ideas and skills. For further information contact:

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

Phone **13 18 81**
Website www.diac.gov.au/employers

- Your state or territory Business agency from our index on page 27.

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

Your obligations as an employer require you to create a workplace free from discrimination and harassment. For more information contact:

- **Human Rights and Equal Opportunity Commission**

Phone **1300 369 711**
Website www.humanrights.gov.au

- Your state or territory business agency. For contact details, see our Business agency index on page 27.

 Do you know your tax and superannuation obligations?

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

 Do you need to register for Pay As You Go (PAYG) withholding?

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

- To register for PAYG online, visit www.abr.gov.au.

 Do you understand your superannuation obligations?

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

- For further information, visit the Tax Office website at www.ato.gov.au/super or phone the Superannuation hotline on **13 10 20**.

 Do you need to register for Pay-roll Tax?

Pay-roll tax is a state tax on the wages paid by employers.

- To register for pay-roll tax, contact your state or territory Revenue Office. For contact details, see our Revenue Office Index on page 28.

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

You may need to register and pay FBT if you give your employees non-cash benefits, such as the use of a company car or mobile phone.

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

Do you know where to find skills development & training information?

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

- Contact the **Department of Education, Science and Training (DEST)**
Phone **1300 363 079**
Website www.training.com.au
- Attend a seminar or workshop in your state or territory. You can find a list on our business.gov.au Events calendar at www.business.gov.au/events.
- Contact your local TAFE college, private or online training provider, or industry association.

 Do you know your obligations for handling complaints and disputes?

Most problems between employers and employees relate to issues such as wages, awards and agreements, harassment or discrimination. For more information contact:

- **Australian Industrial Relations Commission (AIRC)**
The AIRC can help you resolve a number of employment disputes.
Phone **1300 799 675**
Website www.airc.gov.au
- **Department of Employment and Workplace Relations (DEWR)**
DEWR can provide information on resolving workplace disputes and available assistance.
Phone **1300 363 264** (Workplace Infoline)
Website www.workchoices.gov.au
- **Human Rights and Equal Opportunity Commission (HREOC)**
The HREOC can provide you with information on your employer obligations.
Phone **1300 369 711**
Website www.humanrights.gov.au
- Contact your state or territory Workplace agency. For contact details, see our Workplace agency index on page 28.

 Do you know what is required at the end of employment?

Employment ends when an employee resigns, is made redundant or is dismissed. For information on your obligations to your employees, eligible termination payments and the taxation implications of ending employment:

- Visit the Tax Office website at www.ato.gov.au/employers or phone **13 28 66**.
- If you are under the federal workplace relations system, visit the WorkChoices website at www.workchoices.gov.au or phone **1300 363 264**.
- If you are under a state workplace system, contact your state or territory Workplace agency. For contact details, see our Workplace agency index on page 28.

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

Grants and other funding programs are available from federal, state and territory governments and in some cases from local councils. Generally, there are no grants available for starting a business. However, there are grants and other assistance available for a range of business activities such as expanding your business, research and development, innovation and exporting. For more information on available grants and assistance, see the following resources:

- **GrantsLink**

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

Phone **1800 026 222**
Website www.grantslink.gov.au

- **AusIndustry**

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

Phone **13 28 46** (AusIndustry hotline)
Website www.ausindustry.gov.au

- **Small Business Field Officer**

Your local Field Officer can give you free advice on Australian Government grants.

Phone **13 28 46** (AusIndustry hotline)
Website www.ausindustry.gov.au

- Contact your state or territory business agency for information on state government grants. For contact details, see our Business agency index on page 27.
- Contact your local council for information on their grants. For contact details, search our business.gov.au Government and business associations directory at www.business.gov.au/directory.
- For further assistance, see our Advice and support checklist on page 1.

Using the Internet as a business tool can help you reach a much wider market, and save you time and money. For assistance with the topics below, visit the:

- **Department of Communications, Information Technology and the Arts (DCITA)**
e-business guide, a guide to doing business online.

Phone **(02) 6271 1000**
Website www.e-businessguide.gov.au

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

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

Phone **1800 351 135**
Website www.toolkit.acma.gov.au/internet

Do you understand your online legal and consumer obligations?

It is important to ensure you comply with the following laws:

Do you understand intellectual property laws?

It is important to understand intellectual property particularly if you are trading overseas. This can include trade mark and copyright laws.

- For more information, see our Intellectual property checklist on page 7.

Do you understand Privacy laws?

