

# **ANNUAL REPORT**

## **2004-2005**

**JOONDALUP BUSINESS**

**ASSOCIATION (INC.)**

As sponsor of

# **NORTH WEST METRO BUSINESS ENTERPRISE CENTRE**



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# **1. Executive Summary**

During the year the North West Metropolitan Business Enterprise Centre experienced a downturn in the number of new clients and client assists compared to last year, however, numbers still exceeded those recorded in the years preceding 2003/2004.

Anecdotal evidence suggested that the State and Federal elections impacted adversely upon our numbers as did also the low unemployment experienced throughout the year.

An attempt to counteract this decline was made in early December and again in February where BEC services were marketed, in person, to the shopping and industrial centres throughout the region.

The pattern of client referrals also appears to be changing from one dominated by referrals from the SBDC to one in which referrals are being made by the network itself or by friends and associates of the new clients. This suggests that those clients who have used our service have been happy with it and have been prepared to recommend us to others.

Casual contacts exceeded all previous years.

The centre continued to broker workshops for new and existing businesses, the most notable being the Tourism Today Workshop conducted at the Sorrento beach Resort and the Ticket to Export Seminar conducted jointly by Austrade, the City of Wanneroo and the BEC.

A number of smaller workshops were conducted using the training room facilities at the Joondalup Business Centre (Incubator). These included Electronic Marketing and Market Research. However a number of workshops planned for the year were cancelled due to a lack of response.

Stronger links were also forged with the Joondalup Business Centre by conducting regular weekly visits to provide tenants with advice.

The BEC, by invitation, also participated in a number of projects implemented by the local tertiary colleges of TAFE and ECU. These included a Youth Employment mentoring scheme, a Careers Expo and the Grow Programme.

We continued our close association with both the Cities of Joondalup and Wanneroo acting on committees and participating in events such as the Youth Employment Expo and the Broad-banding seminar held by the City of Wanneroo.

We also continued to interact with the local business associations, attending various functions and also by being a member of the selection panel for the Wanneroo Business Awards.

We also became involved in the Yanchep/Two Rocks Business Hubbing Project, travelling there twice to explain the assistance given by the BEC network and also to provide fliers and other materials advertising the functions of the BEC network and the Small Business Development Corporation.

We also achieved the full distribution and processing of the allocated quota of Small Business – Smart Business Training Vouchers administered by the Department of Education and Training.

An electronic newsletter was introduced during the year that is becoming more popular as awareness increases. It is the purpose of the letter not only to keep clients informed of local issues but also to ensure that they become more aware of the important support services available to them from Federal and State Government sources, and in particular from the Small Business Development Corporation. (An example of the newsletter is included within the Publicity and Promotions section of this report.)

The BEC continued to actively participate in the BEC network.

It is wished to especially acknowledge the support provided by the Joondalup Business Association (our host organisation) and the City of Joondalup which is generous in it's financial support.

We also wish to express our appreciation to Piotr Dancewicz of Envisageblue for his generous and central role in building our electronic newsletter.

A particular vote of thanks also to our Administrative Officer, Mrs. Brenda Cruise, without whom the task of coordinating and managing BEC operations would have been much more difficult.

## 2. ORGANISATION DETAILS

1. **Legal name of the organisation.**

Joondalup Business Association (Inc)

2. **Business names and associated incorporated bodies.**

North West Metro Business Enterprise Centre  
North West Metro Business Centre

3. **Business address**

Unit 4 / 189 Lakeside Drive, Joondalup WA 6027

4. **Contact Details**

Phone (08) 9300 1414 Fax (08) 9300 1858

5. **Management Committee Members**

Name	Contact Details	Position Held	Commencement Date	Background	In-kind (hourly rate value for year @ \$40/hour)
David Curry	(08) 9301 2274	Deputy Chair	August 03	Finance	\$1,200
Pauline Egerton-Warburton	(08) 9300 0686	Member	August 04	Mortgage Broker	\$240
Russell Poliwka	(08) 9300 1222	Chair	August 04	Real Estate	\$400
Tim Nash	(08) 9300 9588	Treasurer	August 04	Accounting	\$400
Bob Chambers	(08) 9300 0894	Member	August 04	Catering	\$200
Mervyn Rothstein	(08) 9220 2005	Member	August 04	Law	\$200
Russell Crook	(08) 9300 9322	Deputy Chair	August 04	Finance	\$320
Brent Wilson	(08) 9301 1440	Member	August 04	Panel Beating	\$200
Ray Foster	(08) 9300 1717	Member	August 04	Office Equipment Retail	\$200
Pandora Court	(08) 9300 3888	Member	August 04	Shopping Centre Management	\$200
Graham Hush	(08) 9300 3355	Member	August 04	Recreation	\$220

## Employees

<b>Name</b>	<b>Position</b>	<b>Start Date</b>	<b>Full/Part Time</b>
Denis Godley	Facilitator	7 August 2003	Fulltime
Brenda Cruise	Administrative Officer	1 April 03	Fulltime

### Sponsorship

Organisation	In-Kind	Cash	Other	Est. Total Value
City of Joondalup	\$2,400	\$55,000		\$57,400
Australia Post			Postal Subsidy	\$1,000
Joondalup Business Association	\$3,700			\$3,700
City of Wanneroo	\$2,000		Workshop Marketing \$2,500	\$4,500

Notes: City of Joondalup in-kind contribution included attendance as observers at BEC monthly committee meetings as well as marketing assistance.

City of Wanneroo in-kind assistance included marketing and direct expenditure upon refreshments supplied to workshop participants.

### Insurances

Insurance Type	Name of Insurer	Amount of Cover	Premium Cost
Professional Indemnity	ABBI	\$2,000,000	\$1,331
Workers' Compensation	CGU	\$118,000 – wages cover	\$300 (pro rata)
Other Laptop & Projector General Contents	St. George Underwriting Vero Insurance	\$7,700 \$10,000	\$700.00 (pro rata) \$20.00 (pro rata)

## STATISTICS

### North West Metropolitan BEC Operational Statistics

New Clients	356
Estimated New Business Start Ups	65
Full-time jobs created	98
Part-time and casual jobs created	46
Casual Enquiries	7,213
Client Assists	405
<b>Total Enquiries</b>	<b>7,613</b>
Total Estimated Turnover of Start-ups	\$34,747,600

**Notes:**

**New Business Start Ups:** Interviews of 356 new clients indicated they intended between them to start 258 new (Greenfield) businesses whilst 49 sought information in relation to existing businesses. It should be noted at this point that the latter figure is an understatement due to the manner in which many existing businesses made their enquiries. It was noted during the year of the propensity of enquires to use the telephone increased for such enquiries. This, while leading to a substantial increase in the number of recorded casual contacts, also lead to a decline in "Assists" given that we had no solid evidence of the calls being made.

Of the new business proposals it is estimated that 25% would commence in the near future.

An effort was made during the year to validate this figure via an electronic questionnaire. Unfortunately the response was insufficient to draw appropriate statistical conclusions.

**Full-time Job Creation:** 25% of total full time employment intentions of new clients.

**Part-time Job Creation:** 25% of total part time employment intentions of new clients.

**Casual Enquiries:** 7,213

<b>Client Assists:</b>	New Business Interviews	356	
	Existing Business Interviews	<u>49</u>	<b><u>405</u></b>



<b>Total Enquires:</b> Casual Enquiries	7,213	
Client Assists	405	<b><u>7,613</u></b>

#### **Estimated Economic Turnover of New Business:**

New Businesses x \$273,200	\$17,758,000	
FTE New Employment x \$53,000	<u>\$ 6,413,000</u>	<b><u>\$24,171,000</u></b>

#### **4. REGIONAL SNAPSHOT**

The North West Metropolitan Business Enterprise Centre has responsibility for the region covered by the Cities of Wanneroo and Joondalup.

The region has the reputation as one of the faster growing regions in the nation as may be evidenced by referring to Table 1 below.

Table 1 – Regional Population Projections.

	<b><u>2001</u></b>	<b><u>2006</u></b>	<b><u>2011</u></b>	<b><u>2016</u></b>	<b><u>2026</u></b>	<b><u>2031</u></b>
Wanneroo	81,500	105,500	129,700	158,200	213,100	227,400
Joondalup	156,056	160,056	163,700	161,956	160,956	161,456
<b>Total</b>	<b>237,556</b>	<b>265,556</b>	<b>293,400</b>	<b>320,156</b>	<b>374,056</b>	<b>388,856</b>

(Source of Estimate – City of Joondalup Economic Profile 2005.)

As of 2001 there were 23,068 businesses registered in the region. (Source Australian Bureau of Statistics.) The income range distribution of these appears in Table 2.

Table 2 – Businesses by Income Range

<b>Income Range</b>	<b>\$0 - \$49,999</b>	<b>\$50,000 - \$99,000</b>	<b>\$100,000 - \$1M</b>	<b>\$1m+</b>
<b>Number of Businesses</b>	8809	7757	5795	707

If one makes a broad assumption that businesses in the \$1M+ category are not small businesses then it is estimated that in 2001, 22,361 of the above could be categorised as small or micro businesses (Source ABS).

Unfortunately there are no reliable sources available that provide a forward estimate of the number of businesses likely to be established into the future, however it would be reasonably safe to assume, given an unchanged economic environment, that the number of small businesses in the region will grow in proportion to the estimated population growth.

Table 3 provides an estimate of the growth of small business in the region based upon this assumption. Note that this forecast will be quite conservative given, as previously mentioned, the lack of data relating to businesses earning less than \$50,000 per annum or who will fail to register with the appropriate authorities.

Table 3: Regional Small Business Growth Projections.

<b>Year</b>	<b>2001</b>	<b>2006</b>	<b>2011</b>	<b>2016</b>	<b>2026</b>	<b>2031</b>
<b>Total</b>	22,361	24,200	26,700	29,134	34,040	35,400

These projections indicated that the number of small businesses in the region will increase by approximately 15,000 or 75% over the 30 year period from 2001.

