



## **CMA MEMBER UPDATE**

**JANUARY 2011**



Cabinet Makers Association Inc

### **CONSUMER LEGISLATION**

#### **UPCOMING DIARY DATES**

- **22 February 2011—Affiliates Meeting**
- **04 March 2011—CMA Golf Day**, Eastern Golf Club
- **1-3 April 2011—CMA Conference**, Creswick
- **17 May—Trade Night** (Venue TBC)



#### **What does it mean for my business?**

Businesses have new responsibilities since the Australian Consumer Law came into force on 1 January 2011.

This national, state and territory law affects your business if you:

- sell, lease or hire goods (including second-hand goods) to consumers
- provide services to consumers
- make, put goods together or have your name on goods sold to consumers (manufacturers)
- import goods

Key changes include:

- suppliers and manufacturers must honor new guarantees that automatically apply to goods and services. These are called 'consumer guarantees'
- new restrictions on door-to-door sales and other face-to-face marketing
- new requirements for contracts, including information about 'cooling off' and bans on unfair contract terms
- a national product safety law and enforcement system.

Australia's consumer protection agencies have new enforcement powers and there are new penalties for breaking the law.

The Australian Consumer Law replaces previous Commonwealth, state and territory consumer protection legislation in fair trading acts. It is part of the *Trade Practices Act 1974*, renamed the *Competition and Consumer Act 2010*.

Australia's consumer protection agencies have developed the following guides and regulations for the new law to help businesses understand their legal obligations. The guides also identify types of conduct that may break the law.

Links to Guides:

**Avoiding unfair business practices: a guide for businesses and legal practitioners (PDF, 729KB)**

**Consumer guarantees: a guide for businesses and legal practitioners (PDF, 876KB)**

**Product safety: a guide for businesses and legal practitioners (PDF, 768KB)**

**Unfair contract terms law (PDF, 435KB)**

**Compliance and enforcement: how regulators enforce the Australian Consumer Law (RTF, 635KB)**

Order printed copies of these guides via our **Australian Consumer Law guides order form** or visit [www.consumer.vic.gov.au](http://www.consumer.vic.gov.au)

**CABINET MAKERS ASSOCIATION INC ABN: 39 825 868 732**

MAIL: PO BOX 424, ELTHAM, VIC 3095. TEL: 1300 767 738 FAX: 03 8640 0474

To remove your name from our mailing list, please [click here](#).

Questions or comments? E-mail us at [info@cmavic.com.au](mailto:info@cmavic.com.au) or call 1300 767 783



**BUSINESS TIPS: HOW TO GO GREEN AND SAVE MONEY**

These tips will help you meet the twin goals of cutting costs and making your company greener.

**Complete an energy audit**

Perhaps the best way to start the process of 'greening' your workplace is to conduct an energy audit to research how much energy you are using, where the most energy is being consumed, how energy efficient your equipment is and how much you are spending on your energy requirements.

Smart companies should also use the results of their energy audit to shop around for a better deal from their gas and electricity supplier. This could include a discussion about purchasing green power for your business.

**Install a kill switch**

If people are not switching off appliances it might be a good idea to hook appliances up to power boards that have kill switches – a single button that cuts the power to all of the appliances connected to that board.

It is also a good idea to combine your new kill switch strategy with a few signs urging staff to complete a proper shutdown – including turning off standby power – before they leave for the night.

**Get the right lights**

The use of environmentally friendly lighting is one of the best ways a company can reduce its energy bills.

The first and most obvious step is to replace incandescent globes – which not only burn out very quickly, but also lose up to 95 per cent of their energy through heat loss – with compact fluorescent lights, or CFLs. Not only do CFLs last about 10 times longer than incandescent globes, but they also use about 80 per cent less energy.

Businesses should also work as hard as they can to capitalise on natural light in their workplaces. Where desks are located close to windows or other natural light sources (such as skylights) it may be possible to remove desk lamps and keep overhead lights off for a large portion of the day.

**Start the paper chase**

There are a few ways to cut your paper usage and your stationery bill. For starters, consider making the switch to email-based invoices and correspondence with customers and suppliers.

Secondly, make sure you buy paper with the highest-possible level of recycling. When you do have to print, you'll at least be doing so on quality paper.

Thirdly, attack those paper-hungry beasts – the printer and the fax machine. Ensure staff are printing double-sided at all times and install a timer on the printer, so that it shuts down after hours and doesn't chew up power. There are also services that turn faxes into emails to cut down paper use.

Finally, ensure recycling bins are prominently placed around the office so that paper recycling becomes a part of your staffs' daily habit.

This edited article is reprinted with permission from Carbon Down and SmartCompany.com.au.

**INFORMATION FORUMS:**

**MASTERCLASS FOR GROWTH PROGRAM**

Is your small business expanding and facing new challenges? Do you want to know how to fast-track your growth?