You must ensure you abide by privacy laws when you collect, use, secure and disclose personal information. For more information contact:

- **Office of the Privacy Commissioner**

Phone **1300 363 992**
Website www.privacy.gov.au/business

Do you understand Spam laws?

Spam is electronic junk mail. Under the *Spam Act* it is illegal for you to send unsolicited commercial electronic messages. For more information contact:

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

Phone **1800 351 135**
Website www.spam.acma.gov.au

Do you understand Trade practices laws?

You need to comply with the *Trade Practices Act* when you conduct transactions with your customers or publish business and product information on the internet.

- For more information, see our Your legal requirements checklist on page 11.

Do you know how to protect your online business?

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

- **Australian Competition and Consumer Commission (ACCC)**
The ACCC can help you protect your business against online scams.

Phone **1300 302 021**
Website www.scamwatch.gov.au

Do you know where to get Information Technology (IT) training?

- For training information, see our Employing people checklist on page 16.

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

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

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

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

Have you analysed the financial records?

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

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

Are you aware of the associated intellectual property issues?

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

- For more information, see our Intellectual property checklist on page 7.

Do you know which taxes apply?

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

- For more information, see our Your taxation obligations checklist on page 9.
- Consult a business adviser, accountant or solicitor for advice.

Are you aware of your legal obligations?

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

- See our Business structure checklist on page 3.
- See our Your legal requirements checklist on page 11.
- Consult a business adviser, accountant or solicitor for advice.

Do you know your obligations to existing employees?

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

- For more information, see our Your ongoing employer obligations checklist on page 21.

Buying a franchise can mean a significant financial investment and gives you the right to run a business and sell a prescribed product or service. As a franchisee, you should consider the issues below when buying a franchise. For a more complete picture, you should read this topic together with the others in this checklist.

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

Visit the ACCC website for information on your franchising rights and obligations.

Phone **1300 302 021**
Website www.accc.gov.au

- Contact your state or territory Consumer Affairs Office. For contact details, see our Consumer Affairs agency index on page 27.
- Consult a business adviser, accountant or solicitor for advice.

Do you understand the Franchising Code of Conduct?

If you are a franchise business, you must comply with the *Franchising Code of Conduct*. This Code protects the rights of franchisees and sets out the obligations of franchisors. The Code also provides a mediation procedure where disputes cannot be resolved within the franchise system.

- For more information or to download a copy of the *Franchising Code of Conduct* visit the ACCC website at www.accc.gov.au or phone **1300 302 021**.

Are you ready to enter into a franchise agreement?

Before entering into a franchise agreement, you should obtain as much information about the franchise as possible to ensure you are fully informed.

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

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

- For more information, see our Intellectual property checklist on page 7.

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

If a dispute occurs and it cannot be resolved between the franchisor and franchisee, the Office of the Mediation Adviser can help you resolve it without going to court.

- **Office of the Mediation Adviser**

Phone **1800 150 667**
Website www.mediationadviser.com.au

Franchising your own business

Have you considered franchising your own business?

As a franchisor, you will also need to consider the issues above. If you want to franchise overseas, you will have additional requirements. For further information on taking your franchise overseas contact:

- **Austrade**

Phone **13 28 78**
Website www.austrade.gov.au

Do you understand and maintain your employees' entitlements?

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

- **Workplace Authority**

The Workplace Authority can assist you and your employees make and lodge an Australian Workplace Agreement (AWA) and other collective or greenfields agreements.

Phone **1300 366 632**
Website www.workplaceauthority.gov.au

- **Office of Workplace Services (OWS)** (*Soon to be the Workplace Ombudsman*)

The OWS can help you comply with your federal workplace rights and obligations including record keeping.

Phone **1300 724 200**
Website www.ows.gov.au

- **Australian Fair Pay Commission**

The Commission is responsible for setting and adjusting minimum wages and casual loadings for employees under the federal workplace relations system.

Phone **1300 139 699**
Website www.fairpay.gov.au

- For information on state awards and conditions, contact your state or territory Workplace agency. For contact details, see our Workplace agency index on page 28.

 Do you know your obligations under the new federal workplace relations system?

Changes to the Workplace Relations Act 1996 commenced on 27 March 2006, establishing a new national workplace relations system. You will need to ensure you are still meeting your obligations under the new federal system. For more information on your obligations contact:

- **Department of Employment and Workplace Relations (DEWR)**

Phone **1300 363 264** (Workplace Infoline)
Website www.workchoices.gov.au

 Do you know your occupational health & safety obligations?

- For more information, see our Occupational health & safety checklist on page 22.