In conclusion it would be safe to assume that the North West Metropolitan region will continue to experience a strong growth in the establishment of Small Businesses for at least the next two decades.

### **Anticipated Distribution of Businesses.**

#### **Locality**

Patterns recorded by this office over the past years have indicated that majority of new business starts have occurred within the City of Joondalup.

However, more recent trend statistics indicate that the proportion of enquiries received from Wanneroo are increasing relative to total numbers. This outcome is to be expected as the growth rate of the City of Wanneroo accelerates.

It is anticipated that new business starts will continue to rise in the City of Wanneroo. The City is proactively engaged in attracting a greater population in both persons and businesses. Anecdotal evidence is available indicating that the City is succeeding in attracting the relocation of larger industrial businesses from regions such as Osborne Park. This trend is expected to grow as the cost of leasing and/or purchasing business premises in the inner city areas continues to increase. We would anticipate that these relocations will encourage the establishment of additional secondary or supportive businesses in both manufacturing and professional services.

The City has also established a Small Business Growth Centre with the objective of encouraging and fostering the growth of small business in the region and also has a motivated team focussed upon the growth of small business in support of this strategy.

In addition the city is rapidly expanding in general population, particularly in the northern and eastern areas of the City precinct. This will in turn create a greater local demand for retail outlets to service these new suburbs.

These factors should result in the strong growth of small business within the City.

Industry Type.

Reference to the attached information brochures, published by the City of Joondalup indicate a wide variety of business types in the North West Metropolitan regions. There is no reason to believe that this diversity will not continue with perhaps the presence in the city of Wanneroo of a significant agricultural industry based upon small holdings. It is possible, despite the City's intention to preserve this sector that as demand for residential land increases these small businesses will choose to sell their land and relocate elsewhere.

In conclusion we anticipate a significant growth in the retail, services (both professional and other), health & community, construction and manufacturing industries in the region.

3. We also anticipate continued strong growth in Home Based businesses throughout the region with an estimated 70% of all business related enquiries coming from proposed or actual home-based businesses.

## **ADDITIONAL ACTIVITIES OVER THE PAST TWELVE MONTHS**

- Attendance at Small Business Expo.
- Conduct of information sessions at West Coast College of TAFE, ECU and local schools.
- Provision of Mentoring support for Young Achiever project groups at Prendeville Catholic College and Mindarie Senior High School.
- Continuation of SBDC Business Mentor programme.
- Provision of mentoring support to tenants of the Joondalup Business Incubator.
- Participated in the City of Joondalup Central Business District Enhancement Project Committee.
- Attended various Metropolitan BEC Managers' meetings and BEC network review workshops.
- Attended Young Achievers Fair and Mentors Workshop.
- Ran successful Tourism Today Workshop at Joondalup.
- Continued alliance with NEIS Scheme providers.
- Attended BEC Annual Conference.
- Attended various functions of the Joondalup and Wanneroo Business Associations.
- Discussions with local businesses relating to support of new and established small businesses.
- Participation in City of Wanneroo's Youth Employment Expo.
- Served on selection panel of Wanneroo Business Association Small Business Award.
- Coordinated Austrade and City of Wanneroo in the conduct of an Exporting seminar.
- Implementation of Local Business Support for small business reference database.
- Participated in City of Joondalup Tourism Workshop.
- Attended North West Metropolitan Business Awards.
- Continued participation in SBSB Training Voucher Scheme.
- Presented Small Business Start Up workshop at Whitford Library.
- Participated in ECU Careers Expo.
- Foundation member of West Coast College of TAFE youth employment mentoring programme.
- Attendance at SEANZ meeting.
- Implemented monthly BEC electronic newsletter.
- Facilitated Marketing and Market Research workshops.
- Provided direct assistance to the establishment of a small business network (hubbing) at Yanchep/Two Rocks.
- Presented at City of Wanneroo Broad-banding seminar.
- Assisted students from Balga Senior High School and Prendeville Catholic College with interview skills acquisition.
- Attended launch of OEA Australian Workplace Agreement strategy.

- **6 STAFF TRAINING/DEVELOPMENT**

The Administrative Officer received direct training in MYOB accounting techniques.

**6a BUSINESS ENTERPRISE CENTRE (BEC) MANAGER DEVELOPMENT  
TRAINING REQUIREMENTS**

The Business Enterprise Centre Manager attended the BEC State Conference and a number of workshops aimed at improving the level of BEC services.

# **BUSINESS ENTERPRISE CENTRE PUBLICITY AND PROMOTIONS.**

## EXPRESSIONS OF INTEREST



### SMALL BUSINESS AND TOURISM CONFERENCE

**Future proof your business**

We are looking for local enterprises to exhibit  
FREE at this unique event on

**Wednesday 27th July 2005**

@ CITY OF WANNEROO CIVIC CENTRE

We are seeking organisations that can offer  
expert advice and assistance that will  
compliment our key seminars on

**Merchandising, eMarketing  
and Financing**

**Showcase your  
operation**

**Demonstrate  
your expertise**

**Meet new clients**

Exhibit your services and products to the region's business community.

**Limited places available!**

**Enquiries & Submission Forms:** Economic Development, 9405 5000

**Closing Date:** Friday 10 June 2005

Proudly supported by Wanneroo Business Association, Sunset Coast Tourism  
Association and North West Metro

Business Enterprise Centre.

CHARLES JOHNSON - Chief Executive Officer



City of  
**Wanneroo**

[www.wanneroo.wa.gov.au](http://www.wanneroo.wa.gov.au)

WANNEROO TIMES MAY 31 2005

### **BUSINESS @ YOUR LIBRARY**

Great to see City of Joondalup Libraries branching out with some innovative ideas for residents.

The latest is for people who answer yes to these questions. Interested in starting a small business? Got a terrific business idea that you'd like to take from concept to fruition? Looking at expanding an existing business? These are all topics that Denis Godley from the North West Business Enterprise Centre can answer when he presents the How to Start a Business Discovery Session at Whitford Library at 10am on September 15.

Bookings are strictly limited and can be made by contacting Whitford Library on 9401 8222.

[www.joondalup.wa.gov.au](http://www.joondalup.wa.gov.au)

WANNEROO TIMES THURSDAY 16 AUG. 2004



**WED 15 SEPT HOW  
TO START YOUR OWN  
BUSINESS WHITEFORD  
LIBRARY (6.30 - 8.00pm)**

Are you interested in starting a small business? Have you got a business idea? Or do you want to expand your growing business? Dennis Godley from the Business Enterprise Centre can answer your questions.  
Contact 9401 8222

JOONDALUP TIMES 26/08/04

## EXHIBITORS

### Law Enforcement

WA Police Service  
Defence Forces

### Automotive & Trades

Automotive Holdings Group  
Hughmark Quality Furniture  
Bill's Machinery Marketing Service - scrap metal, sandblasting and truck sales  
The Motor Industry Training Association of Western Australia (MITA)

### Job Search Agencies

Jobs West  
Careers Information Centre  
BJL Connecting Communities

### Aged Care Services

Church of Christ

### Tertiary Study

West Coast College of TAFE  
Edith Cowan University  
Swan TAFE - Horticultural Studies.

### Entrepreneurial Support

Business Enterprise Centre (BEC)  
Wanneroo Business Association

### Local Government

City of Wanneroo

## COME ALONG & PLAN YOUR FUTURE NOW

- Speak to actual businesses with local job opportunities
- Learn more about alternative employment options - apprenticeships, traineeships, job opportunities and career paths
- Learn more about alternative education pathways
- Speak with careers advisors, and get help choosing the right career for you.



## GETTING THE MOST OUT OF THE YOUTH CAREERS EXPO



To ensure you get the most out of the Careers Expo give some thought to what career you want to pursue. Come prepared with questions you would like answered, and try to talk to as many people as possible.

Here are some examples to help get you thinking...


- What is a typical day like as a ...?
- What courses would I need to do after school?
- What skills do you look for in your employees?
- I'm interested in an apprenticeship or a traineeship, how do I get into one?

### Career Seminars


In addition to the exhibitors there will be regular seminars held throughout the day. These will provide you with general careers information and will help you make your career choices.



Australian Government  
Austrade




GOVERNMENT OF  
WESTERN AUSTRALIA




Small Business  
Development  
Corporation  
Western Australia

YOUR TICKET TO  
**export**

FREE PROGRAM BRIEFING



City of  
Wanneroo



DEC  
Business Enterprise  
Centre

# exporting means: business opportunities

At this free briefing, you will learn how exporting can mean new business opportunities, increased sales and greater profits for your business.

Hear from local business people, how they succeeded in exporting. Their experience and the advice of Austrade and other specialists will assist you to decide whether export could be your ticket to long-term growth. Whether your business is large or small, you too could succeed in exporting.

**DON'T MISS THIS FREE PROGRAM BRIEFING - REGISTER TODAY.**

**DATE:** Wednesday 23 March 2005      **TIME:** 5.30-7.30pm

**LOCATION:** Banksia Room, Wanneroo Civic Centre,  
23 Dundobar Road, Wanneroo, WA 6065

For further information and to register please contact Denis Godley on Tel: (08) 9300 1414  
Fax: (08) 9300 1858 or Email: [denis@nwmetro.com.au](mailto:denis@nwmetro.com.au)

WANNEROO COMMUNITY TIMES 8/03/05



Proudly presents

## Broadband For **YOUR** Business

Come along & hear

**Catherine Emory**, Telstra's Metropolitan General Manager, discuss the changing environment of telecommunications, their importance & practical communication solutions for your business.

**Dr. Craig Valli**, Senior Lecturer in Computer and Network Security, ECU will talk about how to safeguard your small business network from outside attacks and why proper network security is essential.

