

Welcome!



from Sue West, Pre-Accredited Trainer, Cire Services

Welcome to the latest edition of Cire's Small Business Hub Newsletter.

What a time we have had over the last couple of months during Stage 2 lockdown. I know it has been hard for our members and we are hearing that many other business owners are finding things very tough as well.

As we head to a new "COVID Normal" what is this going to mean for you and your business? Will you return to a business model that is the same as it was before, will you be making radical changes or will you be running your business side by side, the old with the new?

Whatever the case Cire's Small Business Hub is here to help you. It may be with support, training that you need to help you transition or networking opportunities. Membership of this group can provide it all.

And, don't forget your membership to the Small Business Hub also gives you the opportunity of undertaking any of Cire's many other training sessions at a discounted rate, one of the many features of the membership package (see details of the package on page 5). And if you are a member of Yarra Valley Business you receive a further 20% off your annual Small Business Hub Membership.

Yarra Valley Business are currently offering free membership for all new members for the next 12 months. What a bargain; free membership to Yarra Valley Business and 20% discount off your Cire Small Business Hub membership. Contact us now to take advantage of this fantastic offer.

Important Reporting Dates for Small Businesses

21st October 2020

September monthly BAS due

28th October 2020

September quarter SG due

September quarterly BAS due

September quarter PAYG instalment due

31st October 2020

2020 Income Tax return due

Pay the JobKeeper payment rate to employees

1st November 2020

November JobKeeper monthly business declaration due

23 November 2020

October BAS due

30 November 2020

September quarter SG charge statement due



Due to the crippling conditions facing businesses during the lockdown, Yarra Valley Business has decided to suspend membership fees for the next 12 months and are offering free membership to new members for the next 12 months to support Yarra Valley Business community moving forward.

Yarra Valley Business is the peak body representing businesses in the Yarra Valley. Our audience and our influence is growing and our network is thriving. We'd love you to join us. We are an incorporated association, funded principally by membership fees and income from Yarra Valley Business events and activities. We respect the variety of people, businesses and ideas in our community and consider this diversity to be an advantage.

Our primary role is to connect businesses in our region to:

- Stimulate growth
- Encourage local investment
- Promote our region
- Foster a thriving business community where collaboration increases profitability

Membership is open to any business located in the Yarra Valley area.

Member Profile

Peter Nash, licensed Inquiry Agent from **Absolute Facts !**

Absolute Facts intends to resolve any of your private investigations or information gathering problems or concerns in a prompt, discreet and professional manner.

We all have questions that need answering at some point in our lives.

Knowledge is Power!

Information is Strength!

Get the Facts...

The Absolute Facts...

Before it's too Late!

Absolute Facts are available to have a confidential discussion about 'What's bugging you?'

Personal Investigations

Have you got some little questions or uncertainty nagging away at you, in the back of your mind, a little itch that needs scratching?

Do you have a situation in your life that you would just like to sit with someone with an unbiased mind, just to listen and maybe offer strategies as to how you might move forward?

Has someone told you something and you are just not sure that it is true or not, and you would simply like to confirm or deny?

Business Investigations

Are you thinking about going into business or a life partnership with someone, or employing a key person, even an outside contractor - and would just like to know that little bit more?

What about your competitors - what do they charge? How do they value add? Are you under charging for your product or services?

Are your sales reps really where they say they are? Are they moonlighting for your competitor? Or getting ready to set up in opposition.

Our Purpose

is to listen, analyse, set a strategy and ensure you are more informed.

Who is Peter Nash?

Peter completed his HSC in 1980 and worked for 10 years in Merchant Banking; including a period as a foreign exchange dealer who were known back then as "champagne cowboys".

Peter returned to Melbourne 1990, with his young family and nil job prospects. He answered an ad and commenced work as an insurance investigator and obtained a private security-investigators licence.

After moving into different areas over time, 15 years ago, Peter commenced an ongoing relationship as an external investigator known as "spy peter" for a large corporate client. He specialised in retail loss prevention and detection and information services.

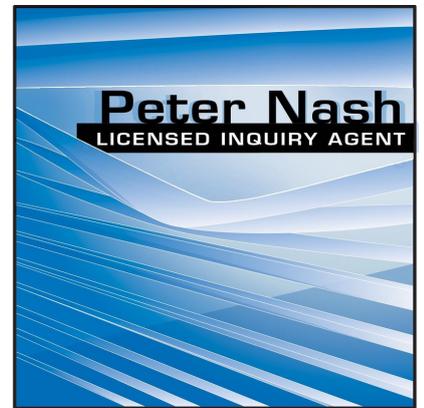
Peter has also done his fair share of surveillance and marital disputes, usually working for the female and has never had one wrong to date !



