

# Tradie Business Guide

The essential tool kit for tradies looking for tips on taking their business to the next level.

## FOREWORD

*Rob Palmer*

*Resident Tradie -  
Better Homes and Gardens*

## CASE STUDIES:

- > *Beamac Builders*
- > *C2 All Round Carpentry*

## ACCOUNTING:

*Adrian Raftery 'the tax man'*

- > *Making your numbers add up!*

## FUEL CARD:

*David Howell*

- > *Making the most of your time on the road*

## CHECKLIST: TOP TEN TIPS

*“If you’re working long days, often six or seven days a week, it’s easy to find yourself so busy working on jobs and being in your business, that you forget to make time to work on how you run your business.”*

**Rob Palmer, Better Homes and Gardens**

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# Foreword

By Rob Palmer

**Rob Palmer is a carpenter and renovating expert on Better Homes and Gardens. Before becoming a TV handy man, Rob started and ran his own business, RJP Constructions.**

You probably chose to work in a trade because you love it – you get the opportunity to use your hands as well as your brain, the feeling that you've contributed to something and more often than not the opportunity to be your own boss. The life of a tradie is great but it can also be hard work, particularly if you're running your own business.

If you're working long days, often six or seven days a week, it's easy to find yourself so busy working on jobs and being in your business, that you forget to make time to work on how you run your business.

*“Motorcharge has developed this guide to provide some advice and helpful tips on the first steps you can take to make sure your business is running as it should be.”*

As a result, Motorcharge has developed this guide to provide some advice and helpful tips on the first steps you can take to ensure your business is running as it should be. It doesn't have to be rocket science and there are some simple steps you can take in the fields of vehicle expense management, marketing, technology and finance that can really help you get ahead of the competition and stand out from the crowd.

We've gathered the leading experts in these areas and their advice is included in this guide, which I hope you find useful. I don't profess to be an expert in any of these fields but building a business is all about learning and passing on wisdom, and I learnt some valuable lessons when running my carpentry business:



## Keep on top of your cash flow

Firstly, finance is your best friend. You need to ensure the money comes in, so make sure you leave enough time to deal with invoicing, chasing people for payment and making sure you know where the next dollar is coming from.

## Know your own strengths and hire help where you need it

I'm not an accountant and I never will be. It would take me three hours working on numbers to do what a pro could do in less than an hour, but that's ok. You can't do everything. Know your own strengths and take advantage of them - and where there are areas you're not so strong in, get somebody in to help you. If you're great with tools, but not a people person, then consider getting someone in who can price jobs and sell for you.

## Be honest with your customers

Similarly, don't pretend to customers you know more about something than you do. Be upfront and get advice from relevant industry colleagues or partners. You'll get a lot more respect from customers in the long-run for being honest.

## Keep yourself covered

That's not to say disputes will never happen. You can be hugely professional and competent but occasionally disagreements will arise. One sure-fire way to cover yourself in advance is to make sure you take a lot of photos before you start a job and regularly all the way through until it's finished. The photos will provide an honest and clear starting point for any discussions later on. If that doesn't help you to resolve an issue, make sure you've got the appropriate insurance as back-up.

## And finally, keep your customers happy

That takes me to my last piece of advice and one you could apply to any area of business. If you're willing to work hard and keep clients happy, you'll keep getting work. Never underestimate the power of referrals – consistently delivering good customer service and a great standard of work will get you a solid reputation and the work will keep rolling in.



# Making your numbers add up

By Adrian Raftery, Senior Consultant at Stature ARW Accounting Pty Ltd

Accounting, insurance and tax can be some of the most daunting aspects of running your business. Get them right and you can save thousands of dollars a year, but get them wrong and you could be faced with large bills and possible legal action. While managing your finances as a business owner is critical, the good news is there are some easy steps you can take to ensure your business processes are straightforward and you're on the right track to ensuring your numbers add up and your business is in good shape.

## Business structure

While it may not seem important initially, if you're planning on earning the big money (and who isn't?) then take a look at your business structure before you give away half of it in taxes.

*“Take a look at your business structure before you give away half of it in taxes.”*

The four commonly used business structures are sole traders, partnerships, companies and trusts. While each of them have their place, it's important to choose the right structure for you, as how your business is structured will affect many aspects of your firm including: how other businesses deal with you; the way tax applies to your business; your operating costs; and the level protection of your assets.