**Dennis Godley**, North West Metropolitan Business Enterprise Centre will discuss how to use your local BEC.

Monday 28<sup>th</sup> February 2005

Banksia Function Room  
City of Wanneroo Civic Centre  
23 Dundobar Road, Wanneroo  
6.00pm for a 6.30pm start

RSVP Economic Development  
9405 5000

Places are limited.  
Promoted by:

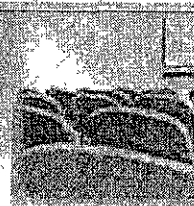


www.nwmetro.com.au



# business update

## BUSINESS ENTERPRISE CENTRE



### ISSUE 01: MARCH 2005

### NORTHWEST METROPOLITAN NEWSLETTER

► **Home-Based Business Network:**  
Remedying the problems of isolation faced by home-based businesses.

► **New Look Newsletter:**  
Courtesy of Envisage Blue

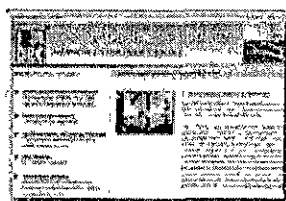
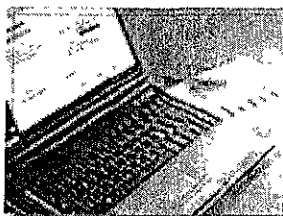
► **Small Business Mentoring Scheme:**  
Two mentors matched this month for small business owners.

► **BEC Review:**  
The review continues...

► **Community Activity:**  
Includes Prendiville College Young Achievers' project team, ECU Business Career Fair and more

► **Workshops & Seminars:**  
Includes CashFlow Manager Seminar and much more.

► **Items of Interest:**  
Includes Business Contingency Planning, Nescafe Big Break and more.



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#### 1. Home-Based Business Network:

The past month seems to have disappeared more than usual. I put it down to my theory of Age/Ti the older you get, the faster time goes!

This month has seen resurgence in the number seeking advice to start up their own business: their business ideas covered a wide range of ideas of which are intended to be home-based. Many recall that during our discussions I have highlighted problem of isolation faced by this type of business. Business Development Corporation has attempted this situation by introducing the "Home-Based Business Network". If you haven't availed yourself of this network and you are a home-based business, I encourage you have a look at – [www.homebasedbusiness.com.au](http://www.homebasedbusiness.com.au)

#### 2. New Look Newsletter:

You have noticed by now the improvements to newsletter. This has been by courtesy of Envisage Blue have recently established themselves in the Joondalup Business Park.

Envisage Blue have also generously offered to NWMetro website free of charge.

If you are interested in developing your website or better means of marketing your business these days, contact Piotr (Peter) Dancwicz on 0400 657 700.

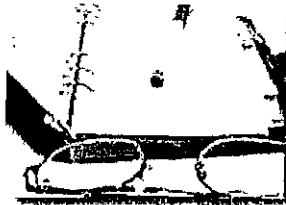
#### 3. Small Business Mentoring Scheme:

I was fortunate to match two small business owners with appropriate mentors during the month. The Small Business Mentoring Scheme is one of the most useful and cost-effective schemes available to small business owners, at no charge.

Unfortunately I can never meet demand due to suitable and available mentors. If you are aware of an experienced businessperson who wants to give benefit of their experience please ask them to contact me.

#### 4. BEC Review:

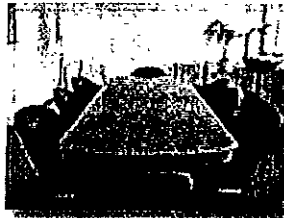
The review continues but as yet without a firm recommendation. I will keep you informed as developments arise.



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occurs.

### 5. Community Activity:

One of my roles is to increase public awareness and function of the BEC network

This has been facilitated during the month through involvement with:

- Prendiville College Young Achievers' project
- ECU Business Career Fair, and
- The Yanchep/Two Rocks small business project.

### 6. Workshops and Seminars:

Unfortunately I had to cancel the proposed workshop with computer networking and alternatives to traditional software programmes due to the lack of response.

I view the presentation of workshops and seminars as an excellent means of providing people with a low cost skills acquisition opportunity, however I can only do so where there is sufficient interest.

If you have an area or a field in which you would like a workshop run please e-mail me - [denis@nwmc](mailto:denis@nwmc.com.au)

Our Ticket To Trade presentation has successfully attracted 25 participants. I would like to acknowledge the assistance given with this by –

- Austrade
- The Small Business Development Corporation
- The City of Wanneroo for providing the venue, refreshments and for their help in organising the event.

Up and coming events in our workshop program

#### Cashflow Manager Seminar:

You all appreciate the importance of managing cashflow while simultaneously maintaining your business in a tax form acceptable to the ATO and your accounts.

Bain and Associates have generously offered to conduct a workshop dealing with these issues using the Cashflow Manager programme "Cashflow Manager".

The seminar will be held at the Joondalup Business Enterprise Centre (now known as the Joondalup Enterprise Centre) at 7.00pm Tuesday 19th April 2005.

The registration form is attached. Please complete and return it to this office without delay.

There is a small cost recoupment cover charge cover venue hire and refreshments.



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## 7. Items of Interest:

### Business Contingency Plans:

Terence Kierans of Virtual Services has supplied an extremely interesting article entitled "Business Management" dealing with the risks faced by sole proprietors in ensuring their business survives unexpected.

If we wish our business to survive, we need to identify potential risks and to implement a Risk Management plan. I am sure you will get value from the attached article.

### Nescafe Big Break:

The Nescafe Company has provided cash grants for business entrepreneurs who have a good business plan but not the necessary start-up funds. During the past year they have assisted 250 young entrepreneurs to realise their ideas.

The scheme is available to persons aged from 18 years and over of age.

For further information go to – [www.nescafebic.com](http://www.nescafebic.com)

#### **Interest Rate Rises:**

Well, it had to happen didn't it, but it doesn't help the businesses that are profitable does it?

I have attached a Media Release from the Small Business Development Corporation dealing with the way we can best overcome the challenges created by interest rate increases.

#### **Red Tape and Small Business:**

The Federal Government recently announced a cooperative project with Local Government Authorities to remove some of those frustration policies and procedures that bedevil small business. This is a positive step.

In the meantime, if you are experiencing bureaucratic hurdles, don't forget that there is a team of experts at the Small Business Development Corporation who can help negotiate a resolution to these problems.

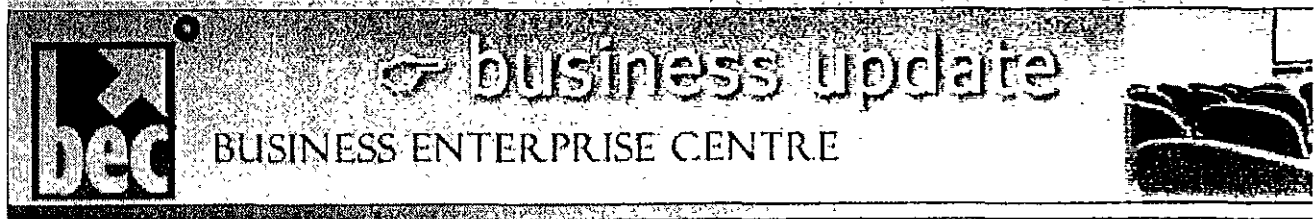
If you do not wish to receive further information from BEC, please email [denis@nwmetro.com.au](mailto:denis@nwmetro.com.au) with UNSUBSCRIBE in the subject line.





BUSINESS ENTERPRISE CENTRE

www.nwmetro.com.au

**ISSUE 04: June 2005****NORTHWEST METROPOLITAN NEWSLETTER****Activities Include:**

- ▶ **City of Wanneroo Youth Employment Expo**
- ▶ **Australian Workplace Agreements**
- ▶ **Federal Government Small Business Support**

**Upcoming Events:**

- ▶ **The BEC Review**
- ▶ **Awards For Environmental Excellence**
- ▶ **City of Wanneroo Small Business & Tourism Showcase**
- ▶ **Potential Marketing Opportunity**

**Other Items of Interest:**

- ▶ **Safe Workplaces**
- ▶ **Employee Choice of Superannuation Fund**
- ▶ **Tax Reduction Seminars**
- ▶ **Copywriting Services Available**
- ▶ **Marketing and Business Information Packages**

**Where has the year gone????**

It seems like only yesterday that we were starting the new financial year, is it my imagination accelerating?

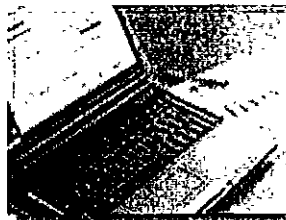
This month saw 28 clients visit the BEC of whom 25 were looking at starting a new business, the majority intending to work from home.

While there are many advantages in running a business from home (the rent is real) one must be taken to avoid the isolation inherent in the situation.

Remember to keep networking with peers and potential clients to build and maintain awareness of the services you have to offer.

Good networking opportunities are available through your local business association or sporting groups to name but a few.

The Small Business Development Corporation also provides useful networking opportunities of which is the Home Based Business Network. Look up their web site on [www.sbd.com.au](http://www.sbd.com.au) email [homebasedbusiness@sbd.com.au](mailto:homebasedbusiness@sbd.com.au)

**1. City of Wanneroo Youth Employment**

The month provided some good opportunities for the BEC profile in the general community.

I had a booth at the City of Wanneroo Youth Employment Expo held at Girrawheen Senior High School and was pleasantly surprised by the number of senior students who expressed an interest in starting their own business and further down the track.

**2. Australian Workplace Agreements**

I attended the launch by the Office of the Employer of their new Australian Workplace Agreement package and their State counterpart (Employer/Employee) to offer you the opportunity of achieving flexible employment contracts with your employees without fear of being with the breach of an award. Many of you may have the task of negotiating, drafting and gaining approval for alternative contracts to be too daunting, however I tried to make the system more user friendly and easy.

