

BetterBusiness Insights



Geography Northern Beaches
New South Wales

Industry Takeaway Food Retailing

For CommBiz Customers of the Commonwealth Bank
This report has been customised to include Merchant Transaction Analysis for [XYZ COMPANY]

With Compliments **Commonwealth Bank**
CommBiz, Business Products

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SAMPLE REPORT

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Takeaway Food Retailing Industry - Overview

Operators in Takeaway Food retailing sell a broad range of takeaway food including burgers, chips and sandwiches. These products are purchased from domestic manufacturers and wholesalers. Operators then retail these goods, through their stores to the general public for private use.

The Take Away Food Industry was once dominated by burgers, pizza and roast chicken, however the industry has undergone a period of transformation over the past decade. Increasing awareness about the fat content of fast food and the benefits of maintaining a healthy life style has led consumers to demand a greater range of healthy-food options. Innovation will be a key success factor for retailers trying to differentiate themselves from their competitors. Market segmentation in this industry is based mainly on the age of the consumer with 14 - 17 year olds accounting for 22% of the total industry.

- According to IBISWorld, around 22,900 enterprises are currently operating in this industry nationally.
- Takeaway Food Retailing industry is currently generating approx. \$12,733 million dollars in revenue and employing around 276,600 persons.

Key factors

The key sensitivities impacting the performance of Takeaway Food Retailing industry include:

- Average Age of Population
- Real Household Disposable Income
- Spending Differently - Easy-to-Prepare Meals
- Competition from Substitutes - Supermarkets and Other Grocery Stores - Takeaway Food Retailing
- Competition from Substitutes - Convenience Stores - Takeaway Food Retailing

The success factors for Takeaway Food Retailing Industry include:

- Access to multi-skilled and flexible workforce
- Attractive product presentation
- Having a clear market position
- Operators should have ample parking and convenient access
- Operators need to be located in high traffic zones

Other Comment:

•This industry has two broad sectors, fast food operators and milk bars. There are three broad categories of milk bars. The traditional milk bar usually located in a residential area and off the main road and selling milk, bread, cigarettes, newspapers and groceries. The second category includes those located in a strip shopping centre and on a main street. These milk bars mainly service the needs of the surrounding commercial and residential areas and of passing traffic. The third type is usually located in a commercial or industrial area and primarily services the needs of the workers in its immediate vicinity.

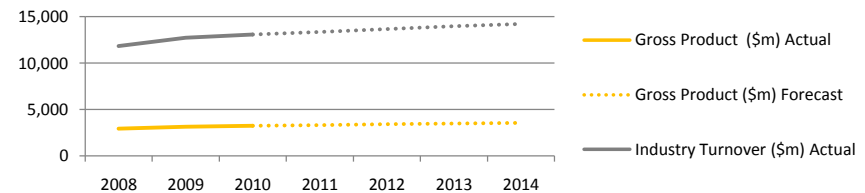
Challenges

Challenges facing Takeaway Food Retailing Industry include:

- The age distribution of the population - teenagers account for a slice of this market
- The trend towards "healthy eating" is at odds with most types of take-away food
- Increasing rent in shopping centres (food court) put pressure on the profit margin
- Finding suitable sites are becoming increasingly difficult

Outlook

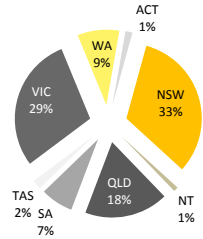
•IBISWorld forecasts that by providing consumers with an evolving and adaptable product selection, takeaway food retailers are set to experience a 1.9% per annum rise in sales over the next five years. Major supermarket chains will continue to pose a real threat to fast food operators over the next five years. The development and marketing of home meal replacements by leading supermarket such as Coles and Woolworths will continue to erode the potential sales for fast food operators. Milk bars that are located in shopping centres strips will suffer most in terms of revenue, profitability and rationalisation. However there will be a need for well-located milk bars to service new and expanding residential, industrial and commercial estates.



Takeaway Food Retailing Industry - Key Statistics

Concentration and geographic spread:

Takeaway Food Retailing industry - Geographic Spread



Catchments with high concentration of Takeaway Food Retailing:

In Australia:

- Adelaide and South East
- Perth & Metro Areas
- Moonee Ponds

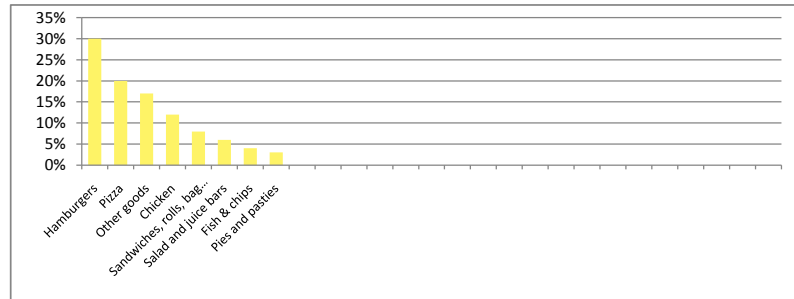
In NSW:

- Sydney CBD & East
- Newcastle and Hunter
- Parramatta

Takeaway Food Retailing industry - Products and Cost

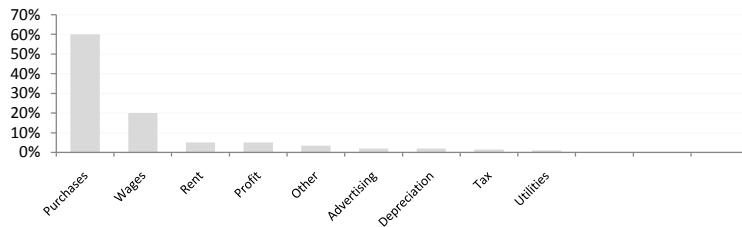
Products and Services:

The main products and services provided are in the graph below, with Hamburgers being the largest (at 30.0%).



