

The MDBA wishes all our readers and members a Happy Australia Day !

This years spectacular celebration of Australia Day with the City of Perth Australia Day Skyworks was outshined by mother nature who drowned the crowd with hot summer rain and lightning which added a unique backdrop to the show. The weather had punters huddled beneath picnic rugs, tents, umbrellas and Australian flags.

The MDBA has a big year planned starting with Coffee@Kostekis, monthly Breakfast and in May our 2012 Malaga Business Excellence Awards. Opportunities are available for Sponsorship of the business awards ranging from a category sponsor to event sponsor to sponsoring the menus. You can also become a sponsor of the association gaining great exposure in our newsletter and Enews. Call Anthea on 9248 2526 to discuss. Doesn't matter how large or small the sponsorship is we appreciate it.

Targa West have put out a survey to get feedback on bringing the Targa West Tarmac Rally through Malaga. This event will put the spotlight on the Rally as well as Malaga. Show your support fill in the survey and send it back.

If you would like to advertise in the Malaga News or need to advertise for a new staff member or maybe need office space or have something to sell or an informative article please send an email anthea to execofficer@malagab2b.com.au

In this issue:

Extended Warranties - What are you really Buying?
We welcome new members: Total IT Solutions and Paramount Business Supplies to the MDBA

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city of swan



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Become a MDBA Member today!

Become a member today to be part of the ever growing
Malaga & Districts Business Community...



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President's Column

I hope you all had a good break over the holidays and are ready for the year ahead. If the financial reports are anything to go on it will be a very tough year, even for those in mining and related sectors. This is a good reason to get focused on what you do and to have a close look at your business plan.

There are many ways you can grow your business beyond the obvious newspaper advertising and letterbox drops. Networking and gaining access to the wider Malaga business community can be very beneficial. The MDBA facilitates many opportunities for you to grow your business. Come along to a breakfast or Sundowner. There's even an 8am coffee at Kostecki's Cafe on Friday's at 93 Mulgul Road to chat about business.

We have received a proposal to bring a stage of the Targa West Rally to Malaga on Sunday August 19th 2012. This is an opportunity to promote Malaga business and for you to invite your valued customers to view the spectacle. Corporate style tents, promotional banners and the like are all options for your consideration. So that we can gauge your views **we request your response as soon as possible.** We have been

working with the event organiser Mr Bob Schrader to ensure that all concerns are addressed and if so this can become a regular calendar event. The City of Swan and police are yet to determine if the rally should proceed.

Our annual Malaga Business Excellence Awards are now in the planning stages. Sponsors for this event that recognises outstanding businesses in our region are now being sought. The events committee will be pleased to hear from you if you would like to sponsor a category. Sponsors receive promotion through the event marketing and present the winning category prize on the night. Please call Anthea on 9248 2526

I encourage you to visit the Combined Small Business Alliance of WA (CoSBA) website each week to read about issues that impact Small Business. You are invited to attend the next CoSBA meeting on 28 February with guest speaker Mr Ken Phillips, the newly elected President of the Council of Small Business Organisations of Australia (COSBOA) the Canberra based peak national small business organisation. He is a passionate fighter for Small Business and also independent



Rod Henderson

President of the Malaga and Districts Business Association

Rod is the co-owner of local Malaga business Tieline Technology and has been in the area for more than 20 years.

He lives within the City of Swan and is very active in the local community. He is also involved with CoSBA (the Combined Small Business Alliance of W.A.) You can contact Rod to discuss your concerns or ideas to make Malaga a better place to work by email at: rod@rodhenderson.com.au

contractors. Bookings are essential, contact Oliver Moon on Phone: 9250 3549; Mobile: 0408 957 381; Email: ocm7@bigpond.com. More details at www.cosba.com.au The MDBA is a member of CoSBA.

**Best wishes
Rod Henderson**

Rod Henderson
President

Kingstons' Komments

The economic outlook by various forecasters for 2012 is for some improvement on 2011 but to remain patchy. The caveat of course is the expectation that the European situation stabilises sooner than later.