- A small business AWA helpline
- A small business AWA website
- An AWA template for small business (You can copy)
- Fast Track Frameworks

If you want to learn more go to [www.awaonline.gov.au](http://www.awaonline.gov.au)

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NW METRO BEC  
NEWSLETTER

PUBLISHED MONTHLY

**3. Federal Government Small Business Support**

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During the week I attended a breakfast held by the Business Association at which the Federal Minister for Business, Fran Bailey, was guest speaker. Among the Minister highlighted the federal government's objective of improving their support of small business throughout Australia. Central to this support is a website that may be familiar to some of you, namely [www.business.gov.au](http://www.business.gov.au).

The site contains a stack of useful information for businesses including information on the most recent that can be accessed by small businesses.

State government information is also available on a look into it!

*I would like to thank the WBA for their very kind invitation to attend the breakfast.*

[back to top](#)

#### 4. The BEC Review:

##### NEWSFLASH - BEC REVIEW

The Minister announced the outcome of the review on 30th June.

Whilst the number of BEC offices in the state have been reduced, those remaining will receive improved level of funding. The North West Metropolitan BEC remain Wanneroo and Joondalup. However the location of the office may be changed.

I will keep you informed as the issue becomes clear. I am still waiting for the outcome. (Glad I haven't been out of breath!)

Hopefully we will hear something in the next week meantime this office remains funded until 31 December.

[back to top](#)

#### 5. Awards For Environmental Excellence

The City of Wanneroo is looking for projects and people to make a worthwhile contribution to improving our local environment.

The Awards are open to any member of the community in an environmental project completely or partially within the City of Wanneroo.

There are three award categories –

- Community Achievement
- Education – primary, high and tertiary institution
- Business & Industry

If you are interested an Information Session will be held at Wanneroo Civic Centre, 23 Dundobar Road, Wanneroo, WA 6060 on July 2005 at 4.30pm.

Entry forms will be distributed at the information session.

If you can't make the session go to [www.wanneroo.wa.gov.au](http://www.wanneroo.wa.gov.au) or phone the Environmental Planner on (08) 9405 5000.

A \$500 cash prize will be awarded to each category.

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#### 6. City of Wanneroo Small Business & Trade Showcase

If you are running a small business and/or involve tourism industry this is the showcase for you (and networking opportunity!)

Small Business Showcase Flyer  
Registration Form

Highly recommended activity!

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## 7. Potential Marketing Opportunity

Channel 7 is producing an exciting new business that will give inventors, small business owners or great business idea the opportunity to pitch their concept of actual investors – in front of a national TV panel.

For further details and application forms email you [investment\\_program@hotmail.com](mailto:investment_program@hotmail.com) (Note there is between the words investment and program )

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## 8. Safe Workplaces

I have attached two documents highlighting workplace issues.

Green Recycling  
Working Hours

back to top

## 9. Employee Choice of Superannuation Fund

As from 1 July employees have the right to nominate choice of fund. Talk to your Accountant!

back to top

## 10. Tax Reduction Seminars

McKinley Plowman & Associates, an accounting firm Joondalup are holding one hour sessions focussing superannuation strategies and retirement planning managed super and warrants and a session on debt and wealth creation.

If you are interested contact Bruce on 9301 2200.

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## 11. Copywriting Services Available

Michael Parish, a small business operator is available for local small businesses. He also provides promotional slogans, ghost-writing, reports etc. If you need help in these areas contact Michael on 0407 741 742.

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## 12. Marketing and Business Information

Tom Kress is able to help you to address a wide range of marketing and business strategies. Have a look at [www.tkbetterbusiness.com](http://www.tkbetterbusiness.com)

If you are interested contact Bruce on 9301 2200.

Talk to you again next month.

Developed by  
**envisageblue**  
• • • • •

Denis Godley  
**Manager**

**North West Metro Business Enterprise Centre**

If you do not wish to receive further information from BEC, please email [denis@nw](mailto:denis@nw)  
with UNSUBSCRIBE in the subject.

## **PROJECTED CASH FLOW BUDGET**

## Schedule 2 - Projected Cashflow for 1/07/05 to 31/12/05 (GST Inclusive)

Receipts	Total	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
SBDC Core funding	\$ 33,000.00	\$ 5,500.00	\$ 5,500.00	\$ 5,500.00	\$ 5,500.00	\$ 5,500.00	\$ 5,500.00						
SBDC additional	\$ -	\$ -											
Local Govt. (Cash)	\$ 27,500.00	\$ 4,583.33	\$ 4,583.33	\$ 4,583.33	\$ 4,583.33	\$ 4,583.33	\$ 4,583.33						
Lotteries Commission	\$ -												
Bank Interest	\$ 500.00	\$ 83.33	\$ 83.00	\$ 83.00	\$ 83.00	\$ 83.00	\$ 83.00						
SBSB Admin Allowance													
Workshop Income													
<b>Total Receipts</b>	<b>\$ 61,000.00</b>	<b>\$ 10,166.67</b>	<b>\$ 10,166.33</b>	<b>\$ 10,166.33</b>	<b>\$ 10,166.33</b>	<b>\$ 10,166.33</b>	<b>\$ 10,166.33</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>
<b>Expenditure</b>													
<b>Direct Costs</b>													
Accounting / Legal	\$ 800.00			\$ 800.00									
Advertising / Marketing	\$ 2,000.00		\$ 2,000.00			\$ 500.00							
Bank Fees	\$ 600.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00						
Capital Purchases (Comp.Database)													
Equipment Lease	\$ 100.00	\$ 17.00	\$ 17.00	\$ 17.00	\$ 17.00	\$ 17.00	\$ 17.00						
FBT	\$ -												
Balance of GST payable on Funds	\$ 5,000.00	\$ 2,250.00			\$ 2,250.00								
Insurance - (Prof Ind.)													
Insurance other													
Postage/Freight	\$ 150.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00						
Printing & Stationery				\$ 400.00			\$ 400.00						
Salary - Facilitator	\$ 26,522.00	\$ 4,420.45	\$ 4,420.45	\$ 4,420.45	\$ 4,420.45	\$ 4,420.45	\$ 4,420.45						
Salaries other	\$ 16,000.00	\$ 2,666.67	\$ 2,666.67	\$ 2,666.67	\$ 2,666.67	\$ 2,666.67	\$ 2,666.67						
Seminar & Workshop Expenses													
Sundry expenditure	\$ 500.00	\$ 83.33	\$ 83.33	\$ 83.33	\$ 83.33	\$ 83.33	\$ 83.33						
Superannuation - Facilitator	\$ 2,386.98	\$ 198.92	\$ 397.84	\$ 397.84	\$ 397.84	\$ 397.84	\$ 397.84						
Superannuation - Other	\$ 1,440.00	\$ 263.00	\$ 263.00	\$ 263.00	\$ 263.00	\$ 263.00	\$ 263.00						
Training/Recruitment	\$ 200.00												
Travel & Accommod.	\$ 200.00				\$ 200.00								
<b>Occupancy Costs</b>													
<b>Office Accommodation</b>													
Rental of Office	\$ 8,000.00	\$ 1,333.33	\$ 1,333.33	\$ 1,333.33	\$ 1,333.33	\$ 1,333.33	\$ 1,333.33						
Building R&M	\$ 180.00	\$ 30.00	\$ 30.00	\$ 30.00	\$ 30.00	\$ 30.00	\$ 30.00						
Cleaning	\$ 500.00	\$ 83.33	\$ 83.33	\$ 83.33	\$ 83.33	\$ 83.33	\$ 83.33						
Electricity	\$ 500.00	\$ 83.33	\$ 83.33	\$ 83.33	\$ 83.33	\$ 83.33	\$ 83.33						
Rates & Taxes	\$ 1,005.00	\$ 167.50	\$ 167.50	\$ 167.50	\$ 167.50	\$ 167.50	\$ 167.50						
Property Insurance	\$ 430.00	\$ 71.67	\$ 71.67	\$ 71.67	\$ 71.67	\$ 71.67	\$ 71.67						
Strata Levy	\$ 260.00	\$ 43.33	\$ 43.33	\$ 43.33	\$ 43.33	\$ 43.33	\$ 43.33						
Telephone	\$ 1,500.00	\$ 250.00	\$ 250.00	\$ 250.00	\$ 250.00	\$ 250.00	\$ 250.00						

