



**SMALL BUSINESS CENTRE
(NORTHWEST METROPOLITAN) Inc**

BUSINESS PLAN

**SUBMISSION TO
CITY OF WANNEROO AND CITY OF JOONDALUP**

1 JULY 2007 – 30 JUNE 2010.

1. CONTEXT

The Small Business Centre North West Metro ("the Centre") was established to service the perceived and actual needs of the small business community (less than 20 employees) in the area covered by the Cities of Joondalup and Wanneroo in the Northwest Metropolitan Region of Perth. Small business is generally accepted to have less than 20 employees.

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 within the context of Small Business.

The primary area over which the services of the Centre are delivered extends over both Cities - a total area of 784 square kilometres. The Centre is working closely with the two Cities in developing a coordinated marketing strategy designed to promote the relevant services of the Centre to the small business community, and to supplement and support the economic development objectives of the Cities in relation to Small Businesses within the region

Mission: *To promote, encourage and support the economic development of the region by facilitating the establishment of small businesses and supporting their ongoing growth.*

Our Mission will be achieved by:

- *Maintaining a public profile to ensure that prospective clients are aware of our services.*
- *Providing facilitation services to proposed and existing small business owners/managers.*
- *Increasing client awareness of other sources of information available to them in establishing or improving their small businesses.*
- *Providing referral services for clients to specialist advisors, accountants, lawyers, marketing etc.*
- *Providing business skills development workshops and seminars for small business clients.*
- *Working cooperatively with regional stakeholders to identify opportunities to provide improved service delivery in terms of quality, quantity and availability.*
- *Maintaining staff professionalism and integrity at high levels to ensure that clients are treated with the utmost courtesy, respect and confidentiality.*
- *Maintaining the efficient allocation of financial, personnel and physical resources so that the resource allocation to the service of clients is maximised.*

2. MARKET ANALYSIS

2.1 THE DELIVERY SERVICE AREA

2.1.1 The Region

The North West Metropolitan Region, comprising the Cities of Joondalup and Wanneroo, remains among the fastest growing regions in Australia. The current combined resident population is 245,000, and this is expected to grow by an average rate of 2.1 percent annually to reach a projected 430,000 by 2031.

While the population of the City of Joondalup will remain relatively unchanged from 157,368 in 2006 to 154,074 in 2016, the population of the City of Wanneroo is expected to increase much more substantially from 115,513 in 2006 to 207,156 in 2016.

This translates to an expected growth in population in the region of some 27,000 new residents over the three years of this Business Plan. The challenge for the Centre is to provide increased services to this growing population in the City of Wanneroo without diminishing the services to residents and businesses in the City of Joondalup.

The significant growth in residences and people in the City of Wanneroo will bring with it an increase in the need to provide services for start-up businesses, for changes in business ownership, and the growth in home-based business.

2.1.2 Industry Analysis

Though there are significant differences in the industry profile of the two Cities, there are also commonalities.

In the City of Joondalup new and existing businesses are expected to be concentrated in the retail, educational, health, professional services, legal & business services, tourism and personal services industries.

More recently, the City of Joondalup's Economic Development Plan has the vision that through a coordinated and collaborative approach the City will:

1. Strengthen the established service industries of education, health and community services
2. Attract and grow office-based professional service industries of government administration, property, business services, finance, insurance, and services to the resource sector.
3. Support smart industries emerging from research and development strengths of the Joondalup Learning Precinct.

The retail industry is the largest employer and is also expected to experience the greatest growth in the immediate future, with the current expansion of the Lakeside Joondalup Shopping Centre likely to see some new businesses start-up in the retail precincts and a change of ownership of other businesses, both circumstances requiring the services of the Centre. Growth in the health and education sectors will be driven by the expansion of the Joondalup Health Campus and the Joondalup Learning Precinct respectively. In line with the City of Joondalup's Economic Development Plan it is likely that there will be additional business growth in these sectors.

Businesses in the Joondalup Business Park and those in the Central Business District tend to be more mature, and it is likely they will have growth potential and/or the potential to diversify. The same can be said for the southern areas of the City's catchment, particularly the significant areas of Hillarys Marina, the Warwick and Whitford District Centres, and surrounds. Another key area includes 34 hectares within the Southern Business District.

These areas have been serviced by the Joondalup Office, but the large number of business registrations from these areas indicates that the Centre's presence needs to be increased and be more local. Possible sites for an Outreach Service will be investigated in 2008.

