



## 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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### **ATTACHMENTS:**

WorkSafe 4Thought Lunchtime Information Session – Behavioural Change.pdf  
WorkSafe 4Thought Lunchtime Information Session – What makes people tick.pdf  
Charlie Gregorini golf day.pdf  
Bassendean Breakfast.pdf  
SBA golf day.pdf  
MCCC Breakfast Event.pdf  
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### **Support offered to small lenders**

THE government is doubling its financial support for competitors to the big four banks to \$16billion amid concern that Australia faces the threat of a near-monopoly of the home loan market.

Wayne Swan has directed the Treasury's financing arm to buy up to \$8bn in mortgage bonds - packages of mortgages that can be sold and traded on financial markets - from small home lenders to ensure they survive against their bigger competitors. "The government is committed to ensuring the banking system works for Australian families and businesses, not against them, and today's announcement helps deliver on that commitment," the Treasurer said yesterday.

The big banks - Westpac, the Commonwealth Bank, the National Australia Bank and the ANZ Bank - have increased their share of the new home-loan market from 60 per cent to 81 per cent since the onset of the global financial crisis in mid-2007. At the same time, the share of non-bank lenders, such as Challenger and Liberty, has collapsed from 12 per cent to 2.5per cent. In

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several recent months, the big four banks have accounted for the total net increase in home lending.

Although the government said during last year's crisis that its biggest worry was financial stability, not banking competition issues, concern about the rising market power of the big four has been underlined by their threats to lift mortgage rates by more than the official Reserve Bank increases. "I think the Australian people and the Australian government would be quite angry with the four majors if they were to move outside the official Reserve Bank cycle," the Treasurer said yesterday. All four banks last week passed on the Reserve Bank's 25-point rise in interest rates.

The government's move was welcomed by smaller home lenders yesterday; however, it fell short of the complete guarantee of mortgage bonds, which many, including opposition Treasury spokesman Joe Hockey, had been calling for. The government has also resisted calls from the smaller banks and building societies to make it easier for them to use the wholesale funding guarantee, as Treasury charges them fees more than twice as high as those it levies on the big banks. "Our ability to compete on an unfettered basis would have been hamstrung without some additional support," Bendigo Bank chief executive Mike Hirst said. "The reason for that is using the government guarantee at its current pricing levels is uneconomic for the smaller institutions." (SOURCE/EXTRACT: *The Australian*, 11.10.09)

## **WA on IR time bomb, says Labor**

West Australians could be facing major disruptions to essential services including utilities, education and health care unless the Government quickly resolved outstanding industrial disputes, the State Opposition claimed yesterday.

Shadow industrial relations minister Fran Logan said the Government was sitting on an industrial relations time bomb with strikes looming in a number of key areas unless disputes were resolved, "What we're facing is disruptions to electricity, water, hospitals, schools and main, roads," he said. "There is a lot of discontent within the public sector and if you look at what is happening in the Budget, it is only going to get worse."

Mr Logan said the disputes included a pay row between the Government and the engineers, scientists and managers' union which threatened to stall road building, threatened industrial action from the Australian Education Union over the Government's proposal to introduce an independent schools program, and a threat of industrial action from the Australian Nursing Federation over claim hundreds of nursing jobs could be cut. Treasurer Troy Buswell declined to comment. (SOURCE: *The West Australian*, 11.10.09)

## **WA jobless rate rises to 5.8% in Sep**

Western Australia's unemployment rate has risen to a seasonally adjusted 5.8 per cent in September, bucking the national 0.1 per cent fall, the Australian Bureau of Statistics said today. Latest figures showed the state's jobless rate rose from a seasonally adjusted 5.4 per cent in August, however compared to a year ago, the unemployment rate has almost doubled from 3 per cent.

The number of unemployed people in Western Australia increased from August's 66,500 to 70,500 while the total number of people employed fell from 1.158 million to 1.152 million. The number of people in employed in a full-time capacity increased from 809,900 to 815,900 while the state's participation rate fell from August's 68.5 per cent to 68.2 per cent. Nationally, the unemployment rate rose dipped to 5.7 per cent with total employment rising by 40,600 to 10.806 million in September. (SOURCE/EXTRACT: *WA Business News*, Daily Business Alert, 8.10.09)

## **Gorgon driving gas prices higher: Domgas**

The Domgas Alliance has called for an independent panel to help review the marketing arrangements for the Gorgon gas operation as it accuses the project partners of deliberately withholding domestic supply to drive up prices. The accusation is contained in Domgas' latest submission to the Australian Competition and Consumer Commission following its draft determination last month to allow the partners - Chevron, ExxonMobil and Shell - to jointly market gas to WA customers.