Proportion of Shared Expenses																		
Computer ISP Costs	\$ 190.00	\$ 15.83	\$ 21.00	\$ 21.00	\$ 21.00	\$ 21.00	\$ 21.00	\$ 21.00										
Executive Meetings & AGM	\$ 440.00	\$ 36.67	\$ 73.00	\$ 73.00	\$ 73.00	\$ 73.00	\$ 73.00	\$ 73.00										
General Expenses	\$ 55.00	\$ 4.58	\$ 9.00	\$ 9.00	\$ 9.00	\$ 9.00	\$ 9.00	\$ 9.00										
Postage	\$ 110.00	\$ 9.17	\$ 17.00	\$ 17.00	\$ 17.00	\$ 17.00	\$ 17.00	\$ 17.00										
Photocopying Expenses (@5c/copy)	\$ 2,000.00	\$ 166.67	\$ 308.00	\$ 308.00	\$ 308.00	\$ 308.00	\$ 308.00	\$ 308.00										
Stamp Duty	\$ 120.00	\$ 10.00	\$ 23.00	\$ 23.00	\$ 23.00	\$ 23.00	\$ 23.00	\$ 23.00										
Stationery	\$ 600.00	\$ 50.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00										
Subscriptions & Periodicals	\$ 150.00	\$ 12.50	\$ 21.00	\$ 21.00	\$ 21.00	\$ 21.00	\$ 21.00	\$ 21.00										
Staff Amenities	\$ 55.00	\$ 4.58	\$ 28.00	\$ 28.00	\$ 28.00	\$ 28.00	\$ 28.00	\$ 28.00										
Workers Compensation Insurance	\$ 200.00	\$ 16.67	\$ 23.00	\$ 23.00	\$ 23.00	\$ 23.00	\$ 23.00	\$ 23.00										
Motor Vehicle - Lease Costs	\$ 100.00	\$ 8.33	\$ 17.00	\$ 17.00	\$ 17.00	\$ 17.00	\$ 17.00	\$ 17.00										
Motor Vehicle - Licensing & Insurance	\$ 300.00	\$ 25.00	\$ 50.00	\$ 50.00	\$ 50.00	\$ 50.00	\$ 50.00	\$ 50.00										
Motor Vehicle - Fuel, R&M	\$ 400.00	\$ 33.33	\$ 67.00	\$ 67.00	\$ 67.00	\$ 67.00	\$ 67.00	\$ 67.00										
Less JBA Contribution to AO Wage	-\$ 15,000.00	-\$ 2,500.00	-\$ 2,500.00	-\$ 2,500.00	-\$ 2,500.00	-\$ 2,500.00	-\$ 2,500.00	-\$ 2,500.00										
Total Payments	\$ 57,993.98	\$ 9,980.20	\$ 10,292.79	\$ 9,492.79	\$ 10,742.79	\$ 8,792.79	\$ 8,692.79											
Surplus/Deficiency	\$ 3,006.02	\$ 186.46	-\$ 126.46	\$ 673.54	-\$ 576.46	\$ 1,373.54	\$ 1,473.54											
Opening Balance			\$ 186.46	\$ 60.01	\$ 733.55	\$ 157.09	\$ 1,530.64											
Closing Balance		\$ 186.46	\$ 60.01	\$ 733.55	\$ 157.09	\$ 1,530.64	\$ 3,004.18											
Notes: Budget Version 2																		
SBDC Supplementary Funding: Not available 2004/2005. Associated budgetted expenditure in Capital Purchase removed from budget .																		
Salary Amendments: Increase limited to 3% on previous year.																		
Shared Expenses: 50% of common expenditure.																		
JBA Contributions to AO Wage: 50% of wage and oncosts.																		



**FINANCIAL REPORT  
&  
AUDIT STATEMENTS**

**YEAR ENDING**

**30 JUNE 2004**

**JOONDALUP  
BUSINESS ENTERPRISE CENTRE  
(BEC)**

**FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 30 JUNE 2005**

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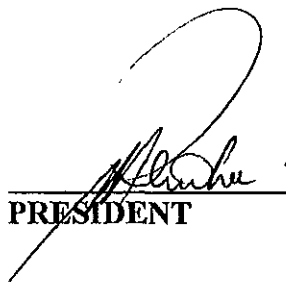
NOTES TO THE ACCOUNTS

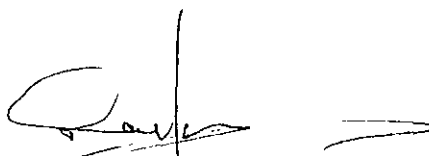
**JOONDALUP**  
**BUSINESS ENTERPRISE CENTRE**  
**STATEMENT BY THE COMMITTEE**

In the opinion of the committee, the accompanying Statement of Financial Position is drawn up so as to present fairly the state of affairs of JOONDALUP BUSINESS ENTERPRISE CENTRE as at 30<sup>th</sup> June, 2004 and the accompanying Statement of Financial Performance is drawn up so as to present fairly the result of the Association for the period then ended.

Signed on 2005

In accordance with a resolution of the Committee.

  
\_\_\_\_\_  
**PRESIDENT**

  
\_\_\_\_\_  
**TREASURER**

**AUDITOR'S REPORT**

Partners John Richard Athans  
Leonard Alexander Taylor  
Geoffrey Michael Luck

ATHANS & TAYLOR - Joondalup  
1st Floor, Suite 7,  
89 Winton Road  
Joondalup W.A. 6027  
Telephone 9300 2111  
Facsimile 9300 2620  
E-mail joondalup@athanstaylor.com

To the members of BUSINESS ENTERPRISE CENTRE

**Scope**

I have audited the attached special purpose financial report, set out on pages 3 to 6 of JOONDALUP BUSINESS ENTERPRISE CENTRE for the year ended 30<sup>th</sup> June, 2005. The Centre's Committee of Management is responsible for the preparation and presentation of the financial report and the information contained therein, and have determined that the accounting policies used are consistent with the financial reporting requirements of the entity's funding arrangements. No opinion is expressed as to whether the accounting policies used are appropriate to the needs of the stakeholders.

The financial report has been prepared for the purpose of fulfilling the Committee of Management's financial reporting requirements under the conditions imposed on the BEC by the Small Business Development Corporation. I disclaim any assumption of responsibility for any reliance on this report or on the financial report to which it relates to any person other than the stakeholders, or for any purpose other than that for which it was prepared.

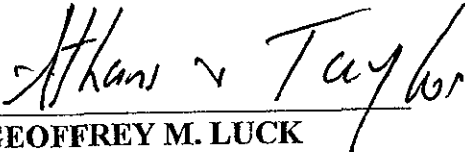
My audit has been conducted in accordance with Australian Auditing Standards. My procedures included examination, on a test basis, of evidence supporting the amounts and other disclosures in the financial report. These procedures have been undertaken to form an opinion as to whether, in all material respects, the financial report is presented fairly in accordance with the accounting policies described in Note 1 to the financial statements.

The audit opinion expressed in this report has been formed on the above basis.

**Audit Opinion**

In my opinion, the financial report presents fairly in accordance with the accounting policies described in Note 1 to the financial statements the financial position of the Joondalup BEC as at 30<sup>th</sup> June, 2005 and the result of its operations for the year then ended.

Dated this                      day of                      2005

  
**GEOFFREY M. LUCK**  
**CA B. Bus.**

**JOONDALUP  
BUSINESS ENTERPRISE CENTRE  
STATEMENT OF FINANCIAL POSITION  
AS AT 30 JUNE 2005**

	Note	2005 \$	2004 \$
<b>CURRENT ASSETS</b>			
Cash		4,846	51,606
Debtors		1,265	1,391
		<hr/>	<hr/>
<b>TOTAL CURRENT ASSETS</b>		6,111	52,997
		<hr/>	<hr/>
<b>NON CURRENT ASSETS</b>			
Office equipment and fittings	3	2,235	4,387
		<hr/>	<hr/>
<b>TOTAL NON CURRENT ASSETS</b>		2,235	4,387
		<hr/>	<hr/>
<b>TOTAL ASSETS</b>		8,346	57,384
		<hr/>	<hr/>
<b>CURRENT LIABILITIES</b>			
Net GST/BAS		1,798	(3,770)
Creditors		-	31,977
Deferred income	4	-	3,787
Provision for leave		6,230	4,596
		<hr/>	<hr/>
<b>TOTAL LIABILITIES</b>		8,028	36,590
		<hr/>	<hr/>
<b>NET ASSETS</b>		318	20,794
		<hr/>	<hr/>
<b>EQUITY</b>			
Net BEC funds		318	20,794
		<hr/>	<hr/>
<b>TOTAL EQUITY</b>		318	20,794
		<hr/>	<hr/>

The accompanying notes form part of these accounts.

**JOONDALUP  
BUSINESS ENTERPRISE CENTRE  
STATEMENT OF FINANCIAL PERFORMANCE  
FOR THE YEAR ENDED 30 JUNE 2005**

	<b>Note</b>	<b>2005 \$</b>	<b>2004 \$</b>
Total income	5 (a)	158,751	143,440
Total expenditure	5 (b)	179,227	(149,412)
		<hr/>	<hr/>
Surplus/(deficit) for the year		(20,476)	(5,972)
Accumulated funds at the beginning of the financial year	6	20,794	26,766
		<hr/>	<hr/>
Accumulated funds at the end of the financial year		318	20,794
		<hr/>	<hr/>

The accompanying notes form part of these accounts.

**JOONDALUP  
BUSINESS ENTERPRISE CENTRE**

**NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 30 JUNE 2005**

---

**NOTE 1. STATEMENT OF SIGNIFICANT ACCOUNTING POLICIES**

The significant policies which have been adopted in the preparation of these financial statements are:

**(a) Basis of Preparation**

In the opinion of the Committee, the BEC is not a reporting entity. The financial statements have been drawn up as a special purpose financial report for the purpose of fulfilling the requirements imposed on the BEC by the SBDC and other funding bodies.

The financial statements have been prepared on the accrual basis of accounting as defined in AASB 1001, Accounting Policies - Disclosure, using the historical cost convention and a going concern assumption. They do not take into account changing money values or, except where stated, current valuations of non-current assets. The accounting policies have been consistently applied.

The financial statements have been prepared in accordance with the requirements of law and all applicable accounting standards that have a material effect with the following exceptions:

- \* AASB 1026                      Statement of Cash Flows

**NOTE 2. INCOME TAX**

The incorporated body is not liable to pay income tax under the provisions of the Income Tax Assessment Act 1936 based on its current manner and type of activities.



**JOONDALUP  
BUSINESS ENTERPRISE CENTRE**

**NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 30 JUNE 2005**

	2005 \$	2004 \$
<b>NOTE 3. EQUIPMENT AND FITTINGS</b>		
Office equipment and fittings	9,159	9,159
Less: Provision for depreciation	6,924	4,772
	<hr/>	<hr/>
<b>Total Written Down Value</b>	2,235	4,387
	<hr/>	<hr/>

**NOTE 4. DEFERRED INCOME**

SBDC grants received in advance		
- annual	-	-
- supplementary funding	-	3,787
	<hr/>	<hr/>
	-	3,787
	<hr/>	<hr/>

**NOTE 5. INCOME & EXPENDITURE**

a) Included in income received were the following amounts:		
Small Business Development Corp.	91,844	73,213
City of Joondalup	55,000	52,750
b) Included in expenditure incurred were the following amounts:		
Employee costs	85,781	89,740
Occupancy costs	42,000	42,000

**JOONDALUP  
BUSINESS ENTERPRISE CENTRE**

**NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 30 JUNE 2005**

**NOTE 6      OPENING ADJUSTMENT**

An adjustment of \$26,766 has been made representing the net assets of the Joondalup BEC at 1<sup>st</sup> July 2003. Whilst the Joondalup Business Association is responsible for the overall conduct of the BEC the committee of JBA believe the separation of the operations better reflects the conditions imposed on the Association under the funding arrangements from the Small Business Development Corporation. In the event of winding up of the Joondalup BEC any remaining assets would revert to the control of the SBDC.