Industry operating cost by category:

According to IBISWorld, the main cost associated with products and services provided by Takeaway Food Retailing industry are:



Related industries

Demand	Consumers in Australia	Consumer demand a range of takeaway food items as part of their weekly expenditure.
Supply	[F4711]-Meat Wholesaling in Australia	Products supplied by meat wholesalers to takeaway food stores include various cuts of beef, pork and lamb.
	[F4712]-Poultry and Smallgood Wholesaling in Australia	Poultry and Smallgood products are sold to takeaway food operators which are then used in various fast food items such as burgers.
	[F4713]-Dairy Produce Wholesaling in Australia	Supply takeaway food operators with milk, cheese and cream produce.
	[F4715]-Fruit and Vegetable Wholesaling in Australia	Operators in this industry supply a range of fruit and vegetable goods to takeaway food stores.
	[F4716]-Confectionery and Soft Drink Wholesaling in Australia	Supply confectionery, nuts, potato chips and soft drinks to takeaway food stores.
	[F4718]-Tobacco Product Wholesaling in Australia	Most takeaway food stores purchase tobacco products for sale to final consumers.
	[F4719]-Canned Food, Cereal Products and Other Grocery Wholesaling in Australia	Wholesalers in this industry supply takeaway stores with canned goods, coffee, condiments, cooking oils and fats, eggs, salt and tea.

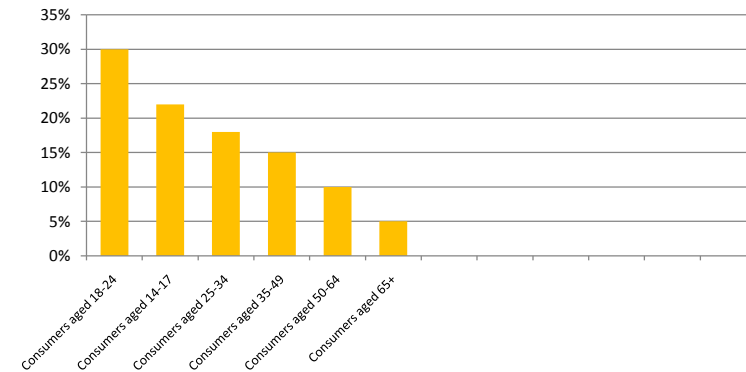
Market

Target market:

The main target market for Takeaway Food Retailing are included in the graph below

•[Consumers aged 18-24] is the largest target market, currently using 30.0% of products and services provided.

•[Consumers aged 14-17] is the second largest target market, currently using 22.0% of products and services provided.

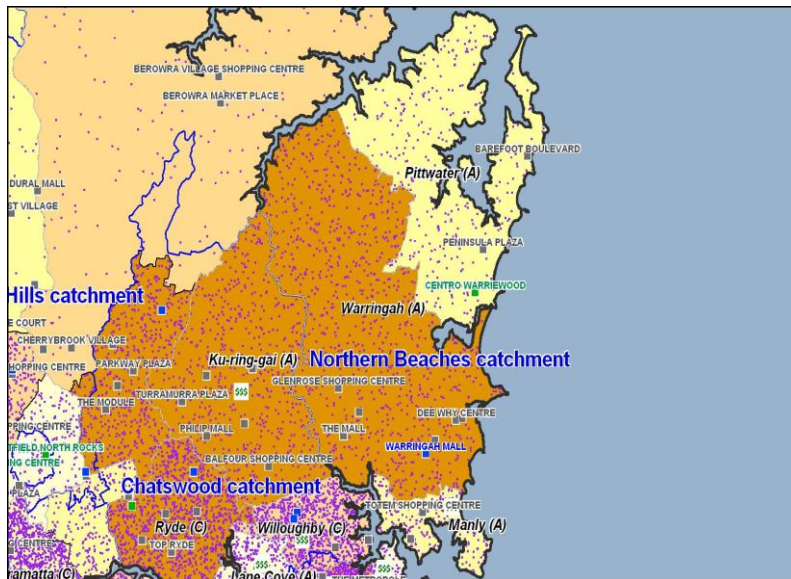


Northern Beaches Catchment - Overview

Population and Employment

- The Northern Beaches catchment covers the local government areas (LGAs) of Warringah, Manly and Pittwater.
- Estimated around 237,000 people (3.5% of State population) are currently residing in Northern Beaches catchment.
- Northern Beaches population is estimated to grow 0.35% annually over the next 5 years (which is much lower, compared to 1.0% growth for the State).
- Current unemployment rate is at 5.47% (which is lower, compared to the total State unemployment rate of 5.88%).
- Top 5 industries that catchment residents work in:
 - Science & Technology 12%
 - Retail Trade 11%
 - Healthcare & social services 10%
 - Construction 8%
 - Education & Training 7%

Population Density



■ Shopping Centre CBD ■ Shopping Centre N'hood ■ Shopping Centre Regional ■ Shopping Centre Sub Regional
 Catchment Boundary \$\$\$ High Wealth Areas ● Total Working Population 1 Dot = 50 People
 Low residential population density <<< Low <<< High >>> High residential population density

