The CONNECTOR





Dear Members of the Northern Business Breakfast,

As the festive season approaches, the Rotary Club of Salisbury extends its warmest greetings to each of you and your staff. This time of year offers us an opportunity to reflect on the achievements and collaborations that have enriched our community.

2024 has been a year of remarkable challenges and triumphs.

This year, we have had the privilege of hosting great guest speakers who have shared their knowledge and expertise, enriching our learning and fostering a culture of sharing within our network. These interactions have been invaluable in driving our growth and success.

We eagerly anticipate continuing our collaboration in 2025, building on the strong foundation we have established. Together, we can achieve even greater heights and make a lasting impact on our community.

The Northern Business Breakfast wouldn't exist without or sponsors, supporters and the small band of dedicated committee members.

Christmas is a season of giving, and we are reminded of the importance of generosity, compassion, and unity. Let us celebrate this festive season by cherishing the bonds we have formed and looking forward to the possibilities that lie ahead. May this holiday bring you and your families peace, joy, and prosperity.

Wishing you all a Merry Christmas and a prosperous New

Warm Regards, The Team @ Rotary Club of Salisbury

THIS MONTH

Christmas Cocktail Networking Evening



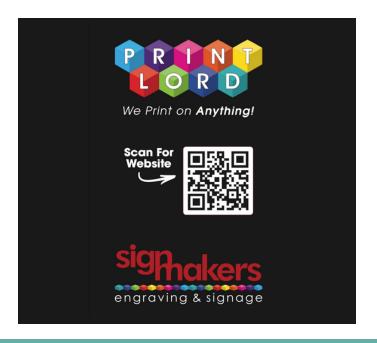
A Panel Presentation with a snapshot of the year that was will take place with plenty of time for networking in the Patio Room at the Salisbury Hotel.

NBB DATES FOR YOUR DIARY

Here are NBB Dates for the first half of 2025! - Please block diaries out now...

Month	Date	Venue *
January	No Meeting	No Meeting
February	Wednesday, 26th	Playford
March	Wednesday, 26th	Salisbury
April	Wednesday, 23rd	Playford
May	Wednesday, 28th	Salisbury
June	Wednesday, 25th	Playford

*Subject to venue and speaker confirmations



November Recap

SEE MORE AT (7) /mynbb

What a fantastic breakfast this morning in the unique surroundings of St Patrick's Technical College. This breakfast featured the opportunity to hear from three exceptional young people who were supported by the team at St Pat's through schooling and transitioning into diverse career pathways.

You can't beat great success stories to start your Wednesday morning, can you?

Thank you to:

- Tayla Olympic Industries
- · Sarah Owner, Why Not? Beauty
- · Daniel 2024 graduate, Century Engineering

Thank you to the team at St Patrick's Technical College - David, Anthony and Co. for hosting us this morning, Graham from Classic Caterers and of course, our amazing photobug Don from Dead Still Photography and all those who attended, especially our first time attendees.





























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See within for more Small-Medium **Enterprise (SME) Business Tips...**





Invoice finance can provide cash flow to meet payments during high invoices/expense periods. **Check out local SA Business; Brunswick Invoice Finance. CEO Sarah Mattiske attends** the NBB - https://www.brunswickpl.com.au/

A Timely Reminder

The gift of kindness, respect and a safe shopping environment this holiday season is at the top of everyone's wish list We love this timely reminder from the Shopping Centre Council of Australia championing small business owners in the retail space!

Want to share this graphic on your Social Network, head to our Facebook for share the link from SA Small Business Commissioner.

See here:

https://tinyurl.com/kindnessSASBComGraphic



















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Cyber security can be a big worry for small businesses. But help is available and it's free!

Meta in partnership with the Council of Small Business Organisations Australia is proud to support the Cyber Wardens program, a free e-learning course. In just 10 minutes, small business owners or employees can learn how to identify the seven cybersecurity red flags that pose a risk to your small business.

Enrol now: https://cyberwardens.com.au/.../enrol- now-cosboa-cyber-safe/

You can also secure your Facebook and Instagram business accounts by visiting the Meta for Business Security Center to check that you have the right security settings in place.

Don't wait until it's too late. Protect your business today.





Business Continuity This Holiday Season

Make sure you factor in network outages and power cuts across the coming weeks and with hot weather, and high potential for bushfires, power cuts are often strategically rolled out, make sure you have a plan in place to counter unnecessary effects on your business.

Are you prepared for network outages?

Networks can go down for a number of reasons – from technical faults to interrupted power supply or damaged equipment. When the networks go down, the equipment your business relies on (phones, WiFi, EFTPOS ...) may not work – and you might not get any notice that an outage is coming ... so you'd better be prepared!