A charge of \$42,000 has been levied by the Association against the BEC in the current year representing a recovery of the estimated costs incurred in providing office facilities and administrative support.

# Business Enterprise Centre

Unit 4/189 Lakeside Drive  
Joondalup

## Profit & Loss Statement

July 2004 through June 2005

18/10/2005

13:07:55

### INCOME

Market Research	\$400.00
Cash Flow Today	\$150.00
Tourism Workshop	\$6,902.30
BEC Seminars	-\$54.55
BEC Seminars Administration	\$1,078.50
Mentor Service - BEC	\$1,400.00
Training Vouchers	\$28,057.47
SBDC Sponsorship	\$60,000.00
SBDC Supplementary Funds	\$3,787.00
City of Joondalup - BEC	\$55,000.00
OTHER INCOME	
Interest	\$870.30
Insurance Rebates	\$1,160.00
Total OTHER INCOME	\$2,030.30
Total INCOME	<u>\$158,751.02</u>

### COST OF SALES

Gross Profit	<u>\$158,751.02</u>
--------------	---------------------

### Expenses

Accounting Fees	\$750.00
Advertising	\$492.69
Photocopying	\$58.64
Bank Charges	\$1,099.96
Computer & ISP Costs	\$150.00
Depreciation	\$2,153.00
Outhoused Workshops - BEC	\$4,879.12
Inhouse Workshops - BEC	\$570.00
BEC Annual Conference	\$733.32
Refund SBDC-SBIF Subsidy Funds	\$454.55
BEC Management Fee	\$1,500.00
Insurance	\$582.29
Printing	\$200.99
Training Vouchers	\$28,335.52
Subscriptions/Professional Fee	\$5.45
Stamp Duty	\$174.05
GENERAL EXPENSES	
Equipment - Hire	\$75.41
Freight & Courier Costs	\$230.00
Total GENERAL EXPENSES	<u>\$305.41</u>
Superannuation	\$7,558.69
Wages & Salaries	\$85,781.35
Occupancy Costs	\$42,000.00
Association Liability Insurance	\$1,000.00
Property Insurance-Broker Fee	\$90.03
Telephone - BEC Mobile	\$350.86
Total Expenses	<u>\$179,225.92</u>

Operating Profit	<u>-\$20,474.90</u>
------------------	---------------------

### OTHER INCOME

### OTHER EXPENSES

Net Profit/(Loss)	<u>-\$20,474.90</u>
-------------------	---------------------

# Business Enterprise Centre

Unit 4/189 Lakeside Drive  
Joondalup

## Balance Sheet

As of June 2005

18/10/2005

13:06:33

### Assets

#### Current Assets

##### Bank Accounts

BEC Cheque Account

\$4,342.76

Training Voucher Account

\$161.20

SBIF Cheque Account

\$341.76

##### Trade Debtors

\$1,265.00

Total Current Assets

\$6,110.72

#### FIXED ASSETS

Plant & Equipment BEC

\$9,159.09

Plant & Equipment Accu Dep BEC

-\$6,924.00

Total FIXED ASSETS

\$2,235.09

Total Assets

\$8,345.81

### LIABILITIES

#### CURRENT LIABILITIES

Annual Leave Accruals BEC

\$6,229.56

GST Liabilities

GST Collected

\$119.32

GST Payable (Sales Paid)

-\$121.30

Total CURRENT LIABILITIES

\$6,227.58

PAYG Withholding Payable

\$1,800.00

Total LIABILITIES

\$8,027.58

Net Assets

\$318.23

### COMPANY EQUITY

Retained Earnings

\$20,793.13

-\$20,474.90

Total COMPANY EQUITY

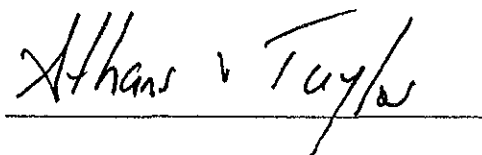
\$318.23

**NORTH WEST METROPOLITAN  
BUSINESS ENTERPRISE CENTRE**

**STATEMENT OF STATISTICAL RECORDING**

**For the year ending 30<sup>th</sup> June 2005.**

The North West Metropolitan Business Enterprise Centre has a consistent and reliable method of recording their statistics and this process is employed in the recording of the statistics.

A handwritten signature in dark ink, appearing to read 'Athans & Taylor', is written over a horizontal line.

**GEOFFREY M. LUCK  
CA B.BUS**

\_\_\_\_/\_\_\_\_/2005



North West Metro  
Business  
Enterprise  
Centre

Unit 4, 189 Lakeside Drive Joondalup WA 6027  
PO Box 24 Joondalup WA 6919  
Tel: 9300 1414 Fax: 9300 1858  
Email: [admin@nwmetro.com.au](mailto:admin@nwmetro.com.au) Web: [www.nwmetro.com.au](http://www.nwmetro.com.au)



**NORTH WEST METRO**  
**BUSINESS ENTERPRISE CENTRE**  
**STRATEGIC PLAN**  
**1/07/05 – 31/12/05.**



**Business  
Enterprise  
Centres**

PROUDLY SPONSORED BY:



City of  Joondalup

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### Section

1.0 Introduction

2.0 Objectives

3.0 Client Profiles.

4.0 Proposed Strategies

5.0 Key Performance Indicators

## **1.0 Introduction.**

The North West Metropolitan Business Enterprise Centre, under the patronage of the Joondalup Business Association was established to service the perceived and actual needs of the small business community in the Cities of Joondalup and Wanneroo.

The role played by the centre is considered vital to the ongoing economic development and health of the region in that it assists in the creation of wealth by facilitating the

- Establishment of new small businesses.
- The growth of existing small businesses.
- The growth of local employment opportunities with the context of small business.

The demand for this role will continue to grow strongly in the region as the local population continues to increase and with it the demand for growth in existing and new services required by the population.

This growth will be of particular significance in the City of Wanneroo which is expected to almost double by the year 2021 to a population of 191,000; while the City of Joondalup is expecting a more modest growth rate of a further 5,000 during the same period. Combined the two cities are expected to achieve a population of 356,900 people by 2021.

It is perhaps trite to suggest that the demand for BEC services will increase dramatically during this rapid escalation of population numbers.

It is further expected that demand for business services will also become more diverse during this period of expansion, given that a significant proportion of population growth will involve immigrants from other countries and cultures. We have already experienced the establishment of businesses specifically related to such diverse ethnicity, for example, South Africa, New Zealand, Turkey, Bosnia, China, Singapore and other mid European, Asiatic and African nations.

These immigrants will not only require access to products related to their countries of origin but will also require access to new support services to assist with their establishment within our society. These services will include migration support services, legal aid services, counselling and advocacy services.



## **2.0 Objectives.**

The specific objectives of this Business Enterprise Centre will be to provide

- New and existing small business owners with generic advice with respect to the mechanics involved in successfully establishing and maintaining their small business.
- New and small business owners with access to service providers appropriate to the needs and wishes of the small business owner/operator.
- New and existing business owners with access to appropriate training and development opportunities.
- New and existing small business owners with appropriate networking opportunities.
- Establish, maintain and enhance strategic alliances with other regional stakeholders that will assist in improving/strengthening the total support offered to the small business sector.
- Identify and establish the provision of additional services in support of small business development in the region.
- Expand our client base.
- A service that does not conflict with existing businesses.
- A service that avoids “conflict of interest”.

## **3.0 Client Profiles.**

### **3.1 New Business Enquiries.**

The most predominant enquirer seeks to establish a micro, home-based business designed to provide a product(s) or service(s) to the local community. Many of them have not had previous experience in running their own business although the majority of these possess the necessary technical skills with which to offer their product or service.

The majority of new enquirers have limited

- Access to personal funding for their proposed business venture.
- Knowledge of the need to achieve congruency between personal and family needs and the needs that will be generated by the proposed business.
- Appreciation of the need to conduct feasibility studies prior to committing to the new venture.
- Knowledge of product/service costing.
- Ability to establish Marketing Strategies.
- Knowledge of the legal requirements in relation to establishing a business.
- Appreciation for the need to consult with professional advisors.
- An appreciation of the need to develop a workable Business Plan incorporating financial projections for use not only to establish viability and for use to negotiate any finance required to support the new business but also to provide a benchmark model against which to measure actual performance and, if necessary, to adjust their original business plan.

- Knowledge of taxation and insurance requirements.

The advice most sought after by this category of client is of necessity generic and general in nature.

### 3.2 Existing Businesses.

Approximately 20% of our clients already own/operate a business. Enquiries received from this sector are usually related to specific aspects of business operations. For example – means of improving profitability, improved marketing strategies and so on. In the majority of circumstances the queries can be resolved by the business owner after the real issues have been identified and discussed.

In other circumstances, where professional help is needed they are referred to the appropriate service.

### 3.3 Other.

The BEC also provides opportunity for all regional businesses to attend workshops made available through the Small Business Development Corporation and other providers from the private sector.

This is the only service for which this BEC charges - usually on a “cost recovery” basis.

This approach is considered to be the most beneficial since many of the small business owner/operators are unable to afford expensive seminars, training opportunities and workshops.

