



# Multicultural Small Business Toolkit



Nundah Community Enterprise Co-Operative



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# Introduction

Setting up a business can be a great way to create employment, income and to be in charge of when and how you work. It can also give you a chance to grow your confidence, networks and English language skills, as well as to enjoy a busy life in your new home. Setting up a business is not for everyone though. This toolkit sets out some of the things to think about when deciding if it is the right path for you.

The Nundah Community Enterprise Cooperative works with Brisbane City Council and other organisations to support migrants and refugees to establish businesses. This Multicultural Small Business Toolkit is based on that experience and draws on tools and knowledge developed by the Yunus Centre at Griffith University.

The toolkit includes information about starting a business, exercises to help you create a business model and stories from two migrant owned or operated businesses about how their experiences of “doing business” in Australia.

Let's meet those businesses now.



## The Mountain Mowing Men

Shree and Bhakta, two Bhutanese refugees set up The Mountain Mowing Men business with business guidance, support and introductions to potential customers from the Nundah Community Enterprises Cooperative and the Multicultural Australia (previously known as MDA). They have grown their customers and business over the years which has meant they have had stable employment and have been able to buy new tools and a vehicle. Shree and Bhakta shared their experiences to help us write this toolkit.



## The Good Food Trailer

The Nundah Community Enterprises Cooperative runs the Good Food Trailer. The trailer provides catering for community and private events. Migrants and refugees can get involved with the trailer to gain hospitality qualifications as well as practical experience in preparing, presenting and selling food in Australia. This business provides such good food they have now also been asked to provide catering at two soccer clubs. Maha, a woman who migrated to Australia from Egypt shared her experiences of working with the Food Trailer to help us prepare this toolkit.



## How to use this toolkit

This Multicultural Small Business Toolkit provides practical information to help you to think about whether setting up a business might be a good idea for you. It includes real-world examples from migrant entrepreneurs as well as information, weblinks and worksheets to help you to plan, assess and if you decide, to set up a business.

The information and links are relevant to establishing any business but this guide has a special focus on information that is relevant to people from multicultural backgrounds.



***“It is very hard at first setting everything up legally and thinking about how to find customers but after that running a business is much better!”***

***- Shree & Bhakta from Mt Mowing Men***

The toolkit is split into two sections:

1. Developing your business idea and business model
2. Sorting out the paperwork – rules, regulations and money

The first section is based on the Business Model Canvas - a tool used by many people to plan and operate a successful business. It will help you think through all possibilities for your business before you spend money building it.

Throughout the guide we've given examples of answers based on the experience of Shree, Bhakta and Maha.

We suggest you work through all of the sections, but don't rush. Take time to test your ideas with people and to do some research. If you take a little more time to set things up properly from the beginning it will make it easier to run your business later.



# Part 1: Developing your business idea and business model

## How do I get started?

### First ask yourself 'Am I ready to start a business'?

Starting a business can bring many rewards. You can be your own boss and work the hours you want, to achieve financial independence. Starting a business also requires planning, gaining new knowledge and commitment. The first and most important step to is to decide if starting a business is for you. Think about the following questions.

- ▶ Why do I want to start a business?
- ▶ Do I have the skills and knowledge to start a business?
- ▶ Do I have the motivation and time to start a business?

Add your own answers below

<b>Why do I want to start a business?</b>	<i>"I am the provider in my country." Shree, Mountain Mowing Men</i>
<b>What skills and knowledge do I have?</b>	
<b>What motivates me to start and run a business?</b>	<i>"Being your own boss and making decisions." Shree, Mountain Mowing Men</i>
<b>Do I have people to support me?</b>	
<b>How much time can I spend on my business?</b>	

 Find out more. [Business Queensland, Consider your suitability](#)



## What type of business will I start?

If you have decided you really want to start a business it is time to think about what type of business you will start.

## Where will my idea come from?

Developing ideas is an exciting process. This is where you start to think about what solution you want to provide and for who (your future customers). In this exercise it is important to understand what people need (which might be different to what you think they need).

## What problem do you want to solve and for who?

*For example: The Good Food Trailer knew people were asking for tasty wholesome food so decided to develop a business which offered a menu of 'world food' options of traditional and fusion dishes.*

What does your customer need? Ask your friends and family or undertake a search on Google.

