



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

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## **NEXT MEETING: BOARD MEETING**

**To be advised**

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### **WA new vehicle sales rise 5% in Nov**

New vehicle sales in Western Australia have risen for the first time in a year as small businesses rushed to take advantage of the government's tax break, new figures show. The Federal Chamber of Automotive Industries today said total new vehicle sales in the state rose 5 per cent during November to 8,702, up from 8,284 recorded in November 2008.

CommSec economist Craig James said the value of the government's small business tax break was evident in the latest figures. "Businesses are clearly rushing to purchase new vehicles before the tax break expires in December," Mr James said. "And some car dealers are already passing through the benefit on the cut in car tariffs, providing even more savings for car buyers.

"While car sales appear healthy now, the \$64 question is what happens to sales once the tax break ends. "Despite overall car affordability at 33-year highs, no doubt there will be hangover effects, causing dealers to push through some attractive deals in the New Year. "Budding car buyers will have the upper hand in price negotiations for at least the next few months."

Sales of sports utility vehicles in WA jumped 36.5 per cent in November to 2,116 while sales of light commercial vehicles surged 14 per cent to 2,157. Sales of passenger vehicles dropped 7.9 per cent to 4,126 while heavy commercial vehicles slumped 15.8 per cent to 303.

**DISCLAIMER:** The information appearing in *The CoSBA BROADCAST* is for affiliates of the Combined Small Business Alliance of WA (CoSBA). The information is sourced from various sources including public records. Whilst every effort is made to ensure the probity of the information, CoSBA accepts no liability for accuracy, errors or omissions, or for any injury to any user of the information.

In the year ending November, sales dropped 15.6 per cent to 91,374. Nationally, new motor vehicle sales rose 19.9 per cent for the year ending November to 85,833, up from 71,617 in the same month last year. (SOURCE/EXTRACT: *WA Business News*, Daily Business Alert, 3.12.09)

## **Crackdown on phoenix schemes**

In another crackdown, individuals involved in phoenix schemes\* are set to be targeted and penalised by the Government.

*Note(\*): Phoenix schemes are fraudulent arrangements under which individuals avoid paying tax, wages, superannuation and leave entitlements and other responsibilities, such as supplier accounts, by deliberately liquidating a company.*

*The business in question then continues, free of liabilities, in the form of another company which is controlled by the same person or group of individuals.*

The Government has released a number of reforms to:

- ensure that there are anti-avoidance provisions in tax law to cancel any benefits derived through fraudulent phoenix activity-;
- reinstate the failure to remit offence that would make it an offence for an entity not to remit the required PAYG(W) amounts;
- make it an offence for directors to claim credits in relation to their own income for PAYG(W) amounts not remitted by the company of which they are a director;
- expand ASIC's powers to disqualify directors; and
- expand the role of the director penalty notice to impose stricter liabilities on directors.

(*Practice Update*, December 2009, CHRIS CLARKE & Associates Chartered Accountant & Registered Tax Agent)

## **ATO looks closely at employers employing 'contractors'**

In a recent speech, a senior tax officer indicated that the ATO was now taking a good hard look at employers arrangements with 'contractors', to ensure that they are, in fact, genuine contractors and not just employees being treated as contractors to cut costs.

He said that, "Evidence suggests that the current tighter economic conditions have increased the prevalence of such arrangements as more businesses feel the need to cut costs, and labour market conditions can make employees more vulnerable to these practices.

"Increasingly it seems that many employers prefer to treat workers as contractors as it can enable them to cut costs in terms of workers compensation, payroll taxes and superannuation guarantee. They can also negotiate pay rates outside of normal wages and conditions and do not withhold tax."

The Tax Office has commenced an audit campaign that will tackle non-compliance in this area by focusing on businesses that do not withhold from payments to workers as required and fail to make superannuation guarantee contributions.

(*Practice Update*, December 2009, CHRIS CLARKE & Associates Chartered Accountant & Registered Tax Agent)

## **Court action to stop union leader**

EIGHTEEN companies have launched a two-pronged attack on Western Australia's volatile construction unions, urging the industrial relations umpire and the courts to rein in militant unionist Joe McDonald and his fellow union leaders.

Following a snap strike by 1500 workers at Woodside's \$12 billion Pluto LNG project in the Pilbara this week, 17 contractors launched action with Fair Work Australia yesterday, applying for an order against the Construction Forestry Mining and Energy Union, the Australian Manufacturing Workers Union and the Communications Electrical and Plumbing Union.