Outside of his work, Peter has always been heavily involved in Aussie Rules. He is retired now as player and looks like becoming semi-retired as a Coach.

Peter is also the only Life Member of Manningham Business Network and is on the Board of the Neighbourhood House- Living & Learning at Ajani.

**WHAT'S
BUGGING
YOU?**



**SO MANY
QUESTIONS..**

Would you like to have a confidential discussion about 'What's bugging you'?

Please give us a call, drop us an email, or send us a message.

e: peter@absolutefacts.com.au

ph: Peter on 0418 581 882

www.absolutefacts.com.au

facebook.com/AbsoluteFacts/

Deloitte – COVID-19 Small Business Roadmap for Recovery & Beyond Workbook

Deloitte have created a COVID-19 Small Business Roadmap for Recovery & Beyond Workbook.

The workbook is intended for small business owners to work through what is required to manage business continuity, and to look for opportunities to reflect, restart and revitalise your business through what they call your 'Recover' phase. There is a lot of content, but not all of it will be applicable to all businesses. You should determine which dimension you need to focus on first, and then which action is most relevant to progress.

You can get a copy of the complete workbook here: <https://www2.deloitte.com/content/dam/Deloitte/au/Documents/covid-19/au-deloitte-small-business-roadmap-for-recovery-and-beyond-workbook.pdf>

We have provided you with the introduction and first steps to consider in the workbook:

The outbreak of COVID-19 is continuing to cause disruptions for many small-to-medium businesses, and is fundamentally changing the way you do business, now and in the future. It can be overwhelming for business owners to keep up with the new laws, rules and regulations, let alone work out an action plan for your business.

We see three phases that all resilient business owners must face to recover from the COVID-19 crisis:



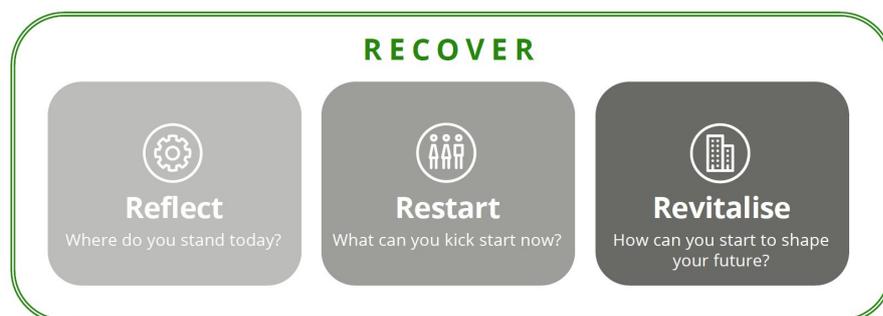
No doubt many business owners have spent the last few weeks in **Respond** mode. Now is the time to turn your attention toward **Recover**, to ensure your business is ready to **Thrive**.

As the backbone of the Australian economy, it is imperative that our small businesses not only adjust and recover, but are also set up for success in the "new normal" future. Every decision made now, could impact a business' ability to thrive in the future. This will require extraordinary flexibility, coordination, and resilience during what may be a protracted period of recovery.

That's why we have created this workbook, taking some of the complexity out of the situation and giving small business some of the tools needed to drive your business through recovery and beyond.

It is an unfortunate reality of this crisis that not every small business will recover. But what will be a common characteristic of those who do will be their ability and desire to take charge of their business' future, with a sense of optimism about what lies ahead.

We believe that business strategies in the **recovery phase** will be best orchestrated through three critical actions: **reflect, restart, and revitalise**. These actions can help businesses to bridge the crisis response to a successful future, by laying the foundation to thrive in the aftermath of the crisis.



Keeping these three critical actions front and centre, the *Small Business Roadmap for Recovery & Beyond: Workbook* is intended to support small business owners as they navigate their way through the crisis, highlighting the areas that require attention across the dimensions of **customer, cash flow, supply chain, workforce, digital enablement, and workplace**.