What ideas (products and/or services) would help them? List as many ideas as you like.

Which idea could you develop into a business? Pick the ideas that you think you would be passionate about, or you think you could create in the near future.





# A tool to plan your business: The Business Model Canvas (BMC)

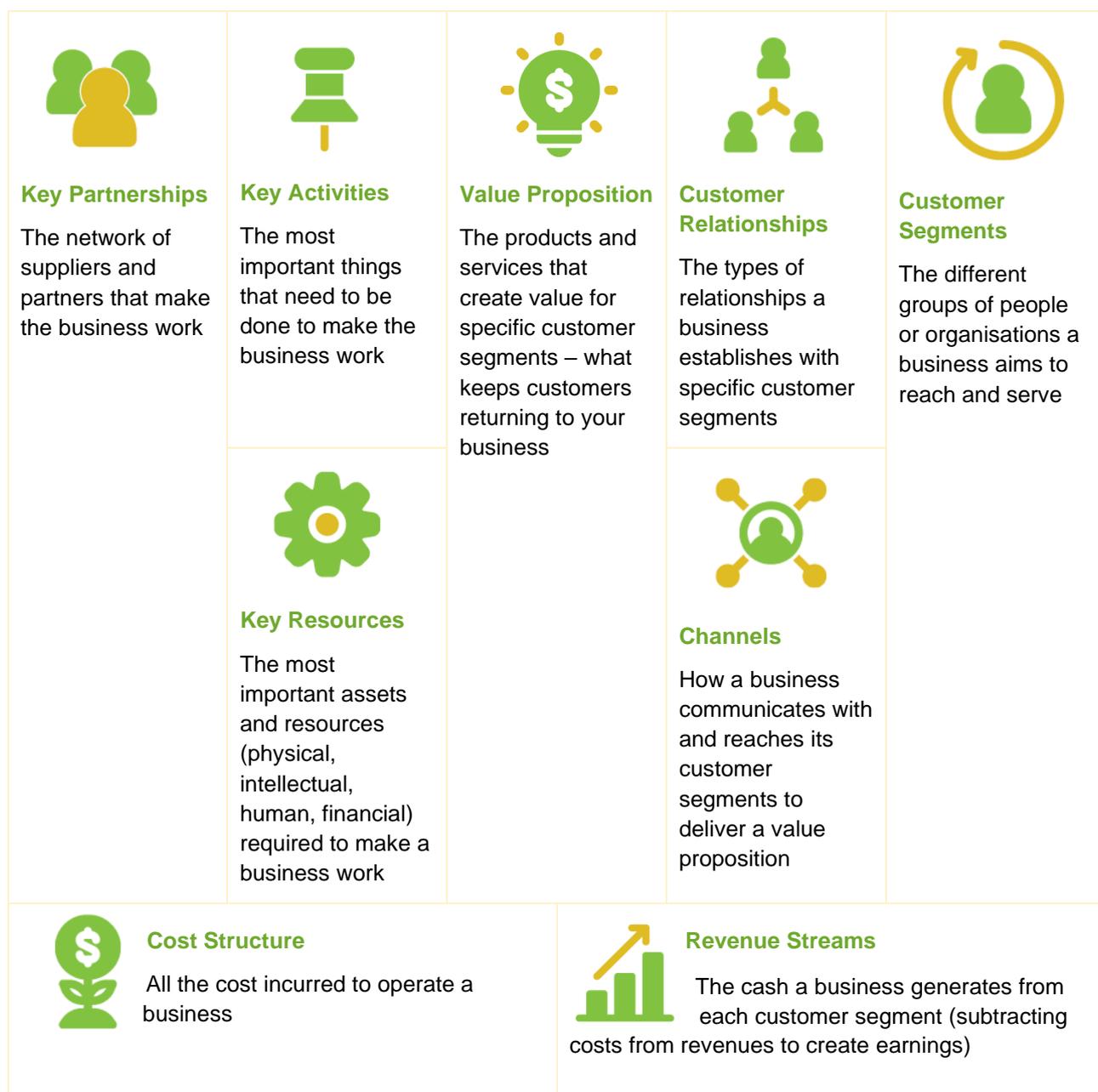


Figure 1: Business Model Canvas. (Source: Using the Business Model Canvas for Social Enterprise Design. Retrieved from [https://www.griffith.edu.au/\\_data/assets/pdf\\_file/0042/996684/BMC-for-SE-2nd-Edition-Web.pdf](https://www.griffith.edu.au/_data/assets/pdf_file/0042/996684/BMC-for-SE-2nd-Edition-Web.pdf))