If granted, the order will prevent the unions from organising any further industrial action and prevent workers from engaging in any action until January 18, two weeks after the introduction of "motelling". The workers, who earn at least \$150,000 a year, are enraged at the planned introduction of the practice which will move them to a different donga (a small transportable, air-conditioned house) at the beginning of every fly-in, fly-out roster.

In a separate action yesterday, Multiplex launched a legal bid in the Federal Court to ban Mr McDonald entering their city work sites. The injunction application will be heard before the court on February 4, but if the CFMEU assistant secretary enters a Multiplex site before this date, the company can apply for an urgent temporary injunction. The case centres on more than 40 incidents since 2006 of Mr McDonald allegedly entering Multiplex sites, despite having no right of entry permit.

Speaking outside court yesterday, Multiplex joint managing director of construction and development, John Flecker, said the court action was a last-ditch attempt to stop Mr McDonald disrupting work. "He has no right of entry. He comes on anyway. "He's asked to leave. He ignores it," he said.

Mr McDonald told The Weekend Australian he was an elected union official and would continue to do his job. "I admit I don't have a right of entry. Everybody knows I don't have a right of entry, but I'm going to continue to do my job," he said. (SOURCE/EXTRACT: *The Weekend Australian*, 5.12.09)

## White-collar jobs excluded from AIRC national revamp

PROFESSIONAL and managerial employees have been excluded from the Rudd government's contentious revamp of the nation's award system following a backlash from business. In a victory for employers, the Australian Industrial Relations Commission yesterday announced accountants and finance employees, as well as marketing, legal, human resources, public relations and information technology specialists, would not be covered by new, modernised awards.

Workplace Relations Minister Julia Gillard and major employer groups yesterday welcomed the decision, which marked the final stage in the award revamp before the new system comes into operation from January 1.

Business groups had been concerned Labor's award overhaul would force white-collar professionals, including accountants, human resources and advertising staff, to be covered by awards for the first time. Employers had feared a September decision by a full bench of the AIRC 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 its decision yesterday, the full bench noted that employer representatives had "almost without exception" criticised the breadth of coverage in the September decision. The full bench said it would include a new paragraph that more closely reflected the terms of the government's award modernisation request and the Fair Work Act.

The Australian Chamber of Commerce and Industry welcomed the ruling and the overall reduction in awards from 1560 to 122. But it said the result of the overall revamp was a mixed bag for employers. Ms Gillard said the commission's clarification was consistent with the framework the government had set out for award modernisation. She said employers and employees would benefit greatly from reduced complexity and red tape as a result of the introduction of simple, modern awards. (SOURCE/EXTRACT: *The Weekend Australian*, 5.12.09)

## Maritime union widens offshore action

SHIPPING companies servicing the multi-billion-dollar offshore oil and gas sector have been hit by fresh disruption as the Maritime Union of Australia escalates industrial action in support of a claim for massive increases in allowances and wages. After striking at the company, Farstad, union members yesterday shut down offshore vessel operations for 48 hours at Total Marine Services. And the union has obtained a ballot order from Fair Work Australia for strike action against another employer, Go Offshore.

In addition to a 30 per cent pay rise over three years, the MUA is seeking a construction allowance that employers claim will cost up to \$500 a day per worker. The union wants seafarers engaged in offshore construction to earn the same as riggers. Employers have offered pay rises totalling more than 25 per cent during the negotiations but the offer has been rejected.

Australian Mines and Metals Association chief executive Steve Knott said the latest strike activity "was a worrying development that had the potential to threaten the livelihoods of thousands of other hard-working Australians and cost hundreds of thousands of dollars". "I think most fair-minded Australians would be asking themselves how anyone could justify asking for such an outlandish pay rise, particularly at a time of such economic uncertainty," he said.

"The bosses of the MUA West Australian division appear prepared to stop at nothing in pursuit of unsustainable pay increases and allowances of up to \$3500 per week -- \$90,000 per annum -- on top of an existing minimum salary of at least \$100,000." Mr Knott said employers were "genuinely afraid the MUA was clearly determined to scuttle the entire industry in pursuit of a completely unrealistic pay rise for a select few".

