



## 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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WA wages rise 7% in year to August

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### **WA wages rise 7% in year to August**

The average weekly wage in Western Australia has proven itself resilient against the economic downturn, growing 7 per cent in the last year to a seasonally adjusted \$1,306.30, new figures show. The Australian Bureau of Statistics said today that WA's average weekly ordinary time earnings (AWOTE) had risen from \$1,221.90 in August last year to \$1,306.30 in August this year, higher than the national average.

The average wage earned by a female working in WA rose 9.3 per cent from \$982.80 recorded in August last year to \$1,074.60. Wages for males working in WA grew 6 per cent from \$1,340.80 to \$1,422.20. Nationally, the average weekly wage in Australia is now \$1,200.60, after rising by 5.2 per cent in the year to August. (SOURCE/EXTRACT: *WA Business News*, Daily Business Alert, 19.11.09)

### **Don't let green training slow sector, miners warn**

THE mining sector has warned that the Rudd government's move to mandate on green skills being included in all trade training courses should not slow trainees moving through the system.

As Employment Minister Julia Gillard yesterday donned a hard hat to learn about "organic hairdressing" and "green plumbing", some industry bodies expressed concern that new rules requiring green skills to be included in training programs could hamper the flow of new workers.

**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.

Ms Gillard said that at the Council of Australian Governments meeting next month, federal, state and territory leaders would set new national green standards for vocational education and training. From January 2011, all training courses will be required to include green skills.

Australian Mines and Metals Association spokeswoman Minna Knight said the resources sector welcomed any additional commitment by the government to training, but added there was widespread concern that skills shortages would have an impact on major projects coming online.

"We hope the relevant ministers in COAG's consideration of the National Green Skills Agreement take into account the critical shortages we currently face in certain areas of the sector, and ensure the final set of national standards do not in any way impede the flow of apprentices and trainees through the system," Ms Knight said.

Australian Chamber of Commerce & Industry training director Mary Hicks said business supported the inclusion of new technical skills in training packages that were "green". For example, she said apprentices needed to learn new skills such as connecting grey water tanks to homes or linking solar panels to the electricity grid.

However, she said the industry was strongly opposed to vocational education and training courses being rewritten to include general principles about the importance of the environment and sustainability. "By all means have an education campaign, but have that as a separate thing, don't mix up the two," she said. (SOURCE/EXTRACT: *The Australian*, 20.11.09)

## Unions push for job insurance

Unions are seeking Rudd government support for a radical new employment insurance scheme as they switch their political strategy ahead of the next federal election from workplace bargaining to the economic security of workers. *The Fin Review* (SOURCE: *WA Business News*, Today's Business Headlines, 20.11.09)

## SME financing unfair, study needed: ACCI

An Australian business lobby group has called for a study into financing for small businesses, suggesting SMEs are taking an unfair hit on restricted access to finance, and the growing relative cost of small business finance. The Australian Chamber of Commerce and Industry General Council, made up of the leaders of ACCI's 36 member organisations, called on the Productivity Commission to conduct a study into the degree of competition in the provision of SME financing.

In particular, the General Council wanted the potential impact of fewer participants in lending markets and the implications of repricing the risk to business assessed as well as international comparisons and a focus on the changes that have occurred in the cost and availability of finance to SMEs over time.

As the engine room of the Australian economy, small business needs access to affordable credit for investment, working capital and job creation, ACCI said. ACCI chief executive, Peter Anderson said shedding light on the reasons why the gap between mortgage rates and small business rates has grown will be an important step towards a fairer deal for small business customers.

General Council also voiced strong support for ACCI's plan, outlined late last month at an Austrade/CEDA conference in Sydney, to boost trade finance. General Council also considered it timely to now review the Australian Government's 'banking guarantee' and the possibility it may now be restricting competition in the banking industry. (SOURCE/EXTRACT: *WA Business News*, Daily Business Alert, 20.11.09)

## **CPRS: Public Views ECHO BUSINESS CONCERNS**

See attachment: ACCI - CPRS Public Views Match Business Concerns.pdf

## CCIWA warns of inequality in new IR laws

The new industrial relations system is set to create an uneven playing field among skilled tradespeople, which is set to threaten multi-billion dollar resource projects, the Chamber of Commerce and Industry WA says. With only weeks to go for the next round of changes to take place under the new IR laws, CCIWA has again expressed its concern of the creation of a single award for the mining and resources construction industry. The new IR laws come into effect on January 1.

