

TOGETHER

TradieWives™
MAGAZINE
OCTOBER 2020

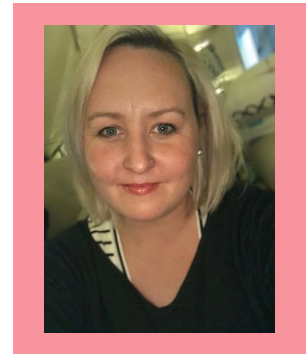
Celebration Season

Thank you for your support and for being a part of this incredible community.

WORK XMAS PARTIES?!

Don't know where to start; we have some ideas.

EDITORS LETTER



A huge thank you to our amazing community. This year has had its fair share of ups and downs, however, we could not be more thankful we got to do it together.

Hello TWs,

How do you wrap up a year like 2020?

There are a few words I would be happy to never hear again...pandemic, unprecedented, lock down, flatten the curve, mask, sanitiser, toilet paper, new normal, social distancing - actually that can stay, I quite enjoy not having people breathing down my neck in a queue :) This year has been monumental. It has challenged us all but it has also made us re-evaluate life a little bit and helped us to prioritise what is really important. There are so many little things that I took for granted that I never will again (like toilet paper, ha!).

Here at TradieWives, we have grown and evolved so much over the past 12 months, constantly learning and listening to our group about how we can add more value. We hit the 10, 000 group member mark, added an online store for our TW merch, launched this magazine and have partnered with many more amazing businesses who have joined our directories.

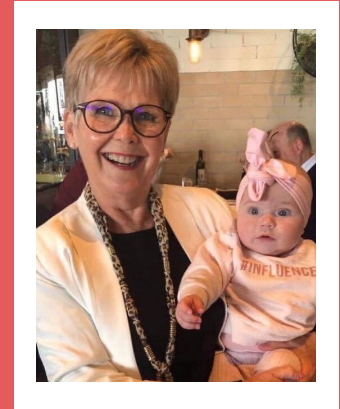
As 2020 draws to a close, I wonder what 2021 might have in store for us, but one thing I am sure of, is that whatever we face - we'll face it together as the strong community of TradieWives that we have always been.

We hope you have a safe and happy festive season.

With love,

Verity and Bella x

TRADIE WIFE OF THE MONTH!



One of the best parts of our job is definitely showing a little appreciation to our amazing TradieWives. This month we interviewed Lynette from LJT Bathrooms!

How long have you been working in your trade business?

Since 1995

What do you enjoy the most about it?

Working with my husband and seeing our clients happy with the end result. It is a very satisfying feeling when you get return customers and referrals.

What do you enjoy the least?

That's a hard one - maybe trying to keep up with all the building compliance and building standards changes.

What was your background before working in the business?

Worked in insurance, retail in admin, real estate, new building construction - admin and design, time management and software company help desk.

How do you find 'me time' in your day?

Try to turn off phones and go for a walk close to home as we live near beach. Also our home has an amazing tropical Balinese garden and outdoor area so I can sit and have a cup of tea and turn off for a while.

Favourite app/program you use in your business?

MYOB Essentials - as I was old school and did all our work accounts manually before I installed it. It has saved me so much time.

Best piece of advice you can offer the other TradieWives?

Enjoy your work and try to stay calm when we are pressured. I have learnt that we can forget that our work should not take over our lives. Turn on the answering machine if you need to take some time out and always make time for a quick trip away and spend time with the ones we love outside of work. Look after yourself by eating healthy food, exercise and stay away from negativity.

enjoy every moment.

7 SIGNS YOUR EMPLOYEE IS DISENGAGED



One of the keys to a successful business is happy, productive employees. Unfortunately, when you have an employee that is disengaged, it costs you time & money. Constantly following up on everything your disengaged employee does can be exhausting & frustrating.

Here are some signs your employee is disengaged:

- They're irresponsible - always late, miss deadlines, leave work incomplete
- They always complain, make excuses & blame other people
- They can't be told anything & think they know everything
- They don't share in your values
- They do "just enough", don't show initiative or an interest to develop their skills
- They don't like working in a team & don't like helping others
- They gossip & lie

Some of the reasons your employee is disengaged may have nothing to do with you or your business.

They may have some personal issues that they're dealing with that you know nothing about. In other situations, it may just be time for the employee to move on. You need to take action to address issues with your disengaged employee. This can be particularly hard for tradies as your employees are quite often your mates.