"Every day the MUA union bosses demand these workers go out on strike, thousands of other workers are also affected," he said. "Projects get delayed, employers are forced to postpone plans and investors start to question why unions such as the MUA get away with holding the Australian oil and gas sector to ransom." (SOURCE/EXTRACT: *The Weekend Australian*, 5.12.09)

## How to survive the office party

Step away from that extra glass of wine, remove your hand from your colleague's behind and whatever you do, leave the boss alone. Follow these simple steps and you might navigate the annual social minefield of office Christmas parties with your dignity - and job - intact.

Etiquette expert Louise Percy said it was important to remember office Christmas parties were not parties with mates, no matter how great workplace friendships were. Ms Percy, managing director of The Percy Institute of International Protocol in Nedlands, said the secret to social success was being able to hold a drink, a canape and an intelligent conversation simultaneously.

"You are being viewed - your ability not to get smashed, to work the room, to talk and, if there are clients there, to not stay with your colleagues," she said. "It's going back to being courteous and considerate to others. Say there are people new to the firm, make sure you include them in conversations, particularly if you see someone standing looking a little awkward. "

Ms Percy said the most common mistake was drinking too much. When in doubt, don't do it, she said. But if you do slip up, be prepared to apologise the next day in person or by phone, not through email or text message. "After Christmas parties on a Friday night I get some amazing calls on the Monday, saying, 'How do I get myself out of trouble,'" she said. "It can be inappropriately having a cuddle with a colleague, being way too honest with the boss, having made a fool of yourself by pretending you're at a karaoke bar when you're not, just basically getting untidy. "The point to remember is it is an office Christmas party. "

Chamber of Commerce and Industry manager of safety and social policy Anne Bellamy said office Christmas parties were a minefield and could leave employers open to lawsuits. Ms Bellamy said about 10 pieces of legislation could apply, from sexual harassment to accidents resulting from skylarking or aggressive behaviour.

She encouraged employers to put a policy in place that clarified expected behaviour, appropriate Secret Santa gifts, start and finish times, supervision and travel arrangements. Low-alcohol drinks should be available and caterers told not to serve intoxicated people or minors. (SOURCE/EXTRACT: *The West Australian*, 5.12.09)

## **Small retailers feel squeeze of big shopping centre**

Small independent retailers set up shop in Perth's biggest centres with hopes of cashing in on the customer traffic and security they offer. Many mortgage themselves to the hilt to meet fit-out costs that they are barely able to recoup by the time their five-year leases expire. So when the leases come up for renewal, some owners find themselves defenceless against what they view as often ruthless complicated and unfair leasing practices of the centre operators.

Less than 10 per cent of the 1140-plus stores in Perth's big five shopping centres - Westfield Carousel, Lakeside Joondalup, Centro Galleria, Garden City and Karrinyup - are operated by small independently owned retailers, fuelling criticism that small owners get pushed out of big centres, often by exorbitant rents or to make way for big-name retailers. Most of them are cafes, one-off fashion stores, beauty and hair salons, jewellers, newsagents or fresh-produce stores.

Franchisees often feel the pinch. John Dickson said he closed his Kebab & Co store at Lakeside Joondalup in early 2007 because he refused to let the centre "screw me and make me become their slave" through a non-negotiable rent rise. The annual rent for his 42.3sqm store was set to increase from \$84,000 to \$135,000, with a fixed 5 per cent increase for each year of the proposed five-year lease. Mr Dickson said management had told him that the lease, which lobbied just as Lakeside was being redeveloped, required him to spend \$250,000 to \$300,000 on a fit-out of his store to match the centre's updated image.

"Most owners are locked in financially, they've had to pay for at least one fit-out and their house is on the line," Mr Dickson, a 55-year-old who now runs a distribution business from home, said. "We had our business for 12 years and we lost everything we had overnight, but we were lucky we could leave. " He was not able to sell the business, which was turning over about \$600,000 a year, because the centre demolished the store.

Small business owners and politicians want an overhaul of the Commercial Tenancies Act to give smaller operators better protection. Tony O'Gorman, one of the Labor MPs pushing for an overhaul of the Act, told Parliament in May that one small business in WA was forced to pay \$6500 per square metre for space in a shopping centre food hall. By comparison, big retailers such as Myer, David Jones, Coles and Woolworths were able to use their pulling power and financial muscle to negotiate rents as low as \$200sqm.