Socioeconomic Environment

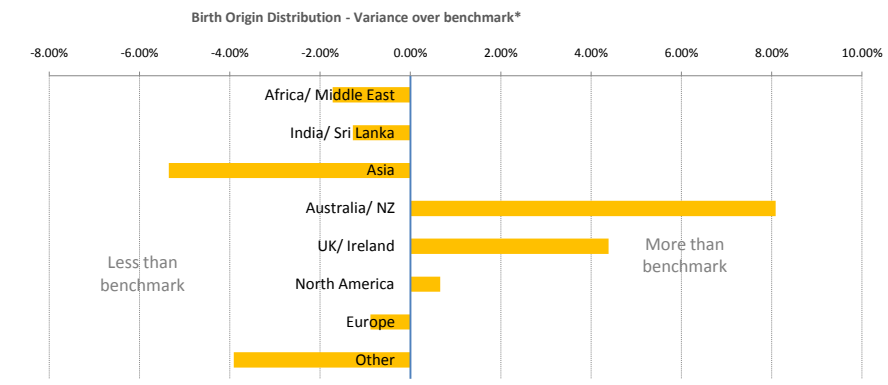
- The most affluent residents in Australia
- Skilled or executive couples with adult families
- Dwellings are owned or being purchased
- Annual earnings greater than \$106,000
- The greatest spending capacity
- Energetic lifestyles and avid consumers of technology

Business Profile

•There are approx. 29,300 actively trading businesses (4.5% of state) in Northern Beaches, around 1,400 of those generate over \$2mil in sales per annum.

Estimated number of actively trading businesses in Northern Beaches					
Local Government Areas			Top 5 Industries		
	Total number of businesses	With turnover >\$2mil		Total number of businesses	>\$2mil
- Warringah (A)	15,700	830	L - Property and Business Serv	10,400	230
- Pittwater (A)	8,500	320	E - Construction	4,800	170
- Manly (A)	5,100	240	G - Retail Trade	2,700	210
			K - Finance and Insurance	2,300	150
			C - Manufacturing	1,500	150
	<u>29,300</u>	<u>1,390</u>		<u>21,700</u>	<u>910</u>
			Top 5 Industries (as % of catchment)	74%	66%

Northern Beaches - Cultural Distribution



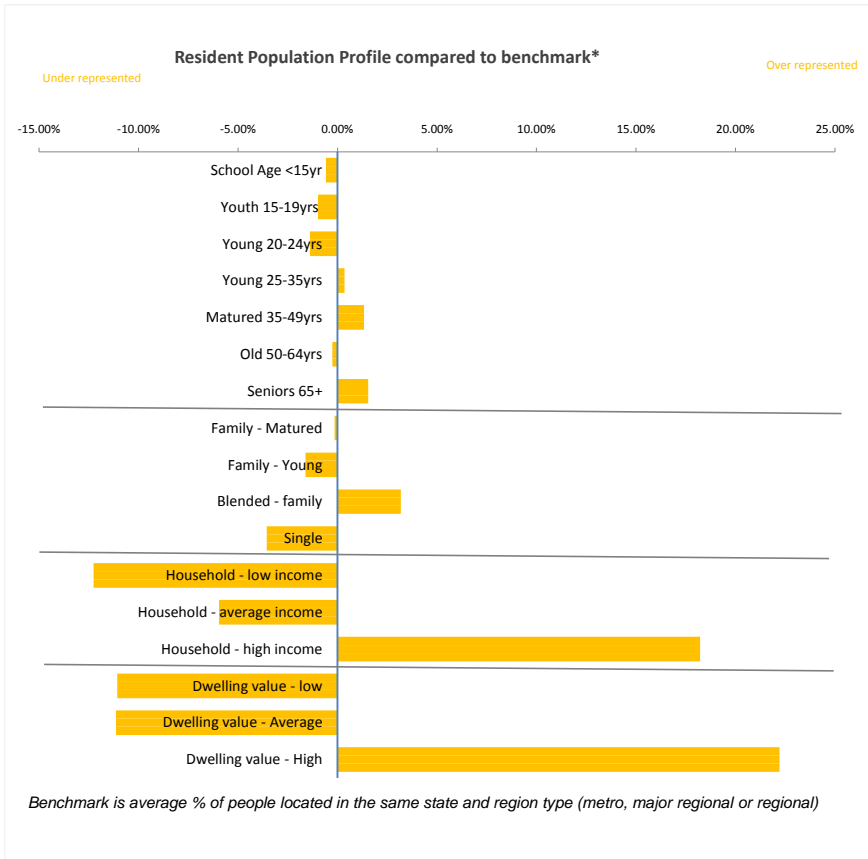
Benchmark is average % of people located in the same state and region type (metro, major regional or regional)

Northern Beaches Catchment - Key Statistics

Resident Population Profile

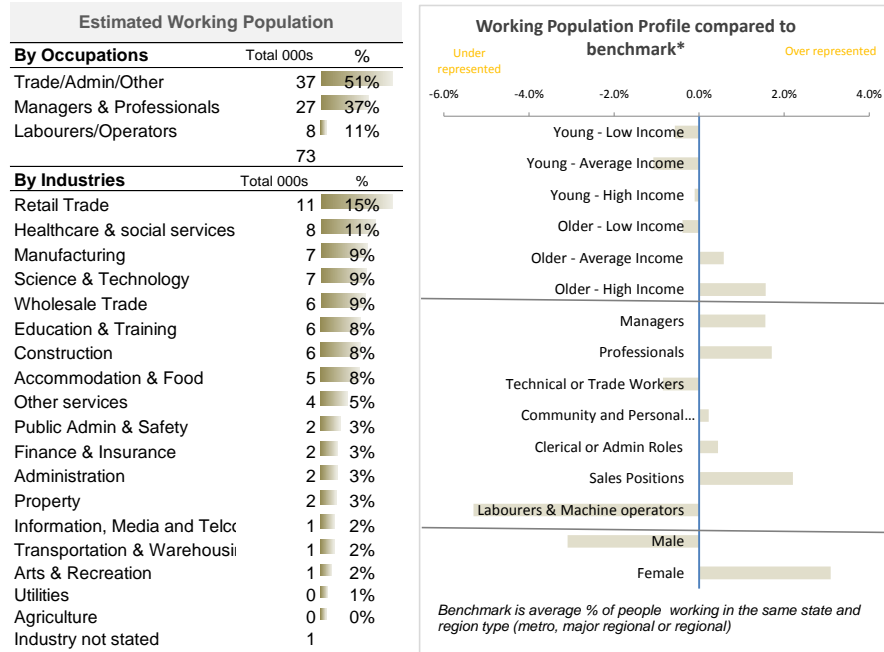
•Estimated around 237,000 people (3.5% of State population) are currently residing in Northern Beaches catchment.