MasterClass for Growth is a new Small Business Victoria program for small to medium sized businesses. This select-entry program will assist you to prepare and implement strategies to fast-track growth. Information forums will be held on 3 February (Melbourne) and 4 February (Shepparton).

Visit [HERE](#) for more information and to register.



Cabinet Makers Association Inc

**REGISTERED BUILDING**

**PRACTITIONER?**

WHY?

**If you build and install kitchens over \$5000 it's the law.**

DID YOU MISS OUT ON ATTENDING A WORKSHOP?

**Don't worry, CMA plans to run more workshops in the near future. Let us know you are interested: we will notify you about dates for the next sessions.**

**CMA CONFERENCE: CRESWICK**

**1-3 APRIL 2011**

**Friday 1st April:**

6:30pm Arrival, Drinks, Dinner

**Saturday 2nd April:**

8:00am Breakfast, Registration

9:00am Welcome,

9:10am **Guest Speaker**—Fairwork/OHS

10:00am CMA Commercial Documents & DBC

10:30am Morning Tea,

11:00am **Guest Speaker**—Growing Your Business

1:00pm Lunch

1:45pm Industry Panel

2:45pm **Guest Speaker**—Innovation

5:15pm Conference Close

Saturday Evening presents an opportunity to visit local attractions or dine with industry colleges

**Sunday 3rd April:**

A wide range of activities are available both at the resort and in the local area. Alternatively with enough interest the CMA will arrange a Golf Competition.

Creswick is approximately 90mins drive from Melbourne, along the Western and Midland Hwys.

For details on the event please contact the CMA Office.



Cabinet Makers Association Inc

## MANAGING CLAIMS

The main purpose of having insurance is that during unforeseen events such as the Black Saturday Bushfires, March 2010 Hail Storms (Melbourne) and recent floods that we are covered adequately and mitigated for any losses caused as a result.

Each one of these disasters in Queensland and Victoria have caused an enormous loss for both personal life and property. The estimates for claims costs are over a billion dollars, however the trauma and heartache is far greater for those affected.

At **CMA Insurance** we have a dedicated full time claims department to handle all enquiries internally, headed by Charles Monet (Claims Manager) John Welsh (Claims Supervisor) and Kelly Findlay (Claims Officer) having combined 50 years claims experience. In addition, we also appoint Claims assessors in the event of significant Property / Business Interruption claims to assist and represent your case on an individual and personalised basis to work in conjunction with ourselves. A feature of **CMA Insurance** is also the fact we handle existing claims with your prior providers when you transfer your insurances to us.

The most vital feedback that we receive from our clients and the true assessment of our services is the support and advice we offer during the course of a claim. We pride ourselves of the high degree of specialisation that our claims department offers to assist you in such dire circumstances to minimise the trauma and ensure settlement of a claim.

Kindly give us a call on 1300 179 200 if you wish to discuss your needs or have any queries



## CREDITOR WATCH—WWW.CREDITORWATCH.COM

Imagine being able to simply log on to a website, type in a business name or ABN and have at your finger tips a history of that particular company's credit history...Many members have lately run into difficulties with their Commercial customers and as a result the CMA has been researching options to help small businesses check on a potential customers payment history. We found [Creditor-Watch](http://www.creditorwatch.com) .

The CMA is trialing the [CreditorWatch](http://www.creditorwatch.com) Service and would like to encourage CMA members to do the same— its free for the first 3 months, and as a user based participation system, the more of you who use it the better the results across the industry. [CreditorWatch](http://www.creditorwatch.com) is an online community of thousands of Australian businesses who share information about bad debtors in order to make better credit decisions. The platform allows you to report bad debtors and to receive alerts when the businesses you deal with (or are planning to deal with) are reported by [CreditorWatch](http://www.creditorwatch.com) members. You will be able to view the default history registered against the businesses you deal with, as well as getting access to a credit report on any business in Australia.

As a member you will also be licensed to place the [CreditorWatch](http://www.creditorwatch.com) logo on your invoices - promoting your participation in the [CreditorWatch](http://www.creditorwatch.com) program to your clients to encourage them to pay on time. With enough interest from our CMA members, CMA can negotiate a special members rate for using the site...So log on today and give it a go—[www.creditorwatch.com.au](http://www.creditorwatch.com.au)

## MEMBER ADVANTAGE: MEMBER BENEFITS PROGRAM

### Save \$30 off Valentine Gifts from RedBalloon!

No Other Gift Comes Close This Valentine's Day.

Imagine indulging in a romantic dinner, taking a private helicopter flight in the Hunter Valley or relaxing at a couple's spa experience. Celebrate this Valentine's Day together with a Red-Balloon experience. There are thousands of experiences across Australia and you are sure to find something truly memorable.