However, the Retail Traders Association of WA said shopping centre rents reflected the scarcity of space available. Chief executive Wayne Spencer said claims that shopping centres pushed out small independent retailers were incorrect. The operators were usually simply changing their retail mix to meet market demand.

"Management has a responsibility to all its tenants to change in line with the demand curve and that might mean getting rid of retailers that don't fit," he said. "It's the old story of why can't the small shops afford it. It's because they are not switched on to the needs of their customers. "

However, Mr Spencer said that while rent should represent about 8 per cent of a store's turnover, it was closer to 25 per cent in many shopping centres. (SOURCE/EXTRACT: *The West Australian*, 5.12.09)

## **CCIWA welcomes new award changes**

The Chamber of Commerce and Industry WA has welcomed several changes by the Australian Industrial Relations Commission to the new awards system, which is due to start in several weeks. The AIRC today handed down its decision on the award modernisation process, which the government is seeking to condense more than 1,500 awards into 122 by the end of the month.

Some changes ordered by the AIRC include that the miscellaneous award not cover professional employees, such as accountants, and the rejection of higher penalty rates in the restaurant and catering industry. Changes have also been made to the local government industry award to allow greater flexibility in hours worked by full-time and part-time employees.

"Today's decision by the Commission will assist Western Australian business and industry prepare for the most significant shake-up of Australia's industrial relations awards system in its history," CCIWA said in a statement. "Despite today's changes, CCI remains concerned the new system will impose more regulation on employers, and potentially add to the cost of doing business across the Nation." (SOURCE/EXTRACT: *WA Business News*, Daily Business Alert, 4.12.09)

## WA job ads jump 18.4% in November

Western Australia has recorded the largest jump in job advertisements in November while nationally, adverts climbed 5.2 per cent, a sign the economy is picking up pace, a survey shows. However, an analyst says the rise in job ads will do little to stop the national unemployment rate peaking at 6.5 per cent next year. Overall, job ads nationally averaged 140,658 a week, up 5.2 per cent from October.

Newspaper job ads were 8.3 per cent higher at 9,530 per week, and internet job ads were up five per cent to average 131,128 a week. The report showed that total job ads were 12.3 per cent higher than the series trough recorded in July this year, ANZ acting chief economist Warren Hogan said.

"The 8.3 per cent lift in newspaper job advertising in November is particularly encouraging, given that this sector tends to lead overall job advertising trends," Mr Hogan said in a statement. "Eventually, the improvement in job advertising will translate into higher employment growth," he said.

"The recent strength in job advertising is consistent with the positive trends seen in many other indicators across the Australian economy. "Taken together, these... imply that Australia's recovery from the recent downturn is gathering pace." (SOURCE/EXTRACT: *WA Business News*, Daily Business Alert, 7.12.09)

## STOP ATTACKING THE GENDER PAY GAP

JULIA Gillard and her fellow travellers are primed to use Labor's job market reregulation to impose intrusive new concepts of "gender equality" on employers and the economy. They are frustrated that, despite impressive gains in female workforce participation over the past generation, men still earn more than women from paid work-

Gillard has backed the Australian Services Union's "pay equity" test case covering more than 200,000 welfare workers under her "modernise" national award system. And a Labor-dominated parliamentary committee has called for further legislative changes that would require even small businesses to submit to "pay equity audits" when demanded by her rebadged Fair Work Australia.

Enterprise pay bargains between businesses and their workers would not be certified unless they passed the pay equity test. Businesses could not win government contracts unless they were up to gender scratch.

This is more than about simply paying men and women the same for doing the same job. Instead, it is driven by the idea that allowing business managers to decide how to incentivise their workforce will merely perpetuate the entrenched cultural discrimination that begins when parents give boys more pocket money than girls.

This means that managerial prerogative and techniques such as performance-based pay must be replaced by gender-neutral "units of competency" assessed by the same industrial tribunals which, along with the male-dominated trade unions, are behind Australia's history of institutional gender bias. (SOURCE/EXTRACT: *The Australian*, 8.12.09)

## Business confidence rises to 7-yr high

Australian firms continue to be upbeat about the economy with business confidence rising to a seven-and-a-half year high in November, a survey shows. The National Australia Bank's latest monthly business survey shows business confidence rose three index points to plus-19 points in November, its highest level since May 2002.