 Do you know your workers compensation insurance obligations?

- For more information, see our Occupational health & safety checklist on page 22.

 Do you know your public liability insurance obligations?

- For more information, see our Insurance checklist on page 13.

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

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

As a business owner, you have a number of obligations you need to meet. These obligations are covered under the OH&S legislation and regulations of states and territories. For more information, contact:

- Your state or territory OH&S and workers compensation agency. For contact details, see our OH&S and workers compensation agency index on page 28.

For other OH&S advice and assistance contact:

- **Office of the Australian Safety and Compensation Council (ASCC)**

The ASCC provides information about national OH&S standards, codes of practice and OH&S research.

Phone **(02) 6121 6000**
Website www.ascc.gov.au

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

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

- Contact your state or territory OH&S and workers compensation agency. For contact details, see our OH&S and workers compensation agency index on page 28.

Do you have workers compensation insurance for your employees?

You must provide workers compensation insurance for your employees in the event of an accident or sickness. For information on state or territory workers compensation legislation:

- Contact your state or territory OH&S and workers compensation agency. For contact details, see our OH&S and workers compensation agency index on page 28.

Expanding your market can bring enormous benefits to your business, but successful exporting doesn't happen by accident; it needs careful planning and commitment.

Do you need further information on exporting and financial assistance?

To find out if you are eligible for financial assistance or for more information, contact the following agencies:

- **Austrade**

Phone **13 28 78**

Website www.austrade.gov.au

- **Australian Customs Service**

Phone **1300 363 263**

Website www.customs.gov.au

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

EFIC provides exporters with finance and insurance services.

Phone **1800 887 588**

Website www.efic.gov.au

- For more information on grants and assistance, see our Grants & financial assistance checklist on page 17 or state Business agency index on page 27.

Have you considered promoting your business overseas?

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

- **Austrade**

Phone **13 28 78**

Website www.austrade.gov.au

Do you need international intellectual property protection?

- For more information, see our Intellectual property checklist on page 7.

Have you developed an export plan?

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

Do you understand your Customs requirements?

The Australian Customs Service will need to clear your goods for export. You also need to know what restrictions and export regulations apply. For more information contact:

- **Australian Customs Service**

Phone **1300 363 263**

Website www.customs.gov.au

Do you know what quarantine requirements apply to your goods?

The Australian Quarantine and Inspection Service regulates the export of food, live animals, animal products, fish, aquatic products, plants and grains. For more information contact:

- **Australian Quarantine and Inspection Service (AQIS)**

Phone **1800 020 504**

Website www.aqis.gov.au

Do you understand your Customs requirements?

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

- **Australian Customs Service**

Phone **1300 363 263**
 Website www.customs.gov.au

Have you checked if your goods are prohibited or restricted?

Before you import goods, find out if you're allowed to import them or if they carry special restrictions. For more information contact:

- **Australian Customs Service**

Phone **1300 363 263**
 Website www.customs.gov.au

Have you checked if your goods contain an industrial chemical?

Your goods require additional registration if they contain industrial chemicals like cosmetics, solvents, adhesives, plastics, inks, printing and photocopying chemicals, paints, household cleaning products and toiletries. For more information contact:

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

Phone **1800 638 528**
 Website www.nicnas.gov.au

Do you know what quarantine requirements apply to your goods?

If your goods also fall under quarantine regulations, AQIS will need to inspect and possibly treat them. For more information contact:

- **Australian Quarantine and Inspection Service (AQIS)**

Phone **1800 020 504**
 Website www.aqis.gov.au

Have you considered applying for import assistance?

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

- **Australian Customs Service**

Phone **1300 363 263**
 Website www.customs.gov.au

- **AusIndustry**

If you import goods intended for re-export or to be used as inputs to exports, you may be eligible for an up-front exemption from Customs duty and Goods and Services Tax under the Tradex scheme. For more information:

Phone **13 28 46** (AusIndustry hotline)
 Website www.ausindustry.gov.au

Do you understand your labelling requirements?

You will need to know what additional Australian labelling laws apply to your imported goods. For more information contact:

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

Phone **1300 302 021**
 Website www.accc.gov.au

Have you considered selling your goods or services to government?

There are a number of government tender opportunities available across Australia. To access these tenders:

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

Phone **1300 651 698**
Website www.tenders.gov.au

- **Department of Finance and Administration (DOFA)**

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

Phone **(02) 6215 2063**
Website www.finance.gov.au/ictmul

- **Industry Capability Network (ICN)**

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

Phone **(02) 6285 2033**
Website www.icn.org.au

- Visit your state and territory government online tenders website. For website details, see our Tender agency index on page 28.
- Contact your local council. For contact details, search our business.gov.au Government and business associations directory at www.business.gov.au/directory.