## What is a business model canvas and why do I need to use one?

Congratulations on reaching this part of the Toolkit. Now that you have a business idea, The Business Model Canvas helps you map out what you need for your business, your customers, the opportunities and the costs involved. It summarises your business plan in a single page. Working through the sections of the Business Model Canvas helps you to check you're on the best path before you spend a lot of time and money turning your ideas into a business.

We used The Business Model Canvas for Social Enterprise Design by Professor Ingrid Burkett, Griffith University Yunus Centre for this booklet.

## The Business Model Canvas Building Blocks

Start exploring the Business Model Canvas building blocks one by one to help you map out the actions required to start your business. Download or print the business model canvas.

## Business Model Canvas Sections Part 1

### Customers

In this section we look at:

- ▶ customers
- ▶ customer segments; and
- ▶ customer profiles.

Customers are the people you think will pay you for the services or products that your business will provide. Customers can be thought about in groups based on similar characteristics.

Customer segments are these groups of people you want to sell your product or service through your business. You can choose to sell to a single segment or many segments.

It is important to look at each segment carefully and decide which ones will provide the most value to your business.

*For example, The Good Food Trailer has two clear customer segments. Event managers (for catering events like weddings) and Soccer Club Families (for retail food). These segments have different needs.*

*People ordering event catering expect professionally-presented, high-quality food, delivered on time, and may pay a higher price. People buying food at the Soccer club want tasty, hot, reasonably-priced food from a different culture.*

One way to start 'getting to know' your segments is to build a customer segment profile.

This profile provides information about your customers and what they would prefer. This will help you decide how you will market your product or service. [How to create a customer profile](#) provides good information on what to think about and an example for you to view.



It's your turn to think about your future customer segments. Complete the following activity and start to build your customer profile.

Questions to ask.....

Who are the customer segments who would be interested in your product and/or service? You might have more than one.

What kind of value are you creating for them?

Choose one segment (hint: choose a segment that can be easily reached and will provide the most value to your business.)

Go to the [Customer Planning page](#) to build your profile. After completing this activity write a short summary below.



## Value Proposition

You now have a clearer view of your customer and it's time to develop your value proposition in detail. The value proposition is the benefit you provide or the problem you solve for your customer. Your value proposition is the key reason why your customers will choose you over your competitors so it is important to be clear about it!

*Maha from the Good Food Trailer tells us about the 'value' their food service gives to parents and children at the Newmarket Soccer Fields: "We offer tasty food at a good price that is well presented." Customers at one soccer club were so pleased with the food the Trailer provided that another soccer club asked them to run their canteen too.*

*Mountain Mowing Men, Shree and Bhakta tell us the 'value' they offer is custom services, quality, careful, chemical-free lawnmowing and gardening*

Think about the customers you identified in the previous exercise and their needs. Answer the following questions to help shape your value proposition.

How does your product or service improve things for your customers? (eg. Does it solve a problem they have? Help them get jobs done? Improve their life in some way?)

Why would your customers buy from you and not another business?

Why would they keep coming back to your business?



## Channels

The next step is to work out how you will communicate your value proposition and how you will deliver your product and/or service. Keep in mind the following three points when you are answering:

- ▶ What method do your customers prefer?
- ▶ What are you most comfortable using?
- ▶ How will you set things up well?

What will you do to raise awareness about your business's products and services? Think about methods that are most comfortable for you as well as your customer.

*For example: The Good Food Trailer uses social media and their website. Mountain Mowing Men use social media, newsletters and flyers to let people know about their business.*

How will you invite customers give you feedback about your products and services?

*The Good Food Trailer provides photos of their food so customers can evaluate their value proposition of 'tasty food at a good price'. The Mountain Mowing Men provide quotes without charging.*

How will you help customers purchase your products and services?

