How to run a successful business

St.George Business Guides

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Good with people. Good with money.

How to run a successful business.

If you run a small business, then you know that doing so offers great rewards – and a number of pitfalls.

In this Guide, we look at some features that successful businesses share, then offer information and practical tips that can help you get your business on a similar track – and keep it there.

We cover planning and strategy, smart ways to manage challenges like cash flow, employment issues, growth and investment options and establishing an e-business. We then provide an extensive digest of useful resources where you can find out more about all these topics and more. Where it's relevant, we also make brief reference to St.George products and services that may help your business in particular areas.

Whether you're aiming for stability, growth, diversification, or even seeking an exit strategy, we hope this guide will help you understand your own business better, so you can take it where you want to go.

Contents.

How well do you know your own business or business idea?

Are you in control of your business? Or does it control you? Working through our business 'health check' questionnaire may give you some objective insights into how it's running, what you're doing right – and where there may be room for improvement.

1. You last reviewed your business plan:

A. Within the last 18 months.

B. Two or more years ago.

C. Five or more years ago.

D. What business plan?

2. How certain are you that you can name your key competitors and, more specifically, define the competitive advantage offered by your own product or service?

A. 100% certain – I can list them all and am confident that I can articulate what sets my business apart from each of them.

B. I am familiar with most of the competition and have a good idea about what sets our business apart.

C. Not that certain, it's been a while since I've had a look around, but we seem to be doing OK.

D. What other people are doing is not relevant to my business.

3. Someone stops you on the street and asks you your key business goals for the next five years. Your response is:

A. I can articulate clearly where I want to be and how I plan to get there.

B. I have a reasonably clear idea of my goals, but haven't quite decided how to achieve them.

C. I am pretty happy with the way things are right now – I just want to pay the bills.

D. I feel that just managing day-to-day is enough of a struggle, let alone worrying abut five years' time.

4. Your latest cash flow projection was completed:

A. Within the last month.

B. Within the last three months.

C. I haven't done one but I know what's coming in and what's coming out – it tends to be pretty regular.

D. What's a cash flow projection?

5. You last reviewed the price structure for your product or service:

A. Within the last 12 months.

B. Within the last two years.

C. Within the last five years.

D. I don't have a set price structure – we just charge as much as we think we can.

6. You can rank your most profitable products/services/customers from highest to lowest, down to the last dollar and cent:

A. Absolutely.

B. Usually.

C. I think I have a fair idea but haven't done the sums.

D. We are not in a position to pick and choose – any business is good business.

7. When it comes to the growth of your business:

A. I know exactly how much it grew last year and have a target and a growth management plan prepared for the year ahead.

B. I know how much it grew last year but am not sure about the year ahead – I guess I will take it as it comes.

C. I am happy with where the business is now – it suits me fine.

D. I haven't had a moment to look at it – I am too busy just dealing with our growth day-to-day.

8. When it comes to investing for the business:

A. We have an investment plan that is operating very well, thank you.

B. All of our excess funds go straight back into the business.

C. I keep meaning to investigate the options, but never get around to it.

D. We don't have anything to invest at this stage.

9. How certain are you that you could fund the accrued employment entitlements of all of your staff at any given moment? Include annual leave, sick leave, maternity leave, long service leave and superannuation obligations.

A. Quite certain. We factor this into our budgeting and always have enough aside to cover such obligations.

B. We could do it at a pinch, but it would not be easy.

C. I'm not sure what those obligations would be – I would have to check and see.

D. There's no way we could fund all of our obligations if they were called in all at once.

10. All of your employees have a written document clearly describing their job, roles and responsibilities, remuneration, bases for review, benefits and so forth:

A. Yes, they do.

B. Most staff members have a written job description, but a few may have slipped through the net.

C. Everyone already knows what their job is – we have been together for a long time and it works itself out.

D. We are too small and too busy to lock ourselves into fixed roles like that.

11. You last conducted a risk analysis of your business, including OH&S policies, appropriate insurance cover and other risks relating to your business, such as information security, protection of intellectual property, fraud or theft:

A. Within the last 12 months as part of our regular ongoing risk management plan.

B. We have dealt with some of these areas but some not so recently – I would have to check.

C. Everyone already knows what to do – we haven't had any trouble in the past, so I think we'll be OK.

D. We haven't had time to go through a big process like that and I don't think it is really needed for a business of our size anyway.

12. How long after lodgement with the ATO do you need to keep accounts, records and other documents relating to the preparation of an income tax return?