CCIWA principal industrial relations policy adviser Jonric Ridley said the new system is set to significantly increase the cost of doing business and disadvantage highly skilled tradespeople. "An examination of the Award reveals all on-site workers, including those in the building; civil construction; and engineering construction projects, will be classified according to the same pay scale," he said.

"The pay scale to be adopted will result in substantial wage increases for some workers with no corresponding change

in the nature of their job; and pay cuts for highly skilled trades. "This will discourage people from wanting to improve their skills by learning a trade as it won't result in better pay and conditions. "These cost increases could also threaten the viability of multi-billion dollar resource projects both planned and prospective.

Mr Ridley added that unions have also signaled that if the new award goes ahead, it will be demanding that current rates of pay are maintained. "This will result in substantial pay increases across the industry," he said. CCIWA has lodged a submission to the Australian Industrial Relations Commission seeking changes to the award. The new IR system is aiming to condense more than 2,000 awards to about 121 by the end of the year. (SOURCE: *WA Business News*, Daily Business Alert, 23.11.09)

## Strong WA presence at apprentice awards

Seville Grove apprentice Blake McCarthy has been named Australian apprentice of the year at this year's National Training Awards in Canberra, as six other WA employers and apprentices were also recognised for their achievements. Western Australia has taken training to new heights, achieving one of its greatest results in the nation's most prestigious training competitions.

Seven of the eight State finalists in the 2009 National Training Awards in Canberra were either winners or runners up, including Blake McCarthy, 19, from Seville Grove who won the coveted Australian Apprentice of the Year. Blake is employed as an apprentice electrician by the Water Corporation's engineering and construction services branch.

Training and Workforce Development Minister Peter Collier said this was a fantastic result, showing the wealth of talent in WA and excellence in training. "This is one of our best results in the national competition," Mr Collier said. "We have taken on the nation's best and have come up winners, which is a testament to the strength of training in this State. (SOURCE/EXTRACT: *WA Business News*, Daily Business Alert, 23.11.09)

## [ETS gets the] Cold shoulder from business

BUSINESS responded coldly to the emissions trading deal offered by the Rudd government and accepted by Malcolm Turnbull's senior ministers before yesterday's marathon Coalition partyroom meeting.

Australian Chamber of Commerce and Industry chief executive Peter Anderson said: "I don't think there would be any champagne corks popping in the business community generally. It is a deal which is a fairly solid political compromise, but it does not tick the box in terms of good economic policy and it certainly doesn't tick the box in terms of good small business policy".

Mr Anderson said the deal was founded on "the false premise that it is in Australia's national interests to move ahead of other nations with a cap and trade system and that is a highly debatable proposition". "We do not believe it is in our economic interest to implement a cap and trade scheme until we see the colour of other nations' money, particularly nations like the US," he said.

Mr Anderson said the big financial concessions offered to coal producers, the electricity sector and farmers were "reasonable concessions", but raised an immediate problem of a "disproportionate burden" that would be passed on to small and medium businesses who would face 20-30 per cent electricity price rises. (SOURCE/EXTRACT: *The Australian*, 25.11.09)

## Gillard steps up IR pressure

Workplace Relations Minister Julia Gillard is stepping up pressure on the opposition to back Labor's national workplace relations reforms for the private sector, warning a deal with the states will be thrown into disarray and small businesses will be left in "jurisdictional limbo" if the bill does not pass the Senate this week. *The Fin Review* (SOURCE: *WA Business News*, Today's Business Headlines, 25.11.09)

## National IR system nearing

THE prospect of Labor's national workplace reform for the private sector being operational by January have increased, with a key employer group shifting position and the Liberal Party leaving ajar the possibility of passing the legislation this week.

The Australian Industry Group, which had previously said the proposals should not proceed unamended as they left too much power with the states, yesterday called for the bill to be passed before federal parliament rises for the year. AI Group chief executive Heather Ridout said business recognised the enormous difficulties that would be created if the bill did not pass this year.