*The Good Food Trailer tells their customers where they will be and their opening hours. The Mountain Mowing Men provide a follow up in-person free quote.*

How will you deliver your value proposition (all your products and services) to customers?

*Both the Good Food Trailer and Mountain Mowing Men go to the customer's preferred location with all equipment provided.*



How will you provide support after your customers buy your product and/or service? *Both businesses provide contact details if the customers require further support.*

## Customer relationships

Developing relationships with your customers is very important. All business owners should think about the 'get, keep, grow' model of relationship building. This refers to how you will get your customers, how you will keep them interested in your product (maybe even fall in love with your product/service) and how this will grow your business. Work on the questions below to develop your customer relationship strategies.

Hint: Even if you feel that you may be challenged because English is your second language do not worry. Read the following from Shree and Bhakta's experience.



***"English skills can be a challenge at first, especially when talking on the phone, but as you build relationships with your customers, communication is much easier and it is easier to know what they want and do a great job that they are very happy with."***

What type of relationships do your customers want you to establish? *For example, the customers of the Mountain Mowing Men' love Shree and Bhakta's friendly and polite way of communicating with them' (Shree and Bhakta).*

*Workers in the Good Food Trailer are happy to answer customer questions about their food and cultures.*

What do your customers expect when they purchase from you?



How will you follow up and see if customers are satisfied with your product and/or service?

What will keep them coming back? What will make your customers feel great about purchasing your service again and again?

How could you develop relationships with potential new customers to grow your business? *For example, many of Shree and Bhakta's customers have referred them to other potential clients.*



## Revenue streams

This is the money your business receives from your customers. At this stage you will need to think about what your customers want to pay for and how much they would be willing to pay. You will need to take into account how much it costs to deliver your product or service, but we will come to that at the end. First think from your customer's point of view. Complete the activity below to get an idea of how you will cost your product or service.

Tip: If you are not sure, think about whether you could ask some potential customers, or, research what other businesses are charging.

What products and services do my customers want to pay for?

*The Good Food Trailer customers at the Soccer Field will pay for tasty food with friendly customer service. Their catering customers may pay more for high quality service and well-presented food.*

How much are they willing to pay?

*If The Good Food Trailer expanded their services to provide home delivery their new customers would pay extra for this service.*



## Stepping through the Business Model Canvas - Part 2

Congratulations on completing the first half of the Business Model Canvas. We will now look at key resources, activities, costs and mentors for your business.

### Key resources

Your key resources are the things that make your business model work, or your 'assets'. These assets include physical resources (e.g. machinery or property), intellectual (e.g. special skills), human (e.g. specific roles needed to do jobs) and financial resources (e.g. the money you need to start up). Even though you might not have all of these in place when you start your business, it is important to understand all the things you'll need so you can understand your costs and future investment requirements.



*Mountain Mowing Men started with 1 push mower, 1 whipper snipper & 1 blower but as their business has grown they have earned money to buy a ride on mower and other equipment and are thinking about buying additional equipment so that they can expand their business by taking on some small landscaping projects.*

Complete the following activity to determine the resources you will require.

List the type of resources your business will need to run.

Physical resources (eg. facilities, buildings, vehicles, equipment)

Intellectual resources (eg. brand name, brand logo, business skills)

Human resources: (eg. staff, partners)

Financial resources (eg. cash, credit, access to finance)

Do you need to buy, or hire these? Or can you access them through partners?



## Key activities



The next step is listing the most important things that you need to do to run your business and deliver value to the customer including your operations, marketing, production and administration.

Understand more about your activities by completing the following exercise.

What activities will you have to do every day in your business? (eg. Taking orders/bookings, sending invoices and receipts)

What activities will you need to do to deliver your product/service to the customer?

Do you need to do anything to build your product and/or service?

How will you promote your product or service? How often will you do this?

What legal and administration tasks do you need to make time to complete? (eg. Completing a Business Activity Statement each month)



## Partnerships and mentors

Partners are people like suppliers, allies, supporters and champions you may work with to deliver your business. Mentors are people you trust to provide you with specific advice and support to develop your business.

Your partners and mentors can support and enhance your business model. Some partners can help you to access resources and improve business processes.