While it used to be common practice for tradies to set up partnerships with their wives or partners, this is not permissible unless the partner concerned is in the trade too and working on the tools. Book-keeping or admin support does not qualify as a partnership for tax purposes. The ATO is cracking down on this at the moment and specifically looking at the building industry so this can't be ignored.

## Tax obligations

Most business owners will tell you that they hate it, but one of the most important tasks in running a business is meeting your tax obligations. These include collecting and reporting goods and services tax (GST), lodging business activity statements (BAS) and submitting an annual tax return.

Businesses use an activity statement to report and pay a number of tax obligations, including GST, pay as you go (PAYG) instalments, PAYG withholding and fringe benefits tax (FBT). All GST registered businesses need to regularly lodge a BAS with the ATO on either a monthly or quarterly basis. The net amount is remitted to the ATO via your BAS. Using software or tools that links with ATO or provides BAS reports will save you valuable time.

It's all about careful planning and reserve supplies too. Be disciplined and keep at least one-third of your received income aside to cover your GST and income tax obligations. This should cover anything you will owe - and if you find you've set aside too much come the end of the year, well, you can have a nice holiday! Or re-invest it in the business, of course.



*“The Motorcharge fuel card provides a monthly statement of all purchases so you don't need to keep receipts.”*

## Keep those receipts and records

With the ATO increasing their audit activity all the time it is important that you keep your receipts.

Under the Australian tax system of self-assessment you are responsible for working out how much you can claim on your tax return. In order to prepare an accurate tax return and support the claims you make, you need to keep careful records. Any tools that can help you keep a record or track receipts can be a godsend. For example, the Motorcharge fuel card provides a monthly statement of all purchases so you don't need to keep receipts.

It is a legal requirement that you keep business records. Good records will also help ensure you claim everything you're entitled to. If you do not keep proper records, the ATO can impose a penalty of up to \$2,200.

## Keep it above board

The ATO is currently cracking down on the 'cash economy' – people paying cash for goods and services and not declaring them for tax purposes. Over the last 18 months, the ATO has collected \$100m in back taxes and is focusing now on the plasterboard industry in NSW. This is likely to be rolled out across the whole building industry, so make sure you declare everything you should.

## Car usage

Taxpayers who use their car in the course of earning assessable income may be entitled to claim deductions for some of the costs. You cannot claim the cost of normal trips between home and work as the expense is private. However, you can claim for any of the following: if you use your car because you have to carry bulky tools or equipment that you use for work and there is no secure place for you to leave them at work; your home is a base of employment; or you are an itinerant worker with shifting places of employment – again fuel cards are useful here to track kilometres and spend on fuel.

## Employing people

It is always exciting when a small business starts to grow and you need to employ staff for the first time. But before you take that next big step you need to be aware of some of the following obligations that come with being an employer. Non-compliance with them could lead to penalties which include fines and prosecution.

## Wages & conditions

From 1 January 2010 all issues about wages and employment conditions in the private sector fall under the Fair Work Act 2009. You need to ensure you maintain a minimum standard of pay, conditions and entitlements for your employees. There are ten National Employment Standards which apply to all employers and employees.

## Employment records

You need to keep accurate and complete records of time and wages as well as issue pay slips to each employee. You must keep all employee records for at least seven years.

## Taxation obligations

There are a number of tax obligations to bear in mind when you start taking on employees, including registering with the ATO as a new employer, obtaining TFN declarations from employees, preparing year end PAYG Payment Summaries for employees, paying FBT for benefits paid to employees and so on.





*“A friend once told me that there are two things in life that people need... a good mechanic and a great accountant.”*

### Superannuation obligations

Employing people, whether full-time, part-time or casual, will trigger the superannuation guarantee legislation where you need to pay a minimum of 9% pa of the earnings base (generally ordinary time earnings) into their choice of super fund. Payments must be made by 28 days after quarter end. If you don't pay your super obligations in time, then you are charged an interest shortfall penalty of 10% pa plus an administration fee of \$20 per employee per quarter.