 Have you considered selling your goods or services overseas?

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

- **Austrade**

The fta.gov.au website is an online guide to Australia's current FTAs.

Phone **13 28 78**
Website www.fta.gov.au

Please find below a list of business related Australian Government agencies referenced within this checklist. For a more complete list of agencies, visit the business.gov.au Government and business associations directory at www.business.gov.au/directory.

Agency	Phone	Website
Attorney-General's Department	(02) 6250 6666	www.ag.gov.au
AusIndustry	13 28 46	www.ausindustry.gov.au
Austrade	13 28 78	www.austrade.gov.au
Australian Communications and Media Authority (ACMA)	1300 850 115	www.acma.gov.au
Australian Competition and Consumer Commission (ACCC)	1300 302 021	www.accc.gov.au
Australian Customs Service	1300 363 263	www.customs.gov.au
Australian Fair Pay Commission	1300 139 699	www.fairpay.gov.au
Australian Industrial Relations Commission (AIRC)	1300 799 675	www.airc.gov.au
Australian Quarantine and Inspection Service (AQIS)	1800 020 504	www.aqis.gov.au
Australian Securities and Investments Commission (ASIC)	(03) 5177 3988	www.asic.gov.au
Australian Taxation Office	13 28 66	www.ato.gov.au
Communications, Information Technology and the Arts, Dept of (DCITA)	(02) 6271 1000	www.dcita.gov.au
Education, Science and Training, Dept of (DEST)	1300 363 079	www.dest.gov.au
Employment and Workplace Relations, Dept of (DEWR)	13 17 15 1300 363 264	www.workplace.gov.au www.workchoices.gov.au
Export Finance and Insurance Corporation (EFIC)	1800 887 588	www.efic.gov.au
Finance and Administration, Dept of (DOFA)	(02) 6215 2222	www.finance.gov.au
Foreign Affairs and Trade, Dept of (DFAT)	(02) 6261 1111	www.dfat.gov.au
Human Rights and Equal Opportunity Commission (HREOC)	1300 369 711	www.humanrights.gov.au
Immigration and Citizenship, Dept of (DIAC)	13 18 81	www.diac.gov.au
Industry, Tourism and Resources, Dept of (DITR)	1800 024 095	www.industry.gov.au
IP Australia	1300 651 010	www.ipaustralia.gov.au
National Industrial Chemicals Notification and Assessment Scheme (NICNAS)	1800 638 528	www.nicnas.gov.au
Office of the Australian Safety and Compensation Council (ASCC)	(02) 6121 6000	www.ascc.gov.au
Office of the Privacy Commissioner	1300 363 992	www.privacy.gov.au
Office of Workplace Services (<i>Soon to be the Workplace Ombudsman</i>)	1300 724 200	www.ows.gov.au
Transport and Regional Services, Dept of (DOTARS)	(02) 6274 7111	www.dotars.gov.au
Workplace Authority (<i>Formerly the Office of the Employment Advocate</i>)	1300 366 632	www.workplaceauthority.gov.au

Business agency index

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

State	Name	Phone	Website
ACT	Business and Industry Development	1800 244 650	www.business.act.gov.au
NSW	Department of State and Regional Development	1300 134 359	www.smallbiz.nsw.gov.au
NT	Department of Business, Economic and Regional Development	1800 193 111	www.nt.gov.au/business
QLD	Department of State Development, Trade and Innovation	13 26 50	www.sdi.qld.gov.au
SA	Department of Trade and Economic Development	1800 188 018	www.southaustralia.biz
TAS	Department of Economic Development	1800 440 026	www.development.tas.gov.au
VIC	Department of Innovation, Industry and Regional Development	13 22 15	www.business.vic.gov.au
WA	Small Business Development Corporation	13 12 49	www.sbdc.com.au

Business Licence Information Service (BLIS) index

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

State	Name	Phone	Website
ACT	ACT BLIS	1800 244 650	www.business.act.gov.au/businesslicences
NSW	BLIS NSW	13 32 20	www.blis.fairtrading.nsw.gov.au
NT	BLIS NT	1800 193 111	www.bli.net.au/nt
QLD	SmartLicence	1300 363 711	http://smartlicence.sd.qld.gov.au
SA	BLIS SA	1800 188 018	www.bli.net.au/sa
TAS	BLIS Tas	1800 440 026	www.blis.tas.gov.au
VIC	BLIS Vic	13 22 15	www.blis.business.vic.gov.au
WA	BLIS WA	13 12 49	www.licence.sbdc.com.au

Consumer Affairs agency index

Contact your local consumer affairs agency for business name registration, fair trading and consumer affairs.