***Having links with other businesses is really helpful. We can share work with each other in busy times and quiet times to have jobs every day.” Shree & Bhakta from Mountain Mowing Men***



Other partners can support with motivation and providing key knowledge. In fact, both the Mountain Mowing Men and The Good Food Trailer both expressed how important it was to have the support of mentors while building and running their business.

It is time for you to think about what partnerships you need to meet your business objectives.

What partnerships do you need to support your business operations?

Tip: Think about people you buy your goods from to make the product or service, partners who can help promote your product or service or deliver your product or service

What mentors do you need to help support you with business knowledge and skills?

 Find out more. [Queensland Government Mentoring for Growth](#)



## Costs

You have made it to the last section of the Business Model Canvas, congratulations! This building block is crucial as these are all the costs of running your business. Defining your costs will be easier if you have filled in all the other building blocks in the Business Model Canvas. Once you have determined costs, you can think about what prices you will need to charge to cover your costs and make a profit.



Here is a list of common business costs. There may be others that you need to add which are specific to your business. Think about which ones relate to building your business, how much this would cost and who you would contact to find out more.

Description	How much would this cost? (approx.)	How could I find out more?
Inventory (stock) e.g. cooking supplies		
Wages and/or salaries		
Equipment		
Utilities (electricity, telephone, internet)		
Insurances		
Printing and stationery		
Advertising/Marketing		
Delivery expenses		
Bank charges/interest		
Vehicles		
Accountancy and other professional fees		
Tax		
Training		
Other		
TOTAL		



After calculating all your costs think about how much you would need to price your product and/or service, and how many products or services that you need to sell in order to cover your costs and start to generate profit/income.

 To find out more go to: [Startup costs calculator](#)

Well done on completing your Business Model Canvas. This next section provides information about the processes and paperwork required by all people starting a business in Australia.



## Part 2: Sorting out the Paperwork – Rules, Regulations & Money

Setting up a business in Australia can be very different to running businesses in other countries. There are different rules for different types of businesses. Sometimes the rules in Queensland might be different from other States. Sorting out the paperwork so that you can run your business within the rules is tricky for everyone.

This section provides an overview of things to think about. We have included links in the checklist on pages 24 - 26. Make sure you ask for help if you are not sure about something – mentors, community support workers, family members, Council and Government staff might all be able to help.

Many people start out as “sole traders”. This is the simplest type of business to run. This Toolkit is focused on paperwork that is relevant to sole traders.

If you want to set up a different type of business structure (e.g. If you want to employ other people to work for you) there are more things that you will need to think about and we encourage you to talk to an accountant, a legal advisor or business support organisation.



To find out about different business structures go to: [Choosing your business structure | Australian Taxation Office \(ato.gov.au\)](#) and to <https://www.business.gov.au/planning/business-structures-and-types>

### Key things businesses in Australia need to pay attention to:

#### Australian Business Number (or ABN for short)

Businesses in Australia apply for an Australian Business Number (ABN) to make communication with the Government easier. You can apply for an ABN online at the Australian Business Register site.



To find out more go to [Applying for an ABN | ABR](#)

#### Tax

Businesses in Australia are required to pay tax once they earn above a certain amount of income. If you don't pay you might be fined by the Government. The amount of tax you need to pay will depend on how much you earn.



To find out more go to: [Reporting and paying tax | Australian Taxation Office \(ato.gov.au\)](#)

Griffith University offers a Free Tax Clinic which may also be able to help you.



To find out more go to: [Griffith Tax Clinic](#)



## Tax File Number

If you have earned an income or received superannuation from another job in Australia, you probably already have a Tax File Number. If you don't, it is a good idea to apply for one as this reduces the amount of tax that you will need to pay when you start earning an income from your business.

 To apply for a Tax File Number go to <https://www.ato.gov.au/individuals/tax-file-number/>

## Business Activity Statement (or BAS for short)

Most businesses in Australia need to submit Business Activity Statements (BAS) to report and pay taxes. Once you have registered your ABN and GST, the Government will automatically send you a BAS when it is time to submit it.

 To find out more go to [Business activity statements \(BAS\) | Australian Taxation Office \(ato.gov.au\)](#)

## Insurance

There are many types of insurances available to help protect your business, your customers and you. Some types of insurance are required for all businesses e.g. Public liability insurance and third party personal injury insurance if you own a motor vehicle.