You may need to start performance management- ideally the employee improves & becomes a productive, engaged employee. But, if their performance doesn't improve, you may need to move them on, ensuring you follow a fair process that will lower the risk of the employee submitting an unfair dismissal claim. Or, quite often, they may make their own decision & resign.

Here are some tips that will give you a better chance of keeping your employees engaged, happy & productive:

Set clear expectations

This really should start as early as your recruitment process. Make sure candidates know what to expect & what you expect from them.

Set performance standards, make sure your employees understand your processes when it comes to managing issues & work performance - this could be having regular catch ups to see how your employees are going or it could be a more formal performance appraisal process.

Make sure you have really clear communication & have regular tool box talks. Think about implementing some fun ways to conduct your meetings while still getting your message across.

Empower employees

Empowered employees are more engaged. They'll be loyal, committed & more productive. Knowing they can make their own decisions gives employees more autonomy – give them the right tools & resources. Employees don't like to be micromanaged.

Feedback – give & receive

Feedback should be two way. Ask your employees for feedback. Give praise to employees for a job well done.

Ensure you give constructive feedback when an employee needs to be told they have done something wrong or they need to improve. Listen.

Set goals

Set business, team & individual performance goals & check them regularly.

Measure performance

Think about implementing a bonus/incentive structure. It doesn't have to cost a fortune, but people like recognition.

Have regular performance targets & regularly review them.

Increase happiness at work

Think of how you can make sure your employees are happy when they come to work. People will perform better when they're happy. Employees that are unhappy usually become disengaged & unproductive.

How can you inject some fun into your work day?

Be Available

Make sure you're always available when one of your team members has a question or concern, it will make it easier for them to make an effort to reach out.

Ensure your employees have everything they need to get the job done. If they are under resourced, it makes it more difficult for them to do their job.

Know Your Employees' Strengths

Ensure you have your employees in the right positions. Know what their greatest strengths are & build on them. You could also consider some behavioural profiling to find out their strengths. DiSC profiles are a great way to assess your employees' behavioural traits & preferences.

Listen

A good leader will always take time to listen.

At the end of the day, if your business needs employees to function, it's important to make sure your employees are happy & productive to ensure your business is profitable.

Karen Hillen from My HR Partner & Tradies HR can help you with employment contracts, HR policies, & delivers HR solutions to help business owners stop wasting time & money by providing expert on-demand HR services for an affordable monthly fee.

Karen is offering a super special deal to say thank you to all of our wonderful TradieWives 50% off all services until the end of 2020. Use the code **TRADIEWIVES50**.

Book in for a call if you have any questions about contracts, policies & anything else HR related:

[Click here to book a 10 minute meeting](#)

[Click here for Tradies HR](#)

[Click here for My HR Partner](#)

FIVE QUICK TIPS FOR SELF-EMPLOYED BORROWERS LOOKING FOR A HOME LOAN

Getting a home loan approved has become more difficult over the past 5 or so years, mainly due to APRA applying the handbrake to lending and the fallout from the Royal Commission. It's especially hard for those of us that are self-employed. You'll need to work extra closely with your mortgage broker and accountant to get your affairs in order early, if you run your own business and are thinking about buying a home. That way, when your home loan application is presented to the bank, you'll have the greatest chance of getting the loan approved.

Home loan challenges for self-employed borrowers

For self-employed borrowers, home loans are not as simple as for a regular PAYG employee. Regular borrowers simply need to show a couple of payslips and an employment check to confirm their income. If you're self-employed, however, you'll need to present your last two years' personal tax returns and notice of assessments if you're a sole trader; and, if you have a company structure, you'll be required to show two years' worth of company tax returns and financials. This all means that starting the process as early as possible is essential; but there are a few tips in particular that you would do well to follow...

Five home loan tips for self-employed borrowers

1. Use knowledgeable professionals who understand the home loan process

A good accountant will usually be able to legally save tax wherever possible by maximising tax deductions and reducing your taxable income. However, if you're a self-employed borrower looking for a home loan, this might not be the best strategy because there might not be enough income to support the loan application you're applying for. It is therefore best to get a head start by speaking to your mortgage broker to work out what your property goals are and accurately calculate how much income you'll require to meet those goals. You can then work closely with your accountant over the coming months or even years to try and meet the required income level.