Domgas, representing some of the biggest gas users in the state including Alinta and Synergy, said it was "dismayed and disappointed" the ACCC had allowed the partners to combine as a "cartel". (SOURCE/EXTRACT: *WA Business News*, Daily Business Alert, 11.10.09)

## **WA firms quickest to pay bills: survey**

Firms in Western Australia are among the quickest in the country to settle accounts as an improvement nationally provides further evidence that local economic conditions are recovering, a new survey shows. The latest Dun and Bradstreet trade payment analysis for the September quarter found a three day improvement since the June quarter to 51.8 days of businesses across the country settling accounts.

D&B said that while business payment terms are at the lowest level since the third quarter of 2007, it remains well above the standard 30-day terms and continued to affect 43 per cent of firms, according to D&B's latest Business Expectations survey. WA businesses reduced their payment terms by 2.2 days, quarter-on-quarter, to average 49.4

days, beaten only by Tasmania which achieved 49 days. (SOURCE/EXTRACT: *WA Business News*, Daily Business Alert, 11.10.09)

### **Tassie beats WA economy: CommSec**

Tasmania and South Australia are Australia's top performing economies relative to their historic track record, contrasting with the resources-rich states of Western Australia and Queensland which are growing below par, a new CommSec study has concluded.

The report, Economics: State of the States, released today, assessed the performance of Australia's states and territories by rating their current growth relative to their historic performance over the past decade. It ranked Tasmania first, followed by SA, WA, Queensland, ACT, Northern Territory, Victoria and New South Wales.

WA rated number one in four of the eight indicators despite the global downturn and many projects in the state being mothballed. It topped the rankings for economic growth, population growth, business investment and construction work, all of which remained at record or near-record levels.

Economic growth in WA for the June quarter was almost 30 per cent above the average level of output over the past decade. However, WA's ranking was dragged down by its unemployment, housing finance commitments and dwelling commencement rates, largely due to the global recession and winding back of mining activity. (SOURCE/EXTRACT: *WA Business News*, Daily Business Alert, 11.10.09)

### **Unions push mature-age quotas on building sites**

UNIONS will campaign to have quotas of mature-age workers introduced on major government building projects, demanding Labor takes urgent action to address the nation's "demographic time bomb". The Construction Forestry Mining and Energy Union will today unveil at its national conference an industrial campaign to end what it says are the "days of mature-age workers being thrown out like broken toys".

Dave Noonan, the national secretary of the union's construction division, said the Rudd government and the states should consider subjecting projects to quotas. He said the union was opposed to increasing the access age for the pension or a higher preservation age for superannuation.

"What's needed is a new approach, one that recognises that construction workers may have a limit on the physical strain they can place on their bodies, but there is no limit to their capacity to build excellence through sharing their experience, knowledge and skills," he said. "The days of mature-age workers being thrown out like broken toys must end as part of the resolution to tackle the demographic time bomb, but also as a matter of social justice."

Mr Noonan said many of the jobs once reserved for mature-age building workers, such as gatemen, traffic controllers and hoist drivers, were being taken by labour-hire employees and backpackers. "Our union will make the plight of our mature-age workers an industrial issue in our industry," he said. "Many mature-age workers could be involved in job planning, training younger workers, ensuring sites are safe, recycling and sustainability. (SOURCE: *The Australian*, 12.10.09)

### **Barnett concedes late trading push is lost**

Premier Colin Barnett conceded yesterday the prospect of extended weeknight shopping for the metropolitan area by Christmas appears over after he rejected Labor's offer of 7pm closing times. Labor's response to Mr Barnett's offer of an 8pm compromise on shopping hours was to counteroffer with an extra hour of trade on weeknights - contingent on the Government supporting its small business protection package.

But Mr Barnett said moving closing times from 6pm to 7pm would do nothing for shoppers in outer metropolitan areas. "It is pointless, it's an insult to Perth consumers," he said. "All the Labor Party is doing is restricting the rights of men and women in Perth to do shopping on the way home from work or to do some of their weekly shopping of a night."

Mr Barnett said it was disappointing that extended shopping hours would not be introduced this year but vowed to keep the pressure on Labor. "We will continue on this on a weekly, monthly basis. The legislation will continue to sit on the notice paper until the Labor members or enough of them change their minds and listen to their constituents," Mr Barnett said.

Labor leader Eric Ripper said his party had decided to support 7pm closing time because it was in line with the position the party took to last year's State election and consistent with the 2005 referendum on shopping hours. "What Labor is offering is an improvement that does respond to the needs of those people who have a long trip home to the outer suburbs and that is still consistent to the spirit of the referendum," Mr Ripper said. "So I hope he (Mr Barnett) will see the merits of Labor's approach, particularly the merits of our small business protection package."

