



Micro-Enterprise Handbook

Practical tools to help you test an idea, work out your costs, find customers and grow your own small business.

WELCOME

Who this handbook is for

For people who want to start a small business, or who already run one and want to **grow it**.

A micro-enterprise is a very small business that you run yourself: a market stall, an online shop, a small service, or handmade products. It is real work and a genuine pathway to earning an income, not a hobby with a business label on it.

This handbook brings together simple, proven tools that business owners use to test ideas, work out costs and find customers. Each tool is explained in plain language, and most come with a worksheet you can fill in.

How to use it

- **Work through it with your Good Company mentor**, at your own pace. How long each step takes is up to you. The phases are not a test and you cannot fail one.
- **Fill in the worksheets** on screen (click a box and type, then save the file) or print the pages and write on them.
- **Come back to it**. Update your worksheets as your business changes, especially your costs and prices.

Your business, your decisions

Your mentor will help you understand your options and build your skills, but the business is yours. You decide what it is, how it runs and whether it continues, and you look after the money. Good Company never handles participants' money.

Key words

Target market

The people most likely to buy what you sell.

Overheads

Running costs you pay even when you sell nothing.

ABN

Australian Business Number: your business's ID number.

Profit

The money left over after all your costs are paid.

Turnover

All the money your business takes in sales, before costs.

GST

Goods and Services Tax: a 10% tax GST-registered businesses add to most prices.

Disclaimer

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Your four phases

Building a business happens in four phases. This handbook follows the same path, so you can pick up wherever you are.

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The Idea

Work out what to build, starting from what you are interested in and good at. Test whether anyone would buy it, who they are and what they would pay.

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Making It Work

Work out what it costs to make, what to charge and whether it covers itself. Get set up properly and build a steady routine.

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Selling

Real customers and real sales: market stalls, online listings, social media and talking to people.

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Running It

Manage orders, stock and records, then decide what comes next: grow it, change it, or take your skills somewhere new.

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Your unique selling point

“Why would someone choose **my** product or service?”

People buy things that are useful to them, solve a problem, or that they enjoy. Your **unique selling point (USP)** is the reason a customer would choose you over someone else: better quality, a lower price, more convenience, a personal touch, or something nobody else offers.

Start by looking at what already exists. Find three to five similar products or services. Write down what they do well and what they are missing. Those gaps are your opportunities.

Test it before you spend money

- Ask ten people who might be customers (not just family and friends) whether they would buy it, and what they would pay.
- Make a small batch or offer a trial session, and see whether it sells.
- Write down what people say. Their feedback will help you improve.

WORKSHEET

My unique selling point

What am I selling?

Who is it for? (my customers)

What problem does it solve for them?

Why would they choose me over others?

My USP in one sentence: “I help [who] by [what]. Unlike others, I [what makes me different].”

Benchmarking

Learn from the best, then **do it your way**.

Benchmarking means comparing your product, service and the way you work with businesses that are already doing well. It shows you where you can improve and gives you ideas you can adapt, not copy. Businesses of every size use it to stay relevant to their customers.

Be as honest and objective as you can. Base your comparison on what customers actually say, not on how you feel about your own work.

Where to look

- Online reviews on Google and Facebook
- Comments on their social media posts
- Ratings on marketplaces like Etsy
- Their stall, shop or website, in person

What to ask

- What do customers praise or complain about?
- Are customers switching to something else? Why?
- What do they charge?
- How could my offer be better or different?

WORKSHEET

Compare three businesses

Business	What customers like	What customers dislike	Price	What I can learn

Why it matters: a unique offer, checked against successful competitors, gives you confidence that people will want or need what you are selling, before you invest your time and money.

SWOT analysis

A one-page snapshot of your business: what to **build on**, what to fix and what to watch.

Strengths (inside your business)

What you do well. Strengths help you reach your goals sooner.

Opportunities (outside your business)

Things around you that you could use, like a new local market, a seasonal trend or a gap in what others offer.

Weaknesses (inside your business)

Skills to learn or areas to improve, such as pricing or record keeping.

Threats (outside your business)

Things outside your control that could cause problems, like a new competitor, rising costs or bad weather on market day.

Tip: use your strengths to make the most of opportunities, and work first on the weaknesses that leave you exposed to threats.

Strengths INTERNAL	Weaknesses INTERNAL
Opportunities EXTERNAL	Threats EXTERNAL

Costs, pricing and breaking even

Breakeven is the point where the money coming in **equals** the money going out.

Below breakeven you make a loss; above it you make a profit. Use it to check an idea before you spend money (using estimates), or to see whether an existing business is paying its way.

Set-up costs

One-off costs to get started, such as equipment, a gazebo or your first materials.

Ongoing costs

Costs you pay every month whether you sell or not, such as stall fees, insurance or a website.

Cost per item

Materials for one item (or one hour of a service). Your total spend on materials rises as you sell more.