2. Be careful about "adding back" tax deductions

One of the benefits of being self-employed is being able to "add back" certain tax deductions to increase income available for loan servicing. However, there are some pitfalls to this and one of the most common we come across is assuming that 100 percent of depreciation can be added back. This is generally not the case. If the depreciation is derived from an asset in the business that has a short life and is considered income-producing, for example a tradesman's tools, then there is every chance the bank will not add it back or will scale back how much of the depreciation can be added back to the borrower's income.

3. Reduce debt and pay your taxes on time

The best strategy with any debt is to close or reduce credit card limits, reduce any personal loans, and ideally pay them off and close them if you can. Also – do your taxes when you should and always pay your tax assessments on time. While that applies at all times, it's even more important if you're a self-employed borrower looking for a home loan because the bank will want to see that you can manage your existing debt obligations effectively.

4. Save a deposit and live within your means

Another tip that applies to all home loan seekers: saving a deposit is crucial but so is demonstrating that you are living within your means while saving. With the added scrutiny of the banks looking into borrower's bank statements to verify expenditure, it has become increasingly important to keep a very close eye on your expenses and to cut back on excessive discretionary spending if necessary.

5. Seek advice early

Possibly the most important of all: don't leave it until just before you're hoping to buy a home to seek advice – or you may be disappointed. With any home loan application, you must prove that your income outstrips your spending and that you can service the loan. Getting this right takes more than presenting a few quick sums on the back of a paper napkin; it can take a solid six to twelve months of preparation.

Where should you start?

These days, most lenders will offer home loans to self-employed borrowers. However, make sure you deal with a mortgage broker who knows which lenders allow what percentage of add backs. They should also be aware of which lenders assess applications based on averaging two years' worth of financials – as opposed to one year.

[Click here to contact us at Right Financial.](#)

We don't charge any advice fees and our preferred focus is on working with self-employed clients. Our Mortgage Brokers have access to specialist lenders that assess applications on a case-by-case basis and tailor their products to self-employed borrowers and contractors, while bank lenders do not.

With our knowledge and experience of rigorous preparation for home loan applications for self-employed borrowers, we'll provide the best chance possible of getting your home loan approved.



Merry
Christmas
and a
Happy
New Year!



'Tis the season



We cannot believe it is almost that time of year again... It's time to put up the tree, get out the bonbons and celebrate the year that was 2020! However, with coronavirus still rearing its ugly head, this years festive season is going to look a little different

The classic office party is unfortunately off the cards, which may make some of us breathe a huge sigh of relief, but for those who want to celebrate this rollercoaster of a year coming to an end - what can we actually do?

Fret not, we have a list of fun AND Covid safe ideas which will still be able to offer a little bit of joy!

- An outdoor picnic
- Cork and canvas - who doesn't love drinking wine when trying to paint!?
- Beach olympics - make the team compete in beach challenges!
- Team cooking class
- A wine and cheese tasting
- Virtual games night - if your team is located around the state/country
- Private dinner party
- Virtual secret Santa exchange
- Scavenger hunt
- Cocktail making class
- Outdoor party with games
- Go to a comedy show
- Escape room team building exercise
- Boat charter - for the team to spend the day on
- Outdoor fishing
- A golf tournament
- A rolling BBQ, where everyone comes at different allocated time slots

We hope you have a safe and happy festive season!

LOOKING FOR CLIENT CHRISTMAS GIFTS?

Do you want personalised gifts that wow your clients but don't cost the earth?

Do you want memorable gifts that build repeat business but don't have the time to find them?

Or would you love someone else to do all of the sourcing, wrapping and sending so your don't have to go anywhere near a post office?

Well, I'm the Gift Hunter for you.



Laura Szkudlarek
Gift Hunters Australia

I deliver irresistibly unique and unforgettable gifts that fit your style, staff, clients and purpose.

PLUS every single gift looks like you have sent it yourself. NO other branding and definitely NO generic gifts allowed.

WHAT MY CLIENTS SAY

"The thing I love most is that each gift was made with more personalised items rather than having to order bulk corporate items" - Agency Solutions

"It's so brilliant to have such a time-consuming job ticked off my list!" - Bluefish Business Support and Marketing



For a FREE Christmas gift proposal, contact
Laura at hello@gifthuntersaust.com

Spice up your tradies lunch box!

Time to mix it up and treat your tradie to a new lunchbox staple, that is both fuelling and delicious!