### Leave & holiday entitlements

You need to pay public holidays for all employees except for contract workers and casual employees who are paid for hours worked. Other paid leave should include annual, sick and long service leave.

### Insurance

While it's not a pleasant thought, unfortunately trade-based occupations have a high incidence rate when it comes to injuries and accidents on the job. So for tradies, insurance is more important than for most. When you've got a family and a mortgage, you need to protect them, and not just in the case of your death. If you suffer a temporary or permanent disability and can't work, it's important to think about how the bills will get paid. The following types of insurance will protect you and your family and help you to continue to pay the bills should you be sick, injured or killed:

- Income protection
- Business overheads insurance
- Death cover
- Trauma cover
- Total and permanent disability (TPD)

In order to protect yourself against any accidents that may harm a member of the public, you must also ensure you have public liability insurance. Accidents of this nature are again more likely in trade-based businesses than many other industries, so this is an area you can't afford to skimp on.

In addition, more than most other professions, you probably have a wealth of equipment that you've invested in over time and are critical to you being able to operate your business. How would you work if your tools were stolen from your vehicle or damaged in an accident? It's important to ensure you're protected should anything happen to your tools. So remember to invest in Tools of Trade insurance.

### Get a great accountant!

A friend once told me that there are two things in life that people need ... a good mechanic and a great accountant. By not using an accountant you could be paying too much in tax or could be leaving yourself open to a visit from the ATO auditors. Plus, accountants' fees are tax deductible.

Taxation is a complex area and deserves having a specialist to give you the right advice and ensure you are maximising deductions, but staying within the regulations. The most important thing is that you pick an accountant who is a Registered Tax Agent and is also a member of a professional body. This will at least provide you with some comfort that they are educated and keep reasonably up to date each year with the changing tax laws.

*Adrian Raftery*

### Useful Links

**Stature ARW Accounting:** [www.staturearw.com.au](http://www.staturearw.com.au)

**Australian Tax Office:** [www.ato.gov.au](http://www.ato.gov.au)

**MYOB:** [www.myob.com.au](http://www.myob.com.au)

**Institute of Chartered Accountants in Australia (ICAA):** [www.charteredaccountants.com.au](http://www.charteredaccountants.com.au)

**Certified Practising Accountants (CPA):** [www.cpaaustralia.com.au](http://www.cpaaustralia.com.au)

**National Institute of Accountants (NIA):** [www.nia.org.au](http://www.nia.org.au)

**Australian Chamber of Commerce and Industry:** [www.acci.asn.au](http://www.acci.asn.au)

# A family-built business thrives by committing to opportunities for growth and development

## Beamac Builders

Beamac Builders is a family-run company that has been building quality homes, extensions and renovations for twenty-five years. Based in the eastern suburbs of Melbourne, Beamac provides services to various locations throughout Victoria.

Founded by David Mackey and his sons, Troy and Scott, Beamac has over thirty years of combined experience in construction.