There are plans to increase the focus on home-based businesses within the City of Joondalup during 2008-09, and also in the City of Wanneroo. Analysis of the Centre's activity in 2006-07 indicates that of the clients seen wishing to start a business, some 64% are planning to start as a home-based business compared to 24% planning to lease premises, with 12% unknown. This will require more active identification of the needs of home-based businesses and of their growth potential. The Centre expects to work more closely with the Joondalup Business Centre on this planned activity.

By comparison with the City of Joondalup, the largest number of businesses in the City of Wanneroo are in the retail trade, followed by in order construction, manufacturing, wholesale trade, property and business services, personal and other services, health and community services, and cultural and recreational services.

Now that development has commenced in the Town Centre of Wanneroo on a major Shopping Centre, Wanneroo Central, and a smaller block of shops and offices opposite, there will be growth in retail businesses in the City of Wanneroo. While a number of existing businesses will relocate into these developments, there will be some opportunity for new businesses. The new Library/Museum complex will present opportunities for the Wanneroo office to promote the services and potentially deliver workshops.

The City of Wanneroo is experiencing continued growth in industry and businesses with the development of Enterprise Park and Landsdale, and will

experience further significant development growth as the new Industry Park development at Neerabup gathers momentum. The Centre is keeping a register jointly with the Economic Development Units of the City's of those businesses seeking premises. By recording the demand for office and industrial properties and liaising with developers, it is hoped that industrial and commercial development will increase to meet demand.

A key difference in the industries between Joondalup and Wanneroo is that construction is and will continue to be a key industry in the City of Wanneroo through the on-going land development projects. Meeting the skills and labour requirements for this growth will be facilitated with the development of the Construction Trades Training Centre (TAFE) in Clarkson. It is expected that there will be a proliferation in the number of building related sub-contractor businesses emerging within the Region to service the planned and projected expansion of residential dwellings, and areas such as Neerabup. These new businesses will need the services of the Centre in the start-up phase.

Wanneroo also has significant primary industry located within its borders, and the East Wanneroo Land Use and Water Management Strategy facilitates the continuation of the agricultural and horticultural industry in Wanneroo. The Strategy proposes major land use changes in the south east area of Wanneroo from rural to urban and the establishment of an agricultural and horticultural area in the north east area of Wanneroo to replace those areas lost to future urban development. While the transition phase will see many businesses exiting or relocating from the region, the strategy is also likely to encourage growth for the viable producers. During 2008-09 the Centre will focus more specifically on identifying the needs of this sector of industry and seeking to provide services and workshops to meet these needs.

Strong growth in residential development in the Yanchep/Two Rocks region is expected to continue into 2008 and onwards. This will require a greater level of servicing from the Centre.

The City of Wanneroo strategy to increase tourism through the development of innovative tourism products will require the Centre to support these new ventures.

It is apparent therefore that the demand for the role of Small Business Facilitation will continue to grow strongly in the Region. 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.

The establishment of businesses specifically related to such diverse ethnicity is already evident, through immigrants from South Africa, New Zealand, Turkey, Bosnia, China, Singapore and other mid European, Asiatic and African nations, for example.

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 the establishment of their businesses. These services will include Migration Support Services, Legal Aid Services, Counselling and Advocacy Services.

The role of the Centre is to be fully aware of the services provided by the various government and not-for-profit service providers, and ensure that migrants who approach the Centre for assistance are advised of the information and assistance that is available.

3. PRODUCTS AND SERVICES OFFERED

3.1 Core Services

The needs of the Small Business Community in the region are currently met by providing:-

- generic advice to new and existing small business owners with respect to the mechanics involved in successfully establishing and maintaining their small business.
- access to service providers appropriate to the needs and wishes of the small business owner/operator.
- access to appropriate training and development opportunities.
- appropriate networking opportunities.