A. Five years.

B. Seven years.

C. Until you lodge the next return.

D. Don't know.

13. When it comes to the growth of your business:

A. I know exactly how much it grew last year and have a target, a strategy and a growth management plan for the year ahead.

B. I know how much it grew last year and have a fair idea about the year ahead – I guess I will take it as it comes.

C. I am happy with where the business is now – it is not likely to grow much, but that suits me fine.

D. I haven't had a moment to look at it – I am too busy just dealing with our growth day-to-day.

14. Our website, including any relevant e-commerce capability, is reviewed and updated:

A. Regularly, as a matter of course.

B. Occasionally, as new information, products, services or specials are released.

C. Seldom – we don't really need constant updates or reviews.

D. We don't have a website yet.

How does your business score?

Mostly As
Congratulations. You are on the right track. You have the planning, systems analysis and procedures in place to take much of the risk and guesswork out of running your own business. You are well positioned for success.

Mostly Bs
You are getting there. You are aware of the right thing to do, but may need to set aside a little more time to take care of the details and follow through on key issues.

Mostly Cs
Perhaps you are an experienced, but laid-back business operator. It may be that paying a bit more attention to analysis and reworking some of your procedures will boost your business performance – or at the very least offer a greater level of risk protection.

Mostly Ds
You may be in start-up phase, or experiencing some difficulties with cash flow or other areas. As difficult as it may seem, setting aside the time to take care of details, setting up systems and doing the sums and analysis is vital. If you are overwhelmed by it all, don't hesitate to seek professional help – it may be well worth it.

The rest of this Guide contains more about each of the areas covered by this questionnaire. You will also find a list of further resources which offer more detailed information on running a small business on pages 20.

The basics: have you got them covered?

TIP: If you have a critical decision to make, review your plan and see.

Business planning.

An effective business plan is an essential part of successful business. Craft a plan that is both a compass and a map for your business, showing both your business direction and how you are to get there. It should serve as a constant reference point for all key members of the business.

Your business plan should:

- be regularly reviewed – every six to 12 months in a dynamic environment or if you are at start-up; every two years or so for a more mature business
- summarise the primary goals of the business: short (one to three years), medium (three to six years) and long term (seven to ten years)
- introduce key people – their background, experience and qualifications, and outline the business structure, e.g. proprietary limited company, partnership, etc
- include descriptions of your business, industry, products and services
- detail your key competitors, including direct comparisons with your own business's market, price, services and competitive advantage
- contain detailed financial statements (summary balance sheets, profit and loss and cash flow) both historical and projected, including those relating to investment, borrowing, raising capital and so forth
- include a risk assessment covering all aspects of the business
- include an implementation timetable detailing proposed timing of various activities
- include a marketing plan.

Managing money.

Don't rely on guesswork: do the sums, do the analysis and do consult a professional. A good accountant or small business financial consultant can help you plan for, and control, the almost inevitable ups and downs of everyday finance **and** offer you choices and options for financing growth and investment.

Some keys to effective financial management are:

- use reputable accounting software that automates critical financial reports, such as profit and loss and balance sheets and, especially, can be configured to meet your taxation reporting needs
- keep on top of accounting and bookkeeping tasks, such as banking cheques, reconciling bank statements, keeping tax invoices and so on
- bill promptly, be clear about terms of credit and follow up outstanding invoices swiftly
- have a workable budget that includes regularly updated cash flow projections so you can plan for and meet taxation and other major financial obligations and a detailed list of debts so debts don't mount up unexpectedly
- have strategies to manage cash flow before it reaches a critical point
- even a small at-call investment account can offer good savings discipline, security and a cushion for growth
- crunch the numbers: take into account the time, cost of wages and materials and other elements involved in delivering your product or service to confirm what is profitable, what is less so and explore further opportunities to boost profitability.

Controlling your risks.

Risk management is increasingly important to running a business in today's commercial environment. It involves identifying factors that may interfere with your business objectives and then making a plan to either avoid or minimise them – before they happen. To manage risk effectively, take a holistic view of your business that includes the physical, financial, legal, social and other factors that may impact – positively or negatively – on your goals.

Some risks to consider and address may include:

- risks presented by a work environment in which potentially harmful physical, chemical, biological, ergonomic or psychological factors exist. Such risks are required by law to be addressed by rigorous OH&S procedures and guidelines
- risks presented by unforeseen events like fire, flood, earthquake, loss of a major client or supplier, financial loss due to business failure (your own or someone else's) fraud, robbery and so on. Where possible, such risks should be addressed by appropriate insurance and effective contracting and due diligence in business and financial relationships
- risks inherent to doing business, for example releasing a new product or service, expanding, moving and so on. It is these 'risks' that also represent opportunity for your business. They can be addressed by planning and analysis, in which potential harm and benefits are objectively weighed up.