Estimated Population by Age	Household Income Distribution	Top 5 locations with high number of households with income over \$150,000 p.a. in this catchment
Mature 35-49yrs: 23%	1. Very high: 27%	•Warringah (A) 10,400
School Age <15yrs: 19%	2. High: 16%	•Manly (A) 4,400
Mature 50-64yrs: 17%	3. Average: 36%	•Pittwater (A) 4,400
Seniors 65+: 15%	4. Low: 21%	
Adult 25-34yrs: 14%		
Youth 15-19yrs: 6%		
Young Adult 20-24y: 5%		
	100%	



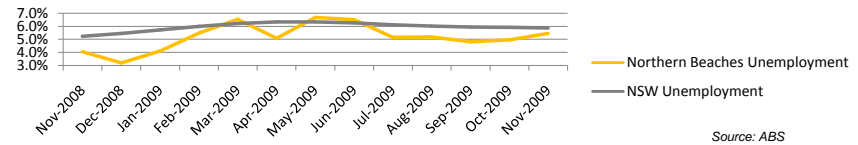
Working Population Profile

Approx. 73,000 people (2.9% of State working population) are currently working in Northern Beaches

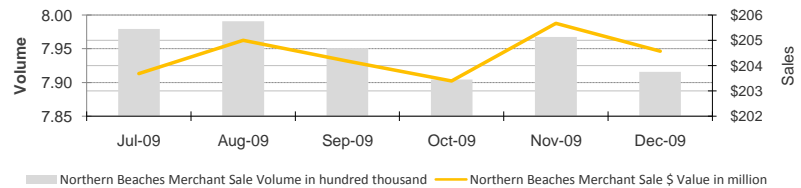


Financial Health Indicators

Unemployment Trend:



Estimated sales and transaction volume trend for merchants in this catchment:

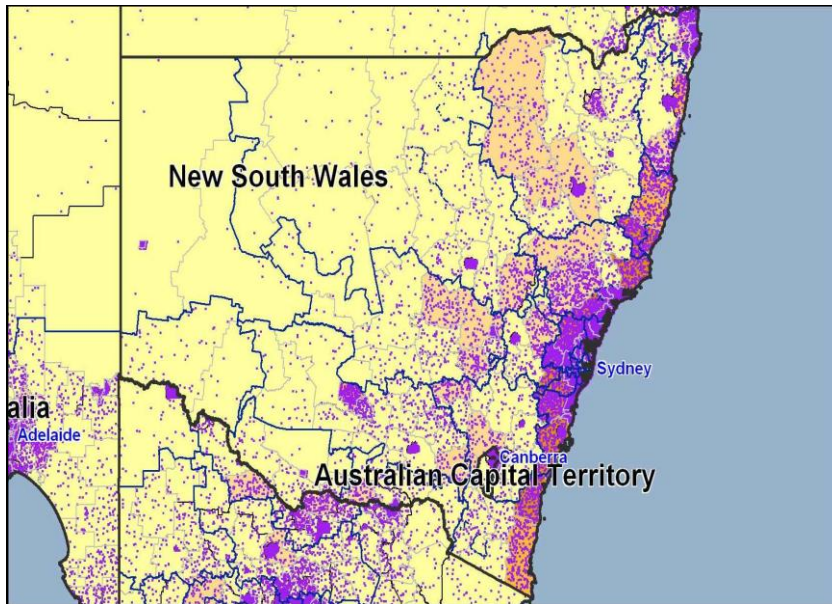


New South Wales State at a glance

Population and Employment

- Around 6.7 million people (31.6% of Australian population) are currently living in New South Wales
- NSW population is estimated to grow 1.0% annually over the next 5 years (which is much lower, compared to 1.31% growth for the whole of Australia).
- Current unemployment rate is at 5.88% (which is higher, compared to the total national unemployment rate of 5.73%).
- Top 5 industries that keep people employed in NSW are:
 - Retail Trade 11%
 - Healthcare & social services 11%
 - Manufacturing 10%
 - Education & Training 8%
 - Science & Technology 8%

Population Density and Wealth



Legend
 Low residential population density << Low < High >> High residential population density
 Working Population
 1 dot = 50 people

Key indicators

- NSW is the largest state economy and generates about a third of aggregate demand. The main industry contributors are Property and Business Services, Finance and Insurance and Manufacturing
- NSW contributes the largest state share of national output in services (34%) and manufacturing (32%).
- New South Wales is home to the largest concentration of managers, professionals, associate professionals and skilled clerical and service workers, who support the State's dominant Service Industry
- NSW dominates Australia's services exports. The State provides 40% of all services exports from Australia and is the nation's premier tourist destination
- NSW has a population of approximately 7 million, or one third of the Australian total. Per capita income, at almost \$52,000, was the second highest of all states in 2007-08.
- The New South Wales economy resource-based industries are coal, metallic and industrial minerals, minerals processing, chemicals, pulp and paper, processed food and agricultural products.