Your price

–

Cost per item

=

Profit per item

Monthly ongoing costs

÷

Profit per item

=

**Breakeven
(items per month)**

Set-up costs

÷

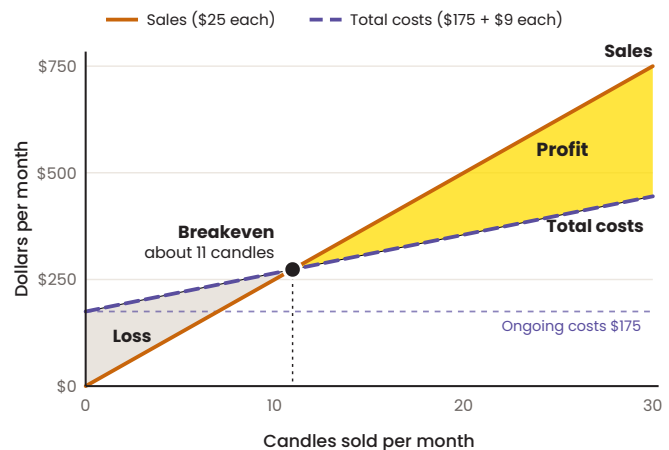
Monthly profit

=

**Months to pay back
set-up costs**

Example: Sam's candles

Price per candle	\$25
Materials per candle	\$9
Profit per candle	\$16
Ongoing costs per month	\$175
stall fees \$120, insurance \$25, online shop \$30	
Breakeven: $\$175 \div \$16$	11 candles
Profit if Sam sells 30 a month $(30 \times \$16) - \$175$	\$305
Set-up costs paid back $\$400 \div \$305$	2 months



Don't forget your time. If a candle takes an hour to make, check that the price is worth your time too. For a service, use hours instead of items: your breakeven is the number of hours you need to sell each month.

Breakeven worksheet

Use estimates if you haven't started yet, then **swap in real numbers** once you are trading.

Set-up costs (one-off)

Item	Cost (\$)
Total set-up costs	

Ongoing costs (per month)

Item	Cost (\$)
Total per month	

CALCULATE Your numbers

A	My price per item (or per hour)	
B	Cost per item	materials for one item
C	Profit per item	A - B
D	Breakeven (items per month)	total per month ÷ C
E	Items I expect to sell each month	your best estimate
F	Monthly profit	(E × C) - total per month
G	Months to pay back set-up costs	total set-up costs ÷ F

If F is below zero, you are not breaking even yet. Look again at your price, your costs, or how many you can realistically sell.

Working out cost per item: add up the cost of the materials for one batch, then divide by the number of items the batch makes. Example: \$90 of wax, wicks and jars makes 10 candles, so each candle costs \$9.

Setting up properly

The essentials for running a small business in Australia. Tick them off **with your mentor.**

- ☐ **Get an ABN**
An Australian Business Number identifies your business to customers, suppliers and the tax office. Most people running a business need one. Apply for free at abr.gov.au.

- ☐ **Register a business name, if you need one**
If you trade under a name that isn't your own (for example "Sam's Candles"), register it with ASIC at asic.gov.au. Trading under your own full name? You don't need to.

- ☐ **Open a separate bank account**
Keeping business money apart from personal money makes it easy to see what is coming in and going out. Many banks offer business accounts with no monthly fee.

- ☐ **Understand tax, GST and records**
Business income goes in your tax return. You must register for GST once your business turnover reaches \$75,000 a year. Keep receipts and records for five years. See ato.gov.au.

- ☐ **Check council rules and permits**
Selling food, working from home or holding a market stall may need approval. Ask your local council before you start.

- ☐ **Get the right insurance**
Public liability insurance covers you if someone is hurt or their property is damaged because of your business. Many markets require it. A licensed insurance broker can help you choose cover.

- ☐ **Tell Centrelink**
If you get a payment such as the Disability Support Pension, tell Services Australia when you start earning and report your income. Business income and hours worked can affect your payment.

- ☐ **Check what your NDIS plan covers**
Your plan may fund a mentor to help you build skills. Business costs such as stock, materials, equipment and advertising generally need to come from the business, not your plan. Check with your support coordinator or plan manager.

Manage your risks. Risks belong to the business owner. Think through what could go wrong (an injury at your stall, damaged stock, a customer who doesn't pay) and plan how you would handle it.

Growing your customer base

There are no tricks to growing a business, but there is a reliable recipe.

Successful business owners follow methods that have worked for others, step by step, like a recipe. The simplest is this one:



Exposure

How many people see your business: walking past your stall, seeing your posts online, or hearing about you from a friend.

Conversion rate

The share of those people who buy. If 100 people stop at your stall and 5 buy something, your conversion rate is 5%.

Example: more people, more sales

200 people see the stall × 5% buy

10 customers

400 people see the stall × 5% buy

20 customers

If your product meets a real need and your conversion rate holds steady, getting it in front of more people brings more customers, and more customers bring more profit.

