



Combined Small Business Alliance of Western Australia Inc. (CoSBA)

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NEXT MEETING: XMAS/BOARD MEETING

12.00pm, TUESDAY 1 DECEMBER 2009

Royal Perth Yacht Club, Australia II Drive (off Hackett Drive), Crawley

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Turkish Republic Ball 2009.jpg
ALP-Protection for small retail businesses.pdf
New Code of Practice.PDF
Golden Gurus.pdf
Armed Robbery Course.pdf
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Buswell aiming to be the change agent

CULTURAL change is an expression business understands all too well. These days, even in relatively small businesses, CEOs and managers understand that aligning their organisation's people with its goals is a vital ingredient in achieving success. So it should come as no surprise that former businessman and now state treasurer, Troy Buswell, refers to "changing culture" in the public service at almost every opportunity.

Cultural change in any organisation is tough, and the bigger they get the harder it is. In Western Australia, it probably doesn't get more difficult than the sprawling public service of about 100,000 people. Arguably, the culture change usually goes the other way, with the public sector exhausting those who attempt to alter what has, locally, taken more than 150 years to develop and become resilient to short-term political power.

However, monumental as the task may be, Mr Buswell is convinced it can be done. The treasurer said the red tape task force's review revealed the biggest single issue for the community was in the areas of general approvals, throttling businesses that wanted to do new things or expand. While Mr Buswell was speaking of the general approvals small to medium enterprises encounter at almost every turn, the issue has struck a chord at the major development level too, where questions have been asked of the public service's culture.

A high-profile panel of senior resources industry representatives, chaired by former state development minister Peter Jones and convened to report on the approvals process for major developments, noted the penchant for some departments to create and enforce policies that were never endorsed by their ministers.

These are deep-seated issues but Mr Buswell believes cultural change of the public service can be achieved within one term of government. In fact, he thinks it ought to be a priority because there is no point in nibbling away at the edges. "We will not achieve the things we want to unless we embrace significant cultural change," he said. (SOURCE/EXTRACT: *WA Business News*, 23.9.09)

Windfall contracts

Many staff enjoyed good pay rises under individual contracts.. IN their masterful, election-winning campaign against Work Choices at the last federal election, Julia Gillard and the ACTU were successful in misrepresenting the ill-fated reform as a lose-lose deal for workers. It would surprise some, in that case, to learn that in the dying days of Work Choices, employers were able to sign up 122,000 employees to individual contracts.

While some low-paid, unskilled staff, many of them university students working part-time, found themselves worse off, many workers prospered under individual contracts. The unions' campaign played up the abolition of weekend penalty rates and leave loadings. But the unions, and Ms Gillard, conveniently ignored the fact that most employers built such entitlements into their workers' new, higher, salaries - in addition, in many cases, to an extra five or 10 per cent bonus rise. That's why contracts were so popular in many industries. It also explains why examples of workers seriously disadvantaged under Work Choices were thin on the ground.

Nor is it surprising that some skilled workers in areas of high demand are finding they are missing out under one-size-fits-all award modernisations. Whatever the hip-pocket benefits of contracts for many workers, however, the Howard government under-estimated public sensitivity to industrial relations changes, especially its early removal of the "no disadvantage" test. By the time it restored the safety net, the damage had been done and workplace reform and the government were on a hiding to nothing.

The union movement claims the final figures for new contracts under Work Choices showed employers rushing to lock staff into deals in order to avoid new good-faith bargaining obligations under Labor's system. Yet there is no evidence of mass-coercion or brain-washing. A more realistic view would be that the figures reflect a grassroots vote of confidence in contracts, flexibility and the fact that many workers were capable of securing themselves a good deal. (SOURCE/EXTRACT: *The Australian*, 25.9.09)

WA won't be bullied into national OH&S

Western Australia will not be bullied by the federal government into joining the other states in a national occupational health and safety regime, Treasurer Troy Buswell says. Mr Buswell said the state would be unlikely to agree to join the national Safe Work Australia system because of concerns about the union movement's preference for the scheme model.

He said while he agreed with the principle of a national system he had concerns the goalposts would shift to appease unions. "My view is that the principle is very sound and we're very keen to continue to engage in the process but I have to say it's looking to us increasingly unlikely that our concerns will be met," Mr Buswell told reporters in Perth on Thursday. "The main concern I have is that we sign up to a national occupational health and safety regime which can change in the future without our agreement and that is the big challenge.

On Wednesday, Western and Northern Australia federal parliamentary secretary Gary Gray urged Mr Buswell to

reconsider his stance ahead of a Friday meeting of workplace relations ministers in Sydney. "WA is a state that needs to attend to its safety record - 482 workers have died at work in Western Australia over the past 10 years."