The confidence of firms in the mining, retail and transport sectors rose in November, while the construction and wholesaling industries weakened, the survey found. Business conditions dipped two index points to plus-10 points in November, with trading conditions unchanged at plus-15 points and profits down two points to plus-11 points.

NAB chief economist Alan Oster said the local economy continued to show significant momentum, with a six index point rise in forward orders to a two-year high of plus-nine points underpinning the strength in confidence. "Confidence also continues to build and forward orders are now at their highest level since late 2007," Mr Oster said in a statement today. "All of this is truly a remarkable outcome and one that continues to surprise." While business conditions eased a little in November, the index remained above long-run averages, Mr Oster said. . (SOURCE/EXTRACT: *The Australian*, 9.12.09)

## Unions plan to gatecrash BHP-Rio Pilbara deal

Trade unions are gearing up to use Labor's new workplace laws to take advantage of the planned \$125 billion merger of the iron ore operations of BHP Billiton and Rio Tinto to rebuild their presence in Western Australia's Pilbara region. *The Fin Review* (SOURCE/EXTRACT: *WA Business News*, Today's Business Headlines, 9.12.09)



### SBC UPCOMING COURSES

[Building Business for Bottom Line Results](#)  
[Breakfast Mentoring](#)

## Ever dreamed of buying, building & selling businesses and having some of your biggest pay days ever?

Yes! Then there are things you need to know and be doing NOW to make it happen!

This workshop is for sellers and buyers and will show you how to put a value on a business, significantly increase its value AND turn it into a **MAGNET FOR BUYERS!**

If you've always wanted to own your own business but didn't know how to go about finding a good one? If you are a business owner and would like to control the sale process & decide when to sell and how much for? **THEN THIS WORKSHOP IS FOR YOU!**

So don't wait until it's too late. **START NOW!** Learn what you can be doing every day to buy, build and sell businesses. The best businesses don't go on to the open market — *they attract good buyers!*

Know how to determine what a business is worth

Decide and plan to buy or sell at the value you want at the time you want;

What smart buyers look for in a good business;

What you can do to add value to a business;

What are the biggest mistakes people make when buying or selling businesses;

How you can prepare yourself (and the business, if you are a seller) for the sale / purchase process;

Effectively presenting and selling a business—the process which is fair to both parties;

Buying & selling privately versus engaging a broker.

All Business Owners & Prospective Business Owners

It can take years to get a business “ready for sale”: it can take years to find the best business to buy for you – don't delay, learn what YOU need to be looking for and doing RIGHT NOW!

**John Denton**, Business Broker and Consultant with Performance Building Sales “Helping business owners realise their life's dreams through buying and selling businesses.”

**Dates:** Wednesday 9th December, 2009

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

**Time:** 9.00am to 1.00pm

**Cost:** \$110.00 per person inc GST, includes refreshments & 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 4th December 2009

## Coming Events

### Tuesday - 8th December 2009 Breakfast Club

**'How the WA Police plan to keep your business safe over the Christmas period**

and how YOU can help achieve this'

**Guest Speaker: Supt. Ian Thomas, East Metro District Police**

**Date: Tuesday 8th December**

**Venue: 7th Ave Bar & Restaurant, Midland**

**Time: 7.15am to 9am**

**Cost: \$45 (incl. Buffet Breakfast)**

<http://www.swanchamber.com.au/download.asp?file=download/Breakfast> Club Invitation Supt Ian Thomas.pdf

<<http://www.swanchamber.com.au/download.asp?file=download/Breakfast%20Club%20Invitation%20Supt%20Ian%20Thomas.pdf>>

### **West Swan Road – Lane Changes at Reid Highway Intersection**

Please be aware of ROAD WORKS at this location today (Friday 4th Dec 2009)

Slow down , watch for signage

### **Members News**

#### **Sandalford Winery**

Following the enormous success recently achieved by the 2008 Sandalford Margaret River Range Shiraz including the 3 TROPHIES it received at last weeks National Wine Show in Canberra, we are delighted to advise this same wine has been awarded a further GOLD MEDAL (its 5th in total on the 2009 Australian Wine Show circuit) this time at the 2009 Margaret River Wine Show.

This wine is arguably now the most decorated Shiraz ever produced in Margaret River. Congratulations to our Winemaking and Viticulture teams lead by Paul Boulden and Peter Traeger on a truly fantastic achievement.