More specifically, the Centre delivers the following information, assistance and advice to potential and existing business owners:

- Practical business assistance
- Business Planning
- Commercial sources of finance
- Marketing information
- Problem Solving
- Referral to specialist professional advisors (accounting, legal, insurance, marketing and other professional advice and assistance)
- Technical assistance and product development information and guidance
- Assistance with Government Legislation and Acts, the Regulations and their requirements, and information services
- Information regarding Research and Development support including NGO & Government resources.
- Support after business start –up

The Core Services offered by the Centre focus on supporting and facilitating the initial phases of start-up businesses with a view to progressing them, as appropriate, to become "enterprises" that have the potential to grow their

capacity. The funding provided by the State Government through the Small Business Development Corporation (SBDC), the City of Joondalup and the City of Wanneroo enables the Centre to provide these services free of charge. The region is currently serviced through an Office in Joondalup, an Office in Wanneroo, and through "Outreach Services" being provided on a day a week basis at Clarkson and Brighton that are proving invaluable. As development activities grow further to the northwest, the Centre expects to establish similar facilities to service the growing local population from the early stages of those new development areas. It is anticipated that there will be a high number of enquiries from people wishing to start home-based businesses in these areas.

While regular visits have been made to the Yanchep/Two Rocks area from the Wanneroo Office, during 2008-09 the means of providing a more formalised Outreach Service will be investigated. Support or sponsorship by developers and/or businesses will be sought to fund this expansion of services. The Centre will also investigate the provision of similar Outreach Services to the southern boundaries of the Cities of Joondalup and Wanneroo.

4. TARGET MARKETS

4.1 Services for New Businesses

The experience in the first 18 months of the operation of the Centre is that people who make contact with the Centre wishing to start a business or buy a business or franchise require assistance and information through a facilitation session of more than 30 minutes. Enquiries from existing businesses however are mainly seeking information and assistance about a specific aspect of their business, and the contact is thus a fairly short and specific contact.

As a consequence, the emphasis during 2006-07 and the latter half of 2007 has been on building the services and resources for the start-up businesses, and ensuring they have access to good quality information and assistance. This has included the identification of a quantity of professional advisers for each category (Accountants, Lawyers, Insurance brokers, Banks and Finance Brokers, etc) who can provide the specialist advice and assistance required.

It is apparent that the large proportion of people who contact the Centre for assistance in starting in business are aware of the provision of these initial services, but that proprietors of existing businesses do not see the Centre as having the same degree of relevant services to assist them to grow or diversify.

4.2 Services for Existing Businesses

While continuing to provide the initial services to start-up businesses, the staff of the Centre are aware that greater attention needs to be given to building

programmes, events and management skills initiatives to a higher level commensurate with the needs of more established "enterprises" with employee bases of at least 3-5 employees to 10 employees.

This "shift" of service delivery is in line with the requirements of the two Cities in their vision to build and capitalise on the economic development potential and growth of the Region as a whole.

To improve the visibility of the Centre to existing businesses it is necessary to develop and offer more appropriate services. To do this it is necessary to gain a better understanding of the needs of those businesses and how they might be met. Discussions with existing businesses indicate that it will likely require identification of a group of "higher level" professional advisers and firms that can provide the more specialised and detailed analysis and advice to existing businesses to meet their growth needs.

This activity has in part already commenced, with exploratory discussions having been held with a number of firms and organisations that provide professional services to enterprises of 3-20 employees, to ascertain what their contributions and support might be. The activity will be continued in the latter part of 2007-08 to ensure more appropriate products and services can be developed in 2008-09.

Support will be sought in a number of ways, from financial contributions by way of event sponsorship, free specific-topic information sessions, and in-kind support by way of information distribution and mailing out of information from the Centre via their corporate databases.

The delivery of the events will be overseen and managed by the Centre, but presenters will be sourced from the "higher" end of business professional services, legal and accountancy firms, specialist consultants / advisers and Government agencies already servicing this level of enterprise management and development.

AusIndustry is one government agency that has ongoing programmes and initiatives related to the growth needs of small business, which are constantly changing. The Special Business Initiative Fund of the SBDC is another avenue that can be accessed for the provision of new and Innovative products. The Centre will be continually monitoring information and the business environment for further opportunities.

4.3 Workshops

During 2006-07 a series of Workshops have been offered each Semester. Only a few of these workshops have gained sufficient enrolments for them to be viable. These workshops have included those developed by the SBDC and delivered under contract to the SBDC, such as Cashflow Today, Marketing Today and Tourism Today. Bookkeeping Workshops offered in

conjunction with a private provider have been more successful, as has a recently developed "Writing Your Business Plan" workshop.

The low numbers of enrolments is in part due to initial problems with the ACT database in promoting these workshops to the Centre's clients, and no advertising or promotion in the Community News. This will be rectified in the first half of 2008, and be further developed in 2008-09. A more complete program of workshops will be developed for each Semester, and promoted through out the Semester in a similar fashion to the SBDC Workshops.