Business Profile

- There are approx. 656,000 actively trading businesses (32.6% of Australia) in NSW, around 41,000 of those generate over \$2mil in sales per annum.

Estimated No of actively trading businesses in NSW by top 5 catchments and industries					
Top 5 Catchments	Total		Top 5 Industries	Total	
	Total	>\$2mil		Total	>\$2mil
- SydneyCBD&East	110,900	12,900	* L - Property and Business Serv	180,600	8,100
- Parramatta	49,200	3,300	* E - Construction	100,900	4,300
- Hurstville	46,900	2,500	* G - Retail Trade	70,800	6,100
- Chatswood	46,800	2,800	* A - Agriculture Forestry and Fi	54,700	1,000
- Newcastle	43,500	2,400	* K - Finance and Insurance	45,000	5,900
	<u>297,300</u>	<u>23,900</u>		<u>452,000</u>	<u>25,400</u>
Top 5 Catchments (as % of State)	45%	58%	Top 5 share of state (%)	69%	62%

Family and Wealth

- Approx. 72% of households in NSW are living with families. Around 47% of those are with children.
- 58% of the households with high income (over \$100,000 p.a.) are families with children.

• Top 5 wealthy locations (with high percentage of total household with income over \$150,000 p.a.)

Local Council	Part of Catchment	Rank	Estimated % and number of households with income > \$150K	
- Ku-ring-gai (A)	Chatswood	1	39%	12,800
- Mosman (A)	NorthSydney	2	37%	3,900
- Woollahra (A)	SydneyCBD&East	3	36%	7,100
- Hunters Hill (A)	Chatswood	4	35%	1,500
- North Sydney (A)	NorthSydney	5	33%	8,800

Australian economy at a glance - key indicators

The Consumer Price Index (CPI) measures quarterly changes in the price of a 'basket' of goods and services which account for a high proportion of expenditure by the CPI population group (i.e. metropolitan households).

This 'basket' covers a wide range of goods and services. (Last updated Jan 2010)

The data is compiled by ANZ and shows the number of internet and newspaper job advertisements

(Last updated Feb 2010)

The gross domestic product is a basic measure of a country's overall economic output. It is the market value of all final goods and services made with the borders of Australia year in a year.

It is often positively correlated with the standard of living. (Last updated Dec 2009)

Estimated turnover value of 'retail trade' business. This data is compiled from a monthly Retail Business Survey and covers retailing industries such as Food, Household goods, Clothing, Footwear and Personal Accessories etc

This information provides an insight into household consumption. (Last updated Jan 2010)

Housing data, this information is compiled using RBA Credit Aggregates - a summary of lending based on data supplied by major banks and non bank

Statistical information on housing finance commitments made by significant lenders. (Last updated Jan 2010)

Credit data, this information is compiled using RBA Credit Aggregates - a summary of lending based on data supplied by major banks and non bank

Statistical information on Personal and Business Credit

(Last updated Dec 2009)

Estimates of the civilian labour force derived from the Labour Force Survey component of the Monthly Population Survey. (Last updated 2009)

Monthly details of building work approved. (Last updated Jan 2010)

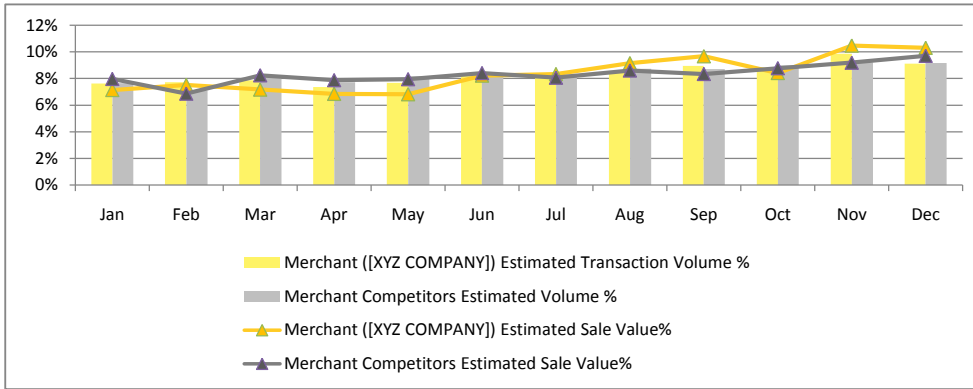
- The CPI rose by 0.5% in QIV 2009, with the annual inflation rate jumping to 2.1% as a weak QIV 2008 outcome dropped from the annual calculations.
- The RBA's preferred measures of underlying inflation averaged out at 0.7% in QIV, or 3.4% pa.
- On both measures inflation remains above the RBA's November Statement on Monetary Policy forecasts.
- A self sustaining recovery is underway. But the low level of "slack" in product and labour markets is likely to continue to feed emerging "inflation pessimism".
- Job advertisements slumped in January after solid gains in November and December.
- The ANZ index of newspaper and internet job ads fell by 8.1 per cent in January after lifting by 4.6 per cent in December.
- The RBA expects trend type growth during 2010. The drivers behind QIII growth indicate that forecast is on track.
- November Retail trade jumped 1.4%, to be up 7.3% over the year.
- All the categories recorded rises as did most of the States.
- The result is well above the "underlying" trends in income over the prior months. There is likely to be a correction in the December retail data
- The number of loans to owner-occupiers fell 5.6% in November, whilst the value of loans dipped 2.9%.
- November construction topped by 6.5%, but was up 88.5% on the one year ago level.
- Loans to investors rose 2.1% in November, to be 26.1% higher than November 2008.
- First home buyer's loans dived by 19.8% and represented 22.1% of owner-occupied loans (down from 26% in October).
- Business credit fell by 1% (to be down 8.2% per annum) as more local and foreign loans were repaid.
- Personal Credit rose by 0.3% as consumer confidence builds.
- The number of dwelling approvals rose 5.9% with the medium density segment up by 27.5%.
- Private sector house approvals dipped 1.9%, but are up 32.8% on a year ago. More rises coming.
- Public sector surge continues with approvals up 28.9% in November to be up 186% over the year.
- The value of non-residential approvals jumped 52.8% via a lift in Qld public health facilities.