What are you businesses risks?

Using break-even analysis to understand your profit margin.

Question:

What do you do if your competitor drops their price by 10%?

Using break-even analysis to help you decide your strategy.

First you must understand your contribution margin, fixed costs and variable costs.

Variable costs = those that are related to sales (can be expressed as a percentage of sales).

Contribution Margin = the difference between sales and variable costs, or the percentage of each sales dollar left after paying variable costs.

Fixed Costs = costs that will not vary with the level of sales or products (e.g. rent, lease costs, depreciation).

Work out your own scenario:

Scenario:

You run a coffee cart, you lease all of your equipment and retail space.	Fixed costs	$	100,000
	Variable costs	$	1.25
Fixed Costs per year = Rent, depreciation, etc...	Sale price	$	2.00
	Contribution Margin	$	0.75
	Number of Sales to Break-even		133,333
Variable costs = Milk, coffee, cups, etc...	**1. If you increase your sales price by 10%**		
	New Sale Price	$	2.20
Break-even sales units = (Fixed Costs/ Contribution Margin).	New Number of Sales to Break-even		105,263
	To make the same profit your volume could drop by:		21%
	2. If you decreased your sales price by 10%		
	New Sale Price	$	1.80
	New Number of Sales to Break-even		181,818
	To make the same profit your volume would have to increase by:		36%

Collecting Debtors – the cost of bad debts.

Question:	**A = $ 10,000**			
If you had a net profit margin of 5%, how much in new sales would you need to make up for a bad debt of just $500?	Net Profit Margin	2%	5%	10%
	Bad Debt	$500	**$500**	$500
	Sales Required to recover:	$25,000	**$10,000**	$5,000

Cash flow: keeping the small business bugbear at bay.

Even a profitable business can fail because of poor cash flow, which almost all businesses experience at some time. To address cash flow problems, try a three-pronged approach: regular planning and projection; getting more 'cash' in, sooner; and having some back-up finance to help you through the (often) inevitable lean times.

St.George Bank can help your business with cash flow in a number of ways, including:

- merchant services comprising EFTPOS, major credit cards, BPAY® facilities and more
- business credit cards
- business overdrafts, secured or unsecured
- flexible home or business equity loans designed with small businesses in mind
- a range of highly competitive at-call accounts plus competitive term deposit options.

TIP: Seek help (including finance) early, preferably before you are in a crisis – this is why planning is so vital. If you do get into trouble, let the bank and your creditors know before payments are due, and offer to make part payments. These both show your good faith and help stop the debt from mounting.

The good news: small business is big business.

The statistics say it all about small business – and that is, small business is big business.

According to the Commonwealth Department of Industry, Tourism and Resources, small business in Australia accounts for 58% of private sector jobs growth and an estimated 30% of our economic production.

Further, it seems that most small business people know what they're doing.

According to the Australian Bureau of Statistics 2003 report, "Characteristics of Small Business" survey, 36.5% of small businesses have been in operation with the current owner for 10 or more years and another 19.8 for at least five, but less than 10 years.

Another report, from the Productivity Commission, found that fewer than 10% of small business closures was due to bankruptcy or liquidation. More often, businesses close due to other reasons, such as the owner retiring or seeking a different lifestyle.

Ask at your local branch, call 133 800 or visit stgeorge.com.au/smallbus to find out more.

Step 1

Cash flow planning and projection.

A cash flow projection or statement should list the available liquid funds from sales, investment or finance (such as a loan, credit card or overdraft), against the outgoing costs for any given period, such as wages and salaries, tax, fixed costs, such as utilities, payment for stock and so on. Your accountant can help with this.

Making regular cash flow projections enables you to plan around your situation rather than having it sneak up on you. If you anticipate a shortfall, you can hold off some payments or purchases, accelerate some of the incomings through more effective credit management (see Step 2). It also gives you a measurable indication of your cash performance over time, so you can take longer term measures to address it if required (see Step 3).

Step 2

Getting more cash in, sooner.

Essentially, this involves just what it says. In general, always invoice speedily and manage your debtors actively as soon as payment is due. Conducting a credit check of certain customers may also save you grief. You can also consider:

- reducing your terms of trade so you get paid sooner – for example, by offering a discount for fast payment or installing credit card or BPAY facilities; while at the same time increasing your terms of credit with key suppliers – something you should try for the short term only to avoid building big debts or compromising your own credit rating
- increase your net profit, either by increasing price, reducing the cost of sales or reducing operating expenses
- decreasing sales, therefore the outgoings/investments you need to make them.