### **Customer Service – The Swan Experience**

The Swan Experience has launched a number of our Swan Customer Service Champions into orbit.

Scott Fleming and his team at the Swan Valley Visitor Centre have done fantastically by winning: WA Centre Manager of the Year as well as Gold for Visitor Information Services in the WA Tourism Awards

Better Pets and Gardens, Midland was awarded the winner of Small Business category at the Customer Service Council Service Excellence Awards night, and to top it all off they also then went on to win "The Best in the West". They beat all comers in all categories throughout Western Australia.

### **City of Swan – Media Release**

The Swan Valley Visitor Centre will be collecting Christmas donations on behalf of the Salvation Army for those less fortunate from now until December 8. For info see the following link... <http://www.swanchamber.com.au/download.asp?file=download/Salvation> Army Collection - November 09.pdf <<http://www.swanchamber.com.au/download.asp?file=download/Salvation%20Army%20Collection%20-%20November%202009.pdf>>

### **Midland Gate Shopping Centre**

Give your staff and customers the gift that keeps on giving. Midland Gate Shopping Centre is offering Swan Chamber Members exclusive bulk gift card packages with savings of up to 20%!

Not only do you give the gift card that is accepted in over 140 Midland Gate Specialty Stores but this festive season Midland Gate is introducing Australia's first Biodegradable gift card. When you purchase a Midland Gate Gift Card a donation will be made to the Australian Conservation Foundation in Recognition of gift cards sold.

For more details on Corporate Gift Card Packages contact Sarah Moore at [sarah\\_moore@cfsgam.com.au](mailto:sarah_moore@cfsgam.com.au)

### **Hon Helen Morton invites you to meet the Treasurer.**

As the Parliamentary Secretary to the Treasurer, Hon Helen Morton MLC is hosting a "Meet the Minister" East Metropolitan Region business event with Hon Troy Buswell MLA, to be held at the Hartfield Country Club, Wednesday 3 February 2010 at 5.30 pm. There is no admission charge, and light snacks will be provided. Although this is in February please RSVP to the number on the invitation as soon as possible, as numbers are limited. See the following link for more info... <http://www.swanchamber.com.au/download.asp?file=download/Meet> the Minister - invitation.pdf <<http://www.swanchamber.com.au/download.asp?file=download/Meet%20the%20Minister%20-%20invitation.pdf>>

### **The Coolgardie Safe Restaurant**

See link for the Christmas menu's for 2009 at the Coolgardie Safe restaurant.

<http://www.swanchamber.com.au/download.asp?file=download/Xmas> 09 Set Menus.pdf

<<http://www.swanchamber.com.au/download.asp?file=download/Xmas%2009%20Set%20Menus.pdf>>

### **Swan Districts Lions Club**

Lions Christmas Cakes for Sale 1.5kg cakes for \$13.00 or 1kg cakes for \$10.00 more info please contact Eric on the following contact detail:

M 0419925637

F 9298 8796

Email [eric.anne@bigpond.com](mailto:eric.anne@bigpond.com)

### Membership Drive

Any member who introduces or recruits more than 3 new members to the Swan Chamber of Commerce in 09/10 will **receive 1 years free SCC Chamber or N2k membership** for the following financial year (whichever is relevant). Remember to make sure your name is put next to 'Recruited By' on the application form.

Download the Membership Application Form now.... [http://www.swanchamber.com.au/download.asp?file=download/Membership application.pdf](http://www.swanchamber.com.au/download.asp?file=download/Membership%20application.pdf)  
Currently leading the Membership Drive are Paul Keding (Billabong Transport), Mike Cox (Acclaimed Catering), Richard Scholes (West Coast Water Filter Man), Kieran Kinsella (MRA), Simon Stokes (Powerhouse Direct), Craig Verrier (Verriers Engineering) and Brian Leaning-Mizen (Mind Synergy) all with 1 new member so Congratulations and keep up the good work!

### 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](#)

Swan Chamber of Commerce PO BOX 166 MIDLAND 6936 Ph: 93745000 Fax: 92743369  
[www.swanchamber.com.au](http://www.swanchamber.com.au)



### THE SMALL BUSINESS PARTNERS



Combined Small Business Alliance  
of Western Australia Inc. (CoSBA)  
[www.cosba.com.au](http://www.cosba.com.au)



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

### West Coast Small Business Training Institute

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