As referred to earlier, a new set of workshops at a higher level will be developed in 2008-09 for existing businesses, including workshops such as Financial Dynamics, and the 5-Day Growth Program if sufficient funding or sponsorship can be gained.

The location or delivery of the workshops will be evenly distributed between Joondalup and Wanneroo.

5. PERFORMANCE & FORECAST OUTCOMES

All information regarding clients is entered into the ACT Database, a common database that all SBC's use. Quarterly reports are derived from this database by SBDC. ACT was introduced by the Centre in May/June of 2006.

TABLE 1
STATISTICAL FORECAST 2007- 2010

Session Type	Target 2006-07	Achieved 06-07	Target 2007-08 (SBDC)	Target 2008-09	Target 2009-10
Client Sessions New Businesses (30 min +)	390	430	430	451	510
Client Sessions Existing Businesses (30 min +)	80	56	95	100	105
Short Duration Sessions New + Existing (<30 Min)	500	496	525	551	578
New Business Start-ups	110	189*	125	131	138
Full-time Employees	165	273*	166	174	183
Part-time Employees	60	111*	60	63	66
Workshops Participants	240	86	120	126	132

Notes:

1. **The Achieved figures for 2006/07 are high by comparison with comparable statistics from other Small Business Centres in the Metropolitan Zone, according to figures supplied by SBDC. The data for the July-September quarter of 2006 was in fact queried by SBDC in November 2006. The most likely explanation is that there was some double counting for this period, as it was found the data from Follow-up calls was not being entered correctly, and the data had to be re-entered. The staff were still becoming familiar with the ACT database during this period.*
2. *The target figures for 2007-08 are those submitted to the SBDC and accepted. In discussions with SBDC in regard to setting the targets for 2007-08 it was agreed that the data would be "re-based" to targets that were more consistent with performance across the Metro Zone.*
3. *The 2008-09 and 2009-10 targets have then been generated by applying a factor of 5% growth.*

Although the population is predicted to grow by 10% over the period 2007-2010, mainly in the City of Wanneroo, the provision of services to these new areas is likely to require additional funding and support. The Centre will be pursuing funding and support from developers and other sources during 2008-09 and 2009-10.

As previously discussed, the Centre plans to improve the services to existing businesses and hence the number of existing business clients would be expected to increase once their specific needs are better understood and resources developed.

During the regular meetings with the two Cities' Economic Development Officers the data and information the Centre captures as part of its on-going operations is discussed. This is used to assist the two Cities in the development and realisation of their economic development strategies. Further, more specific development of the ACT database has been contracted to be able to provide further information that will be of mutual benefit to the Cities and the Centre itself.

6. STRATEGIC PROJECTS

6.1 Succession Planning

The Centre was successful in 2005-06 in acquiring funding from AusIndustry to project manage a programme entitled "Succession Planning".

This programme is designed for owners of those businesses that have the potential to be of value when either passed down a family line, or sold. This project gives a high value profile to the Centre as Project Managers until June 2008.

The take-up for this programme on a national basis has not been extensive and whilst numbers for the Centre have been lower than expected, overall the

attendance figures have been good by comparison with other states and support for the continuance of the programme has been forthcoming from AusIndustry.

Provided sufficient numbers of participants can be gained for each set of workshops it is expected this project will conclude in June 2008.

6.2 Think-Learn

The Centre is also an active participant in the "Think-Learn" Programme, project managed by the City of Joondalup. The involvement by the Centre is for the provision of Mentors. The Centre will be involved in identifying and enrolling such Mentors in conjunction with the POWA Institute, expected to be March 2008.

6.3 Future Projects

Both of the above important projects are aligned to the core role of a Small Business Centre, and the Centre gains through the exposure of being linked to them. Projects such as these provide a potential revenue stream as well as providing the strategic link to the core services.

It is the intention of the Board that the Centre will seek out funding for projects from other sources and from potential "Sponsors" that can benefit the business community in the Region and also raise the profile of the Centre.

The Centre will continue to monitor government grants and funding opportunities with a view to securing further projects in the next three years.