Step 3

Having back-up finance.

There is a range of finance options to help you with negative cash flow. These depend on the amount concerned, whether you want secured or unsecured finance, and the incorporation structure of your business. Generally, shorter term finance options, which you can quickly repay in full, before re-accessing them, again may be most useful. Some options include:

- a business credit card, which can be unsecured, can be an easy, convenient way to cover most bills when there is a budgeting shortfall
- an overdraft, which may be secured or unsecured
- a secured overdraft or line of credit, for example, using the equity in your home or business to fund the shortfall, before topping it up again
- keeping an emergency cash reserve in a high interest, at-call account.

Business growth and investment: your options.

While many businesses aim for growth, once it occurs they may be ill-prepared or unable to support it financially, or both. Rapid growth is, in fact, a key risk factor for any business. Revising your business plan to include a growth plan and savvy investment strategy can help ensure long-term business sustainability and build on valuable profits for future growth, retirement or to fund other ventures.

Financial options to support growth.

When your business grows too big for the constant hands-on involvement of yourself or your most trusted people, you have a critical decision to make: whether to grow the business and, if so, how to both fund and service that growth. Typically, before the expected additional profits come rolling in, you may first have to outlay sums on new staff, plant, stock, premises, advertising and promotion and more. The type of funding you seek may be of the longer-term variety and what is suitable for your business will depend on the amount required, the nature of your business and its unique financial situation – for example, what, if any, assets it owns, and so on.

Some options include:

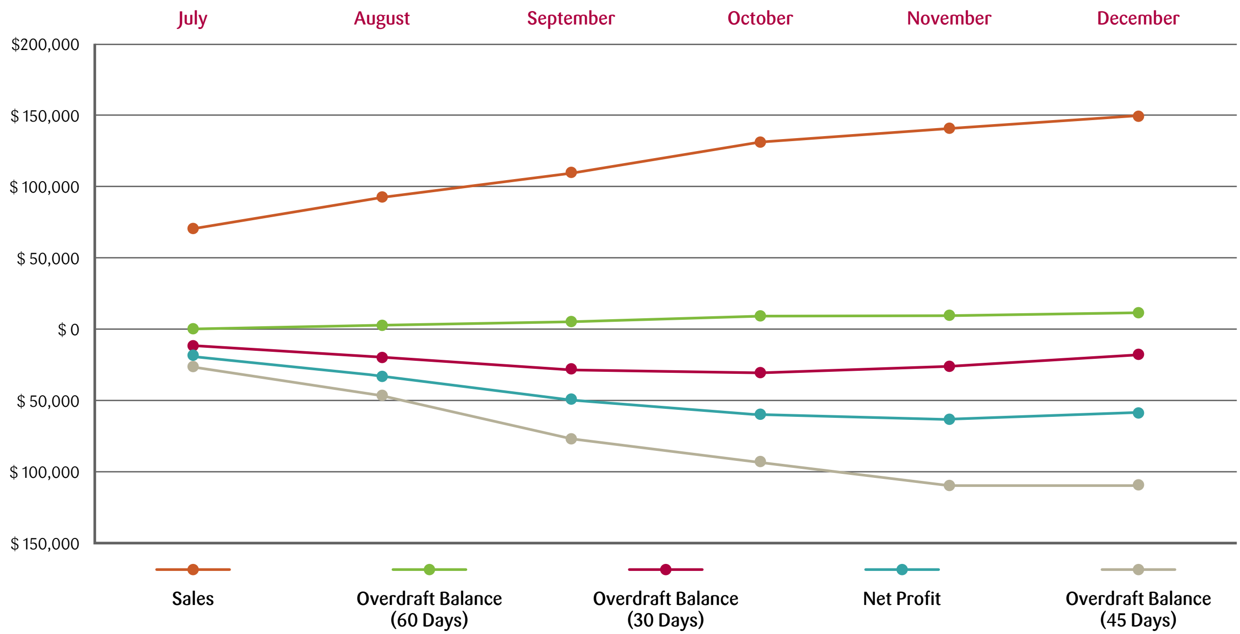
- debt finance (i.e. borrowing money), which may involve using the business assets and/or your own personal assets, such as your family home or other property as security
- seeking equity or venture capital partner/s (i.e. by issuing shares or offering an interested party a stake in your business in return for a permanent injection of funds)
- seeking government or industry grants that may support your business type, your export aims or research and development activities
- hire purchase or leasing arrangements for plant and equipment.