2 zucchini, grated
1 cup self-raising flour
2 eggs
1/4 cup milk
300g can corn kernels, drained
2 spring onions, sliced
200g crumbled feta or grated halloumi
Vegetable oil, to shallow fry

1. Take handfuls of zucchini and squeeze out the excess liquid. Place the flour into a large mixing bowl and make a well in the centre. Whisk the eggs and milk in a jug. Pour the egg mixture into the flour and mix gently to combine.
2. Add the zucchini, corn, onion and cheese to batter, season with salt and pepper and gently fold together until combined.
3. Heat about 5mm oil in a large frying pan over medium heat. Drop ¼ cupfuls of batter into the pan (just a few at a time) and cook for 4 minutes each side until golden and cooked through. Drain on paper towels.
4. Serve warm or at room temperature. Reheat in the microwave if you like. Yummy with sour cream and sweet chilli sauce.



Inseek Identity - Social Media Experts



Did you know 75% of trade companies now promote on social? Ash has been managing tradies social media for years and as more of her trade clients grew their business online, she wanted a way to help more businesses without the agency price tag.

Introducing... Onsite to Online - Social media for busy tradies

The exact skills + tools you need to get online quickly! A bite-sized power-packed series with examples + done for you bonuses that will drastically shortcut your path to growing online.

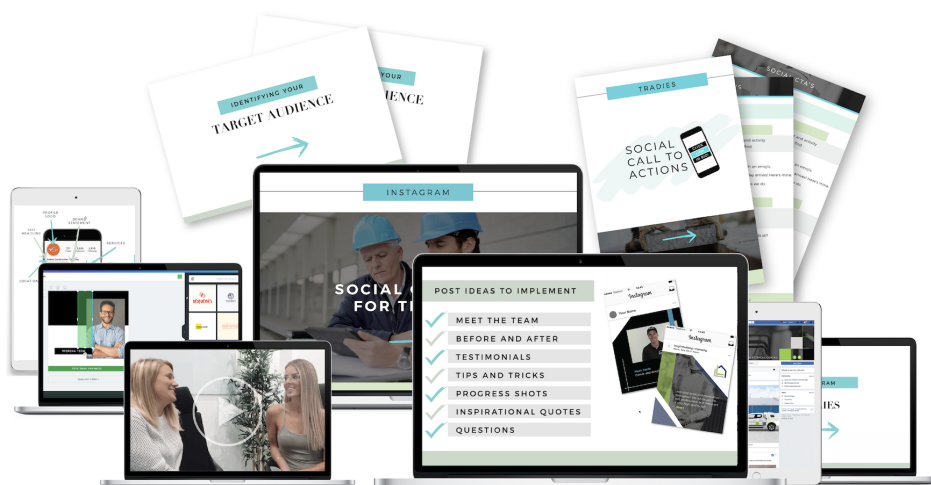
- NO 20 hour classes
- NO 354 page workbooks
- NO boring powerpoint-like trainings. Just exactly what you need without the overwhelm!

Ready to get visible, get sales, and grow your business?

Visit inseekidentity.com.au/course to get instant access
or visit us on Instagram @inseek_trades

TW exclusive 10% discount use code: tradiewives10

Onsite to online Social media for busy tradies



TENDERING FOR CONSTRUCTION COMPANIES

So, What Should I Focus On? When writing your proposal or tender responses, it's really important that you respond in a way that shows the client exactly how you'll deliver the services if you win the contract. Always remember to demonstrate your ability using your past experiences and outcomes from similar contracts, and likewise the benefits your proposed solution will provide to the client.

Be Competitive in Pricing

Pricing is essential in this industry and you have to be competitive: understand your rates and your profit margin. Work out exactly what the client is looking for and develop your pricing model accordingly. Even if you know it inside out, explain your pricing and value to the client. Check if the required pricing includes or excludes GST.

Methodology

This is where you explain the process you will implement to meet the client's needs. Develop simple construction/trade methodologies suited to each client's requirements. These should be customised for every client and be systematic in the way you would deliver the services.

Staff and Training

Talk about your employees, their training and induction programs, and how you ensure they will continue to deliver the required services on a regular basis to the highest standard. Outline the key personnel who will work on the contract (e.g. supervisors or team leaders) and highlight their experience and leadership skills.

Customer Service

Your Customer Service can be the tipping point as to whether the client loves your company (or not). Each team member representing your company has the chance every day to make a great impact on the client. Explain how you will achieve this, and describe your unique service offering – such as 24-hour availability; a business or Contract Manager to liaise directly with the client on outcomes and issues; inspections; or weekly reporting back to the client on deliverables and targets.