All states except Western Australia have signed up to a national system and Workplace Relations Minister Julia Gillard has warned of significant consequences if the bill is not passed by the Senate this year. She said state legislation to

effect the referrals would lapse and there was no guarantee it could be re-enacted. As well, the \$5.34 million spent on enacting the legislation could be wasted.

Opposition workplace relations spokesman Michael Keenan said he would press for amendments when the bill was debated in the Senate this week. (SOURCE: *The Australian*, 26.11.09)

## WA skilled vacancies slump 44%

Western Australia has posted the largest fall in skilled job vacancies in the year to November, recording a 43.9 per cent slump, new data shows. Meanwhile, skilled job vacancies across the country rose 2.4 per cent in November compared to the previous month, the Department of Education, Employment and Workplace Relations said today.

This was the fourth consecutive monthly increase, having previously steadily fallen since November 2007. The DEEWR skilled vacancies index in November was 42 points, 35.1 per cent lower than in November 2008. Vacancies in November rose in all three occupational groups monitored by the department.

Professional vacancies rose 1.1 per cent, trades were up 3.1 per cent and associate professionals increased 2.3 per cent. The rise in skilled vacancies was widespread with increases evident in most occupations, it said. The largest monthly rise was recorded in building and engineering professionals, up 7.8 per cent.

Increases in skilled vacancies were recorded in all states and territories in November led by the Northern Territory (up 6.9 per cent) then Tasmania (up 5.3 per cent) and Queensland (up 3.4 per cent). Most states and territories suffered declines in the year to November, led by a 43.9 per cent drop in Western Australia, followed by Queensland with a 42.5 per cent decline. (SOURCE/EXTRACT: *WA Business News*, Daily Business Alert, 25.11.09)

## Tax Office targets mounting SME losses

Small and medium enterprises have been put on notice by the Australian Taxation Office that they will be closely scrutinised for any tax losses claimed, after almost \$100 million in false loss deduction were claimed last year. *The Fin Review* (SOURCE: *WA Business News*, Today's Business Headlines, 26.11.09)

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## Subject: FW: Meet the Minister - Troy Buswell event 3 February 2010

Dear All

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.

We have commenced general distribution of this invitation and have received a very positive response thus far. Because numbers are limited, if you would like to attend, please let us know at your earliest possible convenience.

We would very much appreciate you forwarding this invitation to your members and business contacts for their consideration. Alternatively, feel free to email me with the contact details of the business and I will ensure they receive an invitation by mail or email. To maintain the integrity of this event, interested parties must contact this office directly to secure a place.

We are asking businesses to flag possible talking points for the Treasurer. To date we have received points on State Regulations, including Construction Contracts Act (2004); Occ Health and Safety issues and the Construction Industry Training Scheme.

If you have any State-based business issues you would like the Treasurer to address, please forward these at your convenience. Whilst we cannot guarantee that the Treasurer will speak to all issues, they will be forwarded to him for consideration.

Again, thank you for your interest in this event we believe it will be a great opportunity to speak directly with the Treasurer and to network with other local business people.

Kind regards

**Mary-Anne Reid** |Electorate Officer to Hon Helen Morton MLC

Member for East Metropolitan Region

Suite 2, 201-205 Burslem Drive Maddington, Western Australia 6109

T: 61 8 9452 8311 F: 61 8 9452 8366 E: [maryanne.reid@mp.wa.gov.au](mailto:maryanne.reid@mp.wa.gov.au) <<mailto:maryanne.reid@mp.wa.gov.au>>

Meet the Minister – invitation.pdf attached

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## SBC UPCOMING COURSES

[Breakfast Mentoring](#)

[Understanding Your Numbers](#)

[Key Strategies for Successfully Selling and Buying Businesses](#)

## Building Business For Bottom Line Results

Raising the Bar on Business Excellence

PRACTICAL SKILLS YOU CAN USE IMMEDIATELY!

“Business is a game, the greatest game in the world, if you know how to play it” ... *Thomas Watson, CEO, IBM.*

### PROGRAM CONTENT

#### Capturing the Future Trends

The business paradigms of the past have gone for ever. New consumer motivations, attitudes and values influence every area of business activity. Learn how to integrate the changing social and generation trends to position the business for growth.

