

# STARTUP!

[Entrepreneurship Facilitator Newsletter September 2020](#)

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**Entrepreneurs**

**Entrepreneurship**  
**Facilitators >>>>**  
AN AUSTRALIAN GOVERNMENT INITIATIVE

We hope you are managing these challenges to our lives, businesses, and finances. We are covering a lot of themes this month, including money, resilience, creativity, and marketing with great webinars and a free offer from My Money Future. We are especially pleased to be presenting a webinar with music legend, Bob Spencer.

## Money Matters

### Record Keeping

As we approach Tax time, it is important to have all your records up-to-date. If you are struggling with your recordkeeping, you may like to look at using waveapps' award-winning financial software designed for entrepreneurs. And it is FREE. Click here for more information. [www.waveapps.com](http://www.waveapps.com)

### Managing your Money

[www.moneysmart.gov.au](http://www.moneysmart.gov.au) is the Australian Government's portal for all things money-related. From budgeting tools to finding lost super - it is a great place to start.

### Completing Your Tax Return - Save time and money with myGov

For most of us our tax returns are due on October 31. You can do this yourself through your myGov account if you link the ATO to it. Anyone with an active ABN is required to submit the business component of their tax return. For assistance contact the tax office. <https://www.ato.gov.au/about-ato/contact-us/>

## FREE WEBINARS

### Entrepreneurship and Creativity - with Bob Spencer - 28 Sept

To become proficient in business, requires motivation, discipline and creativity.

Why is creativity so important to success, and especially business and personal success - and how can we become more creative in how we think about our lives and how we do business? In this interactive webinar we hear from Australian music legend, Bob Spencer.

Bob Spencer is a guitarist who was in two significant Australian rock bands in the 1970s and 1980s, **Skyhooks** and **The Angels**. Bob's contribution as guitarist, songwriter and vocalist with The Angels was officially recognised when he was inducted into the **ARIA Hall of Fame**.

[Click here for more info and to book](#)



### Understand Business Structures and Legal Requirements - 3 Sept

Before you start in business you need to decide what business structure you want to establish. There are three basic business structures - sole trader, partnership, and Company. We run you through the advantages and disadvantages of each structure and help you decide which one is right for you at this time in your business journey. We also explain how to set up those business structures yourself.

We will run you through the most common legal issues such as council approvals, working from home,



registrations such as GST and trademarks, insurances for your business, and other licences necessary to run your business.

[Click here for more info and to book](#)

## The Business of Finding Your WHY - And Sticking To It! - 15 Sept

Think BIG, think everything, know your WHY, and elevate your business to another level.

How do you stand out from the rest in a more than crowded marketplace?

Finding your WHY and sticking to it, through and through, will enable you to stand out from the rest and in turn allow you and your business to grow to another level.

Most businesses can communicate what they do. Some know how they do it. But few can communicate WHY. Learn how to discover YOUR why.

Erin Green is head honcho of [Greenery & Communications](#), your go-to marketing and communications agency for businesses great and small wanting to elevate their brands and businesses online and boost their social media presence. "Zero to hero is our motto and promise to our clients."

[Click here for more info and to book](#)



## How to Develop The Resilience Advantage for Businesses - 23 Sept

This webinar will show you how to

- Focus on the big picture
- Establish the right priorities
- Fight the victim mentality
- Find your power
- Respond and adapt
- Build confidence
- Become more committed, engaged and resilient

Irene Brooks is a certified Resilience Advantage™ program trainer which is extensively practiced throughout the USA by the US Navy and hospital systems, universities and schools, police, ambulance and fire brigade and Fortune 500 companies world-wide.

[Click here for more info and to book](#)

The Resilience Advantage



## Think Like an Entrepreneur - 30 Sept

In this webinar we will explore the question, "What does it mean to think like an entrepreneur?" How can businesses tap into this mindset to create successful enterprises - even in the face of a pandemic.

This is an interactive webinar, aimed at discussing this question and what it means to each of us.

While life may throw you curve-balls when you least expect them and which you cannot control, the secret is in how you respond to those challenges.

Ask questions and get answers from other entrepreneurs!

[Click here for more info and to book](#)

Think Like an Entrepreneur

## Featured Business - [My Money Future](#)

**Do you want to be Free of Money Worries? Get your finances sorted out today.**

MEET SHARON SHEEHAN - Your Money Mentor.

Sharon will show you the skills and techniques to manage your own money. But don't worry, all of this is without costly set up fees, and at rates far more affordable than a financial planner.