Mr Buswell said Mr Gray had his facts wrong and 482 workers had died in the state in 21 years. He said Mr Gray should be careful using workplace deaths, which were never acceptable, to politicise an issue. "The facts are though that Gary Gray has got his sums wrong and now I think one has to be careful discussing workplace deaths and attempting to politicise them," Mr Buswell said.

Deputy Prime Minister Julia Gillard heavily criticised Mr Buswell for his stance on the national system during a visit to Perth earlier this year, accusing WA of threatening to undermine the system. Mr Buswell said he would continue to push for a better deal for WA and the process would continue until December. (SOURCE/EXTRACT: *The Australian*, 25.9.09)

Business push for national job safety laws

KEVIN Rudd's bid for a seamless national economy will fail unless the federal and state Labor governments stare down opposition from the unions and the West Australian Liberals, and press ahead with national workplace safety laws.

The warning from leading business groups came as ACTU secretary Jeff Lawrence and West Australian Treasurer Troy Buswell hardened their opposition to aspects of the draft laws to be considered by a meeting of workplace relations ministers in Sydney today. Vowing to step up the union campaign against the changes, Mr Lawrence yesterday accused Julia Gillard of giving ground to the business lobby after the Workplace Relations Minister reaffirmed her opposition to unions launching prosecutions against employers.

But the Business Council of Australia, the Australian Industry Group and the Minerals Council of Australia jointly urged the ministers to press forward with a single system. "Ironing out Australia's workplace safety laws is a major part of COAG's seamless national economy agenda, which the Prime Minister has identified as a priority area of reform," BCA chief executive Katie Lahey said.

"The states cannot credibly claim to be open for business and maintain different systems for something as fundamental as the safety of workers. If our governments fail to harmonise our jumble of workplace safety laws, as far as business is concerned COAG's seamless economy agenda will be considered a failure."

Mr Buswell confirmed that the threat of losing up to \$40 million in COAG payments linked to progress on business regulation had been held over Western Australia, the only state that has refused to commit to the new national system. "That threat has been made, but our view is that the integrity of our occupational health and safety regime is not up for sale," Mr Buswell said. His concerns centre on the rights of entry for union officials and the potential for the new regime to be amended in future. (SOURCE/EXTRACT: *The Australian*, 25.9.09)

Top union condemns proposed national OHS regime

Australia's peak union body is worried draft national occupational health and safety laws expected to be released on Friday will favour big business over workers and undermine safety. The Workplace Relations Ministers' Council (WRMC) will meet in Sydney to discuss the proposed national system, which the federal government wants to see replace 10 regimes currently operating across the country.

But the ACTU says the biggest overhaul of workplace safety laws in Australia's history could actually lower safety standards. "All the indications are that the focus of the proposed new laws is about cutting red tape and reducing costs for business rather than improving workers health and safety," ACTU secretary Jeff Lawrence said in a statement. "People's lives and wellbeing are at stake. Employers should be prepared to pay more if it means safer workplaces for their staff." The ACTU believes under the national system workers will be left powerless if the regulator decides not to prosecute a safety breach. (SOURCE/EXTRACT: *The West Australian*, 25.9.09)

Unions buck draft OHS laws

THE Rudd Labor government is heading for a showdown with unions following the release of draft workplace safety laws that undermine key union powers across several states. The draft laws -- which were approved in principle at a meeting of state and federal ministers in Sydney yesterday and have been released for six weeks of public consultation -- are closely based on the Victorian model for occupational health and safety.

OHS laws in Victoria were overhauled in 2002 and were designed to remove workplace safety from the arena of industrial disputation and guarantee employers and workers took shared responsibility for safe conditions in factories, shops, offices, farms and other places of work.

As expected, the draft laws released last night by Workplace Relations Minister Julia Gillard include duties for workers to take care of safety, along with bosses. They require bosses to do everything that is "reasonably practicable" to make workplaces safe -- unlike the current laws in NSW and Queensland, which carry an absolute duty of care and place the onus of proof on defendants, rather than prosecutors.

Unlike in NSW, there will not be an opportunity for unions to launch prosecutions themselves and pocket a proportion of any fine imposed in the form of a "moiety".

Once passed nationally, the new laws will reduce the burden of red tape and compliance on businesses that operate across jurisdictions. Regulations to accompany the laws will cover details such as the uniform colour tagging of electrical wires.