Technology

Think about any IT systems that you might use for Health and Safety, monitoring, purchasing, communication, reporting or secure storage of documents and client information. When describing an overview of the system/s, make sure it is relevant to the contract and that you explain the benefits to the client.

The Bottom Line...

As an employer, you have a responsibility to keep your employees, contractors and the general public safe while conducting construction/trade services at client sites. Compliance information for Health and Safety and COVID-19 must be included in your response. Well-documented Health and Safety procedures, including Risk Management and Hazard Identification procedures, will demonstrate your commitment. It is essential for a construction/trade company to have all appropriate policies procedures and training in place before commencing contracts at client sites.

[Click here to visit Dawtek's website](#)

6 QUESTIONS EVERY TRADES BUSINESS OWNER SHOULD ASK THEMSELVES WHEN PREPARING FOR THE FUTURE



by Veteran Tradie and Founder of Fergus, Dan Pollard.

2020 will be the year that no one forgets. As second waves continue around the globe, thinking is changing from how we will respond once the crisis is over to how we can survive amidst an ongoing crisis. We are no longer in reaction mode, but actively looking for ways to mitigate risk and the impact on our business more intentionally with a long term view.

Below are 6 questions every business owner should ask themselves when preparing for the future:

1. How much revenue are you expecting to come in and how much of it will you realistically get? Sure, your books might tell you you have a certain amount of money owing, but what figure are you confident you will actually get?
2. How much cash do you need to pay the bills? This includes your monthly fixed and variable overheads.
3. What, if anything, can you afford to cut right now? Keeping in mind that you have a lot of room to negotiate right now. Governments around the world are putting their weight behind keeping people in business and that has extended to leniency from banks, landlords etc.
4. What workload are you actually coming back to? This is where you need to talk to your customers. You have to be on the same page. Just because you can go back to work, doesn't mean your customers will want you coming back straight away - so ask them! This will also help you understand your staff requirements and your ability to give your team more clarity.
5. What are your staff costs? Who do you need, office staff and workers, and what do your employment contracts say? If there's not enough work for everyone, consider asking staff to work reduced hours.
6. Have you got what you can get from the government? If you don't know the answer to this, then talk to your accountant as soon as possible.

[Check out fergus.com/tradehub for more resources to help trades business owners.](https://fergus.com/tradehub)

A vibrant field of yellow wildflowers in the foreground, with a clear blue sky in the background. The text is overlaid in a golden-yellow, cursive font.

When women
support each
other,
incredible
things
happen.

SWMS, WHO, WHAT, WHEN, WHERE AND WHY?

Shayne Connolly from Keep It Simple Safety discusses the importance of Safe Work Method Statements and why they are a crucial aspect for every trades business.

Possibly the most overused and misunderstood piece of documentation I can think of. In this article I hope to demystify the SWMS (Safe Work Method Statement) and bring a little clarity to what it is all about and how it 'should' be used. I say 'should' because as you may or may not be aware different companies, states, and people will ask for different formats, content and wording according to what they believe to be the right way to create a SWMS. So let's break it down into the 5 W's Who needs a SWMS, What is it needed for, When do you need to have one, Where should you have one and last but not least WHY should you have one.

Who needs a SWMS?

If you would believe some web sites that sell SWMS you need one to put your boots on. SWMS are for the construction industry, more specifically High Risk construction work which is pretty broad sweeping. In simple terms if you work in the construction industry you should have SWMS for these specified High Risk tasks. If you are in another industry, say a factory or production facility then there are other ways you need to manage risk, you don't need a SWMS.

What is a SWMS needed for?

As mentioned above SWMS are for High Risk Construction work. What is High Risk you may ask, Work at Heights, Confined Spaces, Demolition, Excavation, Cranes, Tilt Slabs to name but a few. Construction is inherently dangerous, things are in a constant state of flux and SWMS where designed to clearly state the safe method to complete a specified task, written down for everyone to agree on. Simple really. A SWMS is not needed for a drill or a piece of equipment, SWMS are related to a task such as excavating a sewer connection. You might use a shovel in that task but you don't need a SWMS for a shovel.

When do you need to have a SWMS?

This is the million dollar question. Do I need it before I get to the job? Do I have to write it when I'm there? Do I have to have it on me all the time? What do I do with it after the job? And the questions go on. This one is hard to answer specifically but in general create the SWMS before getting to the job (you should know the basic steps and hazards) or have a generic template with the basic steps and hazards already filled out (yes this is allowed). When you get to the job get everyone to review it, make sure there are no other hazards to account for, if there are add them onto the SWMS. Get everyone to sign on and keep it with you on the job and then file it away for as long as you keep your tax records.