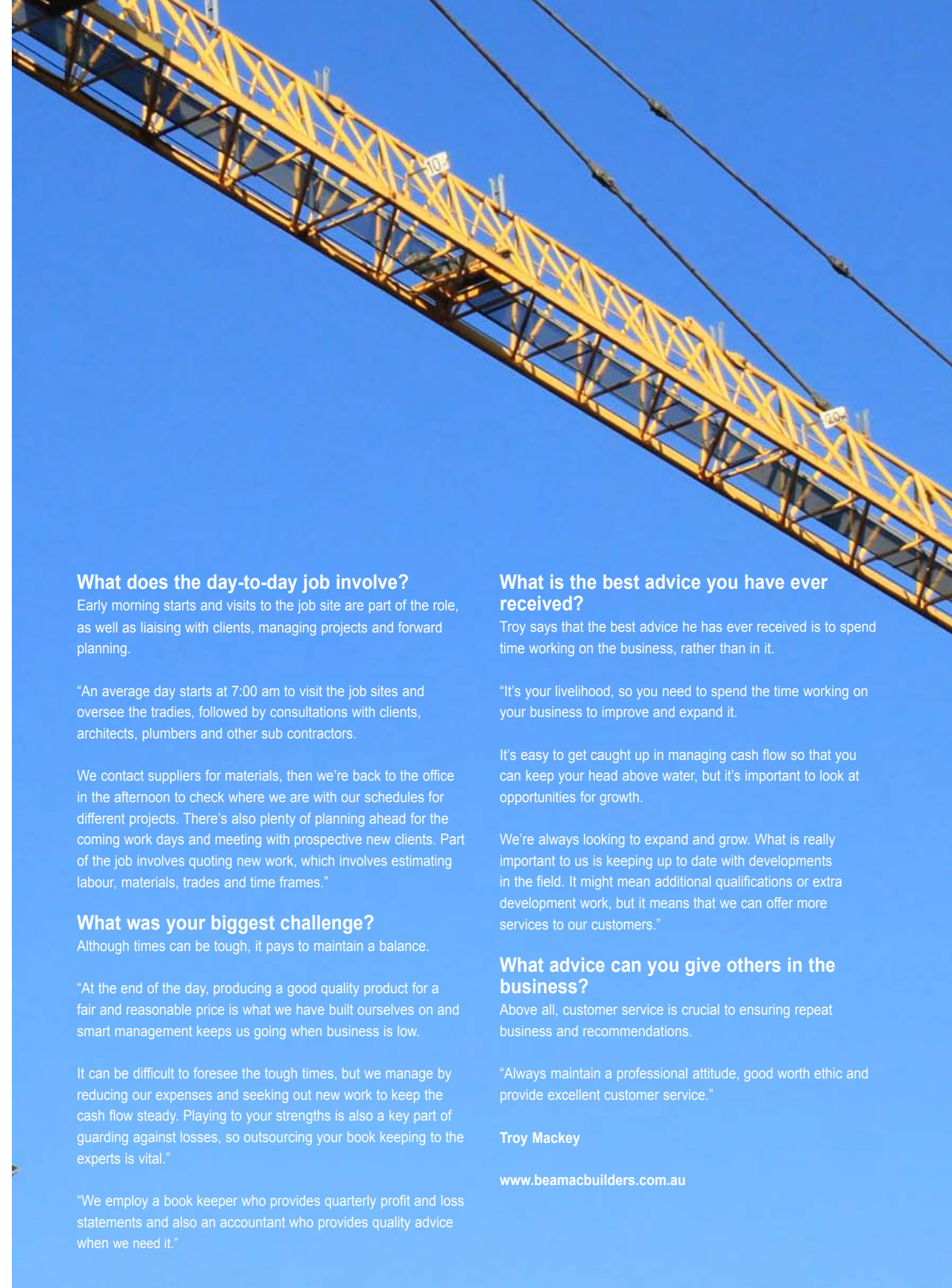
David started out in the industry subcontracting with a business partner, then registered his own building company in 1996, taking on an array of domestic building work including architectural work, major renovation and extension work and new homes.

Troy says the desire to make it on his own as a business owner and manager was with him from the start.

"Running my own business was a goal when I first started my apprenticeship. I enjoyed the trade from the start and believed I had the knowledge and skills to produce a good product for clients and future clients. This is still our aim today. We get a great deal of satisfaction seeing the end result and knowing our clients are happy!"



*"We get a great deal of satisfaction seeing the end result and knowing our clients are happy!"*



### What does the day-to-day job involve?

Early morning starts and visits to the job site are part of the role, as well as liaising with clients, managing projects and forward planning.

"An average day starts at 7:00 am to visit the job sites and oversee the tradies, followed by consultations with clients, architects, plumbers and other sub contractors.

We contact suppliers for materials, then we're back to the office in the afternoon to check where we are with our schedules for different projects. There's also plenty of planning ahead for the coming work days and meeting with prospective new clients. Part of the job involves quoting new work, which involves estimating labour, materials, trades and time frames."

### What was your biggest challenge?

Although times can be tough, it pays to maintain a balance.

"At the end of the day, producing a good quality product for a fair and reasonable price is what we have built ourselves on and smart management keeps us going when business is low.

It can be difficult to foresee the tough times, but we manage by reducing our expenses and seeking out new work to keep the cash flow steady. Playing to your strengths is also a key part of guarding against losses, so outsourcing your book keeping to the experts is vital."

"We employ a book keeper who provides quarterly profit and loss statements and also an accountant who provides quality advice when we need it."