The Labor caucus spent about an hour yesterday morning debating Mr Barnett's compromise offer of 8pm closing times after originally proposing 9pm. Mr Ripper conceded that the caucus was not unanimous in its support of the 7pm decision and *The West Australian* understands Labor MPs fell into three camps with some keen to accept 8pm and others, particularly in the Left, opposed to any compromise.

The Liberals need Labor's support on shopping hours because their partners in Government, the Nationals, are opposed to extending retail trading in the city. (SOURCE: *The West Australian*, 14.10.09)

## 'Luddites' keep Perth in dark on retail trading

Is Western Australia poised to lead the national economic recovery thanks to its cutting-edge resources sector and record intake of overseas and interstate migrants? Or will Perth remain "stuck in the dark ages", and facing an exodus of talent and jobs, due to the "flat earthers" who want the shops in Perth to remain shut on weeknights and on Sundays? *The Fin Review* (SOURCE: *WA Business News*, Today's Headlines, 15.10.09)

## Grylls to block Barnett on shopping hours bid

Nationals leader Brendon Grylls last night shot down a new plan by Premier Colin Barnett to deliver extended shopping hours by expanding the existing tourism precincts of Perth and Fremantle. *The West* (SOURCE: *WA Business News*, Today's Headlines, 14.10.09)

## Super tax breaks for low-paid

TAX breaks for low- and middle-income earners to encourage them to boost their superannuation savings have emerged as central to a federal government push to slash future aged-pension liabilities. Human Services Minister Chris Bowen said yesterday he wanted to lift incentives for the low-paid to invest in superannuation, noting that 1.2 million people received no tax benefit on their contributions.

Speaking at the Super Ratings conference in Melbourne yesterday, Mr Bowen also called for a national debate on lifting the compulsory employer superannuation contribution above its current level of 9 per cent, described by the interim report of the Henry tax review as creating "adequate" retirement incomes. "We need to talk about further growing the pool of savings at the disposal of the economy and giving average Australians a retirement that is perhaps better than 'adequate'," he said.

Mr Bowen's comments came after former treasurer Peter Costello told the same conference the superannuation sector required stability and Labor should avoid tinkering with the system. While Mr Bowen did not pre-empt the findings of the reviews yesterday, he flagged plans to build upon the universal superannuation scheme put in place by former Labor prime minister Paul Keating in the 1990s.

"Tax concessions for low- and middle-income earners to save through super are less than those for high-income earners," Mr Bowen said. "The fact that the top 5 per cent of contributors make around a quarter of all concessional contributions to superannuation - while 1.2 million people do not receive an income tax benefit on their concessional contributions - is a compelling one." (SOURCE: *The Australian*, 14.10.09)

## New home building sector recovering: HIA

The Housing Industry Association has suggested there are tentative signs that a recovery in Western Australia's new home building sector was already underway despite new residential work in the state falling slightly in the June quarter.

According to the latest figures from the Australian Bureau of Statistics, new residential work done in the June 2009 quarter fell by 0.2 per cent in Western Australia. This is significantly better than the seasonally adjusted new residential work done in Queensland where activity dropped dramatically, falling by 13.6 per cent.

HIA chief economist, Dr Harley Dale said there were tentative signs that a strong new home building recovery is certainly underway in WA. "Leading indicators like the amount of lending going on to construct homes, building approvals going through the system and the amount of land sales all point to better times ahead for the new home building sector in Western Australia," Dr Dale told *WA Business News*. "The specific thing for Western Australia to focus on is...to avoid running the risk of land shortages and skilled labor problems as the recovery gathers momentum. (SOURCE/EXTRACT: *WA Business News*, Daily Business Alert, 14.10.09)

## Unions 'stop staff voting'

October 15, 2009 Article from: [The Australian](#)

EMPLOYERS have expressed concern that unions are successfully using Labor's workplace laws to stop employees voting on workplace agreements that unions do not support.

Assessing the first 100 days of Labor's Fair Work Act, the Australian Industry Group said despite some positive developments, companies were concerned unions were campaigning to limit flexible work practices in new agreements.

In a speech to be delivered in Melbourne today, AI Group chief executive Heather Ridout says unions have been seeking bargaining orders to stop workplace votes on agreements.

"Orders of this type are undemocratic, because they stop employees expressing their approval or rejection of an agreement," she says. (SOURCE: *The Australian*, 15.10.09)

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## ***You are invited to attend..***

We hope you can join us at one of the upcoming BiZFiT Local Business Forums for what is set to be the best \$20 you will ever spend!

You may be aware by now that the Small Business Development Corporation (SBDC) is about to launch a brilliant new program 'BiZFiT'.