Lift your conversion rate

- Show clear prices and a tidy display
- Say hello and talk about what you make
- Make paying easy, including by card
- Have something at a few price points

Keep the customers you have

- Repeat customers cost nothing to find
- Ask for feedback and act on it
- Try a loyalty card or a thank-you note
- Ask happy customers to leave a review

Keep costs low, keep risk low

Try free and low-cost options before paying for anything. For example, share your business in local community groups on social media before you pay for advertising. Every dollar you don't spend is a dollar you don't have to earn back, and lower running costs (overheads) mean less risk.

Getting the word out

Free and low-cost ways to put your business in front of **the right people**: your target market.



Google Business Profile

A free listing that helps local customers find you on Google Search and Maps, with your hours, photos and reviews. Best for businesses that serve a local area or have a place customers visit. Set it up at business.google.com.



Social media

Create a business page on Facebook or Instagram, share photos of your work and join local community groups. You can also run paid ads targeted to your area and budget. Start small and see what works.



Online marketplaces

Sites like Etsy and Facebook Marketplace let you sell to people who are already looking. Check the fees before you list, and include them in your cost per item.



Canva

Free design software for flyers, social media posts, price signs and business cards. Templates make it easy to look professional.



Markets, events and word of mouth

Local markets and community events put you face to face with customers. Ask happy customers to tell their friends. A personal recommendation is the most trusted advertising there is.

WORKSHEET

My plan to reach customers

Who is my target market?

Where do they spend time, online and in person?

Three free or low-cost things I'll try first

Tools for running your business

Simple digital tools help you keep track, **measure your progress** and improve how you work.



Spreadsheets

Google Sheets (free) or Microsoft Excel. Track sales, costs and stock, and let formulas do the maths. Your breakeven worksheet makes a great first spreadsheet.



A business email address

Use a separate email for suppliers and customers. It looks professional and keeps business messages in one place.



A business bank account

Shows exactly what is coming in and going out, which makes tax time much easier. Compare fees and choose an app that is easy for you to use.



Invoicing and payments

An invoicing or accounting app lets you send invoices, record expenses and see who has paid. A card reader lets customers pay by card at markets. Some options are free for very small businesses.



Task lists and calendars

Google Tasks, Google Calendar or the reminders on your phone. List what needs doing, book market days and order deadlines, and tick things off as you go.

REVIEW

Deciding what next

Every few months, look back with your mentor. Is the business covering its costs? Do you enjoy it? Is it worth your time? Then decide whether to **grow it, change it, or stop** and take your skills somewhere else.

Stopping is a legitimate outcome. Reliability, quality, customer communication and record keeping are valuable work skills whether the business continues or not.

Free help and further reading

Trusted, free sources of information and advice. Keep **growing your knowledge.**

business.gov.au

business.gov.au

The Australian Government's one-stop shop for starting, registering and running a business, including grants and support.

ASIC business names

asic.gov.au

Check whether a name is available and register your business name.

Self-Employment Assistance

dewr.gov.au/self-employment-assistance

Australian Government program offering workshops, free accredited small business training, business health checks and coaching. Eligibility applies.

Small Business Development Corporation (WA)

smallbusiness.wa.gov.au

Free advice, workshops and guides for small businesses in Western Australia.

Services Australia

servicesaustralia.gov.au

How working and earning income affects Centrelink payments, and how to report it.

Australian Business Register

abr.gov.au

Apply for an ABN for free and update your business details.

Australian Taxation Office

ato.gov.au

Tax, GST, record keeping and free guides for small business and sole traders.

Small Business Debt Helpline

[1800 413 828](https://1800.413.828) · sbdh.org.au

Free, independent and confidential financial counselling for small business owners and sole traders in financial difficulty.

Business Victoria

business.vic.gov.au

Workshops, mentoring and guides for small businesses in Victoria.

Your state or territory

[ACT, SA and other states](#)

Every state and territory government offers free small business support. Search "small business support" and your state name.

How we support you

Your Good Company mentor works alongside you. Here is what that **looks like**.

What we can do

- ✓ Break information down into manageable steps, and help you find tools and resources that work for you.
- ✓ Help you understand the methods that have worked for other business owners, and practise using them.
- ✓ Coach you to build skills and confidence: routines, quality, talking with customers and keeping records.
- ✓ Help you prepare questions and connect with the right professionals, such as an accountant, insurance broker or your local council.

What we can't do

- ✗ Run your business for you or make decisions on your behalf. The business, and the responsibility for running it, is yours.
- ✗ Handle your money. We never take payments, hold cash or manage bank accounts for participants. This protects everyone.
- ✗ Guarantee your business will succeed, or remove its risks.
- ✗ Work on your business outside your booked sessions. If you need more help, you can book extra sessions, in person or online, where your mentor supports you to complete business tasks.

Ready to start? **Let's talk.**

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