7. STAKEHOLDERS

7.1 Local Government Authorities: City of Joondalup and City of Wanneroo.

Economic Development is a significant factor in Sustainable development and the added value that a Small Business Centre can offer a Local Authority in exchange for funding support can be, for example, assistance with Local Development proposals for:

- tourism growth,
- industrial park development and promotion,
- improvements in business services to the community and
- projects that strengthen the local economy and employment

The Cities of Joondalup and Wanneroo provide the Small Business Centre with significant financial and practical support in the role the Centre has played within the Region. This combined funding and practical support enables the Centre to maintain offices in Joondalup and Wanneroo. The

Small Business Centre Northwest Metro is the only Centre in the metropolitan area with two offices. A similar level of funding is provided by the State Government through the Small Business Development Corporation (SBDC), recognising both the size of the North West Metro Region and the growth in population and businesses that will occur.

The co-location of the Centre's Wanneroo Office with the Wanneroo Business Association and the Economic Development Unit of the City of Wanneroo in Enterprise House provides for a high level of synergy and working together between the organisations. Enterprise House was established as a "Business Grow Centre", to provide a suite of complementary services to business as it is now increasingly beginning to do. While not in the one building, the same synergy exists between the City of Joondalup Economic Development Unit and the Joondalup Office.

In addition the current funding has enabled the establishment of the "Outreach Service" in each of the fast growing areas of both Clarkson and Brighton/Butler. The funding has also ensured that both the Joondalup and Wanneroo Offices receive the dedicated support of a Small Business Development Facilitator whose appointment has been funded to a significant extent by the two City's ongoing financial support.

As the region grows and develops and the population increases then the demand for the Centre's services will also correspondingly increase. This will create not only issues of logistics, but also issues of funding. The Centre will need to investigate increased funding and alternative sources of funding during 2008-09 to meet the growing needs.

The Centre will continue to work collaboratively with the two Cities to conduct joint projects to promote, publicise and positively influence the development and sustainability of Small Businesses within the Region. As previously mentioned Officers of the Centre meet regularly with Economic Development officers of the two Cities to ensure collaboration is maximised. The exchange of strategic information and statistical data and information is of benefit to the three organisations.

7.2 Business Associations

The co-location of the Centre's two offices with both the Joondalup and Wanneroo Business Associations enables the Centre to work closely with them on a variety of mutually beneficial activities. The Associations provide support in publicising workshops offered by the Centre and other activities. The Centre also plans to work on collaborative publicity projects where applicable, including regionally based business expositions and other functions deemed suitable. The past practice of working closely with the Associations in the presentation of the local Small Business Awards will be continued.

The existing business expertise within these Associations will be utilised to provide personalised support in –

- specialist referral for clients requiring in-depth assistance in areas including market research, marketing, accounting and financial planning, legal advice and other areas as necessary; and
- the brokering of Business Mentoring Agreements.

7.3 Educational Institutions and Training Providers

The Centre plans to work more closely with West Coast TAFE and Edith Cowan University (ECU) during 2008-09, and with other training providers.

The Centre provides workshops for relevant groups of students at the TAFE College to encourage students to consider small business and to make them aware of the requirements for starting a business. The Centre has participated in a Careers Expo at ECU to increase the profile.

Discussions will be held in 2008-09 with these institutions with a view to identifying pathways for clients of the Centre to progress to gain formal training and qualifications. It is intended to develop a “Training Ladder” to show clients the further training opportunities available once they have completed an initial session and/or workshops provided by the Centre. The opportunity for cooperative ventures will also be investigated.

7.4 Secondary Colleges and Schools.

Staff from the Centre make themselves available to address groups of students from local Secondary Schools and Colleges as appropriate, to raise their awareness of the possibility of going into business for themselves, and the support the Centre can provide.

7.5 Professional Services (Legal, Accounting & other business support).

The Centre continually works with local professionals and service agencies to enable the Centre to provide a referral service as required by individual clients.

7.6 State & Federal Members of Parliament.

The Centre subscribes to relevant State and Federal media links to keep abreast of initiatives and policies presented by both parties to be fully aware of issues that influence, impact or affect business

8.0 MARKETING PLAN

8.1 Current Marketing Effectiveness

A recent analysis of data on the ACT Database from the category “How people find out about us?” gave the following results.

Friends & Relatives	13.6%
SBC Network	11.1%
Website	9.2%
Walk By	9.2%
TAFE (Workshops)	9.1%
Internet	6.7%
Local Business Association	6.3%
SBDC	5.5%
Local Government Authority	4.6%
Banks / Insurance (Advisers)	3.5%
Telephone	3.2%
Yellow Pages	3.2%
Media/Newspapers	2.1%
White Pages	1.9%

An increasing number of new clients are being referred by friends who themselves are clients of the Centre. This is a pleasing trend as it indicates that clients are satisfied with the services provided. Continual client satisfaction is perceived to be therefore of paramount importance. The Centre will continue to provide and improve the level of one-on-one client service delivery.