ACTU secretary Jeff Lawrence said yesterday: "Big businesses are clearly winning out when it comes to the lobbying over changes to national health and safety laws. "All the indications are that the focus of the proposed new laws is about cutting red-tape and reducing costs for business rather than improving workers' health and safety."

The only state yet to be convinced about the harmonisation process is Western Australia, where Treasurer Troy Buswell is concerned the new laws give unions excessive rights of entry to work sites. However, Mr Buswell agreed to yesterday's release and reserved his position until a final decision is made at the ministers' next meeting in December. (SOURCE/EXTRACT: *The Weekend Australian*, 26.9.09)

WA new home sales surge 15.1% in August

Detached new homes sales in Western Australia surged 15.1 per cent in August, spurred by a fresh wave of first time buyers, a new survey shows. The Housing Industry Association today said following a flat mid-2009, new home sales in some states roared back in August, ahead of a step-down in the federal government's new home boost.

"A late surge in sales to first home buyers ahead of the step-down in the new home boost, propelled new home sales by more than 11 per cent in August, the best monthly result for over three and a half years," HIA chief economist Harley Dale said. "The boost to new home construction from the tripling of the First Home Owner Grant for new dwellings will be apparent throughout the second half of 2009 and well into 2010."

New home sales in Australia increased by 11.8 per cent while the number of apartments sold rose by 7.5 per cent. (SOURCE/EXTRACT: *WA Business News*, *Today's Business Alerts*, 25.9.09)

Employers warn that award net traps office workers

THE Rudd government's award overhaul could force white-collar professionals, including accountants, human resources and advertising staff, to be covered by awards for the first time. Business groups said they feared that a decision yesterday by a full bench of the Australian Industrial Relations Commission opened the way for award coverage to be extended to professionals earning less than \$108,300, the cut-off point in the Fair Work Act.

In handing down the latest round of new awards, the commission released a draft miscellaneous award designed to include employees not covered by any other modern award. "It is unclear which employees will be covered by this award," the full bench said. "It may be that it will have application in some areas of the workforce which have not been covered by awards before." It said it would appear the miscellaneous award "will cover the businesses of accountants as this is not an industry covered by a modern award".

Heather Ridout, chief executive of the Australian Industry Group, said business would fight to ensure the decision would "not lead to an extension in award coverage and consequent operational and cost difficulties for industry". "It is vital that HR professionals, accountants, etcetera, who are currently award-free, remain so," Ms Ridout said. "Many professional employees earn less than \$108,300. "The award includes hefty overtime penalties for hours worked in excess of 38 in a week and shift penalties for work performed after 7pm. These penalties are unworkable for professional employees."

The Australian Chamber of Commerce and Industry said the decision had the potential to "spread the tentacles" of awards into professions that had been traditionally award-free. Peter Anderson, the chamber's chief executive, said the commission's statement was "a cause of significant concern to industry". "Regulation should not be made unless it is clearly known who is to be regulated, why, and how," Mr Anderson said.

A spokeswoman for Workplace Relations Minister Julia Gillard last night reiterated the government's stated position, and said the government would examine the exposure draft in light of concerns Ms Gillard had previously raised with the commission.

Restaurant and Catering Australia chief executive John Hart yesterday criticised the commission after the full bench rejected the organisation's bid to substantially cut or eliminate penalty rates applying to industry employees. Following employer pressure, Ms Gillard directed the commission in May to treat restaurants, cafes and catering businesses separately from hotels, and establish a penalty rate and overtime regime that recognised the industry's "core trading times and the labour-intensive nature of work".

Employers sought to have the Saturday penalty rate of 25 per cent applying to full-time and part-time employees in some states removed, as well as the 10per cent penalty for working Monday to Friday and the evening 15 per cent penalty rate that kicked in from 7pm. Employers succeeded in some reductions but the commission largely upheld the union arguments to retain a raft of penalty rate payments.

Productivity Commission research showed 76 per cent of part-time employees who worked at night did so voluntarily. "If

there's a disadvantage in the commission's mind, that's fair but we don't believe that disadvantage exists and neither do 76 per cent of people working on a part-time basis," he said. "I understand their position but the reality is the request from the Deputy Prime Minister did ask them to take into account the working hours in the industry, and our view is taking account of working hours in the industry means looking at penalty rates in the context of the hours that people want to work." (SOURCE/EXTRACT: *The Weekend Australian*, 26.9.09)

N.B. A copy of this contemptuous miscellaneous award monstrosity from the convenor of the IR Club can be found online at: www.fwa.gov.au> Latest News> 25 September 2009 Award modernisation—Statement re Stage 4 exposure drafts.