As a CMA member, you **save \$30** when you spend \$129 or more on your Valentine's Day experience.

Visit the [Member Advantage website](http://www.creditorwatch.com) to receive your promotional code now.

**Find out more** about other benefits and discounts for CMA Members

Use your CMA Membership number to log in to the Member Advantage website to view the fantastic savings.



CABINET MAKERS ASSOCIATION INC ABN: 39 825 868 732

MAIL: PO Box 424, ELTHAM, VIC 3095. TEL: 1300 767 738 FAX: 03 8640 0474

To remove your name from our mailing list, please [click here](http://www.creditorwatch.com).

Questions or comments? E-mail us at [info@cmavic.com.au](mailto:info@cmavic.com.au) or call 1300 767 783



Cabinet Makers Association Inc

## Skills for Growth Program

The program is a Victorian Government initiative dedicated to working with small and medium-sized businesses to help you plan your business future and explore training and education opportunities to develop the skills of your staff.

Once you register, a Skills for Growth Specialist will work with your business in determining the business objectives and priorities, in terms of growth, productivity and customer service and then ensuring that employees have the ability, skills and knowledge to implement and maintain these goals. The program will assist you in:

- Identifying your business objectives and priorities
- Assessing the skill needs of your business and your employees
- Recommending a customised workforce training and development plan in line with your strategic business goals

Participating in the program will lead to increased productivity, business growth and training solutions that meet your business needs. Your business will then have appropriately trained staff to help tackle new challenges and make sure your business can adapt in a highly competitive and evolving market.

### What you get from the program

The Skills for Growth Program helps to ensure that your business has qualified staff with a focus on growing the business. This is done through a review of your business objectives, skills assessment and training recommendations as mentioned below.

### A review of your business objectives and priorities includes:

- Listing strategic business priorities, identifying barriers to business performance and opportunities for improvement
- Providing workforce planning advice, a Workforce Action Plan and forecasting future skill needs

### What are the benefits to your business?

- Clearer business objectives and priorities;
- Increased productivity and business growth;
- Knowledge development; and
- Staff accessing training solutions that meet your business needs.

### What are the costs?

You do not pay for the workforce planning and training specialist service. The cost of any subsequent vocational training will be met by you, but in many cases this cost will be subsidised by the Victorian Government through the Victorian Training Guarantee.

The Victorian Training Guarantee entitles eligible Victorians to a subsidised place in a recognised vocational education and training course. Eligibility will be further explained by your workforce planning and training specialist.

### Who can apply?

The Skills for Growth Program is open to eligible Victorian-based small and medium-sized businesses from all industries. To be eligible for this program, your business must employ between 1 to 200 staff, have been in operation for at least 12 months and be financially viable.

### Am I required to proceed with the specialists' recommendations?

The first step of the program is for the specialist to provide you with a report, which takes the lines of a business plan specifically prepared for your business. This is a stand alone report, which is prepared for you at no cost to your company. Some companies have used this report when requested for a Business Plan (along with financials) by their bank\*. The recommendations included in the report are there to help you, but there is no obligation to proceed with these recommendations.

### What is the first step?

A Skills for Growth specialist will visit you and outline the program and its benefits to your business. If you decide to go ahead with the program, the specialist will assist you in registration, and organise a time suitable to you (around an hour) to gather the information for the report. The report will then be prepared and approved, and presented back to you in person. From there you decide which recommendations you want to proceed with.

Contact CMA to arrange an appointment with our appointed consultant.

\*This plan is not a financial plan, and banks may require additional information. Please determine with your bank whether this plan is suitable for their needs.

## Apprenticeships Melbourne

Apprenticeships Melbourne is an Australian Apprenticeship Centre contracted by the Australian Government

(Department of Education, Employment and Workplace Relations)

to deliver free Australian Apprenticeship Support Services to Employers, Australian Apprentices, Schools, Training Providers and the wider community.

Since entering the market in 2003, Apprenticeships Melbourne has built a strong client base through effective marketing, service excellence, repeat business and referrals. Our core business is to provide assistance to employers, to improve productivity by skilling their workforce through Australian Apprenticeships.

Apprenticeships Melbourne has achieved its high level of success through its high focus on customer service. Business Consultants ensure that employers and employees have all the up to date information required and assist throughout the apprenticeship or training to ensure that all aspects of compliance and quality of training are adhered to.

## CMA AWARDS

Entry forms will take on a new format this year meaning it will be **easier than ever to enter** the prestigious CMA Awards.

Start taking your photos of jobs as you finish them ready to get your entries in.

Remember, high quality photos are a must to maximize your entries chances—these are also great to keep on file to show new clients. If you require details of a photographer in your area please contact the CMA office.