Other types of insurances are also available which cover different types of business operations. Business insurances are purchased from private insurance providers. The costs involved depend on many things including the level of risk involved in your business and the value of the equipment you use. There can be big differences in the costs so think carefully about which insurance will best suit your business and always check the prices and cover offered by a few different companies.

 To find out more go to [Business insurance | business.gov.au](#) or to [Insuring against risks | Business Queensland](#)

## Bank accounts

When you are running a business setting up a separate bank account can make it easier to keep track of your costs and your income. This makes it easier to report to the Government and also to understand how well your business is doing. You can set up a separate business account at any bank. Some banks offer better services to businesses so it can be a good idea to check out a couple of banks to see which one will best suit your needs.



## Basic record keeping requirements

Setting up a good record reporting system when you start your business will ensure you are meeting legal requirements and improve your business relationships. There are specific requirements in Queensland and in some industries.

- 🔍 To find out more go to [Business Queensland, Basic record keeping requirements](#) or to <https://www.ato.gov.au/Business/Record-keeping-for-business/>

## Registering for Goods and Services Tax (or GST for short)

Once your business starts to make a gross income (after GST) above a certain amount (currently \$75 000 or more), you need to register for GST. If you expect to achieve this income within your first year of operation it is also a good idea to register for GST.

- 🔍 To find out more, or to register for GST go to [Registering for GST | Australian Taxation Office \(ato.gov.au\)](#)

## Business licenses and permits

To operate some types of businesses in Australia (e.g. Transport operators, food and beverage providers and second-hand dealers) you need particular business licenses or permits.

- 🔍 To find out more go to [Australian Business License and Information Service – ABLIS](#) and also <https://www.qld.gov.au/law/laws-regulated-industries-and-accountability/queensland-laws-and-regulations/regulated-industries-and-licensing>
- 🔍 To find out about the specific requirements in different industries (e.g. Food services, retail, arts services) , go to [Industry information | business.gov.au](#) and also <https://www.qld.gov.au/law/laws-regulated-industries-and-accountability/queensland-laws-and-regulations/regulated-industries-and-licensing/regulated-industries-licensing-and-legislation>

## Business registration

If your business name (eg. Mountain Mowing Men) is different to your personal name (e.g. Shree and Bhakta) you need to register the business name with the Business Registration Service.

- 🔍 To register your business, go to [Business Registration Service](#)

## Small business safety

All business should understand workplace health and safety items. There are legal obligations business owners need to follow to make sure they are creating a safe and healthy business place.

- 🔍 To find out more go to [Workplace Health and Safety Queensland, Safety fundamentals toolkit.](#)



## Selling things online

If your business involves making items to sell online for more than it costs to make them, or you are selling items that are like items that people could buy in a shop and you are paying a fee to sell your goods online, this may be considered as business activity and you may need to report it.

 To find out more go to [Starting your own business, Online selling – hobby or business?](#)

## Working with children and/or people with disability

If your business idea involves working with children or, providing support or services to people with a disability in Queensland under the National Disability Insurance Scheme (NDIS) you will need to apply for and receive a Blue Card before you can start providing services.

 To apply for a Blue Card or Disability Worker Screening go to [Blue Card Services | Your rights, crime and the law | Queensland Government \(www.qld.gov.au\)](#)

## Running a business from home

If you are living in social housing (owned by the Government) you need to ask permission to run your business from home. Your local Housing Service Centre can provide you with information.

 To find out more go to [Rights and responsibilities | Homes and housing | Queensland Government \(www.qld.gov.au\)](#)

You might also need to seek approval from Council. Different Councils may have slightly different approaches and rules so contact your local Council to find out what applies in your community.

 To find out more about running your business from home in Brisbane go to [Operating a home business | Brisbane City Council](#) or call the [Brisbane City Council Business Hotline](#) 133 263.

You may also need approval from the person who owns your house if you are renting – to find out – talk to the person you pay your rent to.

## Catering/food

If you are making food to sell you must meet food safety requirements to make sure it is healthy for you and your customers.

 To find out more go to [Starting a food business | Health and wellbeing | Queensland Government \(www.qld.gov.au\)](#)

If you are running a **food** business from home, some additional rules apply. Again, different Councils will have different rules so talk with your local Council.