### What is the best advice you have ever received?

Troy says that the best advice he has ever received is to spend time working on the business, rather than in it.

"It's your livelihood, so you need to spend the time working on your business to improve and expand it.

It's easy to get caught up in managing cash flow so that you can keep your head above water, but it's important to look at opportunities for growth.

We're always looking to expand and grow. What is really important to us is keeping up to date with developments in the field. It might mean additional qualifications or extra development work, but it means that we can offer more services to our customers."

### What advice can you give others in the business?

Above all, customer service is crucial to ensuring repeat business and recommendations.

"Always maintain a professional attitude, good worth ethic and provide excellent customer service."

**Troy Mackey**

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



# Making the most of your time on the road

By David Howell, MD Wright Express - Motorcharge Brand

There's one thing you can't avoid as a tradie and that's being on the road, getting from A-Z and job to job. Time in your vehicle is part and parcel of the work – and so is managing all the associated paperwork, which becomes increasingly complicated the more employees you have using vehicles.

From collating fuel receipts at the end of each month to preparing your annual tax return, the paperwork can often become overwhelming. Fortunately, there are some simple tools you can use to help manage this process, so you can free up some of your time which could be better spent.

Did you know that giving your employees a multi-branded fuel card such as Motorcharge, for example, to use for all their vehicle-related expenses, will save you time, money and paperwork?



*“Fuel cards such as Motorcharge are accepted almost everywhere and you’re not restricted to one brand of fuel.”*

## Convenience

Fuel cards such as Motorcharge are accepted almost everywhere and you're not restricted to one brand of fuel. Participating service stations cover up to 90% of the Australian fuel market. Plus, you can also use your card at over 5400 automotive and travel related outlets including tyre retailers, service and repairs, taxis, carparking and more. Don't forget - there's no need for you or any of your employees to keep and remember to charge back any receipts with our ATO approved monthly statements.

## Savings

A multi-branded fuel card means you are not tied to one fuel provider, you have the freedom to shop around for the lowest fuel prices as well as take advantage of great partner savings on other vehicle related expenses.

Plus by using fuel cards you can make great savings in administration expenses and with up to 44 payment-free days, it can significantly improve your cash flow.

## Control

Each month you receive a statement including odometer readings, litres purchased and fuel consumption, providing valuable fuel economy comparisons for total control of your vehicle expenses.

All purchases are listed on your statements, showing product and point of sale, helping you to identify any misuse. Motorcharge also offers flexible options to restrict and control card usage. For example, you can set restrictions so that employees are only able to make fuel purchases and not pay for items in the service station shop or other non-fuel vehicle expenses.

## Reporting

Motorcharge makes it simple and easy for you to manage all your business vehicle expenses – you can consolidate your fuel, servicing, maintenance & repairs, including windscreens and batteries, as well as car rental and taxi expenses, onto one simple monthly statement.

This ATO approved reporting takes the place of tax invoices, meaning you never have to keep receipts for GST substantiation. We provide clear, fully itemised monthly statements with a separate GST column as well as a non-GST column and these statements can be imported into most accounting software. Motorcharge statements are all you need to claim input tax credits from the ATO and all statements are GST compliant and card fees are tax deductible.

By using time saving tools, such as fuel cards, to manage your vehicle-related expenses, you waste less time on administration. This means you can spend more time working in the business, attracting customers and earning more money.

David Howell

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



# Maximising your good reputation

By Kieran Moore, CEO, Ogilvy PR Australia

Marketing your small business doesn't need to be synonymous with shelling out dollars, running TV campaigns and appointing advertising agencies. While this activity may no doubt be worthwhile further down the track as you build and expand your business, there are some simple and immediate first steps you can take to improve your profile and that of your business to both existing and potential customers.



*“You can’t expect new customers to land in your lap so it’s important to reach out and find new ones. Start connecting online to build new leads and boost your profile.”*

## Get a website

First and foremost, one of the most important things you can do to build your business and improve your connectivity is to provide customers with a website they can visit to read about what you do and how your business could help them. With 90% of Australians searching for services and researching suppliers online as the first stage of their purchasing decisions, there is no question that an accessible and central digital destination is vital for business growth, whatever the trade. If you don't have a website for potential customers to view and share, then you probably won't make the shortlist when it comes to their hiring and buying selection.