Interest Rates

The Reserve Bank meets again on the 7th February and the betting has been 80/20 in favour of a rate cut. The release of the December 2011 core inflation numbers at 2.6% has now driven the betting to only a 50/50 possibility of a rate cut.

Business funding rates however are not focused around the RBA changes. These move more in line with lenders cost of funds which hinges more on their offshore costs.

The above aspects are outside the control of any of us. The issue is to consider these aspects and attempt to insulate our businesses from dramatic cost funding variations.

Business Plans

An invaluable tool for this process is to put in place a

sound business plan. This can be as simple as a one page document.

It is timely to consider this prior to getting stuck into our 2012 workload!

Concerned about your finances? Have you the correct finance structures in place? Have you funding lines that are realistically priced?

If you require more information on the above or support for some of these aspects please do not hesitate to call.

**Kind regards and all the best for 2012.
Malcolm**



**Kingston Financial
Solutions Pty Ltd**

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ASIC Licence Number: 388139

Unit 2, 305 Victoria Road MALAGA WA 6090.

Power of Video Marketing

Did you know that YouTube is the second most used search engine after Google? (ie more than Bing and Yahoo!). There is huge potential in marketing via video clips.

- Pick the right topic – there needs to be some kind of relevance to your business
- Focus on converting interest in your video clip into clicks to your website
- Leverage – keep the ball rolling with follow up videos
- Videos are reusable content – you can embed them on a blog or other sites.
- They are free and easy to do. They do not need to be high production TV-quality ads.

While video clips are not for everybody, maybe it's time you added them to your marketing mix. Phone Jill for more information on 9248 2503.

Jill Carson

Malaga Internet & Business Services



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- *Graphic Design*

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New Member Profile - Paramount Business Supplies

Why Choose Paramount Business Supplies

We Are Proudly Western Australia owned and operated

Paramount Business Supplies have been operating since 2003 as a proudly owned and operated West Australian business servicing educational institutions, WA Government agencies & the corporate sector. With Paramount Business Supplies you will enjoy personalised service focused on your needs from reputable and experienced staff.

We Provide Great Quality and Long Lasting Value

- With over 3000 clients that include the largest schools, educational institutions, WA government departments and corporations, we thrive on volume, giving you the absolute best price value with on going service.
- You'll save with our manufacturer direct pricing on office furniture chairs, Trolleys, & office partitions which we make to your requirements.
- Our products last longer and are better value, because through our service and repair division, we understand quality & durability, what lasts and what doesn't.
- We repair and re-upholster chairs that will be better value than new ones (you also have much greater choice of fabrics).

Quick Turnaround on Enquiries and Orders

- Our Perth phone centre ensures we will do our up-most in response to all orders and enquiries
- We provide fast delivery for office supplies and smaller equipment
- Paramount can repair and service outside office hours if required
- With our WA manufacturing base, our custom manufacturing will always be quicker than through national suppliers or Import Resellers

We Support Local Industry

- Paramount sources, supplies and directly manufactures top quality Chairs, Trolleys, Furniture, Tables and Office



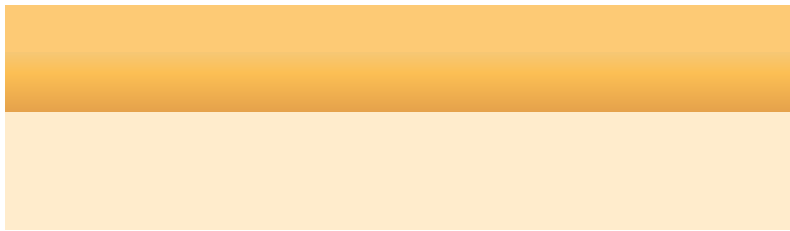
Pictured: The team at Paramount Business Supplies

Partitions for your requirements from local suppliers.