The difference between profits and cash.

Issue: It is a common belief that a business that is growing sales and profits is a healthy business. A growth business can fail if it runs out of cash. Your growth will be limited by the amount of cash available to fund growth.

May ($)	June ($)	Profit and Loss	July ($)	August ($)	September ($)	October ($)	November ($)	December ($)
50,000	60,000	Sales	70,000	90,000	110,000	130,000	140,000	150,000
(40,000)	(48,000)	Cost of goods sold (80% of Sales)	(56,000)	(72,000)	(88,000)	(104,000)	(112,000)	(120,000)
		Other Expenses	(12,000)	(12,000)	(12,000)	(12,000)	(12,000)	(12,000)
		NET PROFIT	$2,000	$6,000	$10,000	$14,000	$16,000	$18,000
		CASH POSITION						
		Beginning overdraft balance	0	(19,000)	(40,000)	(67,000)	(90,000)	(105,000)
		Cash Received:						
		Collections from Accounts Receivable*	50,000	60,000	70,000	90,000	110,000	130,000
		Cash Paid Out:						
		Payments from Accounts Payable	(52,000)	(64,000)	(80,000)	(96,000)	(108,000)	(116,000)
		Payments – Other Expenses	(12,000)	(12,000)	(12,000)	(12,000)	(12,000)	(12,000)
		Payments – Loan Principle	(5,000)	(5,000)	(5,000)	(5,000)	(5,000)	(5,000)
		Net cash position for month	(19,000)	(21,000)	(27,000)	(23,000)	(15,000)	(3,000)
		OVERDRAFT BALANCE (60 DAYS)	$19,000	$40,000	$67,000	$90,000	$105,000	$108,000

The difference between profits and cash...



Observations:

- This business is experiencing strong sales growth and strong profit growth, yet has a high demand for cash to fund the growth. Working capital needs (cash), starting from a zero balance and peaking at $108,000 at the end of the six months. If the business does not have access to this working capital (cash or overdraft), it can fail (be insolvent), despite strong sales and profits.
- Given all other things constant, if receivables were collected every 30 days rather than every 60 days, the overdraft balance after 6 months would reduce from $108,000 to $18,000 (or reduce by $3,000 for everyday improvement in the collection of receivables).

Investing for security and profitability.

If your business is at the stage where it is operating comfortably, you may wish to make some investments. The proceeds of business investment can be used to fund further growth, reduce debt, can be taken as profit, to provide an additional income stream or superannuation for the business owner and/or to add value to the business if you are planning to sell.

Some options include:

- long-term investments which may not be quickly converted to cash, but typically provide good returns over the years. This may include property, such as the business's own premises, other commercial property or residential property; or equities (shares)
- shorter-term fixed interest investments, such as term deposits that the business may access more quickly (from at-call to several months or in some cases several years) that provide the business both with investment returns and a security cushion.

TIP: Once in growth phase, it is particularly important to systematise and standardise the way your business runs, especially as you stop being so hands-on. Set up procedures for key tasks and make sure they are followed by all staff – yourself included. This can save time, effort and money, especially when training new staff, and help you continue to provide a consistent and reliable product or service even when the business is undergoing rapid change.

St.George Bank can help your business with growth and investment in a number of ways, including through:

- specialised business and commercial loans which can be secured by commercial property or business assets
- other equity loan options, including using your home as security
- a variety of equipment finance and leasing packages
- margin lending products for share investment
- a range of high interest at-call or term deposit fixed interest investment options.

Ask at your local branch, call 133 800 or visit stgeorge.com.au/smallbus to find out more.

Moving into e-business: tips and traps.

Almost all businesses today are expected to have some kind of online presence, whether it's a basic web page outlining your vital statistics, a site with full e-commerce capability or any point in between. Scale your e-business to match your size, needs and those of your customers and don't over-promise or bite off more than you can chew. Above all, make sure you properly maintain and update your website: how well it is run is a direct reflection of the way the rest of the business operates.