State	Name	Phone	Website
ACT	Office of Fair Trading	(02) 6207 0400	www.fairtrading.act.gov.au
NSW	Office of Fair Trading	13 32 20	www.fairtrading.nsw.gov.au
NT	Consumer & Business Affairs	1800 193 111	www.nt.gov.au/justice/graphpages/cba/
QLD	Office of Fair Trading	13 13 04	www.consumer.qld.gov.au
SA	Office of Consumer and Business Affairs	1300 138 918	www.ocba.sa.gov.au
TAS	Consumer Affairs & Fair Trading	1300 654 499	www.consumer.tas.gov.au
VIC	Consumer Affairs Victoria	1300 558 181	www.consumer.vic.gov.au
WA	Department of Consumer and Employment Protection	1300 304 054	www.docep.wa.gov.au

Revenue Office index

Each state and territory has a Revenue Office responsible for state taxes.

State	Name	Phone	Website
ACT	ACT Revenue Office	(02) 6207 0088	www.revenue.act.gov.au
NSW	Office of State Revenue	1300 139 814	www.osr.nsw.gov.au
NT	Territory Revenue Management	1300 305 353	www.revenue.nt.gov.au
QLD	Office of State Revenue	1300 300 734	www.osr.qld.gov.au
SA	Revenue SA	(08) 8226 3750	www.revenuesa.sa.gov.au
TAS	State Revenue Office	(03) 6233 3566	www.sro.tas.gov.au
VIC	State Revenue Office	13 21 61	www.sro.vic.gov.au
WA	Office of State Revenue	(08) 9262 1400	www.osr.wa.gov.au

Workplace relations index

Most states have their own workplace relations agency responsible for giving advice on state-based wages and conditions. Information about pay and conditions in the federal system is available from the DEWR WorkChoices website and Workplace Infoline.

State	Name	Phone	Website
Federal, ACT, NT & VIC	Department of Employment and Workplace Relations (DEWR)	1300 363 264	www.workchoices.gov.au www.wagenet.gov.au
NSW	Office of Industrial Relations	13 16 28	www.industrialrelations.nsw.gov.au
QLD	Wageline QLD	1300 369 945	www.wageline.qld.gov.au
SA	SafeWork SA	1300 365 255	www.safework.sa.gov.au
TAS	Workplace Standards Tas	1300 366 322	www.wst.tas.gov.au
WA	Labour Relations	1300 655 266	www.docep.wa.gov.au/lr/default.html

OH&S and workers compensation agency index

Each state and territory agency is responsible for promoting and enforcing Workers Compensation and Occupational Health & Safety legislation.

State	Name	Phone	Website
ACT	ACT WorkCover	(02) 6205 0200	www.workcover.act.gov.au
NSW	WorkCover NSW	13 10 50	www.workcover.nsw.gov.au
NT	NT WorkSafe	1800 019 115	www.worksafe.nt.gov.au
QLD	Department of Industrial Relations	1300 369 915	www.dir.qld.gov.au/workplace
SA	WorkCover SA SafeWork SA	13 18 55 1300 365 255	www.workcover.com www.safework.sa.gov.au
TAS	Workplace Standards Tasmania	1300 366 322	www.wst.tas.gov.au
VIC	Victorian WorkCover Authority	1800 136 089	www.workcover.vic.gov.au
WA	WorkSafe WA WorkCover WA	1300 307 877 1300 794 744	www.safetyline.wa.gov.au www.workcover.wa.gov.au

Tender agency index

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

State	Name	Phone	Website
ACT	BASIS	(02) 6207 7377	www.basis.act.gov.au
NSW	eTendering	(02) 9372 8900	www.tenders.nsw.gov.au
NT	Tenders Online	(08) 8999 1937	www.nt.gov.au/tenders
QLD	Qld Government Marketplace	(07) 3235 4333	www.qgm.qld.gov.au
SA	SA Tenders & Contracts	(08) 8226 5239	www.tenders.sa.gov.au
TAS	Tenders	(03) 6233 8389	www.purchasing.tas.gov.au
VIC	eTenders	(03) 9651 2268	www.tenders.vic.gov.au
WA	Government Electronic Market	(08) 9222 5468	www.gem.wa.gov.au

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

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

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