- Anything unique that you need, we can source for you due to our vast network of contacts
- We custom make office chairs, furniture, desks, office partitions & trolleys to meet whatever unique needs or size requirements you have. We are very happy to provide with a design to suit your requirements.
- We use locally supplied products wherever possible.

Reliable, High Quality Office Equipment and Supplies

- Items recommended or manufactured by us to be Robust, User Friendly and Reliable to last much longer in high usage, multi user environments
- Our trolleys, office partitions, chairs and furniture are custom made in WA, directly by us or our suppliers
- As we service and repair most products, you can trust that what we recommend are the best performing and most reliable products on the market
- Paramount Business Supplies provide high quality premium laminating film to cater for all your needs.
- We supply genuine quality OEM compatible toners/ cartridges.



- We provide business machines to cater for all your office needs such as overhead projectors, guillotines, Trimmers, folding machines, thermo binding machines, shredders, whiteboards/ Pinboards, laminators, binders, and more

We Service and Repair all Business Machines

- Paramount has a repair & service division: for all your audio visual, office equipment, chairs and trolleys. We are a WA service agent for a variety of audio visual and business machines, laser printers, camcorders, both roll and pouch laminating machines. We can sharpen and repair guillotines & trimmers.
- We have over 20 years experience including certificates, licenses and training that covers Electronics, Electrical, Audio Visual & office machines, including laminating machines, furniture & chair designs.
- We provide a pickup service or on site repair and can arrange some loan equipment
- Our service also includes FREE training and technical advice on our machines for you

Call our order hotline on 08 9209 1845 to find out more on the services we can offer or submit an online quote request on our web site.



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Extended Warranties – What are you really buying?.

You may remember when you were last buying a TV, mobile phone, computer or laptop, just as you had made your decision on which item you want, the salesperson would ask “would you like to buy the extended warranty for peace of mind”.

So what does this warranty cover?

The new *Competition and Consumer Act 2010* deals with what level of service a manufacturer is required to provide to its consumers.

Firstly, a salesman or retailer cannot make a representation that after the initial 12 month warranty has expired and the product consequently breaks or cannot be used for its ordinary uses, any cost of repair will be at the detriment of the consumer. Such representation would be prohibited under the Act as the representation would be false.

So what rights do you have under the Act?

The Act provides that goods are to be of an acceptable quality, this means that the goods are safe, durable, free from defects and do everything they are commonly used for. If the goods are treated in an unreasonable manner or are used in a manner inconsistent with the products intended manner then the consumer would be liable to pay for any repair.

A product must live up to any representation made by a salesman or manufacturer, or any sample or demonstration provided at the retail store or by the manufacturer.

The Act also provides that if you buy a product the manufacturer must provide spare parts and repair services for a reasonable time after the purchase. What is reasonable is determined by the type of product.

Here is an example of how the Act could apply:

If Tom purchases a \$4,000 TV and does not buy the extended warranty and after 1.5 years the TV loses its picture, Tom then emails the manufacturer who replies that the initial year warranty has expired and he would therefore be required to repair the TV elsewhere at his own expense.

Now just because the 12 month warranty has expired, Tom may still be able to seek a repair as the product may be considered to not be of an acceptable quality when considering factors such as the price paid and that the approximate length that TV's are suppose to last. The manufacturer will likely be required by law to repair or replace the TV.

Generally mobile phones on contracts must remain operable and serviceable for the life of the contract.

So what do you pay for in extended warranties?

What extended warranties tend to cover are additional services that assist with a repair. These may include support hotlines or rental equipment whilst a repair is occurring. They may also provide additional rights to the consumer that go beyond what the Act provides. An extended warranty will not override any rights given by the Act but instead may extend or supplement a person's rights. It is therefore important to read what the benefits of the extended warranty are before you buy it because you may be paying hundreds of dollars for rights you already have and others that you do not need.

Retailers must therefore take great care in that they do not misrepresent what their extended warranties contain and more specifically do not claim that after the initial 12 month warranty expires the consumer would be unable to receive a repair or replacement.