The Australian government has shared a few tips to help keep your business running when the network isn't. Here are just a few:

- Don't rely on any single form of communication
- Know who your service providers are and, if you can, have a plan B in place (e.g. 2 SIM cards)
- Back up your information online ... and keep hard copies or contact details

See here for more information: https://www.infrastructure.gov.au/department/media/publications/business-factsheet-how-prepare-your-business-network-outage



10 TIPS TO PREPARE FOR POWER CUTS: PLANNED & EMERGENCY OUTAGES THIS SUMMER

In the event of a power outage, you don't want to be caught off guard. Think about what you can do now to prepare for a power outage, as well as things to do during one, to make things easier for you, your business and your family.

Here are 10 tips to make sure you're prepared for a power cut.

- **1. Keep torches and batteries handy:** Don't use candles or other naked flames to provide light, as these pose a fire hazard.
- **2.** Make sure your mobile phone is charged (and any other equipment you rely on): Keep your mobile charged and ensure that some data is available in case Wi-Fi is down. Also have a fully-charged power bank available to charge your phone, tablet or other devices. Make sure you regularly charge any medical equipment that you rely on, + consider keeping a battery back-up available.
- **3. Protect the food in your fridge and freezer:** Keep your fridge/freezer doors closed to protect the contents. According to the Food Standards Agency (FSA), your fridge will keep food safe for up to four hours during a power outage. The FSA says a full freezer will hold a safe temperature for approx. 48 hrs (24 hrs if ½ full) if the door is closed.
- **4. Have food and drink:** especially foodstuffs that do not require electricity to heat or prepare it
- **5. Switch off electrical appliances:** It's a good idea to switch off all electrical appliances that are not designed to run unattended e.g. cookers, grills, chip pans, hair straighteners so that they don't come on without you realising once the power is back. It's also a good idea to unplug your TV and PC, to avoid damage to them in case of a surge when power returns.
- **6. Leave a light switched on:** Leave at least one light on in the house, so that you know when your electricity comes back on.
- **7. Keep warm/cool and safe:** Having some blankets and thick clothes ready and easily accessible. Close doors on unused rooms and close curtains. Have a first aid kit handy, in case of an emergency.
- **8. Regularly save your work:** Make sure you regularly save your work to ensure you don't lose anything. If your computer has an auto-save function, make sure it's enabled.
- **9. Fill your car with petrol:** Many service stations can't pump fuel during a power failure as they do not receive EFTPOS payments, so it's a good idea to keep your vehicles fuel tank at least half full. It's also useful to know how to manually open your garage door if you have an electric one.
- **10. Make sure essential medical equipment has a battery back-up:** Subscribe to SA Power Networks Outage Notifications... https://pamp.apps.sapowernetworks.com.au/Mobile/Register/Register/Details









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LinkedIn allows small businesses to post one job for FREE. LinkedIn can provide high-quality applicants.

https://business.linkedin.com/talent-solutions

Shop Smart This Sales Season

Looking to grab a bargain at the sales? See our tips to help you buy safely, avoid scams and know your rights under the Australian Consumer Law (ACL).

Read more about consumer rights here: https://www.sa.gov.au/topics/rights-and-law/consumer-rights

Do your research

Do your research and shop around to ensure that a sale really is a bargain.

Read product reviews! Check independent review platforms or other online forums and from multiple sources.

Read the terms and conditions of your purchase and ensure you understand any fees you'll be charged if you cancel or change your order. Make sure you ask for a receipt and keep it somewhere safe.

Check delivery timeframes

Before you make a purchase, check delivery timeframes, including Christmas delivery cut-off dates before you buy. Be aware of possible delays and always give yourself plenty of time to ensure the gift arrives in time. If a product ordered online doesn't arrive within the specified time period, contact the business to try to resolve the issue.

Tips for buying online

Research the retailer you're thinking of buying from. Only buy from websites that are well known, legitimate, have a good reputation and display clear processes for solving problems.

Always make sure the website is secure, and carefully read the terms and conditions and understand any cancellation or change fees before you click 'pay now'. Screenshot or save any documentation, receipts or confirmation emails in case any issues arise with your purchase.

Some businesses sell products that they don't have in stock, instead they have an agreement with other businesses to supply the stock to their customers – this is known as 'drop shipping'. When deciding who to buy from, consider asking the business whether it holds the stock itself. Check independent reviews to see if customers have experienced any issues with significant delivery delays or the quality of products. While there are many reputable drop shipping businesses, some sell counterfeits, knock-offs and poor quality items. So before you buy, check the supplier has a good reputation and clear processes for quality control.