Keep control of your money with the expertise of a qualified and experienced financial planner at a fraction of the cost - when you need to focus on making your money go further, and personal investment advice is not required.

**Click here to [Book your complimentary 30 minute video appointment.](#)**

Sharon's ready, willing and able to support you through your money challenges. Confidentiality assured.  
0404 29 0404

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## Other News

### Become A Picture and Video Editing Pro In Seconds!

In the past, if you wanted to remove the background image, you would need a photo editing software like Photoshop. Unfortunately, if you're not a professional graphic designer, this can be a tedious and time-consuming process.

Well, now, we have the software that can do the hard work for you. It's called [Remove.bg](#). This tool is the fastest way to automatically remove background from photos, quickly, easily and without compromising the quality of your image. Whether you're editing product images, travel photos or portraits, now you can effortlessly cut out and create transparent backgrounds.

Remove.bg also launched a new feature called [Unscreen.com](#)

If you produce videos for your business, this is the perfect tool for you. With this feature, you don't have to worry about the green screen and chroma keying. You can record videos anywhere and remove background from video. Automatically and FREE. How it works is the same as removing image backgrounds, upload a clip and download the finished product. That's it!

### Are you offering a Buy Now, Pay Later option?

*Australians ditch credit cards as millennials turn to 'buy now, pay later' players like Afterpay & Zip*

A global pandemic and the nation's first recession in 29 years haven't stopped the boom in 'buy now, pay later' services. Since March, just before COVID-19 hit, almost 400,000 personal credit card accounts have been closed. As more people shop online during the COVID-19 crisis, now people of all ages are turning to 'buy now, pay later' services. Afterpay has been especially popular with millennials making quick purchases that, on average, are worth about \$153. The company says its average customer in Australia is 34 years old. Read the full story here. <https://www.abc.net.au/news/2020-08-17/credit-cards-ditched-millennials-buy-now-pay-later-coronavirus/12534560>

Afterpay and similar services are not without their critics, and fees apply, but if you want to tap into this market, it is worth investigating.

### File Conversion Free Website

With Zamzar (<https://www.zamzar.com/>) you can convert just about any file format into another. Instantly and for FREE. Convert Mac docs to Microsoft Word, PDF to Word, etc. There are many options available. I have been using it for years.



### Mental Health Support Services

#### Ahead for Business

Ahead for Business is developing a new digital hub that supports mentally healthy small businesses. We encourage you to subscribe to their newsletter to find out when the hub launches, as well as to keep up to date on Small Business and Mental Health information. You can also stay up to date by following their social media channels.

More information is available at <https://aheadforbusiness.org.au/>

#### My Business Health

My Business Health gives people access to tools, templates and tips to manage stress and proactively engage with running your business. More information is available at <https://www.asbfeo.gov.au/my-business-health/home>

#### Coronavirus Mental Wellbeing Health Service

Beyond Blue has a free 24/7 service to help people deal with the impact of the COVID-19 pandemic on their mental health and wellbeing. The Coronavirus Mental Wellbeing Support Service includes:

- online information and self-help tools
- phone counselling from trained mental health professional

Launch  
your Business  
Into the  
Digital World



### Take Your Business Digital

#### Australian Small Business Advisory Services (ASBAS) Digital Solutions

Small businesses around Australia can access individual support to grow their digital capabilities through ASBAS Digital Solutions. The program offers small businesses low cost, high quality advice on a range of digital solutions to meet their business needs.

Plus get 2 hours free mentoring with an expert.

Digital advisory services include:

- websites and selling online
- social media and digital marketing
- using small business software
- online security and data privacy

Great value for money!

[To find your ASBAS provider, click here.](#)

· peer support

More information is available at  
<https://coronavirus.beyondblue.org.au/impacts-on-my-work/business-owners.html>



### Need Assistance? - Contact Us Today

**If you would like to present a webinar yourself on some aspect of business that you feel would help others, let me know and I can arrange.**

With COVID-19, I am still working from home but available to be contacted via phone, email, or via video conference call.

Paul Miller 0419 575 562

[millerp@sarinarusso.com.au](mailto:millerp@sarinarusso.com.au)

[Make an online video conference booking.](#)

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Entrepreneurship Facilitators are funded by the Australian Government. We provide FREE advice, support, and mentoring in all aspects of business.

This email was sent by Paul Miller, Sarina Russo Entrepreneurs, Level 2, 51 Lydiard St South, Ballarat, Victoria. 3350, Australia to MillerP@sarinarusso.com.au

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