Where should you have a SWMS?

Always have your SWMS with you at the job, it doesn't have to be in paper form either. Technology now allows for us to keep digital SWMS on our phone or tablet and modify or sign off wherever we are. Not only is using technology a great time saver but you will never lose your SWMS in the ute or have it get wet or damaged.

Why should you have a SWMS?

You are legally required to have a SWMS for high Risk Construction work, simple really. More specifically it helps you to manage the risk of the work you are going to do and clearly communicate that information to the workforce so you can all be in agreement of the safest way to complete a task. It protects the business and the worker and provides a record that the process was undertaken.

So I hope that clears up the SWMS questions but will probably generate more questions instead. In the ideal world there would be a standard for SWMS but unfortunately there is not so we will continue to have a variety of different expectations depending on who you work with and what their interpretation of SWMS is.

Email: info@keepitsimplesafety.com.au

Phone: 1800 544 690

[Click here to visit Keep It Simple Safety Website](#)

[Click here to view Keep It Simple Safety's services](#)



EFFECTIVE CREDIT MANAGEMENT – PART 1



This is the first in a series of articles discussing the importance of credit risk management to all businesses that provide trade credit. In Part 1 we discuss the cost of bad debts, the correct approach to opening a new account and the role of a collection agency in recovering overdue debts.

The 4 key elements of quality credit management revolve around:

- Credit documentation
- Account set-up and maintenance
- Verification of customer information
- Overdue account procedures

Whenever an organisation provides credit, there is a risk that the account may not be paid on time. In addition, the longer a debt remains outstanding, the likelihood of it never being paid increases. Quality credit management is a combination of good internal procedures, quality documentation and swift, decisive action.

Below is a table, which identifies the cost to business of writing off bad debts, and illustrates the additional sales revenue, required to offset a bad debt. As can be seen, if a business generates a profit of 10%, and suffers a bad debt of \$10,000.00, it will need to increase sales by \$100,000.00 to negate the effect of the bad debt. What is not represented here, is the indirect costs associated with carrying the bad debt. Indirect costs include the cost of replacement capital, the labour costs associated with chasing the debt and the opportunities lost as a result of diverting labour to chase overdue accounts.

The Impact of Bad Debts on Sales

Loss	Net Profit Percentage						
	2%	3%	4%	5%	6%	8%	10%
\$1,000	\$50,000	\$33,300	\$25,000	\$20,000	\$16,660	\$12,500	\$10,000
\$5,000	\$250,000	\$166,667	\$125,000	\$100,000	\$83,333	\$62,500	\$50,000
\$10,000	\$500,000	\$333,333	\$250,000	\$200,000	\$166,667	\$125,000	\$100,000
\$15,000	\$750,000	\$500,000	\$375,000	\$300,000	\$250,000	\$187,500	\$150,000
\$20,000	\$1,000,000	\$666,667	\$500,000	\$400,000	\$333,333	\$250,000	\$200,000
\$50,000	\$2,500,000	\$1,666,667	\$1,250,000	\$1,000,000	\$833,333	\$625,000	\$500,000

The good news however, is that it is not expensive to improve the management of credit. An investment of time and a commitment to implementing quality practices, procedures and documentation will pay handsome dividends almost immediately.

The Role of a Debt Collection Agency

A key part of a good credit policy involves selecting the right partners to assist you along the way. This includes your choice of collection agency. Generally, the services of a collection agency will include:

- Recommending the fastest and most cost effective debt recovery strategy for each matter
- Issuing written and telephone demands for payment
- Locating debtors and conducting field calls when required
- Handling inbound debtor queries resulting from the demand process
- Establishing and managing both formal and informal debtor payment arrangements
- Commencing legal action when necessary
- Reporting on the performance of matters
- Liaising with field agents, process servers, solicitors and the Courts
- Assisting clients to improve their terms of trade where appropriate

Opening a New Credit Account

One of the most important aspects of credit management occurs right at the beginning of the business relationship. The quality and accuracy of information obtained prior to extending credit often determines how successful an organisation will be at recovering its debt. The account set-up procedure should include a checklist to ensure each new account is established consistently and that all paperwork and account verification procedures are followed. The purpose of developing a structured approach to opening new accounts is to filter high-risk debtors, and at the same time, identify quality customers with whom sales opportunities can be optimised.