Gillard's bid to calm fears on white-collar awards

JULIA Gillard has moved to reassure employers about the impact of the Rudd government's award overhaul after business expressed fears award coverage would be extended to many white-collar professionals for the first time.

Ms Gillard, the Workplace Relations Minister, said the aim of the miscellaneous award was for it to apply to employees who perform a type of work traditionally covered by awards but who are not covered by one of the new modern awards. "The Transition to Forward with Fairness legislation, the Fair Work Act and the minister's award modernisation request make it clear that the award modernisation process is not intended to extend awards to groups such as senior managers who have never been covered by awards," Ms Gillard said. She said parties could make further submissions to the commission before the award was finalised.

The Australian Industry Group said the commission's decision was "potentially a huge issue" because it could extend award coverage to a raft of professional employees. "We're talking about anyone with a degree," the group's national workplace relations director Stephen Smith said. "The awards that currently apply to professionals are very flexible. There's award coverage for professional engineers and professional scientists but those awards don't dictate overtime provisions."

The Association of Professional Engineers, Scientists and Managers said graduate engineers and accountants should have access to award coverage. "What the argument is about is not whether award coverage exists, it's a matter of how far," association industrial relations director Michael Butler said.

Rudd's program too low a level to help skills crunch

THE federal government's \$2 billion flagship training program is under fire for not doing anywhere near enough to solve the skills shortage. A range of employers, unions and educators claim Canberra's much hyped Productivity Placement Program is delivering low-level, cut-price, short-term courses that won't help bolster the productivity growth needed for the economy as it recovers.

The basic problem is that the funding per place is pitched at such a low level it is inadequate for more complicated skills development or apprenticeships in traditional trades. Instead, most enrolments so far have been for very low-skilled qualifications such as aged-care and childcare assistants, warehouse and call centre operators and entry-level retail workers. The courses are being run mostly by private sector colleges, at which standards obviously are variable.

The areas of highest enrolment may need workers but it remains doubtful to what extent these sorts of courses deliver the right training or add to the nation's skills base, as opposed to the government's statistics on training and dollars spent.

Victoria has a reputation in business circles for being one of the more competent state governments. This is admittedly not a particularly high standard to meet, particularly compared with what is on offer in NSW, but Victoria's government prides itself as being at the forefront of national reforms addressing the needs and direction of the future economy.

It is already generally regarded as providing a more efficient vocational training sector that is better linked to business needs than the system in operation in many other states. It is also incorporating the \$300 million worth of extra federal funding from the national Productivity Placement Program into its own state-based system.

That makes it even more significant that the Victorian government is attempting a more radical and deregulated approach to the whole sector. Will it work? Andrew Rimington from the Victorian Employers Chamber of Commerce and Industry is more positive about the government's reforms but is still cautious about their implementation.

"VECCI has supported in principle fundamental change in vocational education in Victoria so employers and employees can access training from their provider of choice," he says. "But we like to see it managed in a way that suits industry needs. How that process should work is still a debate to be had."

It's more evidence that educational reform, let alone an education revolution, is always going to be more complicated to deliver than to promise. But Victoria's experiment will be worth watching. (SOURCE/EXTRACT: *The Weekend Australian*, 26.9.09)

Building and Construction Industry

Attached is the 'New Code of Practice.PDF' containing information about the Australian Government's National Code of Practice for the Construction Industry 1997 (the Code) and the Australian Government Implementation Guidelines for the National Code of Practice for the Construction Industry (the Guidelines). A copy of the new code can be downloaded at: www.workplace.gov.au/workplace/Organisation/Industry/BuildingConstruction/

Unions blocking reforms: miners

UNIONS are seeking an effective right of veto over new flexible work practices introduced under Labor's workplace laws, requiring advance notice of limited changes sought by individual non-union employees with their employer. The claim by mining industry employers yesterday came as a union launched legal action to overturn a non-union agreement in the hotel sector struck during the dying days of the Work Choices system.

The Australian Mines and Metals Association said conditions proposed by unions in the resources sector were designed to ensure an employer or worker could not make any changes in the workplace without seeking union approval. Steve Knott, the association's chief executive, released a number of the proposed flexibility clauses, including one that required the employer to give the union seven days' notice of the company's intent.

The clause requires the employer to include details of the agreement and the classification of the employees to be covered by the clause. However, the name of any worker to be covered by the clause would not be disclosed to the union without the worker's consent. And informing the union did not mean the union must approve or give consent to the flexibility arrangement. Other clauses showed unions seeking to limit any individual flexibility to a narrow set of conditions, including the timing of the daily tea break, the banking of rostered days off and the taking of annual leave.