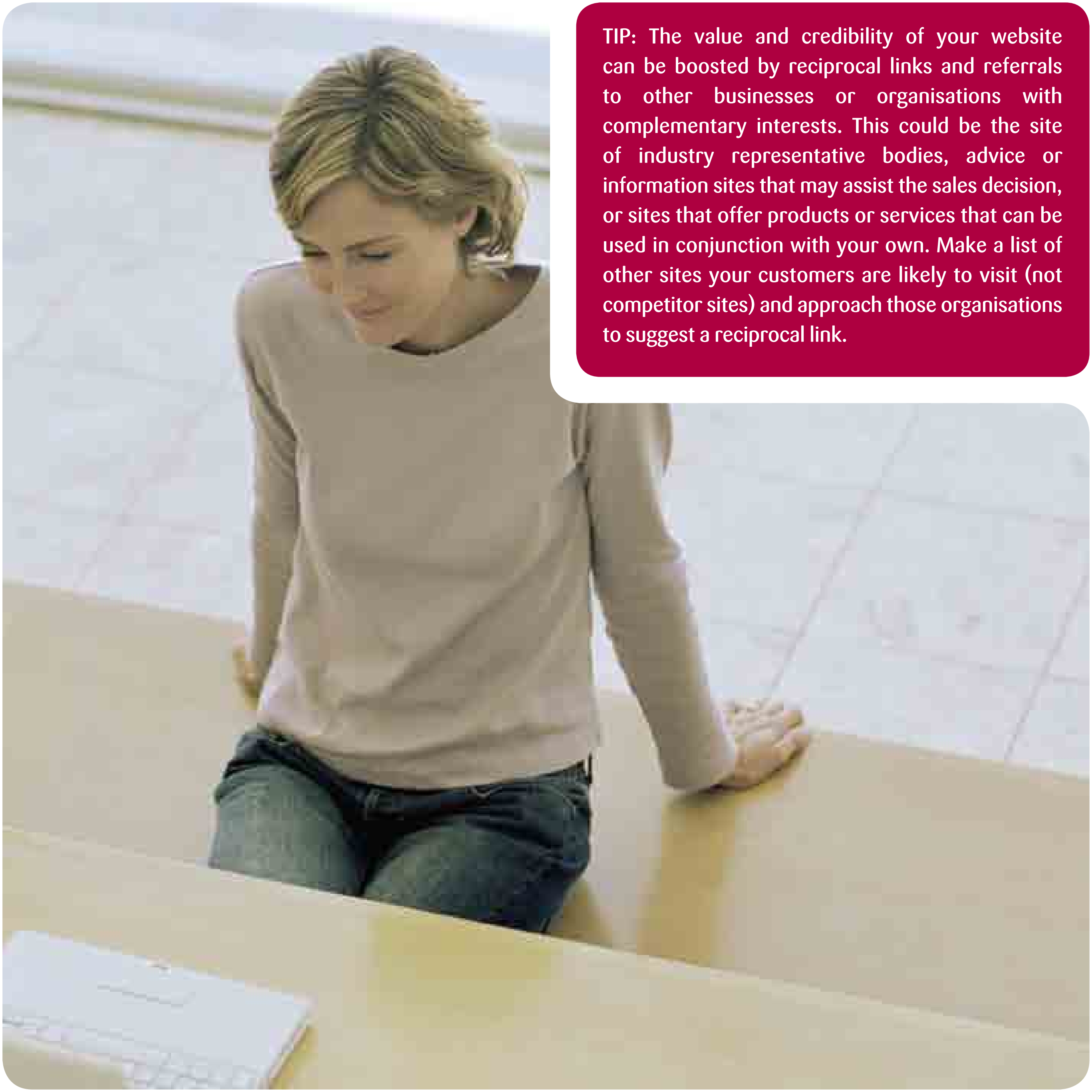
Does your e-business match your needs?

As with all parts of your business, the what, why, how and, especially, the how much, of the website should be incorporated into your business plan. The following are some key benefits that a website may offer. If you don't already have one, or are considering upgrading or changing your website, try to determine how your own website can be constructed or improved to deliver them:

- increase customer numbers by expanding your exposure and accessibility and reducing geographical constraints
- increase sales by adding another "channel" to your traditional sales outlets
- reduce printing and mailing costs by offering brochures, forms, catalogues, portfolios and so on for download
- reduce employee "downtime" by dealing with frequently asked questions online
- speed up processes and reduce costs associated with sales to customers (e.g. online ordering and credit card payment) or transactions with suppliers, including purchasing and payments
- speed up processes and reduce costs associated with running a multi-site business by linking information relating to inventory, stock, ordering and so on via the Internet
- add credibility and brand value to your business.

Some tips to make the most of your website.