As a minimum, the following processes should be introduced:

- A credit application must be completed, signed and returned by the prospective client. If information you request is not supplied, the account shouldn't be opened until all the information is provided. The Accounts Receivable Officer should contact the new customer by telephone in order to obtain any missing information, following which, the verification process can commence.
- The legal structure of each new entity should be verified before the account is opened. Correct identification of an organisations legal name, ACN and/or ABN will save time and money down the track if an account becomes overdue. If information obtained from the client varies from the information in the credit reporting database, this should be clarified with the client before opening the new account.
- Check the company name and ACN with ASIC, to ensure that it is incorporated and that the details supplied are correct. Also do an ABN search on the company name, and if you find the ABN's last 9 numbers are completely different from the ACN, then you have identified that the entity is in fact a trustee company and should be set up that way in your system.
- Conduct a credit check to identify adverse information such as reportable court actions and payment defaults.

As a supplier, you should never feel pressured into opening a new account until you are satisfied that the prospective customer is worthy of your credit.

Mel Donnison is a debt collection specialist with over 10 years experience in credit and financial management. Mel can be contacted by phone on 0450 631 400 or by email at m.donnison@4ampac.com.au

TRADIEWIVES STORE

We were so excited to launch our TradieWives merchandise store last month and to see the orders received as our TradieWives tribe continues to grow. The hoodies come in sizes M-2XL and the tees in 8-20.

[CLICK HERE TO SHOP NOW! >](#)

BLACK HOODIE: \$49



PINK HOODIE: \$49



CAP \$20



T-SHIRT: \$20



INCOME PROTECTION – UNTANGLING THE WEB



No doubt you would consult an accountant for expert business financial advice, a lawyer for legal matters or an industry association for regulatory advice but do you know where to go for advice about income protection?

If you have started considering your options there is a high chance that you were quickly overwhelmed – which company? How much cover? What waiting period? What benefit period? What options to select? The Australian market has many quality personal insurance companies and they suit different individuals depending on their income, age, occupation, health concerns and a myriad of other factors. There is, however, help at hand. Many financial planners specialise in this space alone and take the time to appreciate the complexity of your individual situation and completely understand when clients say “I just didn't know where to start!”.

They will ask their clients a lot of questions including –

- If you were unable to work what income would you have available to you?
- If you were out of action for an extended period of time would your business be able to run without you?
- What business overheads would still need to be met even if you couldn't operate?
- What personal living expenses do you need to meet on a week to week basis?
- What debts need to be repaid if you were unable to return to work indefinitely?
- Do you have any pre-existing injuries?
- What does your health history look like?
- What has been your business profit or income in the last three years?
- What cover do you already have in place with other insurers including superannuation?

The answers to these questions and many others allow specialised financial planners to build a picture of your situation and then we research (so much research!) the dozens of options available to you and present you with a tailored recommendation just for you - no two insurance solutions are ever the same.

If you are one of those people who doesn't “know where to start” we invite you to call us at FinProtect - we are experts in personal risk protection – specifically Income Protection, Trauma, Life and TPD insurances we are dedicated to this section of financial planning and ensuring that we know the products and can provide the tailored advice and personal service to you as Tradiewives members.

We'd love to speak to you soon!

Jessica Bell – Authorised Representative Millennium3 Financial Services

Phone: 0438 052 293

www.finprotect.com.au

SUBCONTRACTOR MANAGEMENT



OHS
Compliance Solutions

You may be contracting in someone to perform a specialist task in your workplace — but that doesn't mean you can contract out your safety obligations.

- The safety of the contractors who you employ (and their workers) must be managed the same way you would manage the safety of your own workers.
- To what extent depends on the size and complexity of your project, but it will include:
- providing them with a safe working environment
- giving them an induction before they start working for you, so they're aware of your safety expectations and standards
- consulting and communicating with them on safety issues, hazards and risks
- supervising them appropriately
- covering them in your safety policies.

Where it starts

When you plan your project, scope out the contractor's work tasks, any WHS issues associated with these tasks, and the level of supervision required.

Consult with the subcontractor at this stage for the most effective planning.

You must identify the WHS hazards that need to be managed. When using a subcontractor, additional points to consider are:

- will the subcontractor's tools, materials and equipment they bring onsite create hazards?
- what activities are needed to get the work done? Do these involve high risk work or hazardous materials?
- where can things go wrong? For example, where might shortcuts be taken?