Mr Knott said at least 12 claims had been launched in Western Australia and Victoria, with unions successfully "circumventing" the Fair Work Act and ensuring there would be no genuine individual flexibility in many workplace agreements. "It's all about dealing the union into any change to work arrangements at the work site, involving both union and non-union members," he said. (SOURCE/EXTRACT: *The Australian*, 28.9.09)

Unions 'to resist AWAs by stealth'

UNIONS are vowing to oppose Rudd government clauses promoting more flexible work practices between individual employees and employers, declaring them the "poisoned chalice" of Labor's new workplace laws. Senior unionist Brian Boyd yesterday backed opposition by manufacturing unions to the clauses, saying Labor had introduced the provisions to appease employers and they represented a return to "Work Choices by stealth".

Under the Fair Work Act, a flexibility clause must be included in all new enterprise agreements. Workplace Relations Minister Julia Gillard committed to them last year after business leaders expressed concerns that the abolition of Australian Workplace Agreements would result in a loss of flexibility. An employer has to show how a worker would be better off overall and either party can terminate the agreement. Ms Gillard said the clauses were not individual statutory agreements. (SOURCE/EXTRACT: *The Australian*, 29.9.09)

Unions issue IR warning

The State's union movement has launched an advertising campaign to warn the State Government against introducing a local version of WorkChoices. UnionsWA says more than 30 unions are involved in the campaign.

It claims 300,000 WA workers could be subject to WorkChoices type legislation after a revamp of the industrial relations system. Secretary Simone McGurk said unions feared the review would lead to a return to some features of the scrapped Federal system. (SOURCE: *The West Australian*, 28.9.09)

Footage has union boss in site clash

Footage of hardline Unionist Joe McDonald abusing management at a John Holland construction site, where he refused nearly 20 demands to leave, could be used to try to get a permanent restraining order against him. The footage shot on September 10 shows Mr McDonald eventually leaving the site at Hollywood Private Hospital, which he had entered illegally, under police escort.

A transcript obtained by *The West Australian* shows Mr McDonald attempting to get workers to walk off the job while being forced off the site. But the 50 or so workers remained where they were after a warning from management that any unlawful action would affect their future employment with the company.

John Holland spokesman Stephen Sasse refused to comment yesterday but it is understood lawyers for the company

may use the footage to try to get a permanent, restraining order against Mr McDonald. It comes as the Federal Court put a temporary ban on McDonald and the entire Construction, Forestry, Mining and Energy Union from going within 100m of a Diploma Construction site at 915 Hay Street.

The union is temporarily banned from engaging in any union activity at the site after two strikes over safety in June. Justice John Gilmour said when handing down the decision that the strikes had nothing to do with safety. The footage showed that he said to John Holland manager Cos Cherubino: "You think you're talking to a dog, you f...ing asshole. I'm not going." Mr McDonald later objects when Mr Cherubino instructs workers to return to work, claiming: "They're humans. They're adult, they're adult men. They want to have a yarn." (SOURCE/EXTRACT: *The Australian*, 30.9.09)

Federal judge gags militant union leader Joe McDonald

MILITANT unionist Joe McDonald has been banned from encouraging building workers to strike at a Perth building site, after a judge found he hid behind "spurious" concerns about employee safety to advance his own industrial aims.

Federal Court judge John Gilmour said Mr McDonald, the West Australian assistant secretary of the Construction Forestry Mining and Energy Union, had engaged in behaviour that the federal parliament had made clear should be eradicated from the building industry.

Justice Gilmour yesterday granted an injunction sought by the Australian Building & Construction Commission to stop what it claimed was unlawful industrial action at a Perth site controlled by Diploma Constructions. The ABCC alleged the CFMEU, Mr McDonald and Michael Buchan, a union officer responsible for safety, breached federal building legislation by encouraging employees to strike for five days in June.

Mr McDonald and Mr Buchan claimed the strike action arose squarely from reasonable concerns over imminent risk to the health and safety of employees. The ABCC said the real reason for the strikes was because Diploma had told the union in April that Mr McDonald would no longer be allowed access to the site, and the company involved the police in having Mr McDonald and Mr Buchan removed from the site on June 5.

Justice Gilmour found there was no evidence from Mr Buchan or Mr McDonald of any concern advanced by any employee on June 5 - the day the first strike started - that constituted any reasonable concern of any imminent risk to any employee's health or safety. (SOURCE/EXTRACT: *The Australian*, 30.9.09)

WA home values up 4% in 2009

Dwelling values in Western Australia have risen more than 4 per cent this year despite evidence that first home-buyers are fading from the market, a private sector survey has found. The median value of a dwelling in WA rose by 4.1 per cent to \$489,154 in the first eight months of the year, and was up marginally, 0.6 per cent, on July's figures, the RP Data-Rismark National Home Value Index found.

