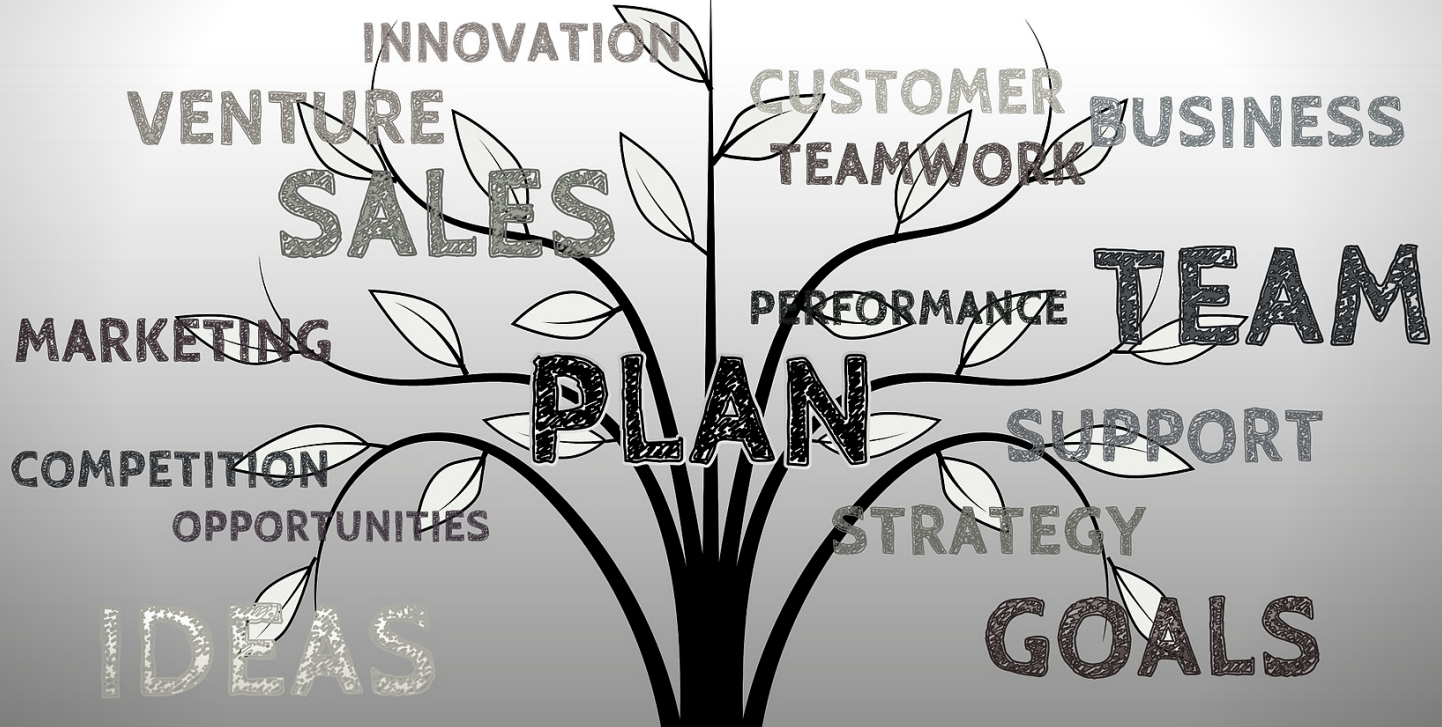




**Your local
Small Business
Experts.**

**Black
& White**
ACCOUNTING
SOLUTIONS PTY LTD



SMALL BUSINESS ENTITY SOLUTIONS (SBE)

Our business solution services range from the preparation of management reports, budgets, business plans and business valuations to auditing, new business start-ups, raising finance & hardware and software selection. We also help you choose the right structure for your business.

As a registered business agent we can also give you advice and recommendations in relation to the sale of your business. This includes a valuing your business and preparing your business for sale.

We also offer the option of entering a flexible payment Service Agreement especially tailored to your business requirements.

We are proud to have a team of small business experts with many years' experience on hand to answer all of your business queries.

We want to work with you to make your small business a success. We provide our small business clients with ongoing education, training and support.