- regularly research the market and your competitors to make sure your online offering is up to speed
- ask trusted suppliers or frequent user customers for their feedback and suggestions on the site, how it can be improved and what online services they may like you to add
- if considering a redesign or upgrade, get a signed development contract with the web designer confirming cost and deadline
- avoid common traps like overloading with graphics which slow the site down
- if you add interactive devices like email contact or feedback mechanisms, make sure you respond to them
- choose an ISP and web hosting packaging that offers you what you need, for example, detailed site utilisation statistics, accredited security for online credit card transactions and ordering, assistance with registering your site with major search engines.



TIP: The value and credibility of your website can be boosted by reciprocal links and referrals to other businesses or organisations with complementary interests. This could be the site of industry representative bodies, advice or information sites that may assist the sales decision, or sites that offer products or services that can be used in conjunction with your own. Make a list of other sites your customers are likely to visit (not competitor sites) and approach those organisations to suggest a reciprocal link.

Managing people: rights, obligations and making the most of your staff.

Being an employer is a serious responsibility and you are required by law to provide a safe workplace. Irrespective of the nature of your business, or your relationship with your employees (including family), having formalised, mutually agreed and legally sound employment agreements is also a great safeguard for all concerned. Seeking legal advice and paying close attention to emerging federal industrial relations laws in the crafting of these agreements is advisable.

A safe workplace.

It is your obligation to provide employees with a safe workplace. This notion encompasses their physical, emotional and psychological safety. To do so:

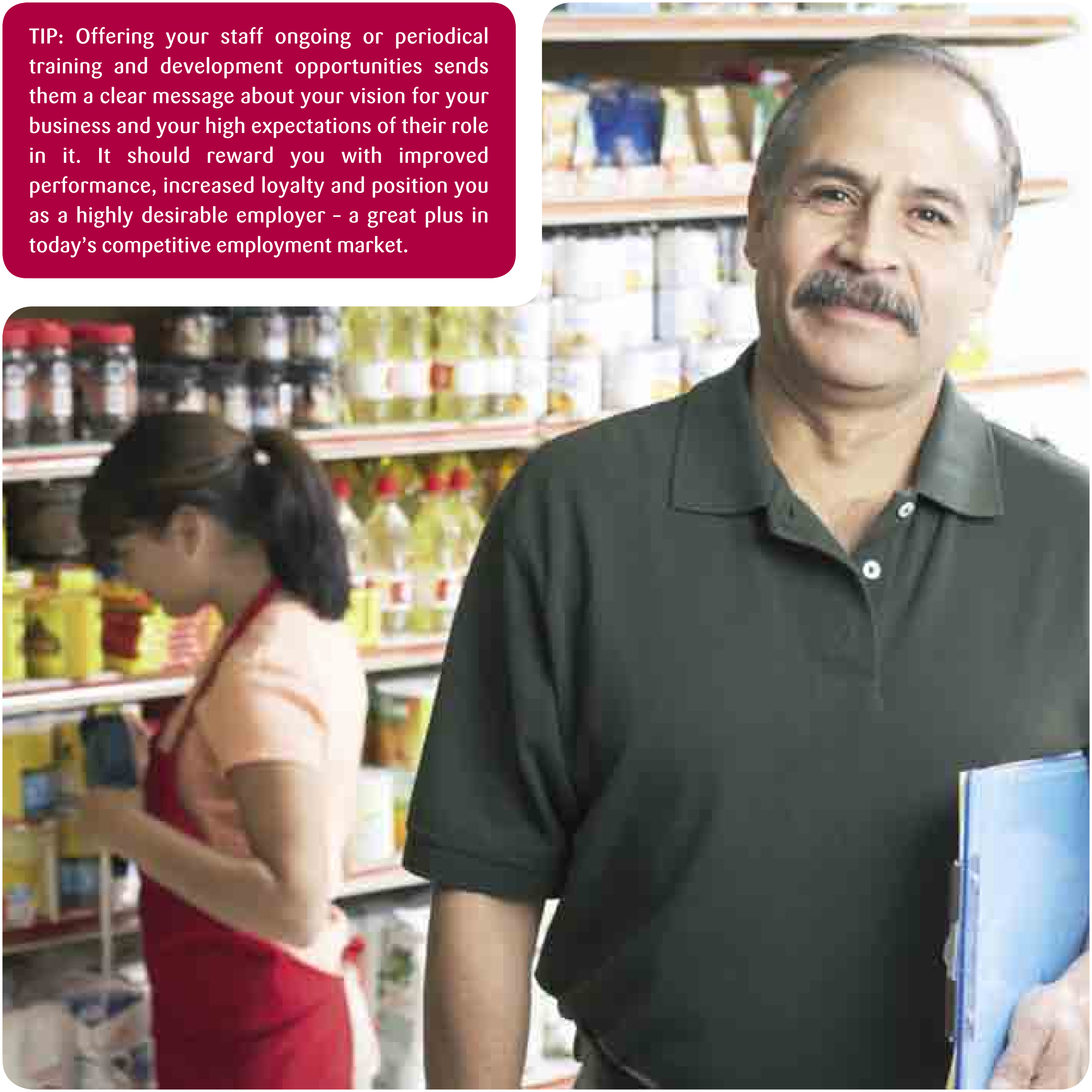
- make reference to relevant Australian Standards, regulations or industry-specific guidelines, as well as state and federal OH&S legislation to ensure your workplace complies with requirements regarding signage, fire safety, fall and slip prevention, noise and air safety and so on
- develop an OH&S management plan that assesses workplace risks and sets down procedures to address them which are regularly reviewed
- make sure all employees are aware of the procedures and incorporate OH&S training into your employee induction program – in some businesses, this may involve half an hour to read one sheet of paper; in another, some days on the workshop floor. Either way, it has to be done.