Although the percentage of contacts coming from the website is pleasing, this is expected to increase when the new website to be developed in 2007-08 is fully operational.

The Joondalup Office experiences a greater number of people who “Walk By” and enter due to its location and greater visibility. The visibility of the Wanneroo Office needs to be enhanced, though the relocation of the Clarkson “Outreach Service” from the Community and Technology Centre into the Clarkson library has increased the number of clients who “drop in”.

The low percentage who find out about the Centre through media/newspapers reflects the lack of advertising to date. The formation of a Marketing Committee involving members of the Board with marketing expertise has led to the decision to undertake regular advertising in the Community Newspapers during 2008. The use of alternative means of marketing such as direct marketing and unaddressed mail are being investigated for 2008-09.

8.2 Community Awareness

A more comprehensive Marketing Strategy is being developed through the Marketing Committee, to be implemented in the first half of 2008 and through 2008-09. This Strategy is being developed together with the Economic Development Units of the Two Cities, and will lead to joint publicity exercises using the local Community News network as well as features and articles highlighting the services provided by the Centre being included on the web sites of the Cities, and possibly within their public information brochures and other materials.

In addition the strategy will incorporate working with the Cities to identify appropriate small business development courses and seminars considered important for both intending and existing small businesses. Further use will be made of the Libraries and City Administrative Centres and other locations (Shopping Centres, Business Incubators, etc) within the region where approval for such can be obtained.

A key aim will be to achieve greater recognition of the Centre as being a 'One-Stop Shop' for information and assistance for Small Business Owners. With the Wanneroo Office this "One-Stop Shop" concept is enhanced with the co-location of the Economic Development team of the City of Wanneroo and the Wanneroo Business Association in Enterprise House.

8.2 Client, Community and Stakeholder Feedback

The Centre currently undertakes "follow-up calls" to Clients after 3-5 months to ascertain whether they have commenced in business, how their business is going if they are in business, and gain feedback on the information and assistance provided to them by the staff of the Centre. Information is also sought as to the date, usually month, that they started their business and the number of employees both full-time and part-time.

During 2008-09 it is planned to extend this to undertake follow-up calls after 12-15 months to ascertain whether they are still in business, and report on this.

During 2008-09 further Client Surveys will be implemented, including seeking feedback approximately one week after their client session with the staff. The Centre is also planning to develop and implement a "mystery shopper" concept suggested by our Stakeholders. This will have involvement from SBDC as an interested party who have used similar techniques in the past.

ATTACHMENTS

Cashflow Analysis 2007/08 - 2009/10
Three Year Plan Table

The Committee of Management

APPENDIX 1: CASHFLOW ANALYSIS 2007/2008 - 2009/2010

SMALL BUSINESS CENTRE (Northwest Metropolitan) Inc
Cashflow Analysis 2007/2008 - 2009/2010

RECEIPTS	Budget 2007/2008	Budget 2008/2009	Budget 2009/2010
SBDC*	\$124,028.00	\$128,989.00	\$134,149.00
COJ (Stakeholder Funding)*	\$56,925.00	\$59,202.00	\$61,570.00
COW (Stakeholder Funding)*	\$56,925.00	\$59,202.00	\$61,570.00
Workshops	\$0.00	\$0.00	\$0.00
Interest Earned	\$3,000.00	\$3,120.00	\$3,245.00
GST (Purchases)	\$23,787.00	\$24,739.00	\$25,728.00
Total Receipts	\$264,665.00	\$275,252.00	\$286,262.00
EXPENDITURE			
Audit & Bookkeeping	\$5,100.00	\$5,304.00	\$5,516.00
Bank Fees	\$700.00	\$728.00	\$757.00
Capital Purchases	\$0.00	\$0.00	\$0.00
Computer Systems Maintenance	\$6,270.00	\$6,521.00	\$6,782.00
Executive	\$200.00	\$208.00	\$216.00
General Expenses	\$1,000.00	\$1,040.00	\$1,082.00
GST (Sales)	\$29,787.00	\$30,978.00	\$32,218.00
Insurance	\$4,800.00	\$4,992.00	\$5,191.00
Marketing	\$20,000.00	\$20,800.00	\$21,632.00
Travel	\$5,000.00	\$5,200.00	\$5,408.00
Office Leases	\$15,250.00	\$15,860.00	\$16,494.00
Petty Cash	\$500.00	\$520.00	\$541.00
Postage	\$500.00	\$520.00	\$541.00
Career and Professional Development	\$1,500.00	\$1,560.00	\$1,622.00
Recruitment	\$500.00	\$520.00	\$541.00
Salary	\$140,500.00	\$146,120.00	\$151,965.00
Stationery	\$1,000.00	\$1,040.00	\$1,082.00
Superannuation	\$13,000.00	\$13,520.00	\$14,061.00
Staff Amenities	\$120.00	\$126.00	\$130.00
Telephone	\$6,230.00	\$6,479.00	\$6,738.00
Operating Contingency	\$12,708.00	\$13,216.00	\$13,745.00
Total Expenditure Budget	\$264,665.00	\$275,252.00	\$286,262.00
Surplus/Deficiency	\$0.00	\$0.00	\$0.00