It doesn't need to be a big and expensive undertaking – you may even know someone who can download a website template and build this for you, so ask around.

## Make sure people can find you

It's all very well having a website to support your business, but you need to make sure people can easily find you. Optimising your business to be searched for on the internet – for example, someone typing “landscape gardener Adelaide” – will help ensure your site is prominent on the list. Ensuring key words like “landscape gardener” are spread throughout your website's copy will also help improve this and make sure your website is easily found in search engines such as Bing and Google and will ensure your business is one of the first choices for a potential customer researching online.

You can't expect new customers to land in your lap so it's important to reach out and find new ones. Start connecting online to build new leads and boost your profile.

## Keep your existing customer base happy

A website will help you start attracting new customers, but don't forget your existing customers. Nurturing your existing customer base is key to a successful business. In fact, when it comes to business growth, it can be more impactful than trying to find new ones. Keeping customers happy by providing a good service creates powerful advocates – meaning repeat business for you and positive word of mouth through their friends and family for your business. You will be surprised at how effective a simple telephone call asking the customer whether they were satisfied with the job can be at getting follow-up business and referrals.

## Keep on top of your customer database

Keeping all your customer's details updated and in one single place is vital too. It's easy to fall into the trap of having bits and pieces of contact information recorded in a number of places. However, creating one master database can be as simple as building an Excel spreadsheet containing your customers' names, addresses, telephone numbers and email addresses. Once it's all in one place, you'll probably be surprised by how useful you find the information and how regularly you refer to it.

It's also important to ensure the information in the database is up-to-date so set aside some time, even if it's only half an hour a week to update the database with any new customers or changes to the existing ones' details.

## Keep in touch with your customers

Never forget or underestimate the importance of keeping connected with your customers. This can be as simple as sending well wishes for the holiday season, remembering their birthday or suggesting a pool clean at the beginning of the summer. It all helps to ensure you're at the forefront of their mind when they next need services you can provide or if their mates are asking for recommendations. Deliver great service to your customers and they can be your best marketing tools and reputation builders.

Kieran Moore

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





# How a young and enthusiastic team learnt the basics of business

## - *and are reaping the benefits*

### C2 All Round Carpentry

C2 All Round Carpentry offers services for all aspects of residential building throughout Melbourne. Ranging from renovations to general maintenance, the young and enthusiastic team at C2 boast a range of skills and specialties to meet all carpentry needs.

Owned and run by Dale Cheesman and Shaun Caton, Dale has a qualification in general construction/carpentry and five and a half years of experience in the trade.

Dale and Shaun started out in the industry working by themselves, but found that individually they had more work than they could handle. They decided to combine their skills to offer their existing clients a broader range of capabilities - and so in 2010, C2 All Round Carpentry was born.

According to Dale, starting up his own business was an opportunity that he couldn't afford to miss.

"I remember that an old accountant told me to 'go for it, there's plenty of money to be made out there', so I did. At the time I had no overheads in my life and therefore nothing to lose - that was the advantage of starting young and while I still lived at home."

### What does the day-to-day job involve?

The variety of the building trade is a huge bonus for Dale. Whether it is renovations, shop fit outs, decks bathrooms or pergolas, there is plenty of work for two hardworking carpenters in south east Melbourne.

"We're doing something different every week, that's why I love the trade. Our goal last year was to earn \$100,000 before tax and to put on an apprentice - which we achieved. We want to expand into commercial building, that's our biggest goal for the next five years."

*"We're doing something different every week, that's why I love the trade."*

### What was your biggest challenge?

Managing expenses in a new business can be a cumbersome process, but particularly so in the building industry where cash flow doesn't always correspond with current projects.

"In the trade industry you don't get paid straight away, sometimes never. I've learnt to be upfront with people about money because it can be like drawing blood out of a stone."



According to Dale, managing finances is the toughest part of the job, but there are little things you can do to make the process easier.

"Find yourself a good book keeper and an accountant, otherwise before you know it you'll be snowed under with paper work. There are plenty of ways to handle your expenses, such as using fuel cards and keeping accounts with your major suppliers."

### And what are the benefits of managing accounts this way?

"Managing overhead costs through the business bank account can be a pain as I often lose receipts, so we have to absorb any losses. It's easier to get a statement every month and pay the invoice when it arrives."