Merchant Transaction Analysis

[XYZ COMPANY] Vs Competitors within 2kms radius

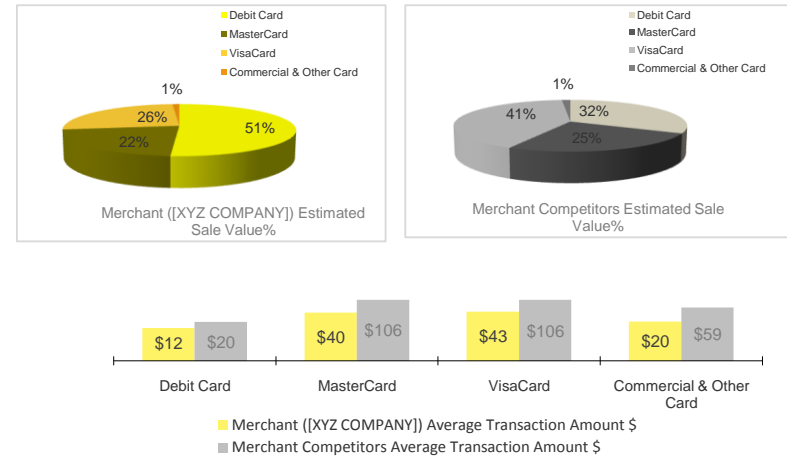
Estimated Distribution of Merchant Transactions by Month of Year

When do your customers purchase?

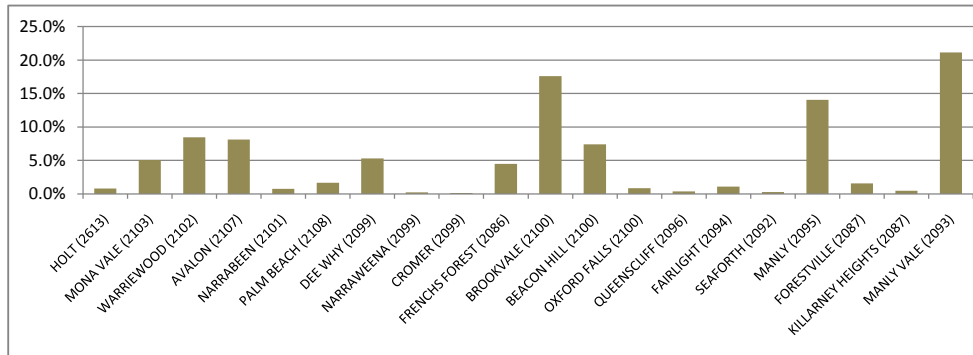


Estimated Merchant Sales - Distribution by Card Types

VisaCard appear to attract larger average transaction amount \$

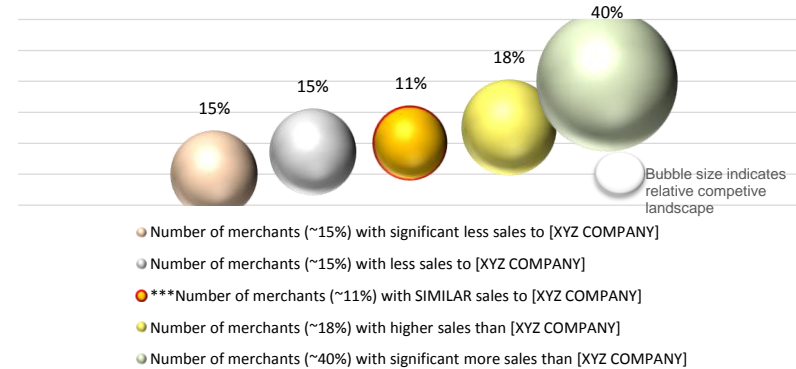


Competitors - Estimated Merchant Sales % by 20 Nearest Locations



Competitive Landscape - Estimated Merchant Sales Turnover

[XYZ COMPANY] Vs Competitors within 2kms radius



** Competitors include merchants operating in the same merchant category or in the same industry to [XYZ COMPANY], as recorded in CBA Merchant System

Tips and Tricks for a "BetterBusiness"

Planning for success

Goals and vision

Experts recommend that goals and visions be put into words and dated so that you have something to strive for. This creates a target and keeps you committed to your goal.

Succession Planning

What will happen to your business when it is time for you to leave? Whether you decide to sell up, retire or get out of the business due to health reasons it is important to implement a plan and stick to it.

Life Time Value

Mapping the spending patterns of returning customers can help you unlock the potential for business growth.

Find your strengths and weaknesses

Are you brave enough to face up to your businesses weaknesses? One way to find out is to conduct a SWOT analysis (strengths, weaknesses, opportunities and threats).

Five numbers you should know

The following five numbers should be on every business owners dashboard.