***Notes:**

1. The contributions by SBDC, COJ and COW have been increased in line with a CPI of 4%.
2. The sharing of Office space with the Business Associations and the City of Wanneroo enables lease costs to be minimised.

APPENDIX 2: THREE YEAR PLAN

Objective	2007 - 2008	2008 - 2009	2009 - 2010
Increased coverage of Services to the region	Expand "Outreach Centre" concept to Brighton and the southern areas of the two Cities.	Survey businesses and businesses established to evaluate service effectiveness.	Further develop service provision based on feedback.
	Seek support from developers for expansion of the "Outreach Centre" concept to Yanchep / Two Rocks.	Implement Outreach Centre at Yanchep / Two Rocks with sponsorship / funding attained.	Survey clients in regard to effectiveness of service provision; modify as appropriate.
SBCNWM to be seen as Northern Suburbs Information Centre	Build up resources available at Joondalup & Wanneroo Offices.	Review use of resources and rationalise.	Develop enhanced electronic information capability.
	Introduce short Information Sessions on business aspects ("Info-Bites")	Review effectiveness of information sessions	Re-focus information sessions based on review
Develop improved specific services to Existing Businesses	Through survey and discussions, identify specific needs of existing businesses.	Introduce more relevant and specific workshops for existing businesses.	Evaluate and review effectiveness of enhanced program.
	Identify higher level of professional advisers/ organisations and their services to be more attractive to existing businesses seeking to grow.	Offer higher level of services to existing businesses; promote higher level of services.	Survey existing businesses that have used the services to ascertain effectiveness.
Continue to develop services to new businesses	Survey client database to identify reasons why take-up of workshops is minimal.	Develop and implement more attractive program of workshops - time and duration.	Review workshop program effectiveness.

Objective	2007 - 2008	2008 - 2009	2009 - 2010
Promotion and Marketing	Commence advertising program with Community News	Review effectiveness of advertising through ACT database; change strategy as required.	Review effectiveness of changes.
	"Clean-Up" client database to enhance effectiveness of contact/marketing to clients.	Continue to expand the database, particularly in regard to existing businesses.	Continue to expand the database.
	Develop new website with enhanced capabilities.	Review performance of website and redevelop	Review website performance and redevelop.
	Undertake regular communications with clients through newsletters.	Provide Information "Snippets" of relevance to clients.	Review effectiveness of communications with clients.
	Investigate potential for direct marketing to residents and existing businesses in the region.	Implement a direct marketing strategy.	Implement a direct marketing strategy.
Develop chart / diagram to show training paths for Small Business people to gain qualifications.	Develop "integrated training ladder" concept and brochure from existing workshops and training courses in conjunction with West Coast TAFE and ECU.	Promote the "Training Ladder" concept to client base to encourage further skills development.	Review take-up of the "training ladder" concept.
Review and Reporting	Quarterly performance updates & Annual stakeholder Report.	Quarterly performance updates & Annual stakeholder Report.	Quarterly performance updates & Annual stakeholder Report.

APPENDIX 3: THE COMMITTEE OF MANAGEMENT

Small Business Centre (Northwest Metropolitan) Inc January 2008

Tracey Roberts:	Chair
Russell Crook:	Vice Chair
Tom McLean:	Treasurer
Todd Hill:	Secretary
Georges Baptista:	Committee Member

Pauline Egerton-Warburton:	Committee Member
Peter Newbound:	Committee Member