This centre also provides three “in-house” workshops on a regular basis, namely Market Research (developed and conducted by a regionally based small business owner), Marketing Today and Cash Flow Today.

During the past 12 months we have experienced some difficulty in attracting participants in numbers sufficient to justify running these workshops on a monthly basis, despite the fact that the vast majority on new businesses have a real and recognised need to obtain these skills.

## 4.0 Strategies.

### 4.1 Attracting New and Existing Small Business Owners.

Recent statistics have revealed that the majority of small businesses approaching this office for assistance have been referred either by the BEC network, or by friends and associates. The SBDC referral system also provides a significant number of new clients. Other marketing mechanisms appear to have little or no effect. Newspaper and Business Directory advertising, despite the expense, has not had significant impact.

It is proposed therefore that new clients will be attracted by: -

- Continuing to provide a service of value to clients so that they act in turn refer friends and associates to this office.
- Maintaining good relationship with the Small Business Development Corporation.
- Building upon the relationship we have established with the Economic Development Units in both the Cities of Joondalup and Wanneroo so that they will be encouraged to refer new business to this office.
- Maintaining a positive public image by conducting presentations and talks at various public forums arranged through the Local Government Associations, Educational Institutions (both secondary and tertiary) public libraries and other associations.
- Continue to produce a monthly newsletter (distributed electronically to all BEC clients) advising of recent developments, new business research tools and professional development opportunities.

#### 4.2 Other Services.

We will continue to work with the Small Business Development Corporation in conducting workshops and training opportunities to the region.

We will liaise with local and other private organizations to identify other business owner development opportunities that can be run jointly.

We will continue to advertise opportunities offered by other service providers where these are considered to be of potential value to small business development.

We will maintain a local "register" of businesses that are willing to provide professional support to other businesses.

We will maintain the business mentoring programme introduced during 2003.

We will continue to work with other government agencies ( eg Centrelink), private organization holding government contract ( eg NEIS, CRS, Employment Plus) to ensure that our clients continue to receive the best and most appropriate support available to them.

We will continue to participate in events and functions conducted by local government in support of small business.

We will continue to provide mentoring support to schools participating in the YAA scheme.

We will review the type and form of training in order to identify client needs.

## 5.0 Key Performance Indicators.

- New Clients Interviewed.
- Existing Clients Interviewed.
- New Business start ups.
- Locational data relating to the above.
- Types of new business start ups.
- Numbers attending Workshops and seminars arranged through the BEC.
- Client surveys – where appropriate.
- Provision of timely and accurate reports –
  - Monthly – Management Committee.
  - Quarterly – City of Joondalup.
  - Annually – Small Business Development Corporation.
  - Ad Hoc – as required.
- Maintenance of accurate and timely client information and data-base.

**ATTACHMENT 2**

**Dated**

**2004**

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**CITY OF JOONDALUP**

**and**

**JOONDALUP BUSINESS ASSOCIATION INC.**

**FINANCIAL GRANT AGREEMENT**

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THIS FINANCIAL GRANT AGREEMENT is made this            day of            2004

**BETWEEN: CITY OF JOONDALUP** of Boas Avenue, Joondalup, Western Australia  
("the City");

and            The person or body described as the Grantee in Item 1 of Schedule 1 ("the  
Grantee").

## **BACKGROUND**

- A.    The City wishes to assist the Grantee to carry out the Project by providing the Financial Grant to the Grantee subject to the Grantee observing and performing the terms and conditions set out in this Agreement.
- B.    The Grantee has agreed to use the Financial Grant in accordance with the terms and conditions of this Agreement.

## **OPERATIVE PROVISIONS**

### **1.    DEFINITIONS AND INTERPRETATION**

#### **1.1    Definitions**

In this Agreement unless the context requires otherwise:

**"Financial Grant"** means the monies payable under clause 2;

**"Grantee's Obligations"** means the Grantee's obligations to perform and observe the terms and conditions of this Agreement on its part to be performed and observed;

**"Project"** means the provision, to the public, of the following services:

- (a)    the provision of resources and guidance to prospective new business proprietors in marketing, business planning, finance, market research, trade information, laws and regulations and licensing and the provision of a full range of other business improvement services; and
- (b)    the provision of practical resources and facilities to support new business proprietors including seminars, library facilities, computer facilities and referral to appropriate professional service providers,

to achieve the following objectives:

- (i)        to encourage sustainable economic growth and business opportunities and to increase local employment;
- (ii)       to increase economic activity generated through the development of new business and the creation of new jobs as a result of new business start-ups and the continuation of existing businesses;

- (iii) to maximise the creation of employment opportunities by facilitating the establishment of new business start-ups within the district of the City of Joondalup;
- (iv) to encourage the development and the broadening of the economic base within the district of the City of Joondalup; and
- (v) to facilitate the maintenance of sustainable, growing and competitive business environment in the district of the City of Joondalup;

**"Term"** means the term specified in Item 2 of Schedule 1 commencing on the commencement date specified in that Item.

## 1.2 Interpretation

In this Agreement, unless the context indicates a contrary intention:

- (a) words suggesting the singular include the plural and vice versa;
- (b) words suggesting any gender include any other gender;
- (c) reference to a person include a company, corporation, and unincorporated or incorporated association or statutory authority;
- (d) references to clauses, paragraphs, subparagraphs and schedules are to clauses, paragraphs, and subparagraphs of, and schedules to, this Agreement as amended from time to time in accordance with the terms of this Agreement;
- (e) headings used for clauses, paragraphs, subparagraphs, schedules and the table of contents are for ease of reference only and will not affect the interpretation of this Agreement;
- (f) references to any document or instrument are to that document or instrument as amended, novated, supplemented, varied or replaced from time to time;
- (g) references to laws include any modification or re-enactment of those laws, or any legislative provisions substituted for such laws, and all orders, local laws, planning schemes, by-laws, regulations and other statutory instruments issued under those laws;
- (h) use of the words "includes" or "including" means without limitation, unless the contrary intention appears;
- (i) a reference to any body is:
  - (i) if that body is replaced by another organisation, deemed to refer to that organisation; and
  - (ii) if that body ceases to exist, deemed to refer to the organisation which most nearly or substantially serves the same purposes or objects as that body; and



- (j) all dollar amounts specified in this Agreement are in Australian dollars.

## **2. PROVISION OF FINANCIAL GRANT**

### **2.1 Payment of the Financial Grant**

Subject to clause 2.4 the City shall pay to the Grantee, annually in advance, during the Term:

- (a) for the first year of the Term the Annual Financial Grant specified in Item 3 of Schedule 1;
- (b) for the second and each subsequent year of the Term, the Annual Financial Grant varied in accordance with clause 2.3.

### **2.2 Manner of payment**

The Annual Financial Grant is to be paid by the City in advance within 14 days after receipt from the Grantee of a tax invoice.

### **2.3 Variation of Annual Financial Grant**

- (1) On each anniversary of the commencement of the Term the Annual Financial Grant shall be varied to an amount calculated by multiplying the Annual Financial Grant payable for the preceding year by a percentage equal to the one hundred per centum (100%) plus the percentage movement, if any, in the Consumer Price Index between:
  - (a) the quarter ending immediately prior to the later of the commencement date of the Term and the commencement of the last anniversary of the commencement date; and
  - (b) the quarter ending immediately prior to the relevant anniversary.
- (2) In this clause "Consumer Price Index" means the Consumer Price Index (All Groups) for Perth as calculated and published by the Australian Bureau of Statistics or if the Australian Bureau of Statistics ceases to publish that index number or substantially alters the method of computation of that index number then such other number as the City determines by utilising an index which is as near as possible to the Consumer Price Index Number (All Groups) for Perth.

### **2.4 Cessation of Payment**

- (1) The City may, without notice, cease to make any payment of the Financial Grant if, in the opinion of the City:
  - (a) the Grantee has not commenced the Project within 28 days after the commencement of the Term; or

- (b) the Grantee fails to observe or perform any of the Grantee's Obligations; or
  - (c) any dispute between the Grantee and any other party which would jeopardise the effective and efficient operation of the Grantee or the carrying out of the Project by the Grantee; or
  - (d) there has been malpractice or unacceptable conduct on the part of the Grantee in relation to the Project or this Agreement.
- (2) Forthwith upon receipt of the notice from the City that payment of the Financial Grant has ceased, the Grantee shall pay to the City an amount equal to any portion of the Financial Grant which has been paid to the Grantee but not expended by the Grantee.

### **3. GRANTEE'S OBLIGATIONS**

#### **3.1 Use of Financial Grant**

The Grantee shall only use the Financial Grant for the purposes of the Project.

#### **3.2 Accounting**

- (1) The Grantee shall:
  - (a) upon receipt of any monies comprising the Financial Grant, deposit those monies into the Grantee's primary bank account;
  - (b) ensure normal account controls are exercised over those monies; and
  - (c) record expenditure in relation to the Financial Grant separately from other transactions of the Grantee in such a way as to ensure that they remain identifiable from any other transactions.
- (2) Whenever requested to do so in writing by the City, the Grantee shall give to the City a copy of the annual financial accounts submitted to the members of the Grantee at the last annual general meeting.
- (3) Within 90 days after the end of each financial year during the Term, the Grantee shall give to the City the certificate of an approved or registered company auditor verifying the annual financial accounts for that financial year.

#### **3.3 Unexpended monies**

If any portion of the Financial Grant remains unexpended at the end of each year of the term then the Grantee shall forthwith pay an amount equal to those unexpended monies to the City.

#### **3.4 Records and books of account**

- (1) The Grantee shall permit the City, on reasonable notice, to inspect and make copies of the records and books of account of the Grantee.
- (2) The Grantee shall permit the City and persons authorised by the City to talk to any employees or officers of the Grantee concerning the operations of the Grantee.

### **3.5 Free services**

The Grantee shall provide all services associated with the Project to the public free of cost.