1) A reconciled cash flow

Your reconciled cash balance is the starting point to manage cash flow. It tells you where you stand, and if you have cash on hand to meet immediate costs. Check the balance of your bank account. Deduct the total of any cheques written or other payments made that haven't processed cleared - like salaries, rent or regular bills. Then add back any cheques deposited and any other unprocessed receipts.

2) Days Sales Outstanding

Days sales outstanding (DSO) tells you how long on average it takes you to get paid after issuing an invoice.

$$\text{Days sales outstanding} = \frac{\text{Total receivables outstanding}}{\text{Total credit sales (over the period)}} \times \text{Number of days in period}$$

3) Break Even Point

Your break-even point is the point at which revenues exactly cover your expenses. Start by calculating two other numbers: (Fixed Costs and Gross profit margin). Once you know these numbers you can work out how many sales you need.

Fixed costs. These are costs you have to meet and usually include wages, rent, leases and administrative costs. They don't include the variable costs of sales. .

Gross profit margin. This is the percentage of each sale left over after costs of that sale have been covered. It equals total sales minus variable costs, expressed as a percentage.

$$\text{Break-even point} = \frac{\text{Fixed costs}}{\text{Gross profit margin}}$$

4) Margins

First of all, don't confuse margin with mark-up.

Margin is expressed as a percentage of the *selling price*:

$$\text{Margin} = \frac{\text{Gross profit}}{\text{Sales}} \times 100$$

Mark-up is expressed as a percentage of the *cost price*:

$$\text{Mark-up} = \frac{\text{Gross profit}}{\text{Cost}} \times 100$$

5) Your special Industry metric

Every industry has at least one and you probably already know what this is. Examples of this include:

Restaurants: covers per night, wastage.

Services : staff utilisation rates

Hotels : Occupancy Rates

For further information visit the ATO Website

<http://www.ato.gov.au/businesses/content.asp?doc=/Content/00117591.htm>

This site provides a useful tool to compare your business to other similar businesses to provide you with benchmarks.

Managing Staff

The new IR landscape

The Australian Government is changing the industrial relations system and Work Choices laws. Be sure you are up to date with all the various changes.

<http://www.commbank.com.au/business/betterbusiness/managing-staff/the-new-ir-landscape/>

<http://www.workplace.gov.au/>

Functioning without you

Share your tasks and responsibilities

Your first step should be to train people to share your tasks and responsibilities. That way, you'll have a backup if you're sick or simply need time away from the shop floor.

Share your knowledge

As the boss, you may have invaluable management skills or knowledge which benefits the business. Make the effort to share your knowledge with your two lieutenants.

Learn how to delegate

Don't think you're the only person who can do the job. Give others a chance to share the responsibility of running your business. This will help lift the weight off your shoulders.

Involve your lieutenants in decision making

Once you've trained up your lieutenants, involve them in decision making. You're likely to find that they have some great new ideas to contribute.

Emphasise team goals

You need to motivate your staff so they want to achieve the goals of the business. Offer support and encouragement and care about your workers.

Reward your staff

Paying competitive salaries and rewarding your staff are important steps to making them feel valued.

Managing your cash flow

Every dollar you invest in your business goes through the cash flow cycle before it comes back to you, bringing some profit with it. So the faster you can make the cycle turn, the more successful your business will be.

Cash flow warning signs

A business could be having serious cash flow problems if:

Its suppliers regularly go unpaid for more than 60 days.

It has frequent disputes with suppliers or changes suppliers regularly.

It often lodges BASs late.

Employee super payments are significantly in arrears.

Suppliers insist on cash-on-delivery.

Managing risk

Risk cannot be eliminated but it can be effectively managed. Protecting your business from rising interest rates, changing commodity prices and currency movements will ensure steady cash flow in unpredictable times

The following link to the NSW Government Small Business website provides some information regarding managing risk: <http://www.smallbiz.nsw.gov.au/smallbusiness/Managing+a+Business/Risk+Management+Guide/>

Grants and assistance

Grants and other funding programs are available from the federal, state and territory governments and in some cases from local councils. There are grants and other assistance available for business activities such as expanding your business, research and development, innovation and exporting.

Other assistance

Please see the attached government website list for further assistance relating to:

Work place relations

Business Licence information

Consumer Affairs

Revenue Office information

Occupational Health and Safety

Federal and State Government Agencies

Federal Government Agencies

For a complete list of agencies please refer to : www.business.gov.au/directory.