Be alert to the warning signs for scams and protect yourself online. Scammers might pretend to be legitimate online sellers, either with a fake website that looks like a legitimate trader's site, or a fake ad on a genuine retailer site. Make sure the website you visit has the correct web address in the address bar before you proceed to make a purchase.



Understand your rights

If you don't get what you paid for with a product or service, you have rights. This applies even when an item is on sale. Always check the store's returns policy. Refunds aren't always an automatic right. Businesses don't have to give you a refund if you change your mind, buy the wrong size, or buy the wrong colour. Some businesses still offer refunds in these situations. This is their choice to provide good customer service, and not a legal requirement.

You're entitled to a refund, repair or replacement if a consumer guarantee isn't met – e.g. if an item is faulty or didn't match the description given online. The remedy you're entitled to will depend on whether the issue is major or minor.

If you experience a problem with a product or service you buy, you should always talk to the business first. Most traders want to do the right thing and fix any problems for their customers.



Profile ID is free in many council areas. It can provide some fantastic indepth demographic and community information for SME's. https://profile.id.com.au/









Understanding The Fast Food & Restaurant Industries

Do you own or manage a fast-food business, restaurant or café? Too much on your plate?

Looking for tools and advice to save you time?

If you're responsible for paying staff, the Fair Work Ombudsman's interactive tools could help save you time.

These include:

- Pay Calculator to check award wages/ penalty rates/ allowances/other entitlements
- pay slip, roster, job ad and job description templates
- award summaries, hiring checklists and topical best practice guides
- a small business Employer Advisory Service for written pay and conditions advice, including award coverage.

Visit the Fair Work Ombudsman for further details and information:

https://www.fairwork.gov.au/find-help-for/fast-food-restaurants-cafes/understanding-the-fast-food-andrestaurant-industries

More Incentive To Shop Local This Christmas



Shopping locally is an alternative to jumping online or heading to the nearest mega retail malls. Your Christmas gifts can keep on giving when you get them locally, with benefits for you, your loved ones, local businesses and the community.

Just in case you needed more incentive to Shop Local this Christmas, here's 5 valuable reasons to do your Christmas shopping locally this year..

1. Support small businesses

Shopping with a small business has a direct impact on local communities through employment, investment, community engagement and more, and it makes people feel good when they can see their money is making a positive difference.

2. Avoid delivery delays

There is a real risk that online Christmas shopping will be delayed. Going into an actual shop means you can see exactly what's there – and get it in time for your celebrations.

3. Get inspiration (and personalised service)

Shopping locally means you can speak to the experts – people who work in the store and know what's in stock, what's popular and what fits with your budget. Small businesses often have a unique range of items that they have personally selected based on what they believe their customers will like – something that's incredibly special about shopping with a small business. Plus, the personal service you get from shopping with a small business is hard to replicate.

4. Make greener choices

If you're conscious of the impact Christmas can have on the environment, shopping locally gives you an opportunity to skip delivery and take it with you.

5. Enjoy some perks

Such as personalised service, shopping locally can bring other benefits. These might include getting your gifts wrapped then and there, while having a chat to the person working, as well as checking out the Christmas window displays.

SME Business Tip #4

90% of South Australians want to support local businesses. Apply to use the state brand with your business. It's FREE...

https://tinyurl.com/2s3jehev

Remember ... every dollar spent in a small business can make a big impact.

A small business is someone's passion and livelihood. It employs locals and contributes significantly to the vitality of local communities."

So maybe the biggest perk of all is being able to support these businesses when you're getting presents for all your loved ones.

Tips To Keep Your Bank Account Safe

Protecting your bank account from hackers is crucial in today's digital age. Here are some effective measures you can take to prevent unauthorized access to your account.

Firstly, ensure that your passwords are strong and unique. Avoid using easily guessable information such as birthdays or common words. A strong password should include a mix of letters, numbers, and special characters. It's also advisable to change your passwords regularly and not reuse passwords across different sites.

Secondly, enable two-factor authentication (2FA) for an added layer of security. This requires a second form of verification, such as a code sent to your mobile phone, in addition to your password. Most banks offer this feature, and it significantly reduces the risk of unauthorized access.

Be cautious of phishing scams, which often come in the form of emails or messages that appear to be from your bank. These scams attempt to trick you into providing your account details. Always verify the source before clicking on any links or providing sensitive information. Contact your bank directly if you're unsure.

