



## Start a Small Business in NSW

To start a small business in NSW, there are many factors to consider to ensure your business complies with all local, state, and Australian laws and regulations, so that your business starts in a successful position. Outlined below are key topics to consider and the relevant government agencies you can contact for assistance.

Checklist	Details	More information
<p><b>Have you planned for your business?</b></p>	<p>A <b>business plan</b> helps you guide the direction of your business and may be required if seeking finance.</p> <p>You should consider the different <b>business structures</b> available: sole trader, partnership, trust or company. Each structure has different features and requirements and you will need to consider these along with your business needs.</p>	<p><b>Business Connect</b></p> <p>☎ 1300 134 359</p> <p>🌐 <a href="http://www.industry.nsw.gov.au/businessconnect">www.industry.nsw.gov.au/businessconnect</a></p> <p><b>Australian Government</b></p> <p>☎ 13 28 46</p> <p>🌐 <a href="http://www.business.gov.au">www.business.gov.au</a></p>
<p><b>Have you registered your business name?</b></p>	<p>Whether you run a small business under a business name or as a registered company, you must comply with business name laws.</p>	<p><b>Australian Business Register</b></p> <p>☎ 13 92 26</p> <p>🌐 <a href="http://www.abr.gov.au">www.abr.gov.au</a></p>
<p><b>Do you understand your tax obligations?</b></p>	<p>When operating a business in Australia, you must meet tax obligations, including registration, reporting and keeping business records.</p> <p>An <b>Australian Business Number (ABN)</b> is a unique number that identifies your business. <b>Goods and services tax (GST)</b> is a broad-based tax of 10% on most goods, services and other items sold or consumed in Australia.</p>	<p><b>Australian Taxation Office</b></p> <p>☎ 13 28 66</p> <p>🌐 <a href="http://www.ato.gov.au">www.ato.gov.au</a></p>
<p><b>Do you want to know more about payroll tax?</b></p>	<p><b>Payroll Tax</b> is a state tax on the wages paid by employers. It's calculated on the amount of wages you pay per month. Your business will only have to pay payroll tax if your total Australian wages exceed a certain amount.</p>	<p><b>Office of State Revenue</b></p> <p>☎ 02 9689 6200</p> <p>🌐 <a href="http://www.osr.nsw.gov.au">www.osr.nsw.gov.au</a></p>
<p><b>Do you know what licenses or permits you may require?</b></p>	<p>A licence, permit or registration may be required, depending on the nature of your business.</p> <p>You may also need to check with your local council.</p>	<p><b>Service NSW</b></p> <p>☎ 13 77 88</p> <p>🌐 <a href="http://www.service.nsw.gov.au">www.service.nsw.gov.au</a></p> <p><b>Office of Local Government</b></p> <p>☎ 02 9289 4000</p> <p>🌐 <a href="http://www.olg.nsw.gov.au/find-my-council">www.olg.nsw.gov.au/find-my-council</a></p>
<p><b>Do you know how to obtain finance?</b></p>	<p>There are several possible options for financing your business including: savings, loans, microloans, venture capital, angel investors, grants, and crowdfunding.</p>	<p><b>Business Connect</b></p> <p>☎ 1300 134 359</p> <p>🌐 <a href="http://www.industry.nsw.gov.au/businessconnect">www.industry.nsw.gov.au/businessconnect</a></p> <p><b>Australian Government</b></p> <p>☎ 13 28 46</p> <p>🌐 <a href="http://www.business.gov.au">www.business.gov.au</a></p>

## Checklist

## Details

## More information

### Do you understand your legal requirements?

When operating a business you need to understand and comply with laws and codes of practice that ensure fair trading in the marketplace.

#### NSW Fair Trading

☎ 13 32 20  
🌐 [www.fairtrading.nsw.gov.au](http://www.fairtrading.nsw.gov.au)

#### Australian Competition & Consumer Commission

☎ 1300 302 502  
🌐 [www.accc.gov.au](http://www.accc.gov.au)

### Do you understand Consumer Law?

The Australian Consumer Law is the national law for fair trading and consumer protection. Consumer law involves all of the regulations that try to create a fair balance for buyers and prevent sellers from being dishonest.

#### Australian Competition & Consumer Commission

☎ 1300 302 502  
🌐 [www.accc.gov.au](http://www.accc.gov.au)

### Do you know how to employ people?

If you employ people, you have several obligations to fulfil, including providing mandatory minimum conditions and pay, superannuation and insurance. You may require more information on wages, employment rights, obligations and employment conditions in NSW.

#### Fair Work Ombudsman

☎ 13 13 94  
🌐 [www.fairwork.gov.au](http://www.fairwork.gov.au)

#### NSW Industrial Relations

☎ 13 16 28  
🌐 [www.industrialrelations.nsw.gov.au](http://www.industrialrelations.nsw.gov.au)

### If you employ staff, do you know how to ensure their health and safety in the workplace?

You are responsible for providing a healthy and safe working environment for any people who work for you, as well as people who come into contact with your business.

#### SafeWork NSW

☎ 13 10 50  
🌐 [www.safework.nsw.gov.au](http://www.safework.nsw.gov.au)

### Have you thought about what insurance you need to obtain for your workers and business?

If you employ people, you need to have workers compensation insurance, in case your employees are injured or become ill in the workplace.

#### The State Insurance Regulatory Authority (SIRA)

☎ 13 10 50  
🌐 [www.sira.nsw.gov.au](http://www.sira.nsw.gov.au)

Certain types of companies are required to take out public liability insurance. Seek independent legal advice to understand your business risk and types of insurance available.

#### NSW Fair Trading

☎ 13 32 20  
🌐 [www.fairtrading.nsw.gov.au](http://www.fairtrading.nsw.gov.au)

### Do you know what trading restrictions may apply to your business?

If you operate a shop, trading on certain days and during specific hours may be restricted. e.g. Christmas Day.

#### NSW Industrial Relations

☎ 13 16 28  
🌐 [www.industrialrelations.nsw.gov.au](http://www.industrialrelations.nsw.gov.au)

You may also need to check with your local council.

#### Office of Local Government

☎ 02 9289 4000  
🌐 [www.olg.nsw.gov.au/find-my-council](http://www.olg.nsw.gov.au/find-my-council)

### Do you want to protect any intellectual property?

Your business name, inventions, brands or logos, may become valuable and it may be possible for you to protect those assets from imitation.

#### IP Australia

☎ 1300 651 010  
🌐 [www.ipaustralia.gov.au](http://www.ipaustralia.gov.au)

### Where to get help with disputes?

If you need help with a business dispute involving customers, suppliers, other businesses, a landlord, a neighbouring business, competitor, or a government agency. Contact the Office of the NSW Small Business Commissioner's Dispute Resolution Unit.

#### Dispute Resolution Unit

☎ 1300 795 534  
🌐 [www.smallbusiness.nsw.gov.au](http://www.smallbusiness.nsw.gov.au)

The Translating and Interpreting Service (TIS National) is provided by the Department of Immigration and Border Protection for people who do not speak English and for agencies and businesses that need to communicate with their non-English speaking clients. TIS National has access to interpreters speaking more than 160 languages.

