

Weekend *The* Bulletin

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HOW TO START A BUSINESS WITH \$500

INSIDE
TODAY

BRONWYN'S SUCCESS STORY AS LABOR ROLLS OUT START-UP POLICIES



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LIVING ON

THE EDGE

“ Renee Dobbs

I can't afford to run a car and with three kids, that makes things hard



Mum of three Renee Dobbs is one of the region's battlers doing it tough as she looks to make the most out of every dollar that comes her way.

Welfare groups demand a Fair Go from the government after our special investigation revealed one in five CQ households are living below the poverty line: PAGES 4-5

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24 Geoff Wilson Dr

CRESTWOOD

CQU

Federal Election

WORKING HARD: Pollies talk up business policies

Boosting small business gives back to region

Michelle Gately

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WHEN Bronwyn Fenech started FMSTUDIOS in 2002, she was 24 and had \$500.

Ms Fenech didn't want to get a loan until she had a good customer base and could prove the worth of her business. To this day she hasn't had a business loan.

But the Rockhampton woman said every business was different and she was lucky to be providing a service which didn't need much initial outlay.

Now Ms Fenech works just as hard as she did 14 years ago to keep building her business.

Ms Fenech spoke to The Morning Bulletin after Labor leader Bill Shorten visited Rockhampton and revealed Labor's plan to help micro-business through a



Labor leader Bill Shorten.

PHOTO: DAVID NIELSEN

partial guarantee scheme with banks.

Labor's Start-Up Finance package would "examine partially guaranteeing small loans from banks and finance institutions" to give start-ups affordable finance options.

While she wants to see small business succeed, Ms Fenech said business policy from either party should be well considered.

"It will be a great

initiative if it's done properly and there's accountability, but money doesn't come easy and if it does something isn't right," she said.

"Small business is the epicentre of every community.

"In some cases starting a business with a loan is good pressure that some people thrive from.

"I think it is hard for people to get finance for small business ideas. There's a difference between getting funding for an established business and ideas."

Mr Shorten also spoke to The Morning Bulletin about getting mothers back into the workforce through funding for small business.

As a mum herself, Ms Fenech said there were many benefits for business



BOOMING BUSINESS: FMSTUDIOS owner and artistic director Bronwyn Fenech says entrepreneurs need to be prepared to work hard.

PHOTO: TAMARA MACKENZIE ROK291112TKBRON

owners with families, including increased flexibility in work hours.

One of Ms Fenech's biggest concerns with any policy aimed at getting more people into business was the misconception that being self-employed was easy.

"It takes years for it to get easier and after 14 years it's still not 'easy'," she said.

"The best advice is to work hard and you will continue to work hard.

"The harder you work, the more successful your business will be."

Capricornia MP Michelle Landry said the LNP also had a strong plan for small businesses, with tax cuts and instant equipment write-offs up to \$20,000.

She said the small business company tax rate would be cut by 27.5% and the unincorporated tax discount would be increased from 5% to 8%, capped at

\$100 for businesses with a turnover of less than \$5 million. The party also plans to simplify Business Activity Statements and reduce reporting labels from seven to three.

"We're genuinely looking after small business because they create 50% of jobs," Ms Landry said. "I encourage small businesses to take advantage of the instant asset write off and invest in their business."

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