This one of a kind program will assist Western Australian small business operators to strengthen their business today and be ready to meet the challenges ahead.

Whatever the size of your business, BiZFiT Local Business Forums offers you:  
valuable, local information from small business experts  
practical, targeted learning  
great networking opportunities  
plus refreshments!

***Can you afford to miss this?  
Register now numbers are limited  
For Local Forum Dates and Times  
See 'Registration Form.pdf' attached***

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[Understanding Your Numbers](#)

## **Employment - Your Obligations under the new "Fair Work" Act**

**New Employment Laws Commence**

**Your obligations under the Fair Work Act 2009**

The Fair Work Act 2009 commenced on 1 July 2009 and more changes are due on and will occur 1st January 2010.

It is vital that businesses understand their obligations because unfair dismissal laws now apply to all businesses, unions now have much greater rights to enter businesses and look at employment records and the new minimum standards and a new award system also commence soon.

[Unfair Dismissal Laws—How to Avoid Claims;](#)

[What are the New National Employment Standards;](#)

[What Impact will the New Modern Awards have;](#)

[Complying With Statutory Obligations – Fair Work Ombudsman;](#)

Agreement Making Options;  
Managing the New Union Right of Entry / Industrial Action Rules;  
Common Pitfalls – Casual vs Part Time, Subcontractors and more.

Non-compliance with workplace laws can result in significant penalties being imposed by the Courts and the employer having to back-pay employees.

The workshop will deliver practical information and strategies that can be implemented at the workplace.

This seminar will be delivered by Graham Lilleyman of Employment Services & Solutions Australia and will provide you with practical answers and strategies to deal with these and other issues.

In addition to having worked in this field for nearly 15 years, Graham has owned and operated his own businesses for over 10 years and as such is well aware that the theory and the practice are not always the same. This course combines the two so that you get the correct information in a manner that can be applied at your business.

**Dates:** 9.00am to 12.00pm Thursday 28th October 2009 or

**Register for morning**

1.30pm to 4.30pm Thursday 28th October 2009

**Register for afternoon**

**Venue:** Fudo's, 22 Truganina Rd, Malaga WA

**Cost:** The cost of \$99.00 per person incl. GST. Includes your workbook and morning or afternoon tea.

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 9 October 2009

### **Charlie Gregorini Golf Classic 2009**

Invitation to play in the Inaugural Charlie Gregorini Golf Classic.

The Inaugural Charlie Gregorini Golf Classic will be held at The Vines Resort and Country Club. The event is to raise funds for Charlie Gregorini Swan Memorial. It is the hope of the Charlie Gregorini Swan Memorial team that this becomes the main annual fundraiser. The proceeds from this golf day will provide the opportunity of a new beginning for disengaged youth, the indigenous community and other community members within the City of Swan family that need assistance in their journeys through life.

The tournament will be a 4 ball Ambrose game with a shot-gun start at 1.00pm followed by dinner, Guest Speaker, Auction and presentations throughout the early evening. The \$1000 per team of 4 includes registration, green fees, motorized buggies, putting clinic, complimentary driving range shuttle & balls, discounts on room rates, light lunch, use of locker rooms, towel and showers, post game dinner and beverages plus four vouchers for on-course drinks, chance to win fantastic prizes including a terrific Hole-in-One Competition worth a cool \$10,000 dollars if you're lucky enough. Other prizes will be awarded for novelty holes including long drive for both sexes, nearest the pins and of course the winners and worst team on the day.

### **Meet the Premier – Sundowner Wednesday 9th December**

Time: 5.00pm to 6.30pm

Venue: Midland Atelier at the Railway Workshops

Put this in your Diary now...more information and booking forms at a later date

### **Coming Events**

#### **Spring in the Valley**

Spring in the Valley this year is on the 10th & 12th of October, check out the Swan Valley website for more details

<http://www.swanvalley.com.au/en/Festivals+and+Events/Spring+in+the+Valley/default.htm>

**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.

**SCC /Network 2000 Christmas Function**

Date: Tuesday December 1st

Venue: Gomboc Gallery

Time: 5.30 to 7.30pm

More details to follow soon

**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**

**Jobs Australia**

All who support the Anti Poverty campaign and anyone who would enjoy a hearty breakfast are invited to come along on Thursday 15th October from 7.30am – 9.30am at the Carnegie Triangle, behind the Midland Town Hall on Helena Street. Community Key will accept donations of non perishable food for distribution to those in need. It will be a fun event, with local musicians, a clown, and an interactive art project encouraging local people's ideas and input on community activities. For more info see attachment below.

**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](#)

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[www.swanchamber.com.au](http://www.swanchamber.com.au)



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