#### Building & Nurturing the Brand

Every business has a brand, either by design or by default. It's not what the business believes; it's what the marketplace perceives. Learn how to positively influence perceptions by assessing all levels of marketing communications.

#### Managing the Service Strategy

Marketing Today is to structure all areas of the business to profitably meet the needs of the customer. The session develops a set of management keys to checklist against the business.

#### Managing the Key Result Areas

Every business has key result areas that need detailed attention. Yet business management often becomes unbalanced because of the focus on a few areas rather than the big picture. Learn key business principles to maintain focus on high pay-off activities.

#### Motivating & Retaining Staff

Business growth and development is directly related to the leadership, motivation, morale and attitudes people hold. Learn what switches teams and individuals on with practical and proven ideas to develop a positive and supportive work group culture.

#### Working on Rather than in the Business

It's easy to get so caught up in the drama of the day and not get around to planning where you want the business to be in the future. Luck is where planning meets opportunity. The session develops a set of important questions to take away and apply to the issue of working on rather than in the business.

#### Success Through Positive Motivation

Practical concepts on how to keep on track and motivated even in the most difficult business situations and when managing aggressive and unreasonable customer behaviour.

**Brian Greedy.** Brian is one of Australia's leading professional speakers in business development. Each year he delivers over 150 speeches, seminars and workshops for clients in all states, NZ and the UK. He draws from over 20 years grassroots business experience in management, marketing and sales, including the development of highly successful food distribution business from start up to a multi-million dollar turnover. An engaging and inspiring presenter with a pragmatic “how to” approach in communicating his knowledge makes him one of Australia's most sought after conference and seminar speakers.

This program is partially funded by the Australian Government.

**Date:** Thursday 3rd December, 2009

**Time:** 9.00am - 4.00pm

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

**Cost:** The cost of \$165.00 per person incl. GST. Includes workbook, morning, afternoon teas and lunch.

## 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 it's 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 19th November 2009

### Vale-Jack Wong Sue 12 September 1925 – 16 November 2009

Well known in our business community Jack Sue sadly passed away on Monday 16th November at the age of 84. Jack served behind enemy lines during World War 2 then became a prominent businessman owning the Jack Sue WA Skin Divers store in Midland. We send our deepest sympathy to his son Barry & family.

## Coming Events

### SCC /Network 2000 Christmas Function

- Date: Tuesday 1st December
- Venue: Gomboc Gallery, Middle Swan
- Time: 5.30pm to 7.30pm
- Click on or paste the link for more details  
[http://www.swanchamber.com.au/download.asp?file=download/N2K\\_SCC\\_Christmas\\_Extravaganza\\_1.pdf](http://www.swanchamber.com.au/download.asp?file=download/N2K_SCC_Christmas_Extravaganza_1.pdf)

### 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_Club_Invitation_Supt_Ian_Thomas.pdf)

### **Armed Robbers Beware**

Local businesses have been offered the opportunity to be better prepared in case of an armed robbery. The WA Office of Crime Prevention is offering a free one hour armed robbery prevention course for local businesses and their staff. Interested businesses should contact Megan Jones by November 20 on 9222 9212 during office hours.

### **Great Northern Hwy – Temporary Traffic Realignment from Padbury Rd to Haddrill Rd**

There will be a temporary realignment of the Great Northern Highway between Padbury Road and Haddrill Road and McDonald Street to River Road to facilitate the upgrading of this section of the highway.

In the week beginning Monday 16th November, traffic will be shifted across to the right (East), where a temporary sealed road has been created adjacent to the highway. Any disruption to traffic will be kept to a minimum with the maintenance of two lanes and the creation of gravel bus bays so that buses can pull off to the side of the road to pick up and disembark passengers.

During this stage of the road works there will be 60km an hour speed limit in place, and residents and road users are asked to take particular care when accessing or exiting properties.

If you have any questions about this phase of the road works, please don't hesitate to contact Highway Construction's Community Relations Manager Louise Richardson on 0411 141 842.