The employment agreement.

This can be either a written letter of offer or a formal contract, detailing the terms and conditions of the employment contract. You should be aware that such an agreement will still be subject to any relevant award or legislation, and you should always seek legal advice before entering into such a contract. It should specify, for example:

- salary and conditions, including superannuation, any basis for review, bonuses, commissions, etc
- a specified probationary period, usually one to three months, during which either party can terminate the contract, and the conditions relating to such a termination (e.g. required notice period or salary to be paid in lieu of notice)
- the full scope of the employee's duties, including to whom he or she will report
- leave and termination entitlements, which once again may be made in reference to awards or legislation depending on the situation
- your expectations when it comes to issues like expenses and transport, intellectual property, confidentiality and non-competition once the person leaves your employ.

TIP: Offering your staff ongoing or periodical training and development opportunities sends them a clear message about your vision for your business and your high expectations of their role in it. It should reward you with improved performance, increased loyalty and position you as a highly desirable employer – a great plus in today's competitive employment market.



Resources: Where to find out more

This is just a small selection of the many resources available to help small businesses succeed.

Business planning.

The following sites offer useful tips, templates, links and other information:

Australian Venture Capital Association
www.avcal.com.au

New South Wales Department of State and Regional Development
www.smallbiz.nsw.gov.au

Financial management.

CPA Australia
www.cpaaustralia.com.au

Institute of Chartered Accountants
www.icaa.org.au

Risk management.

The Legal Issues Guide for Small Business is a free Internet-based guide published by the Commonwealth Department of Industry, Tourism and Resources at
http://sblegal.industry.gov.au

The NSW Government's Department of State and Regional Development publishes a 'Risk management guide for small business', available for download at
http://www.smallbiz.nsw.gov.au/smallbusiness/Managing+a+Business/Risk+Management+Guide/

e-business opportunities.

An Australian guide to doing business online
www.e-businessguide.gov.au

Australian Electronic Business Network (AUSeNET)
www.ecommerceadvantage.com.au

Managing people.

The Commonwealth Department of Employment and Workplace:
www.dewr.gov.au

The Australian Council of Trade Unions website:
www.actu.asn.au/work_rights/

General.

The Commonwealth Department of Industry, Tourism and Resources has a small business section, including a wide selection of links at
www.industry.gov.au

Business Entry Point.

www.business.gov.au/Business+Entry+Point

Australian Taxation Office (ATO)

Provides information about tax, employer obligations and other important information for small businesses, including a small business guide:
www.ato.gov.au

Australian Bureau of Statistics (ABS)

Offers extensive information and detailed reports on business types, outcomes, demographics and more that can greatly increase the quality of your business planning:
www.abs.gov.au

Australian Securities and Exchange Commission (ASIC)

www.asic.gov.au

Austrade

is the Australian government trade commission, providing information and assistance for exporters and companies wanting to do business in Australia:
www.austrade.gov.au

Each state or territory government is responsible for promoting and supplying information and resources to small businesses:

Australian Capital Territory
www.actchamber.com.au

New South Wales
www.business.nsw.gov.au

Northern Territory
www.nt.gov.au/business

Queensland
www.statedevelopment.qld.gov.au

South Australia
www.southaustralia.biz

Tasmania
www.development.tas.gov.au

Victoria
www.business.channel.vic.gov.au

Western Australia
www.sbdc.com.au

Would you like more information on running a successful business?

Visit your local branch

Call a business banking specialist on **133 800**
8am-6pm (AEST) Monday to Friday

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