BELMONT BEC NEWS UPDATE - NOVEMBER, 2026

CONGRATULATIONS WINNERS & FINALISTS

33rd Belmont & Western Australian Small Business Awards, 2026

Winners & Finalists will be announced at 'Night of Stars' on Nov 4th.

Celebrating business excellence and achievements. Award Program

Award Photos, Videos, The Western Australian Feature can be viewed on Awards web site in coming weeks

BPW WOMEN'S EMPOWERMENT FORUM

Wed, 11th November 5-7pm, BOOKINGS

Meet our Award Winners, Finalists

Great Speakers, Networking

VENUE: Firehouse Restaurant, 249-263 Grt Eastern Hwy, Belmont

FREE ENTRY: Door Prizes, Nibbles Provided, Happy Hour Drinks

Belmont Business 'Ask an Expert' Sundowner

Wed, 25th November, 5pm-7pm, BOOKINGS

Meet our Award Winners & Finalists

Join us for our last Business Sundowner for 2026

Promote your business, export trade opportunities and business contacts and gain new opportunities. **Great Speakers & Networking**

VENUE: Firehouse Restaurant, 249-263 Great Eastern Hwy, Belmont

FREE ENTRY: Door Prizes, Nibbles, Happy Hour Drinks, Bar Prices.

Expanding your Sales into Global Markets

BEC NATIONAL EXPORT PROJECT

FREE WEBINARS - Thursday, 26th November, AWST (Perth Time)

BOOKINGS ESSENTIAL

1) Introduction to Exporting: 9.30-11.30am BOOK

2) Export Guide for Small Business: 12-2pm BOOK

3) Writing your Export Marketing Plan: 2.30-4.30pm BOOK

Can't make the date? Request a Recording

Register for FREE ONLINE Export Mentor

BEC EXPORT FLYER EXPORT MEDIA RELEASE

Are you an exporter or global trade advisor?

1001 Business Tips from 101™ Exporters & Global Trade Experts

Would you like to be featured in our new eBook with your 10 tips for Exporters and Global Trade Advisors? Each expert will be allocated two pages. Participation includes additional promotional opportunities as an expert and you may also be invited as a presenter in future 1001 Business Tips Online Forums. Interested to share your expertise and gain exposure? **Contact Carol Hanlon**

Global Sourcing Expo, Melbourne, 2026
FREE EXPORT & IMPORT WORKSHOPS: 18th -19th November

BOOK NOW presented by Carol Hanlon, TCF Australia includes Free Access Pass to Global Sourcing Expo
18th November - Introduction to Importing & Exporting, 10.30-12 BOOKINGS
18th November - Import & Export Guide for Small Business, 1.30-3 BOOKINGS
19th November - Introduction to Importing & Exporting, 10.30-12 BOOKINGS
19th November - Import & Export Guide for Small Business, 1.30-3 BOOKINGS



An untold truth about niching your business

The fear of going too narrow in business is like the fear of eating the last slice of cake at a party… Nobody wants to do it, but someone always does… And they usually end up better off for it. Consider discussing the ever-so-elusive "niche." That magical word that sends shivers down the spines of entrepreneurs and small business owners alike. **More info**.



Why small businesses must go narrow (extremely narrow) to survive

Many small businesses need to rethink their business models. Market segments that once seemed niche are quickly becoming part of the mass market. And small businesses have never been able to compete in broad market sectors on the provision of products or services alone. In today's environment, the only defensible strategy is to go narrow, much narrower than often feels comfortable. **Learn more**.



Quote of the month

"The first rule of any technology used in a business is that automation applied to an efficient operation will magnify the efficiency. The second is that automation applied to an inefficient operation will magnify the inefficiency."
Bill Gates *(1955-) William Henry Gates III is a pioneer of the microcomputer revolution; he co-founded Microsoft in 1975 with childhood friend Paul Allen.*

As AI reshapes jobs and workers change industries, employers need to be more flexible too

Artificial intelligence is changing the tasks people do and the skills they need. As work changes, being able to move between jobs, and sometimes industries, may become increasingly important. For women, the pressure to adapt may be particularly significant. Women have greater exposure than men to automation and AI changes, largely because of the industries and occupations in which they work. It doesn't mean that jobs will disappear; it does mean AI is likely to change how the jobs are conducted. Many workers will need to learn new skills and adapt; others may need to move into different jobs or industries. **Article**.