Additionally, keep your computer and mobile devices secure by installing antivirus software and keeping your operating system up to date. Avoid using public Wi-Fi to access your bank account, as these networks can be less secure.

By following these steps, you can significantly reduce the risk of your Australian bank account being hacked and ensure your financial information remains secure.

Read More:

https://www.cyber.gov.au/protect-yourself/easysteps-secure-yourself-online

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Securing Assets with the Personal Property Security Register

The Personal Property Security Register (PPSR) is a vital tool for businesses in South Australia looking to safeguard their assets. By registering interests in personal property, business owners can protect their investments and reduce risks of financial loss. Examples of businesses benefiting from PPSR include car dealerships ensuring their inventory is secure, construction firms protecting their equipment, and small retailers safeguarding their merchandise.

The PPSR enhances financial security and provides peace of mind, knowing that assets are legally more protected against claims. The register also allows businesses to check if property is free of liens or other security interests before making a purchase, thus avoiding potential legal complications. The cost of an online search can be as low as \$2.

For more information on how to register and the benefits of PPSR, **visit** https://www.ppsr.gov.au/ . Register today and secure your business's future with the PPSR.

Enhancing Physical Security for Your Business During the Christmas Holiday Period

The Christmas holiday period is a time of celebration and joy, but it can also be a period of increased risk for businesses. With many companies closing or running with minimal staff, it is crucial to take proactive steps to enhance physical security and protect your business.

Firstly, conduct a thorough security assessment of your premises. Identify potential vulnerabilities and address them promptly. Ensure that all entry points, including doors and windows, are secure and equipped with high-quality locks. Consider installing a comprehensive alarm system that covers all areas of your business, including less obvious entry points.

Secondly, increase surveillance measures. Install security cameras in strategic locations both inside and outside your premises. This not only acts as a deterrent to potential intruders but also provides valuable footage in the event of a security breach. Ensure that your cameras are functioning correctly and that recorded footage is stored securely.

Thirdly, ensure adequate lighting around your property. Well-lit areas are less attractive to criminals. Motionsensor lights can be particularly effective, as they illuminate only when movement is detected, drawing attention to any unusual activity.

Finally, communicate with your staff about security protocols. Ensure that they are aware of the importance of securing the premises before leaving and encourage them to report any suspicious activity. Consider scheduling regular patrols by a security service if your business will be unattended for extended periods.

According to SA Police, businesses should also ensure that any valuable items are securely locked away and not visible from the outside. Regular reviews of security measures and employee awareness training can further enhance protection.

By taking these steps, you can significantly enhance the physical security of your business and enjoy peace of mind during the Christmas holiday period.





SME Business Tip #5

Hiring a new staff member in any critical admin role? Then, undertake a General Probity Screening to ensure your organisation is not hiring trouble. **Screenings of this type are \$98.50 per person.**

https://tinyurl.com/4es7djvc



The Rotary Club of Salisbury, SA is on a mission to celebrate exceptional customer service in our local Salisbury area through our 2025 Pride in Work Awards!

Do you know someone in our community who consistently goes above and beyond to deliver outstanding customer service?

Now is the time to recognise their dedication and hard work.

To submit your nomination or learn more about the 2025 Pride in Work Awards, visit the website: salisburyrotary.com.au/pride-in-work/



Promote Your Business

EXPO TABLE

NBB supplies trestle, table cloth and chairs.

Exhibitor brings pull up banners, promo materials, giveaways, business card draw etc and a 2 minute promotion of their business.

1 booking per business per calendar year.

Enquiries on the day with Toni Anne Smallman.



ADVERTISE INSIDE The Connector

Advertising through The Connector is a cost-effective way to increase recall of you and your business while also supporting NBB. The Connector is printed in hardcopy for breakfast attendees and is also distributed electronically to over 1,000 NBB members via social media and our direct e-zine.

OPTIONS AVAILABLE:

Option 1: Business Card

90mm x 55mm, in print and online Use your existing business card artwork

Option 2: Banner Ad

193mm x 55mm, in print and online Use your artwork/ something that can be designed.

Option 3: Article

250 words, 1 image article 90mm x 55mm In print and online, price includes artwork design

> Please contact Damien via walker.damien.1995@gmail.com to secure your place.







EVENT ENQUIRIES







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The Northern Business Breakfast is proudly sponsored by the following organisations:





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Rotary Club of Salisbury (SA) Inc.

Presidents Rick Henke & Mignon Clark Meetings 6.00pm for 6.30pm, Mondays Old Spot Hotel, 1955 Main North Rd, Salisbury Heights

<u>www.salisburyrotary.com.au</u>