House values climbed 0.95 per cent from July to \$495,202, or 3.65 per cent for the year so far. Unit values fell 0.52 per cent to \$466,952 in August, but were up 5.87 per cent for the year. Nationally, home values in Australia rose by 1.9 per cent in August, while home values grew 7.9 per cent in the first eight months of the 2009. (SOURCE/EXTRACT: *WA Business News*, Today's Business Alerts, 30.9.09)

CCIWA renews call for extended trading

The Chamber of Commerce and Industry WA has renewed its push for extended retail trading hours, today launching a campaign urging the public to contact their local member of parliament. The campaign comes after Premier Colin Barnett agreed to compromise on the closing time for shops after the state Labor Party said it would not support the legislation. Mr Barnett said he would settle on an 8pm closing time on weeknights as opposed to 9pm.

The CCIWA campaign is encouraging people who support extended trading hours to contact their local MP and log their support on a website. (SOURCE/EXTRACT: *WA Business News*, Today's Business Alerts, 30.9.09)

ABCC joins action against NWS workers

The building watchdog has thrown its support behind CBI Constructors in legal action against more than 100 workers who went on an eight-day strike last year at the North West Shelf expansion project. The Australian Building and Construction Commission said today that after conducting its own investigation into the industrial action, it had resolved to become the second applicant in the proceeding.

The proceeding centres on a contract extension made to 209 employees that were working on the phase five expansion project at the North West Shelf gas operation. (SOURCE/EXTRACT: *WA Business News*, Today's Business Alerts, 30.9.09)

Smaller firms still at risk in recovery

THE economy may be on the mend but about 38,000 small to medium-sized firms face a high risk of financial distress this year, a survey has found. Newly established firms, the communications sector and businesses located in Queensland are at greatest danger of financial stress, according to Dun&Bradstreet. Over the past 15 months there has been a sharp increase in the number of firms at risk, from 34,000 in the second quarter of last year to 38,000 in the June quarter this year.

This increase means one in 10 (or 10.2 per cent) firms are in danger of financial stress in the 12 months to the end of June next year. D&B chief executive Christine Christian said this was a warning to all executives that the economic recovery would not be smooth sailing, and that cashflow and risk management were critical to business success, regardless of the business cycle.

"As economic conditions improve and sales start to pick up, there can be a tendency for executives to lose their focus on the fundamentals of good business management," she said. "A continued vigilant focus on cashflow and credit risk is absolutely critical during a period of economic recovery.

"In the excitement that comes with the resurgence in activity, firms often forget that a sale which doesn't get paid or is paid well past due date has significant detrimental impact on cashflow. "With negative cashflow often the primary cause of business failure, those executives whose focus wavers could find themselves as another statistic on the failed business register."

The survey found that younger firms -- five years old or less -- faced the greatest risk of financial stress in the current financial year with 20,000 firms -- 17 per cent -- categorised as "high risk". More established firms, which have been operating for many years, have a much lower risk of failure: 3 per cent. (SOURCE/EXTRACT: *The Australian*, 1.10.09)

Never underestimate a Texas Redneck Cowboy

A Redneck cowboy from Sweetwater, Texas, walked into a bank in New York City and asked for the loan officer. He told the loan officer that he was going to Paris for an International Redneck Festival and would be gone for two weeks. He needed to borrow \$5,000 but he was not a depositor in that bank.

The bank officer told him that the bank would need some form of security for the loan, so the Redneck handed over the keys to a new Ferrari. The car was parked on the street in front of the bank. He produced the title and everything checked out. The loan officer agreed to hold the car as collateral for the loan and apologized for having to charge 12% interest.

Later, the bank's president and its officers all enjoyed a good laugh at the Redneck from Texas for using a \$250,000 Ferrari as collateral for a \$5,000 loan. An employee of the bank then drove the Ferrari into the bank's private underground garage and parked it..

Two weeks later, the Redneck returned, repaid the \$5,000 and the interest of \$23.07.

The loan officer said, "Sir, we are very happy to have had your business, and this transaction has worked out very nicely, but we are a little puzzled. While you were away, we checked you out on Dunn & Bradstreet and found that you are a highly successful investor and multimillionaire with real estate and financial interests all over the world. Your investments include a large number of wind turbines around Sweetwater , Texas . What puzzles us is, why would you bother to borrow \$5,000?"