 To find out more about running a food business from home in Brisbane go to [Home-based food business | Brisbane City Council](#)



## Treating customers fairly and safely

Successful businesses have great relationships with their customers. Whilst being friendly is an important start, there are also some rules that businesses need to follow to make sure that they are treating customers fairly and safely.

 To find out more go to [Office for Fair Trading](#).

## Sorting out your money:

### Centrelink (Services Australia)

If your income increases because of your business, this could impact how much you or your partner get paid by Centrelink. It is important to keep Centrelink updated about changes to your income.

 To find out more [Australian Government, Employment Income Reporting](#)

### Accountants and lawyers

Sorting out your money can be tricky for everyone. Seeking expert help can assist with this and help with the legal requirements. If you would like some extra help, call a couple of Accountants and/or lawyers in your local community and ask if they provide the sort of help you are looking for and what they would charge to help you.

### Business grants

Depending on your personal circumstances and the type of business you are setting up, you may be eligible to apply for a small business grant (which is where government organisations provide money for certain activities). The types of grants that are available can change regularly so it is a good idea to search for what is available when you are ready. Good places to search include:

 [Small business | Department of Employment, Small Business and Training \(desbt.qld.gov.au\)](#)

 [Grants & Programs finder | business.gov.au](#)

 [Grants | Business Queensland](#)

### Business support and training

You might decide that some particular training will help you plan, grow and operate your business. Good places to search to find free training and support include:

 [Homebase \(ourhomebase.co\)](#)

 [Adult Migrant English Program](#)

 [Business workshops | Business Queensland](#)

 [Business events and training](#)

 [Australian Taxation Office](#)



## CHECKLIST

Have you .....?	What next?	If you need more help think about talking to	Tick box when done
Got an idea for a product or service?	<p>If yes, start working through the BMC sections of this toolkit (pages 6 - 18)</p> <p>If no, start with the Am I ready to start a business? and What type of Business will I start? Sections (pages 3 - 5)</p>	<p>People already working in the types of businesses you might be interested in</p> <p>People who know you well and can help identify your strengths</p>	
Worked out who are your customers, how you will develop relationships with them?	If no, work on the first section of the BMC (pages 8 – 11)	Potential customers and suppliers and partners	
Worked out what value your business will provide to your customers and how you will generate income from it?	If no, work on the first section of the BMC (page 9)	Potential customers and suppliers and partners	
Worked out your key resources, activities, partnerships and mentors and costs?	If no, work on the second section of the BMC pages 14 - 18)	Potential customers and suppliers and partners	



Set a price for your services that covers your costs?	If no, what could you do to reduce costs, find additional revenue streams or increase prices?	A mentor or accountant	
Tested out your ideas and plans?	If no, it is often a good idea to do this to help your business deliver what customers need.	A mentor and support networks	
Checked if you need special licenses to start, run or grow your business?	If not, page 21.	Your local Council and Government websites	
Checked you meet Government & Council regulations?	If you're not sure, contact your local Council. To find out refer to pages 21 – 23.	Your local Council and Government websites	
Checked that you are meeting workplace health and safety requirements?	If no, refer to page 22.	Government websites	
Registered a legal structure & applied for an ABN?	If no, apply via ABN website. Refer to page 19.	Accountant Lawyer	
Applied for a Tax File Number?	If no, apply via ATO site. Refer to pages 19 - 20.  Or check whether Griffith Tax Clinic can help, refer to page 19.	Accountant, Tax Clinic	
Purchased insurance for your business?	If not, visit the recommended Government website to understand the sorts of insurance your business might need, refer to page 20.	An insurance broker	
Opened a bank account?	If not, visit the websites of banks in your community to decide where you want to bank and understand how to set up a business bank account. Refer to page 20.	Staff in 1 or 2 banks in your community	



Set up your costings, ledger, invoices & account keeping system?	If no, refer to page 21 and 23.	Accountant	
Checked your reporting arrangements (Services Australia Payment)?	If no, refer to page 23.	Centrelink staff	
Found a mentor?	If not, the Queensland Government Mentoring for Growth Program can assist, refer to page 16.	A support worker, Council staff or member of your community with experience in running a business in Australia	
Checked whether you are eligible for any grants to help you get started or run your business?	If not, refer to page 23.		



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