If you wish to discuss how to word your extended warranties and avoid breaching the *Competition and Consumer Act 2010* or you wish to obtain advice as to whether you are entitled to a repair outside the original warranty then please do not hesitate to contact us on (08) 9375 3411 or at admin@lynnandbrown.com.au

Please note that this article only relates to purchases on or after 1 January 2011.



LYNN & BROWN LAWYERS

New Member Profile - Total IT Solutions

Total IT Solutions has been proudly supporting the business community of the Malaga Business District for over five years. We are conveniently situated in Victoria Road Malaga and have technicians available 24/7 if required for all IT related problems. What started as a small business of 3 like-minded friends has quickly turned into a team of more than 10 dedicated staff spread across 3 offices in Perth.

Our expertise lies in taking out the stress of managing your IT systems without the expense of having an onsite IT support team.

Our services are comprehensive and cost-effective, enabling you to take advantage of both preventative and emergency services, whenever you need them. Our support is all encompassing, allowing for technical support and complete computer infrastructure administration and management. Our managed services include professional administration of all your technology needs; hosted and cloud services; ongoing anti-virus and spam protection; hard drive imaging and recovery; server maintenance; continuous system monitoring; router, firewall, and vendor relationship management; and Perth-based technical support staff available for rapid response, on- or off-site.

Due to our locality we are often able to attend on-site in the Malaga area within 5-10 minutes of a support call being lodged. We also have options for half hour onsite minimums with no call-out fees. All of our work is guaranteed with your satisfaction our primary concern.

To further demonstrate our commitment to the Malaga District Business Association we would like to offer a complimentary IT Site Audit to all members. An IT Site Audit is an in-depth discussion about your IT systems and their use where our



technicians will examine the hardware configuration as well as the network. After the consultation, we will also provide your business with a written report outlining any strengths and weaknesses of the system and how to make them better, more efficient and more secure. The entire process is obligation and cost free and provides you with real peace of mind when thinking about your IT systems.

To discuss your IT systems or to book in for your IT site audit, please call our Business Development Manager Sam Burnie on 6555-1855 or email info@totalit.com.au



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Membership Application

MANDATORY INFORMATION

CONTACT NAME :	DATE :
NAME OF BUSINESS :	
POSITION IN BUSINESS :	
STREET ADDRESS :	
POSTAL ADDRESS :	
BUSINESS PHONE :	FAX :
EMAIL :	PLEASE CONTACT US BY EMAIL : YES / NO
NATURE OF BUSINESS :	
I agree to abide by the rules and by laws of the Malaga and Districts Business Association Inc. as may apply from time to time.	
FULL NAME :	SIGNATURE :

OPTIONAL INFORMATION

REASON FOR JOINING :	
HOW LONG HAS YOUR BUSINESS BEEN OPERATING?	
IS YOUR BASE BUSINESS IN MALAGA? YES / NO	% OF BUSINESS CONDUCTED IN MALAGA
WOULD YOU LIKE TO OFFER OTHER MEMBERS A 10% DISCOUNT FOR MEMBERS ONLY FOR YOUR PRODUCTS / SERVICES? <input type="checkbox"/> YES <input type="checkbox"/> NO	

CREDIT CARD DETAILS

I, _____ wish to apply for membership of the Malaga and Districts Business Association, and agree to abide by the constitution and rules of association.

I, _____ authorise Malaga and Districts Business Association to deduct the current membership fee from \$214.50 inc GST from my credit card.

CARD TYPE : VISA MASTERCARD

CARD NUMBER : EXPIRY DATE : /

CARDHOLDER NAME :

SIGNATURE :

DIRECT DEPOSIT DETAILS: BSB: 066-167 ACC: 1003 9327

Please attach your cheque, made out to Malaga and Districts Business Association or supply your Credit Card details and post to PO Box 3022 Malaga DC WA 6945, or fax to 9248 5136. For enquiries telephone the Executive Officer, on 9248 2526 or email execofficer@malagab2b.com.au