Agency	Phone	Website	Description of Service
AusIndustry	13 28 46	www.ausindustry.gov.au	Delivers business services that build on three key drivers of economic growth - innovation, investment and international competitiveness. Particularly useful in providing support to Small Business in terms of grants & IT skills development, training and mentoring
Austrade	13 28 78	www.austrade.gov.au	Austrades role is to work with companies to help them achieve their export, investment and international business opportunities. They provide Export market Development Grants, show case capabilities of Australian companies to potential international markets and assist international businesses to invest in Australia
Australian Bureau of Statistics (ABS)	1300 135 070	www.abs.gov.au	The ABS provides statistics on a wide range of economic and social matters, serving government, business and the general population. This data can help businesses identify potential markets for their products
Australian Communications and Media Authority (ACMA)	1300 850 115	www.acma.gov.au	The Australian Communications and Media Authority (ACMA) is a statutory authority within the federal government portfolio of Broadband, Communications and the Digital Economy. The ACMA is responsible for the regulation of broadcasting, internet, radiocommunications and telecommunications. Use this link to find out information on regulation and competition in the communications industry
Australian Competition and Consumer Commission (ACCC)	1300 302 021	www.accc.gov.au	Promotes competition and fair trade in the market place to benefit consumers, business and the community. Businesses can use this site to gain knowledge on ensuring they comply with the fair trading laws, obtaining information about product safety, labelling practises, copy right licensing etc
Australian Customs Service	1300 363 263	www.customs.gov.au	Provides businesses with information regarding the importing and exporting of goods in Australia
Australian Fair Pay Commission	1300 139 699	www.fairpay.gov.au	This website provides information to businesses regarding workplace rights and responsibilities including wage pay scales and salary rates
Australian Human Rights Commission	(02) 9284 9600	www.humanrights.gov.au	This website provides businesses with information regarding anti-discrimination and anti-harassment laws in the workplace
Australian Quarantine and Inspection Service (AQIS)	1800 020 504	www.aqis.gov.au	Provides information to businesses regarding import and export inspection and certification requirements
Australian Securities and Investments Commission (ASIC)	1300 300 630	www.asic.gov.au	Provides information to Australian Companies regarding regulations in starting, running and closing businesses
Australian Taxation Office	13 28 66	www.ato.gov.au	Provides information to businesses regarding BAS, record keeping, reporting and paying taxes
Broadband, Communications and the Digital Economy, Dept of (DBCDE)	(02) 6271 1000	www.dbcde.gov.au	Provides information to businesses regarding the policy and legislation that governs the Australian communications and information technology sector.
Centrelink	13 11 58	www.centrelink.gov.au	Provides information for businesses and employers regarding assistance in completing Centrelink Forms including questionnaires, Work Details Reports, Employment Separation Certificates and Employer Contact Certificates, information regarding retrenchments and information about income support payments etc
Dept of Climate Changes	(02) 6274 1888	www.climatechange.gov.au	Provides information to businesses about what they can do to reduce carbon pollution
Education, Employment and Workplace Relations, Dept of (DEEWR)	1300 363 264	www.deewr.gov.au	The Department of Education, Employment and Workplace Relations provides access to online services and information, guiding you to employment information, government assistance, jobs, careers, training, working conditions and Indigenous Employment Centres
Environment, Water, Heritage and the Arts, Dept of the	(02) 6274 1111	www.environment.gov.au	Provides information regarding policies in relation to businesses whose actions may have a significant impact on a matter of national environmental significance including land owners, developers and farmers
Export Finance and Insurance Corporation (EFIC)	1800 887 588	www.efic.gov.au	This website provides information to businesses regarding financial services to help businesses grow their export capabilities
Immigration and Citizenship, Dept of (DIAC)	13 18 81	www.immi.gov.au	Provides information to businesses regarding employer sponsored visas, regional employer initiatives, sponsored training visas etc
Indigenous Business Australia (IBA)	1800 107 107	www.iba.gov.au	IBA Enterprises works with Indigenous Australians to assist them to succeed in business
IP Australia	1300 651 010	www.ipaustralia.gov.au	Provides information to businesses regarding administering patents, trade marks, designs and plant breeder's rights
Office of the Australian Safety and Compensation Council (ASCC)	(02) 6121 5317	www.ascc.gov.au	This website provides businesses with information to OHS and workers' compensation
Office of the Mediation Adviser (OMA)	1800 150 667	www.mediationadviser.com.au	This website will provide information to franchisors and franchisees to enable them to resolve their problems without going to court
Office of the Privacy Commissioner	1300 363 992	www.privacy.gov.au	This website provides information to businesses about privacy and the law, handling complaints, conducting audits and information regarding the National Privacy Principles which required businesses to protect their customers personal information
Workplace Authority	1300 363 264	www.workplaceauthority.gov.au	Provides information to businesses regarding the lodgement of workplace agreements and assessment against the no-disadvantage test (NDT).
Workplace Ombudsman	1300 724 200	www.wo.gov.au	This website provides information for businesses regarding advice on Commonwealth workplace laws
Grant Finder	N/A	Website www.business.gov.au/grants	This Website provides businesses with a list of Grants and other funding programs that are available from Australian, state and territory governments and in some cases from local councils
Grant Link	1800 026 222	Website www.grantslink.gov.au	This Website provides businesses with a list of Grants and other funding programs that are available from Australian, state and territory governments and in some cases from local councils
AusIndustry	13 28 46	Website www.ausindustry.gov.au	This Website provides businesses with a list of Grants and other funding programs that are available from Australian, state and territory governments and in some cases from local councils
Indigenous Business Australia (IBA)	1800 107 107	Website www.iba.gov.au	This Website provides businesses with a list of Grants and other funding programs that are available from Australian, state and territory governments and in some cases from local councils

State Government Agencies

Agency	State	Phone	Website	Description of Service
Business and Industry Development	ACT	1800 244 650	www.business.act.gov.au	This website provides advice to support small businesses
Department of State and Regional Development	NSW	1300 134 359	www.smallbiz.nsw.gov.au	This website provides advice to support small businesses
Department of Business and Employment	NT	1800 193 111	www.nt.gov.au/business	This website provides advice to support small businesses
Department of Tourism, Regional Development and Industry	QLD	1300 363 711	www.business.qld.gov.au	This website provides advice to support small businesses
Department of Trade and Economic Development	SA	(08) 8303 2400	www.southeasternaustralia.biz	This website provides advice to support small businesses
Department of Economic Development and Tourism	TAS	1800 440 026	www.development.tas.gov.au	This website provides advice to support small businesses
Department of Innovation, Industry and Regional Development	VIC	13 22 15	www.business.vic.gov.au	This website provides advice to support small businesses
Small Business Development Corporation	WA	13 12 49	www.sbdc.com.au	This website provides advice to support small businesses