Scenario planning

This will not be a typical recovery: COVID-19 is unlikely to end suddenly given the evolving nature of the virus and the uncertain prospects and timing of a vaccine. Businesses must plan for multiple scenarios and time horizons, as they shift from crisis response to recovery. Businesses should also plan for the possibility of multiple waves of the pandemic and its continuing global—and uneven—footprint. Business owners need to establish critical priorities for the next 12 to 24 months as they position for new realities.

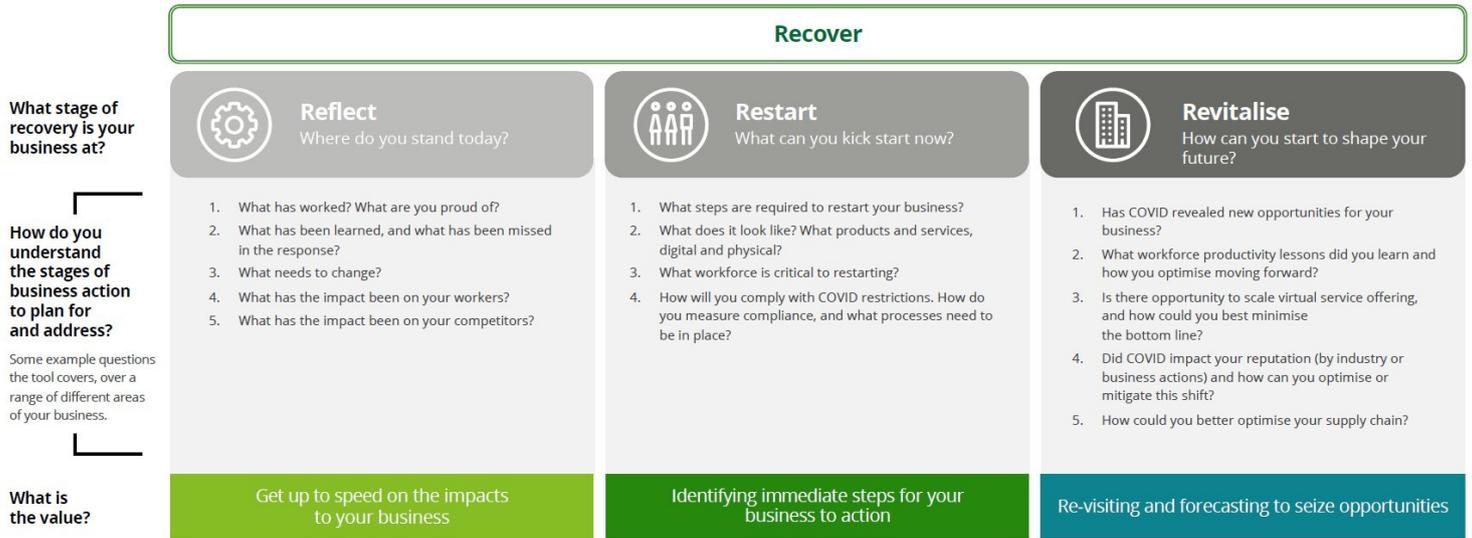
Much remains uncertain, but one thing is clear: customers, workers, suppliers and competitors are watching. How a business handles its recovery will in part define its reputation and performance for potentially years to come.

Note: The workbook is intended to be a framework for small business owners and a starting point that should be adapted to each unique environment – not all of its questions will apply to every business. While comprehensive, this workbook is not intended to be exhaustive, nor is it meant as advice; it too will evolve as circumstances change.

We have created a framework tool to help your business through its recovery phase

There are many ways for small businesses to recover from the changes brought on by COVID-19.

To help, we have created a tool to help your business get up to speed with what's changed, mobilise what you can already control, and understand opportunities for growth in the future.



This framework can be used to assess your business across priority areas

This tool is segmented into the areas of your business that are likely to have been critically impacted by COVID-19 and which may be a priority for recovery planning. The tool will step through assessment criteria and questions to help you kick start planning and activating your recovery. It applies a language style that a small business can use with its people to create ownership of tasks and acceptance that navigating COVID response will require effort from everyone in a business.

Across each of the six areas, where can you **Reflect, Restart** and **Revitalise**?



We hope you have found the extract interesting and useful.

The Deloitte workbook provides the tools to work through each of these six areas of your business.

Government Information and Support

It also provides helpful links to Government information and support that is available to you today on page 38.

Looking for more?