### **The Cost of Christmas**

#### **Christmas Parties:**

There are a lot of things to think about when planning an office Christmas party. Where will you have it? How will it be catered?

During the planning process, don't forget to take the fringe benefit tax (FBT) implications of your end of year party and any gifts for staff into consideration. According to the Australian Taxation Office, there is no separate FBT category for Christmas parties. Fringe benefits provided by you, an associate, or under an arrangement with a third party to any current, past and future employees and their partners and children, may attract FBT.

#### **ATO Thought Starters:**

The provision of a gift to an employee at Christmas time may be an exempt benefit where the value of the gift is less than \$300.

The cost of providing a Christmas party is income tax deductible only to the extent that it is subject to FBT. A Christmas party provided to current employees on your business premises or worksite on a working day may be an exempt benefit.

The costs associated with Christmas parties held off your business premises (for example, a restaurant) will give rise to a taxable fringe benefit for employees and their associates unless the benefits are exempt minor benefits.

#### **Additional Business Costs At Christmas:**

Depending on your business, Christmas can be your peak profit season or the most difficult time for your business. If you are in retail, you need to make sure your business is prepared for the additional stock and staff requirements of this busy time.

Don't forget the cost and implications of late night trading when making your plans.

If your business is not in the retail sector, you may need to plan for the additional costs and reduced profits that can arise during this time. SBDC managing director Stephen Moir says during this period small businesses often find their costs stay high, while potential income can be reduced. During November you should be getting your business in shape and all accounts up to date, to lessen the pressure during the quieter months.

"Getting debtors to pay accounts quickly and keeping a close watch on creditors and wages will help small business operators control their cash flow and shore up the business against financial difficulties," Stephen says. "It is also a good time to seek advice on how to improve cash flow management." (SOURCE: The West Australian, SME Pathways, 11.11.09)

### **Members News**

#### **Sandalford Wines**

Congratulations to the team at Sandalford Wines who were awarded three very major accolades at the prestigious annual Western Australian Wine Industry Association awards.

- Outstanding Contribution to a Region by an Individual, Winery/Vineyard or Regional Association: Sandalford's long standing contribution to the Swan Valley;
- Most Outstanding Cellar Door Facility / Wine Tourism Facility - Sandalford Caversham Estate
- Outstanding Wine Promotion / Wine Festival / Wine Event - The annual Carols in the Valley event held in partnership with the Swan City Church

#### **People Who Care**

Annabelle Calvert, Manager Community Services, at People Who Care is trying to launch a "Summer Holiday Program" to alleviate the isolation of our seniors over the break between Christmas and New Year. She is planning to provide our seniors with outings going to the beach early evening for fish and chips, weekend mystery tours, Christmas light tours, and she needs people who may drive a small bus to take some seniors out. Is it possible that you may be able to volunteer to help? If so call Annabelle on 9379 1944 or email [pwc.community@iinet.net.au](mailto:pwc.community@iinet.net.au)

#### **Jimmy Deans Diner**

Have your Office/Corporate Xmas Parties at Jimmy Deans Diner for more info see the link below..

[http://www.swanchamber.com.au/download.asp?file=download/Jimmy Deans Diner.pdf](http://www.swanchamber.com.au/download.asp?file=download/Jimmy+Deans+Diner.pdf)

### The Vines Resort & Country Club

The Vines are holding a Trainee Pro Golf Day on the 23rd November starting at 8am for more information see the flyer attached.

[http://www.swanchamber.com.au/download.asp?file=download/Registration form TPA.pdf](http://www.swanchamber.com.au/download.asp?file=download/Registration%20form%20TPA.pdf)

### TAZ Entertainment

Staff Christmas Party Ideas, Want a Special Event to treat your staff, family and/or friends.

Friday 11th December - Who's Behind the Green Door presents **TOM JONES** and **"FIREBALL" JERRY LEE LEWIS** Tribute Concerts at Swan Valley Oasis, Henley Brook for more info see the following link...

<http://www.swanchamber.com.au/download.asp?file=download/TomJonesJerryLeeLewisTributeConcert-11Dec09.pdf>

### 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.sbd.com.au>

### West Coast Small Business Training Institute

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