### **3.6 Public opening hours**

- (1) The Grantee shall keep the Premises open to the public between 9am and 5pm on Monday to Friday inclusive during the Term (excluding any public holiday).

- (2) In this clause:

“Premises” means the premises from which the Grantee provides services associated with the Project;

“public holiday” has the same meaning given to that expression in the Interpretation Act 1984.

### **3.7 Proper care and skill**

The Grantee shall exercise all due and proper care, skill and judgment in relation to the Project and the Grantee’s Obligations and shall act in accordance with all applicable professional ethics, principles and standards.

### **3.8 Compliance with requirements of all written laws**

The Grantee shall comply with and observe at its cost the requirements of all written laws and all requirements imposed under any written law in relation to the Project.

### **3.9 Reports**

- (1) The Grantee shall keep proper and accurate records of the following:
  - (a) all new clients during the Term;
  - (b) all new businesses commenced during the Term and all increases in economic activity during the Term;
  - (c) all new jobs (full-time, part-time and casual) created;
  - (d) the number of casual inquiries from clients;
  - (e) the number and type of client assistance;

- (f) the number of clients serviced:
  - (i) within the district of the City of Joondalup;
  - (ii) within the district of the City of Wanneroo; and
  - (iii) elsewhere.
- (2) The Grantee shall give to the City, within 7 days after the end of each month during the Term, a written report with respect to the matters referred to in subclause (1) for that month.
- (3) Whenever the Grantee provides a report to the Small Business Development Corporation or to the Business Development Association (North West Metropolitan) Inc or to any government body or authority, the Grantee shall give to the City a copy of the report at the same time.

### **3.10 Recognition of the City**

- (1) The Grantee shall acknowledge the grant by the City of the Financial Grant on every occasion on which the Financial Grant is publicised, documented or mentioned in public.
- (2) Before making the acknowledgement referred to in subclause (1) the Grantee shall consult with the City with respect to the form of acknowledgement.
- (3) The Grantee shall display the logo of the City on any building, vehicle or item of a capital or infrastructure nature purchased in whole or in part by the Grantee with monies from the Financial Grant.

### **3.11 Grantee not to make representations**

The Grantee shall not represent to any third party that the Grantee is an agent, partner or joint venturer of the City or that the Grantee has any other relationship with the City.

### **3.12 Insurances**

The Grantee shall effect and maintain during the Term the following insurance policies with an insurance company which is an Australian Prudential Regulatory listed insurance company licensed to carry on a business in Australia:

- (a) a public risk policy for a minimum cover of \$10,000,000 in relation to the occupation or use by the Grantee of any premises;
- (b) a workers compensation policy in respect of the Grantee's employees; and
- (c) any other insurances required by law.

### **3.13 Indemnity**

The Grantee shall indemnify and keep indemnified the City from and against any claim for which the City may become liable in respect of or arising directly or indirectly out of the performance by the Grantee of the Grantee's Obligations or in relation to the carrying out of the Project.

### **3.14 No assignment**

The Grantee shall not assign this Agreement.

## **4. TERMINATION**

### **4.1 Termination of Agreement**

If:

- (a) the Grantee fails to perform or observe any of the Grantee's Obligations under this Agreement and the failure continues for 14 days; or
- (b) any assignment is made of the property of the Grantee for the benefit of the Grantee's creditors; or
- (c) the Grantee, being an incorporated association:
  - (i) is wound up or resolves to be dissolved or wound up voluntarily; or
  - (ii) without the prior written consent of the City, changes its objects, name or constitution; or
  - (iii) is convicted of an offence under the Associations Incorporation Act 1987; or
- (d) the Grantee, being a company:
  - (i) enters into liquidation other than for the purpose of amalgamation or reconstruction; or
  - (ii) is wound up or dissolved; or
  - (iii) enters into a scheme of arrangement with creditors; or
  - (iv) is placed under official management; or
  - (v) a receiver and/or manager of any of its assets is appointed; or
  - (vi) an administrator is appointed,

then the City may immediately or at any time following without any notice or demand and despite any prior waiver or failure to take action by the City in respect of any previous breach by the Grantee terminate this Agreement.

#### **4.2 Accrued rights**

Termination of this Agreement will not affect any accrued rights of either party.

### **5. GENERAL**

#### **5.1 No waiver**

- (1) The City's failure to take advantage of any default or breach by the Grantee will not be construed as a waiver of that breach.
- (2) Any custom or practice which may occur between the parties during the Term will not be construed as a waiver of or as decreasing the City's right to insist on performance of this Agreement by the Grantee.
- (3) A waiver by the City of a particular breach will not be deemed a waiver of any subsequent identical breach.

#### **5.2 Notices**

- (1) Any notice required to be served will be sufficiently served if:
  - (a) delivered personally; or
  - (b) left addressed to the party, at the address of that party appearing in this Agreement;
  - (c) forwarded by pre-paid post to the party, to the address of that party appearing in this Agreement.
- (2) Any notice that is served in accordance with the provisions of this clause will be valid and effective even if the Grantee is in liquidation, wound up, under official management or dissolved.
- (3) Any notice sent by pre-paid post will be deemed to be served on the date on which it would normally have been delivered in the ordinary course of post.

#### **5.3 Partnership and other relationships negated**

Nothing in this Agreement will be deemed or construed by the parties or any third party as creating the relationship of partnership, principal and agent, joint venture or any other relationship between the parties.

#### **5.4 Exclusion of implied terms**

The provisions of this Agreement comprise the whole of the agreement between the parties and the parties acknowledge that no further or other provisions will be implied in the Agreement or arise between the parties by any:

- (a) collateral or other agreement; or

- (b) any promise, representation, warranty or undertaking given or made by either party to the other on or prior to the execution of the Agreement,

and the existence of any implication or collateral or other agreement is expressly negated.

## **5.5 Proper law**

This Agreement is governed by the laws of the State of Western Australia and the parties submit to the jurisdiction of the courts of that State.

## **5.6 Severability**

- (1) All provisions of this Agreement shall, so far as possible, be construed so as not to be invalid, illegal or unenforceable in any respect.
- (2) If any provision on its true interpretation is illegal, invalid or unenforceable that provision will so far as possible be read down to the extent necessary to ensure that it is not illegal, invalid or unenforceable.
- (3) If the provision or part of it cannot be read down the provision or part will be deemed to be void and severable and the remaining provisions of this Agreement will not in any way be affected or impaired.

## **5.7 Implied covenants negated**

The covenants, powers and provisions (if any) implied in licences by any law are expressly negated.

## **6. GST**

- (1) If GST is imposed or levied in respect of any supply by a party under or in accordance with this Agreement then the party making the supply may recover the GST Amount from the party receiving the supply in addition to the Consideration. The party making the supply shall provide such invoices to the party receiving the supply as are required pursuant to the GST Legislation.

- (2) In this clause:

**“Consideration”** means any amount or consideration payable or to be provided pursuant to any provision of this Agreement other than this clause;

**“GST”** means any form of goods and services tax or similar value added tax;

**“GST Amount”** means the Consideration (after deducting the GST Exempt Component) multiplied by the Rate;

**“GST Exempt Component”** means any part of the Consideration which solely relates to a supply that is free or exempt from the imposition of GST;

**“GST Legislation”** means A New Tax System (Goods and Services Tax) Act 1999 and any other legislation or regulation which imposes, levies, implements or varies a GST or any applicable rulings issued by the Commissioner of Taxation;

**“Rate”** means the rate at which GST Legislation from time to time imposes or levies GST on the relevant supply under this Agreement;

**“supply”** includes supply as defined under GST Legislation.



## **SCHEDULE 1**

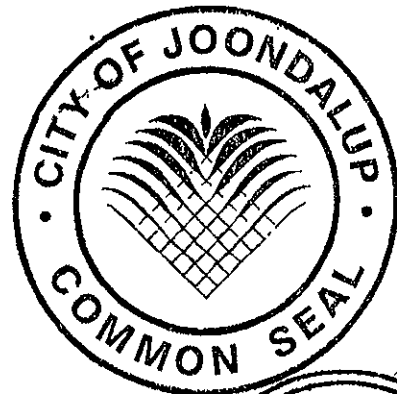
1.     **Grantee's name and address:**     JOONDALUP BUSINESS ASSOCIATION  
INC. of Unit 4, 189 Lakeside Drive, Joondalup  
Western Australia 6027.
2.     **Term:**                             3 years  
  
       **Commencement Date:**         1 July 2004
3.     **Annual Financial Grant:**       \$55,000

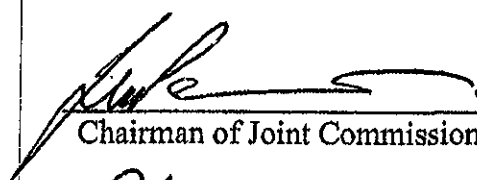
### **Footnotes:**

1.     The Annual Financial Grant referred to in Item 3 is varied annually under clause 2.3.
2.     GST is payable by the party receiving the supply under clause 6(2).

Executed as an Agreement.

THE COMMON SEAL of CITY OF  
JOONDALUP was hereunto affixed pursuant to a  
resolution of the Council in the presence of:

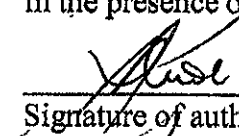


  
Chairman of Joint Commissioners

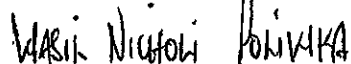
  
Chief Executive Officer




THE COMMON SEAL of JOONDALUP  
BUSINESS ASSOCIATION INC. was hereunto  
affixed by authority of the Management Committee  
in the presence of:

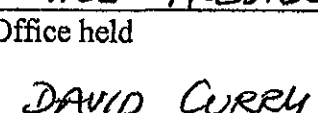
  
Signature of authorised person

  
Office held

  
Name of authorised person  
(block letters)

  
Signature of authorised person

  
Office held

  
Name of authorised person  
(block letters)