They have also created COVID-19 support tools to help you access further support on a range of topics which they list on page 39.

The Small Business Hub Member Profiles Listing On Cires' website

Our members are growing every day,
making the Cire Small Business Hub the
Go-To place for all things business

<https://www.cire.org.au/cire-small-business-hub-our-members/>

 <p>Jenbury Financial Jenbury Financial</p> <p>We empower you to make informed decisions about how to optimise your financial savings, assets, investments and superannuation.</p>	 <p>YREC YARRA RANGES ENTERPRISE CENTRES LTD</p> <p>Alison Fitzgerald Yarra Ranges Enterprise Centres Ltd</p> <p>Yarra Ranges Enterprise Centres Ltd (known locally as YREC) is a not-for-profit business incubator established in 2009 to support micro and small businesses within the Yarra Ranges.</p>	 <p>Ines McSweeney Ines McSweeney - Health and Happiness</p> <p>I've been sharing doTERRA essential oils and products in my business since 2012. I love helping families that want to solve their physical and emotional problems using natural plant-based remedies to achieve a better quality of life.</p>
 <p>Peter Nash LICENSED INQUIRY AGENT</p> <p>Peter Nash Absolute Facts</p> <p>Get the Absolute Facts! - before it's too late. We are an experienced boutique investigation & information services business. We specialise in corporate profit protection & private investigations. Confirm or deny that's what we do.</p>	 <p>Jenny Jackson Jenny Jackson Consulting</p> <p>Working with values-based organisations and individuals in ways which are both kind and outcomes based. Workshop facilitation, Mentoring, Strategic Planning, Leadership and Business Coaching, Policy and Procedures Development.</p>	 <p>LINDY SCHNEIDER writer</p> <p>Lindy Schneider Lindy Schneider - Writer</p> <p>Lindy Schneider is a freelance writer, editor and communications specialist located in the Yarra Valley, Victoria and blog writing, articles, coaching, writing and content management.</p>
 <p>A Hand to Help empowered lives by removing obstacles</p> <p>Veronica Kennedy A Hand to Help</p> <p>Hello I'm Veronica, Professional Organizer at A Hand to Help. I allow clients to have choice and control to create a home that positively affects their lives. Organising isn't about perfection but about having a way that works for you.</p>	 <p>life balance essentials</p> <p>Lisa Hawkins Life Balance Essentials</p> <p>Successful professionals get it done, but they don't do it all themselves. Our exclusive coaching service manages both personal and professional, leaving you free to focus on the work that only you can do. Get your day under control with LBE.</p>	 <p>money NATTERS</p> <p>Sue and Viv West Money Natters</p> <p>Money Natters - Financial Coaching & Advocacy - we specialise in assisting clients with a range of financial, family and business matters, both as divorce, following a bereavement and dealing with Centrelink.</p>

Small Business Hub Membership

The Cire Small Business Hub aims to connect business owners with resources and support right here in their local community.

Meet other like-minded entrepreneurs and learn ways to grow your business.

Classes and networking sessions will take place via Zoom, over the phone or via email.

Standard Pricing

A Small Business Hub Membership provides you with ongoing support, resources and training.

As of 2021 the price of our annual membership fees are as below:

Small Business Hub Membership Package (Annual)

Membership Package \$100

Members of Yarra Valley Business \$80

Small Business Hub Expo

Member \$35

Non-Member rate \$70

Welcome

to our New Member - Chris Templer
from Multitrade Property Services

Chris started Multitrade Property Services about six years ago. He sold his previous business and started his current business to spend more time working both inside and outside doing landscaping, tree removal, waste removal, outdoor building and most property related work. Chris has reinvested over the years, growing from a ute and trailer to two utes, a maintenance van, three trailers, a large truck, dump masters and rental rubbish bags. Chris employs casual workers on larger jobs when needed and is really enjoying the flexibility and work that he does.

Who joins our current Members:

Yarra Ranges Enterprise Centres Ltd (YREC)

Lindy Schneider

Ines McSweeney - Health & Happiness

MoneyNatters

Yarra Valley A2B

Mobile Outfitters

Nel Trading

Why Consultants

Cassandra Krasnostein

Life Balance Essentials

Yarra Valley Bath and Body

Jenny Jackson Consulting

Mattena Stephenson

Absolute Facts

Jen Bury

Hand to Help

Tell your friends about our 'Early Bird Offer'

Membership Pricing for the remainder of 2020

Membership Package \$25

Members of Yarra Valley Business \$20

Small Business Hub Membership:

- Our annual membership includes complimentary enrollment into the Small Business Network.
- Access to networking events and sessions.
- Memory stick.
- Cire keep-mug and
- Ongoing training and support.
- Join us later in the year at the Chirnside Park Community Hub's Business Expo and hear from motivating guest speakers, small business owners and promote your products or services to the community.