Get proof

You should develop and document clear criteria for contract selection. Ask the company tendering for your contract for evidence or details of:

- their approach to WHS, especially in the planning stages
- a third-party certified WHS management system
- safety records, safety incidents; and any WorkSafe actions including notices, enforceable undertakings or prosecutions
- safety qualifications, licences, certificates held by their workers
- equipment maintenance records
- selection processes for plant and substances
- processes for worker inductions, training, consultation and communication
- processes for communicating with you, the employer contracting the work.

What goes in the contract?

The contract between you and the subcontractor should include:

- WHS requirements: policies, safe work procedures, maintenance requirements, bringing tools and substances onsite
- WHS roles and responsibilities of you and the contractor
- procedures for not complying with WHS requirements. You may want to include a provision to terminate the contract for breaches, and removing them from your worksite
- processes for hazard/risk management
- reporting requirements: incidents/near misses, site inductions and training, consultation arrangements
- processes for work inspections, maintenance
- processes for communicating with one another
- the requirement for contractors to inform you when they are on site.
- You should also keep records of these.

Supervision

- The level of supervision you provide a contractor and their workers depends on a number of factors. For example, you may need to give high levels of supervision at least for:
 - the start of the contracted works
 - new contractors to your worksite
 - the introduction of new equipment, substances or systems of work
 - high risk work
 - complex work

What does it all mean?

In a nutshell, you need to ensure the safety of your subcontractors. You should have a documented process in place to assess their safety documentation prior to engaging them (or have them work under your documentation).

This process can be part of your WHS Management System, and would include obtaining copies of your subcontractor's licences, training, insurances, SWMS, Policies and Procedures and any other relevant documents to the job (e.g. certification of plant etc.).

Download your FREE subcontractor management procedure and assessment forms (exclusively for Tradiewives) here:

<https://www.ohscompliancesolutions.com.au/subcontracting/>

If you have any questions about your obligations relating to subcontractor management, feel free to get in touch with us at www.ohscompliancesolutions.com.au via email to sales@ohscompliancesolutions.com.au or call on 1800 430 782.

TRADIEWIVES TRADES DIRECTORY

To advertise your trade business or post a job ad into our community, become a TradieWives verified member, through listing your business on our trade directory!

WHAT IS IT?

We created the directory to enable you to get a better snapshot of what trades are in the group and where they are located. Many of you have told us you like the idea of using and supporting other trades in this group when work comes up as opposed to looking elsewhere (which is so awesome!) so hopefully it will assist in generating a bit more work and networking within the group. There are also 'Labourer' and 'Subcontractor' categories that you can list in if you are looking for work, or to search in if you are looking to engage these services to assist you in your trade business!

WHAT YOU WILL GET...

You are able to go onto the website and create + pay for the listing yourself. You can add in your business name, category, address, description, website, phone number, email address and upload a logo. If your category is not there, then please let us know and we can easily add it in for you so you can list. Directory listings are \$49 for 12 months, which is the equivalent of just one coffee a month!!

Once you have listed you can login and update details of your listing at anytime or cancel your listing after 12 months if you no longer want to be on the directory. We hope this will help generate work for each other and better connect you to a great community of trade businesses in the group now and as we continue to grow.



[Click here](#) to subscribe your Trades Business now!

ACKNOWLEDGEMENTS...

A huge thank you to all our contributors!

In order of appearance...

1. Our wonderful TradieWife of the month - Lynette from LJT Bathrooms!
2. Karen Hillen from Tradies HR
3. Right Financial
4. Laura Szkudlarek from Gift Hunters
5. Tracy Rutherford for her awesome fitters recipe!
6. Ash Edwards from Inseek Identity
7. Kristine Daw from Dawtek
8. Dan Pollard from Fergus
9. Shayne Connolly from Keep It Simple Safety
10. Mel Donninson from AMPAC
11. Jessica Bell from Fin Protect
12. Kelly Patterson from OHS Compliance

And to our incredible TW community. This year has been all kinds of wild and wonderful at the same time, thank you for the support, through smiles and tears, we got through this together. Cheers to 2021!

Warmest Regards,

Verity and Bella

Letters to the editor:

We would love to hear any stories, funny anecdotes, ideas or inspirations you are willing to share with us! If you are interested in sending a 'letter to the editor' please email it to bella@tradiewives.com.au

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