Consumers remain reluctant to let AI make purchases; survey finds

Only 7% of fashion and sportswear shoppers are willing to let AI make purchases on their behalf. Most want to retain control over spending decisions, according to a survey by ACI Worldwide and YouGov. Responses on AI-led purchases show this preference for control. Discomfort with AI purchases was reported by 53%, while 20% would accept recommendations but not autonomous purchases. Manual approval was preferred by 14%, while 7% would allow purchases under predefined conditions. **Article**.

Simplified debt restructuring: a factsheet for small business

The Government has made changes to Australia's insolvency framework to better serve small businesses, their creditors and their employees. The process allows financially distressed small businesses to access a single, streamlined process to restructure their debts, while allowing the owners to remain in control of their business. This will support more small businesses to survive, meaning better outcomes for businesses, creditors, employees and the economy. **Details**.

How to know if you can trust an AI's answer to your question

Debate about AI answers has focused on accuracy: Did the system get the answer right? That matters, but accuracy is only one test. Each kind of answer requires a user to judge something different. Constructive answers are made rather than discovered. Ask AI to draft a cover letter, write a eulogy, suggest a lesson plan or reorganise a paragraph – there is no single correct result. **Article**.

Top 50 Small Business Leaders of 2026!

The Top 50 Small Business Leaders report celebrates the diversity and achievements of the small-business community. We're highlighting the founders and leaders who have demonstrated resilience, determination, and innovative adaptation to economic, technological, and geopolitical shifts. **Here**.

Welcome to BEC members - Katheleen R Lirio, Oh How Kind; Carmel Luck, Arcady Solutions; Ratna Tewari, Migration Hub; Sean Smith, Then Wot

BENEFITS OF BEC MEMBERSHIP - Members can access 30-60mins free advisory with an accountant; lawyer; HR specialist; or IP Attorney to discuss your issues. Members also receive free webinars during the designedge innovation festival, free business sundowners, buying mission opportunities, access to mentoring at discounted rates, supply chain linkages. Bronze, Silver & Gold Levels available. Membership is tax deductible. **Join**

BEC invites its network to link with its Social Media pages
BEC FaceBook **Link**
BEC LinkedIn **Link**



CAN YOU HELP? Freight Sponsorship or Freight Donations needed
TCF & BEC is calling for freight sponsorship or donations to get donated sewing machines, textiles, haberdashery to our global women's sewing project: **20ft container sewing goods to BPW Port Moresby, PNG Contact Carol Hanlon** if you can assist with freight support



Belmont BEC & BEC Global Business Advisors, Mentors
Discuss your business issues and concerns with your confidential advisor and develop your action plan for success. **By the Hour: Online or Phone Face - Phone www.belmontbec.com/mentoring**

Navigate your data and AI choices with practical guidance
Match your data and AI use cases to the right technologies and approaches. Get insights across areas such as data privacy, security, and governance, agentic AI, business intelligence (BI), and infrastructure. These evaluation guides help you understand, evaluate, and select technologies and solutions based on your specific needs. A range of guides are here.

Grants and assistance programs in Australia
Find grants, funding, and support programs from across government to help YOUR business grow and succeed! When searching for funding, keep in mind that you'll generally need to meet certain criteria to be eligible, and that, aside from funding assistance, many programs can help your business by building your skills and knowledge. **Do you qualify?**

Protect your small business from scams
Scams happen when criminals deceive people to steal their money or personal information. Scams can happen to anyone, and small businesses are often targeted through fake investment opportunities, invoices and ads. Scammers also impersonate real small businesses to defraud them and their customers. While scammers are sophisticated criminals, there are some simple steps you can take to protect your business and stay safe. **Learn more**.



AI will be 'a defining influence' on the economy over next 40 years
Artificial intelligence (AI) will be "a defining influence" on Australia's economy over the next 40 years, according to the Intergenerational Report (IGR) released by Treasurer Jim Chalmers. Australia is also expected to experience lower growth, a decline in the birth rate and unending budget deficits. **Article**.