### What is the best advice you have ever received?

Dale says that the best advice he can give is to work hard, be confident, and listen to the advice of someone you trust.

"There's no point going out into the real world and not having a go. I still regularly speak to my old boss, who gave me advice about things I wouldn't have known about otherwise. Starting out on our own, we didn't know the first thing about setting up an ABN or how to get public liability insurance, so it was great to have that guidance from someone who knew the ropes already."

### What advice can you give others in the business?

**Rule number one - be careful who you work for.**

"Don't get stuck with a massive invoice that the client won't pay."

### Second - When it comes to looking professional, it pays to make the effort.

"Choose a name and keep it simple. Once you design your logo, it all falls into place. Uniforms and business cards all help to make you look professional. We take a lot of pride in our work because you never know who is going to see the finished product. At the end of the day, word of mouth is extremely powerful and we're lucky to be recommended by our clients."

Dale Cheesman

[www.twitter.com/AllRndCarpentry](https://www.twitter.com/AllRndCarpentry)

Phone: 0419545320

*"We take a lot of pride in our work because you never know who is going to see the finished product."*

# Using technology to make your small business more productive

By Oscar Trimboli, Information Worker Business Group Director, Microsoft Australia

The tradie workplace is changing. While keeping contact details in notebooks and paper invoicing remains the norm for some, an increasing number of small business operators are now taking their business processes to 'the cloud' (accessing technology from the internet), reaping the benefits and competitive advantage online services bring. PCs, netbooks and smartphones are now the tools of the trade for businesses of all shapes and sizes.

Organising your systems and processes through a PC and other complimentary electronic devices can provide significant boosts to your business through improved communication, not just among your employees but also with your customers. Most importantly of all, making computers work for you is proven to lead to increased productivity for all levels of the workforce – so less of your time is spent on administration and invoicing, and more of your time spent on working in the business you love.



*“Making computers work for you is proven to lead to increased productivity for all levels of the workforce”*

## Getting started

You may think that getting started on transferring your business processes to a PC would be a costly investment, but there are affordable options available. For starters, you can always use your home PC with an internet service, rather than purchasing a new machine solely for business use. Then when the time is right, and for just a small monthly fee, you can take your business online through access to products such as Microsoft Online Services, hosted communication and productivity tools perfect for small businesses. Such products provide all the tools you need to run a business, without any initial outlay on additional hardware, infrastructure or software packages. All you need is a PC and internet connection.

Online services allow you to quickly start using really basic tools that make a huge difference to the day-to-day running of your business. For example, syncing your PC applications with a smartphone enables you and your employees to access work email, calendars and task lists from any location, whether on a job or at home. And as long as you have access to the internet, you can also access your business documents from anywhere.

## Next steps

Once you're up and running there are some simple first steps you can take in order to boost your business' productivity and employee and customer communications right away. Firstly, there's a wealth of complimentary document

templates available online that you can download and use, such as those available from Microsoft Office. So, for example, if you're going to start to draw up electronic invoices, you can just access an 'Invoice template' and complete that – you don't need to start from scratch. In fact, the options for templates are almost endless: cash flow forecasts, business budgets, inventories, customer databases, business cards, complaint letters, job offer letters, project reports and work schedules – they're all available online for no charge, and can really help you to organise your business and your employees.

## Day-to-day

Online services enable you to manage the relationships you have with your customers in a really simple and efficient way – and we all know how important the customer is! For example, if you're on a job and someone gives you a mobile number, you don't need to worry about writing it down and losing it before transferring it to an electronic file once you get to a computer. You can save the contact information immediately on your phone and then, thanks to the seamless integration online services allow between devices, it automatically updates across all so that both you and your employees can access it, wherever they may be.

Using an online calendar can also help you to keep track of invoicing and payments. You can set calendar entries and reminders for when payments are due or when you need to follow up with customers. This means if you need to get in touch with a supplier at a specific time, you get a notification directly to your phone reminding you. You can then just look up the contact information and send an email right there and then.