We also have a working relationship with Australia's leading workplace relations specialists, Employsure. We can refer you to Employsure for all of your Fairwork, workplace safety and workplace relations requirements.

See the next page for a comprehensive list of our small business services.

FULL SBE SERVICES LIST

- Preparation of Tax Returns and Financial Statements
- GST Reporting (BAS) on a monthly, quarterly or annual basis
- Bookkeeping
- Fringe Benefits Tax (FBT) reporting
- Super Guarantee
- ASIC reporting and compliance
- ATO reporting and compliance
- Long Service Leave
- Worker's Compensation
- ABN/TFN applications
- ATO PAYG summaries
- Loan agreements
- Business name registrations
- Fair work and Award advice
- Payroll tax/State taxes
- Share transfers
- Dividend statements
- Benchmark reviews
- Tax planning/structuring
- Audit protection
- Software consulting (MYOB & Xero)
- Incentives/grants research
- Equipment finance
- Refinancing
- Setting up companies/trusts etc.
- Business valuations
- Marketing advice e.g. website review, social media review etc.
- Reference letters
- Business insurance
- Management accounting

SERVICE AGREEMENT FLEXIBILITY

We provide our Small Business clients with the option of entering into an annual Service Agreement, which outlines the services we will provide to you over a 12 month period at a fixed rate.

The services we can provide for you during the compliance period include any and all of the services above, depending on your requirements.

Why enter into a Service Agreement?

- Flexible payment terms
- Continual service throughout the year – you may contact us at any time to discuss anything as outlined in your Service Agreement
- Tailored to your business
- Our work is guaranteed – if you are not satisfied with our service during the compliance period, we will at your option, either accept a portion of the said price that reflects your level of satisfaction or review those matters which concern you.



SMALL BUSINESS RESOURCES

We have access to a wide range of fantastic resources for your small business needs - from software to compliance and insurance.

Xero Certified Consultants - *Cloud Accounting Software*

On the go software for the busy professional. It's fully-integrated, with everything available at your fingertips, including payroll, invoicing, cash-flow, payments & more.

MYOB Certified Consultants - *Online Accounting Software*

We have access to a wide range of fantastic resources for your small business needs - from software to compliance, from start-up to continuing into the future.

Now Infinity - *Document Compliance Platform*

We use Now Infinity for all of our Trust Deeds, Corporate Registers and ASIC compliance.

Employsure - *Australia's leading expert in workplace regulations*

We can refer you to Employsure for all of your FairWork compliance, workplace documents, dispute management, legislative compliance & best practice, workplace health & safety management and legal representation in workplace matters.

insuringYou. - *Insurance solutions*

We can refer you to Insurance professionals who can assist you in obtaining the right cover for your business - TPD, Income Protection and Life Insurance. insuringYou. work closely with you to best understand your needs and to find the right policy.





6 STEPS TO STARTING YOUR SMALL BUSINESS

- 1** Do your research and make your business plan (including sorting your finances)
- Where will your business fit in? Are you a niche market? Who are your competitors?
- 2** Choose the right business structure. Examples could include: Sole Trader, Partnership, Trust, or Registered Company.
- 3** Apply for relevant business registrations (Tax File Number, ABN, GST, PAYGW, Business Name etc).
- 4** Apply for relevant insurances (Public Liability, Product Liability, Worker's Compensation, Professional Indemnity etc).
- 5** Obtain relevant software for reporting and record-keeping.
- 6** Plan for the future of your business.



BUSINESS STRUCTURES

Before starting a business, you should consider the advantages and disadvantages of each type of business structure and decide which best suits your needs.

It's important to understand the responsibilities of each structure because the structure you choose may affect:

- the tax you're liable to pay
- asset protection
- costs.

You're not locked into any structure and you can change the structure as your business changes or grows.

There are 4 main types of business structures in Australia:

- **Sole Trader** (Individual with an ABN).
- **Partnership** (two or more people can share in profits, risks & losses according to a partnership agreement).
- **Company** (a legal entity separate from its members (shareholders). A director of a company has additional legal and reporting obligations).
- **Trust** (a business is transferred to a third party who has legal control and has a duty to run that business to benefit someone else).

We can help you decide on the best structure for your business needs, taking into consideration your goals, objectives, industry type and tax obligations.



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