

STARTING OUT · AFTER YOUR ABN

Lock In What Is Hard to Change.

Sort the post-ABN list by how hard each decision is to undo. Move fast on the easy ones, slow down on the few that follow your business for years.

Some decisions are **two-way doors**: you can walk back through them. Others are **one-way doors**. New owners tend to spend their energy on the first kind and rush the second.

■ Your post-ABN list, sorted

Decision	Hard to change?	Key point
Business structure	Hard	Affects tax and liability; moving can mean a new ABN
Business name	Hard once printed	ASIC: \$47 for 1 year, \$108 for 3 (2026-27)
Phone number	Hardest	Copies spread where you cannot update them
Domain and email	Hard	Use your own domain, not free webmail
GST	Medium	Required at \$75,000 turnover
Bank account	Medium	Separate from day one
Insurance	Medium	Workers comp compulsory once you employ
Bookkeeping, logo, website	Easy	Good enough is fine to start

■ Why the phone number is in the hardest corner

- **Month 1:** on cards, the website and the first customers' phones.
- **Year 1:** in Google reviews, repeat callers' contacts and referrals.
- **Year 3:** signwritten, in directories and supplier records, and part of what a buyer pays for.
- Change it and the old copies ring a number that no longer reaches you. Those callers ring the next business.

■ Your first phone system sets your habits

- **How you answer:** you know a work call before you pick up.
- **When you stop:** business hours stop the ringing at 6pm.
- **What happens to the miss:** an AI agent or second person, not a voicemail nobody leaves.
- **Which number you call from:** customers save the business number, not yours.

■ Five first phone mistakes

Mistake	Do this instead
Printing your personal mobile	A business number that rings your mobile through an app
A number held by someone else	In the business's name, and portable
No plan for missed calls	Hours, a clear greeting, AI or a second person
A long contract on day one	Terms that let you add, remove or leave
Skipping the 000 address	Give your provider the correct address at setup

■ A setup that grows on the same number

- 1 **Solo:** the app on your mobile, hours, voicemail, AI for misses.
- 2 **First helper:** both phones ring.
- 3 **Small team:** a simple menu and a short queue.
- 4 **Premises:** a desk phone on the same number.
- 5 **Established:** the number is an asset that transfers if you sell.

Dates to diary

GST: within 21 days of reaching \$75,000. **Business name:** renew through ASIC only. **Payday Super:** since 1 July 2026 super is paid with wages. **Records:** keep five years. Expect fake renewal notices; ignore anything unexpected asking for payment.