Additional membership benefits:

- 10% off selected Cire Business Pre-Accredited courses.
- 5% off selected Cire Pre-Accredited courses, room or co-working hire at Chirnside Park or Yarra Junction Community Hubs.
- 2-hour co-working space session at Yarra Junction Community Hub with all new memberships.
- A personal listing on the Cire website.

You membership includes access to the Small Business Network

Cire Small Business Hub
Connect - Learn - Grow

Whether you own a small business or feel a need to revisit goals and strategies these sessions are for you. Regain your motivation while networking with other like-minded locals. Our weekly Zoom sessions will alternate between the curriculum below and a "Coffee Catch-Up", where you can chat with other members online. If you are interested in joining us please contact us today. Call: 1300 835 235 or Email: reception@cire.org.au

Small Business Networking Sessions

Term 4 2020

All Small Business Hub members receive a complimentary enrollment into the Small Business Network. Our sessions are contact-less and will be conducted via Zoom. Attendees will receive a meeting invite.

Date & Time	Session Topic
10.00am - 12.00pm Thursday 15th October	Personal Resilience with Shelley Flett Come and hear from Shelley Flett, a highly regarded business and leadership coach/trainer and facilitator. This session is not to be missed! Topics include: Dealing with a lot of change, uncertainty and feel you have lost your sense of control in your life? Overwhelmed, unable to cope with challenges and worry about failing? Feeling stressed, anxious, rundown, frustrated and are conscious of your mental health? Looking for practical and simple ways to refocus and re-energise? Want strategies to boost your energy and end the day with clarity and calmness.
10.00am - 12.00pm Thursday 29th October	Insurance 101 Get the answers and be confident that your business is covered. Want to learn about the insurance covers that are available for your business and why they are so important? Join Darren Healey a Business Insurance Broker and he will answer all your questions and more. Get the answers and be confident that your business is covered.
10.00am - 12.00pm Thursday 12th November	Video Marketing with Jenny De Lacy (The Visibility Coach) Jenny is a video marketing strategist, idea generator and message crafter for business large and small. With more than 20 years working with audiences from 2-200, across diverse industries, what Jenny doesn't know about presenting with impact and crafting powerful messages isn't worth knowing. This is one important session for everyone in business, learning ways that you can wow potential clients with video marketing.
10.00am - 12.00pm Thursday 26th November	Business Development with Donna Fairweather Catch up with Donna Fairweather from the Business Development team of Yarra Ranges council as she discusses with us ways that Yarra Ranges Council is working with small businesses to assist them in their businesses over this time and beyond. Plenty of time for questions
10.00am - 12.00pm Thursday 10th December	Getting your message out on social media What points do you focus on? What hook words do you use? What are the "rules" around blog writing? Join the team from Cire marketing and they will share some tips and tricks on how to build your presence on social media so that people will sit up and notice.
Facebook Live Sessions 12.30pm - 1.00pm Every Friday Join our weekly Facebook Live sessions as we discuss a range of topics to help improve your small business and learn about the ways the Cire Small Business Hub can benefit you and your small business.	<ul style="list-style-type: none"> • 16 October 2020 • 23 October 2020 • 30 October 2020 • 6 November 2020 • 13 November 2020 • 20 November 2020 • 27 November 2020 • 4 December 2020 • 11 December 2020 • 18 December 2020
	<ul style="list-style-type: none"> • How much should you know about your competitors? • How to price your time in a service business. • Cutting sale costs, not revenues. • The need to differentiate your offer in simple terms. • Profitability and Business Growth. • Customer Retention. • New Markets. • Feeling comfortable saying NO to business. • Ensuring you have suitable business insurance. • How to be good at time management. The need to prioritise important tasks without emails taking you off track.

Get in touch

Call: 1300 835 235
Visit: www.cire.org.au/small-business-hub/

  @cireservices



Cire Services ABN 51 933 700 538
School Registration Number - 2091