Lastly, and perhaps most importantly, having your business operating online enables you to respond to prospects immediately. If a prospect reviews your website and you receive a message or email on your smartphone requesting you quote for a job, you can check your calendar – or that of an employee – and respond then and there. Once you've priced the job, you can fill in a quote form and send it to the prospect the same day without needing to wait until you get home. You're one step closer to securing that deal and all in one afternoon.

In a fast-moving world where the quickest response is likely to net the business, it pays to be connected.

For more information on Microsoft Online Service and how to get started, please visit: [www.microsoft.com/online/en-au/default.mspx](http://www.microsoft.com/online/en-au/default.mspx)

To access Microsoft templates, please visit:  
<http://office.microsoft.com/en-au/templates/>

Oscar Trimboli, Information Worker Business Group Director, Microsoft Australia





## Checklist: Top ten tips

- ✓ Go digital and if you don't already have them  
- get a computer and a smart phone
- ✓ Ensure your company is structured correctly for tax purposes
- ✓ Get online and build a website
- ✓ Get a Motorcharge fuel card
- ✓ Set aside one third of your income to pay your taxes
- ✓ Develop a customer database and maintain regular contact with your customers
- ✓ Get insurance – public liability and personal
- ✓ Don't try to do everything – bring in an expert where necessary
- ✓ Know your tax/HR obligations when employing staff
- ✓ Use online services to streamline your processes and boost employee productivity

## Motorcharge Product Guide

Motorcharge cards save time, money and paperwork.

Motorcharge records all of your vehicle expenses on one simple monthly tax-approved statement.

From fuel purchases, vehicle servicing and repairs, tyres, taxis, car rentals, car parking, roadside response programs to tax-approved monthly statements, quarterly FBT and BAS reporting, we simplify managing your expenses.

Accepted at more than 5,500 service stations and 5,400 non-fuel businesses throughout Australia, Motorcharge cards offer convenience, security and savings.

Our dedicated onshore call centre complements our high level of customer support. Furthermore, our online interface acts as a powerful tool that provides you with instant access to your account information.

Motorcharge customers also receive free access to Motorcharge Truck & Van Roadside Response and the Safeguard maintenance and repair program.

For all other news, updates, new products and services, visit [motorcharge.com.au](http://motorcharge.com.au) or call **1300 361 529**.



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This book and the advice contained in it are general in nature and do not take into account the specific circumstances or requirements of any person or business. You should make your own assessment of the information contained in this book and seek specialist or professional advice if you consider it is necessary to do so.

## More than a fuel card...

### Saving you time and money

#### Convenience

- Not restricted to one brand of fuel
- Accepted at more than 5,500 service stations and 5,400 non-fuel businesses Australia-wide
- Australia's original multi-branded fuel and fleet card for over 25 years
- Purchases are not limited to fuel - you can charge tyres, services, repairs and maintenance, car parking, car rentals, taxis and more
- No need to retain any receipts; our statements are ATO-approved

#### Savings

- Freedom to shop around for the lowest fuel price and best service e.g. 4 cents per litre off with a Woolworths shop-a-docket
- Fleet level discounts on partner non-fuel vehicle expenses
- Up to 44 payment-free days - helps to improve your cash flow
- No transaction fees - one low monthly cost
- Significant time and cost savings on administration
- Tax-deductible card fees
- Free access to Motorcharge Truck & Van Roadside Response for commercial vehicles

#### Control

- Flexible options to restrict and control card usage. For example, 'All Vehicle Expenses' control or 'Fuel Only' control options
- Odometer readings, litres purchased and fuel consumption are displayed on statements - providing valuable fuel economy comparisons for total control of your vehicle expenses
- All purchases are listed on your statements, showing place of purchase and product description, helping you to verify your transactions
- A range of payment options is available, including direct debit, cheque, BPAY and credit card

#### Reporting

- Clear and fully itemised statements with separate GST and non-GST items
- Quarterly BAS statements, FBT reports and Annual Tax statements are extra services you can take advantage of to save time on administration
- If requested, we will even email copies of your statements to your accountant free of charge
- Annual Tax Summary, listing the year's vehicle expenses on one report saves hours of accounting time
- Email exception reporting is available to highlight spending outside your guidelines

## Our Fuel Network

With one of Australia's most extensive networks, Motorcharge provides the freedom to purchase fuel at almost any service station.

### Fuel partners



### Vehicle partners







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