The good ol' Texas boy replied, "Where else in New York City can I park my car for two weeks for only \$23.07 and expect it to be here when I return?"

The Hon Julia Gillard MP

Minister for Education, Minister for Employment and Workplace Relations, Minister for Social Inclusion & Deputy Prime Minister

30 September, 2009

Media release

\$1.69 million to help small business become more family friendly

The Minister for Employment & Workplace Relations, Julia Gillard, today announced that 258 Australian small businesses will share in \$1.69 million worth of grants to help them become more family friendly.

The Minister has also announced that Senator Jacinta Collins has been appointed special adviser to the Minister on work and family balance and pay equity. Senator Collins will assist the Government in further promoting family friendly work arrangements.

Research shows that family-friendly workplaces are more productive, harmonious, have less staff turnover and attract the most talented staff.

However, a survey published recently by the Australian Bureau of Statistics (ABS) found that in 80 per cent of Australian working families, at least one parent said they struggled to achieve a work-life balance.

The Rudd Government understands that despite the best of intentions, often small businesses do not have the time or resources to implement family friendly workplace practices.

The Government's \$12 million Fresh Ideas for Work and Family program is an election commitment and was designed to encourage and support small businesses in developing innovative solutions to the work and family challenge.

The first round of Fresh Ideas for Work and Family will help support small businesses with grants of up to \$15 000 to set up family friendly arrangements in their workplaces.

The response from small business around the country was outstanding. The 258 successful small businesses were selected from over 1 200 applications received in the first round of the program.

- 49 small businesses in Queensland will share in more than \$302 000 in grants
- 82 small businesses in New South Wales will share in more than \$588 000 in grants
- 72 small businesses in Victoria will share in just over \$423 000 in grants
- 16 small businesses in Western Australia will share in just over \$106 000 in grants [See '**WA Grants List.pdf**' attached]
- 19 small businesses in South Australia will share in more than \$152 000 in grants
- 7 small businesses in the Australian Capital Territory will share in more than \$34 000
- 2 small businesses in the Northern Territory will receive a grant worth more than \$17 000
- 11 small businesses in Tasmania will share in just over \$67 000 in grants

Following the first funding round, the program will also develop industry specific information supporting work-based family friendly practices that will be widely distributed and available online. Details of the 2010 funding round will be available in the coming months.

Together with the Fresh Ideas for Work and Family program, the Rudd Government has delivered a new fair and balanced workplace relations system that will help employees to better balance their work and family responsibilities.

From January 2010, all State and Territory offices of the Fair Work Ombudsman will employ dedicated staff with expertise in family friendly arrangements.

The new Fair Work system entitles employees to 12 months unpaid parental leave associated with the birth or adoption of a child.

Under the new National Employment Standards which commence on 1 January 2010, parents will also have the right to request a further 12 months unpaid parental leave.

The new right to request flexible work will help employers and employees to make arrangements that help the employee meet their family commitments while also meeting the needs of the business.

Fair Work also allows employees and their employers to make Individual Flexibility Arrangements at any time to help balance work and family responsibilities.

Of course the Rudd Government has also committed to introducing, for the first time in this nation's history, a national paid parental scheme.

To find out more about the Fresh Ideas for Work and Family program visit: www.deewr.gov.au/freshideas

A full list of successful projects is available from:

www.deewr.gov.au/freshideasgrants

Media Contact:

media@deewr.gov.au

Non-media queries: 1300 363 079



SBC UPCOMING COURSES

[Breakfast Mentoring](#)

[Understanding Your Numbers](#)

[Key Strategies for Successfully selling or buying Businesses](#)

[Spam, Viruses, Spyware & Other IT Threats](#)

Systems Mastery

Develop & Implement the Systems your Business Needs

During this practical, hands-on, one-day workshop we will share with you how to develop and implement the systems your business needs.

We all know that "working on" the business will increase its value, however in order to do this you need to have systems in place to ensure your business runs smoothly even when you are not there. The development of robust systems will improve your time management, reduce human resource costs and increase profitability and business value.

Great businesses have exquisite systems however knowing how to begin the "systems project" can be quite daunting. With the right system in place you can duplicate the outcomes again and again without having to "recreate the wheel" every time. During this one-day, hands-on workshop we will show you how as you will begin to systematise your business.

During the workshop we will be looking at every area of your business including marketing, financial management, team management and operations, identifying the systems you should be implementing as well as the "how-to". We will give you the systematisation tools you need as well as show you how to apply those templates to your business. This is a must-attend workshop for those who want to increase the value of their business.

How to develop a comprehensive systematisation project plan;

How to start with your "systems project" and get everyone working towards the same goal;

The key elements to effective systems;

How to get everyone using and innovating the business systems;

How to maintain momentum to ensure your systematisation project gets completed;

Tools for ensuring the business is always working on its systems and increasing the value of the business;

The different tools and templates you can use to make the job easier.

This workshop will be delivered by Anthea Moffat from Business Fusion. She has in excess of 15 years' business and financial management experience and has helped many West Australian business owners to develop more profitable and rewarding businesses. Renowned for her down to earth style and passionate delivery, Anthea will ensure that you get excellent value from attending this workshop.

This program is partially funded by the Australian Government.

Dates: Thursday 15th October, 2009

Venue: Small Business Centre - Stirling, 45 Delawney St, BALCATTWA 6021

Time: 9.00am – 5.00pm

Cost: \$430.00 per person inc GST, includes morning tea, lunch, afternoon tea and workbook

Don't miss out!! [Register Now](#). Your business may be eligible for a FREE training voucher to go towards the cost of this workshop.

Please direct any queries to [Maxine Scott](#) on 9240 6337.

Small Business Centre - Stirling (SBCS), 45 Delawney St, Balcatta WA 6021.



SCC e-news 25th September 2009

Premier Acts On Chamber's Lobbying To Lift Covenant

At the Premier's Lunch we asked Hon Colin Barnett to have the Ellenbrook restrictive covenant lifted. This issue was debated in State Parliament this week. Frank Alban MLA, Member for Swan Hills, has advised us that the Premier has made a commitment to have a relaxation of the covenant to allow shops of 300 square metres or less to open, no restriction in Main St, with a further relaxation of the covenant over a phasing out period. There is an expectation that the government will ensure that this type of retail restrictive covenant never exists again.

It seems the ACCC is also having a relook at their previous decision and it is expected they will have a new ruling very soon. The Chamber has also formally requested the City of Swan to take steps with large commercial development applications to ensure no restrictive covenants are put in place without the knowledge and consent of Council.

Coming Events

Breakfast Club - Wednesday 7th October

"Meet the Council Candidates Breakfast". This is an opportunity for you to hear the views of local candidates in the Midland, Swan Valley/Gidgegannup, Guildford, Ellenbrook and North Wards.

Bassendean Means Business Breakfast - Wednesday 21st October

TIME: 7.15am - 9.00am

VENUE: Maltese Club, 1 May Holman Drive, Bassendean

COST: \$20 per attendee

SPEAKER: Tony Watts, Chief Executive Officer

Small Business Centre (SBC), East Metro, Midland

See Attached flyer at bottom of email.

Breakfast Club - Date to be confirmed.

Hon Dr Elizabeth Constable MLA, Minister for Education; Tourism; Women's Interests

speaking on Education & Tourism in the swan region.

Members News

Entopia Wines - Brian Hunt

Please find the September 2009 newsletter in which they are inviting you to attend Spring In The Valley 2009 at Entopia Wines.

Small Business East Metro

Small Business East Metro are holding Information Sessions on the following dates - 29th September with subject of Do you need help with tax??? 30th September with subject of Rental Property in Midland.

Curtin University of Technology

ACEN (Australian Collaborative Education Network), in collaboration with the Curtin Careers Centre, would like to invite you to an introductory meeting and morning tea. For more info see attachment at bottom of email.

Brooker Swan River Horse Trials Update 2009

What's new at the Brooker Swan River Horse Trials, New Beer Gardens, Expanded Trade Village to see more see the attachment at bottom of email.

Jobs Australia

Can you help? Community Key, a local charity, with the support of the City of Swan and several other agencies, is again organising an Anti-Poverty Breakfast to raise awareness of the plight of those in our community who are living in poverty, to encourage local people to enjoy breakfast together, and to celebrate Midland's community spirit.

The Pony Tail Has Gone....

Still waiting on the final result of the Pony Tail Barometer for next week's e-news. For all those who have made a commitment and not yet paid would you please contact Cambell on 9274 5033.

Small Business Smart Business Training Vouchers for 2009

The West Australian Department of Education and Training continues their program in 2009 and offers your business up to a \$200 Small Business Smart Business Training Voucher, to assist you with the cost of training to improve your business management skills.

Download the SBSB 2009 [Application Form](#)



THE SMALL BUSINESS PARTNERS



Combined Small Business Alliance
of Western Australia Inc. (CoSBA)
www.cosba.com.au



<http://www.sbdc.com.au>

West Coast Small Business Training Institute

<http://smallbusinesssolutions.wa.gov.au>