Dreamonomics. The new economics of small business growth
Most SME owners choose wellbeing over fast growth
In today's environment, business owners are navigating constant change, rising expectations, and increasing complexity. Growth opportunities can appear overnight, but so can the pressures that come with them. A surge in demand, a major local event, a new customer segment or an unexpected market shift can create opportunities. It can also test whether a business has the tools and support needed to seize the moment. A detailed report is **here**.

Governance, risk, and compliance for AI-driven applications
Read this evaluation guide from Amazon Web Services (AWS) and SANS Institute to explore how governance, risk, and compliance (GRC) strategies must evolve to secure modern AI-driven applications. Learn how organisations can align application and API security controls to AI workloads, reduce emerging risks such as prompt injection and agent misuse, and implement governance frameworks that support secure innovation at scale. **Download**.



Small Business News | October 2026

As we move into the final months of the year, many small businesses are looking ahead to the busy festive trading season. For some, this is the most important period of the year. It's a time of opportunity, but it can also bring extra pressure as you manage customers, cash flow, staffing and the many demands that come with running a business. A range of small business topics are **here**.



1001 Business Tips from 101™ Cyber Security IT Experts

FREE eBook for small business with tips from 101 global cyber security experts to assist small business owners and their staff to remain cybersafe. **www.mybusinessincubator.com.au/1001**
Hard Copy Books *available at Belmont BEC @ $25* **ORDER**

ID Care newsletter

In this issue **- Let's get physical**: Scams with an in-person element
A fresh new look: Making it easier to find the help you need
'If I am involved in a car accident, what details am I required to exchange?'
Behind the mask: The guide to new and trending scams. **Details**.



Another tip by Alistair Ewing-from the now published **-**
'1001 Business Tips from 101™ Cyber Security Experts
Emphasise BYOD risks. Establish a robust Bring Your Own Device (BYOD) policy that clearly delineates security protocols for using personal devices for work. This policy should mandate antivirus software, encryption, and secure connections. Ideally, limit usage to corporate machines and mobiles. This is particularly crucial for small businesses, where personal devices are often used for work, to ensure comprehensive security.

Risks of AI misalignment to Australian organisations

The Australian Signals Directorate's Australian Cyber Security Centre (ASD's ACSC) is aware of instances of artificial intelligence (AI) misalignment, in which AI agents have undertaken unexpected actions that were not intended or authorised by their operators. **Learn more**.

Businesses should not absorb merchant fees, accountant says

"Most of my clients don't have that much fat in their profit line, to be honest. Some businesses are definitely going to put their prices up. Expenses flow through in every other industry like insurance and banking. It also flows through for small businesses, which means it'll flow through to the consumer." **Article**.



Why do so many sign up to loyalty programs and then never use them?

According to a 2026 annual survey commissioned by consultancy The Point of Loyalty, 93% of Australian consumers were members of at least one loyalty program in 2026. This was the highest level recorded since 2016. However, only 50% of loyalty program members had actively used all of their memberships in the past 12 months. Research set out to answer a simple question: why do so many of us sign up for loyalty programs only to neglect or forget about them? Our findings have lessons both for businesses designing loyalty programs and consumers who want to get more out of them. **Article**.



Websites that you may find useful

A wide range of free online tools are **here**.
Remove the background from photos **here**.
Enlarge and enhance your low-resolution images within seconds **- here**
Free AI Agents and Automations Library **- here**
Help to build a website, dashboard, etc … **here**.



Counterfeit cash at 8-year high in Australia. Here's how to spot it

Counterfeit banknotes are being detected in Australia this year at a rate not seen since June 2018, according to newly released data from the Reserve Bank of Australia. The latest six-monthly update on counterfeit detection, which the Reserve Bank has just published online, shows that 40,613 fake notes – 95% of which were $50 and $100 notes – were caught in the 12 months to March 31 this year. **Learn more**.

Some Excel tips you may find useful

To extract first and second names from email addresses: in a column next to the address, type the first name, then press Ctrl and E; the column will list all first names. Then do the same with the family name in the next column.
Auto-fit the entire sheet: Click the triangle in the top-left corner of the sheet (Select All), then double-click the boundary line between any two columns.
Excel Navigation bar: Make your spreadsheets shine! Simple and easy step-by-step video guide **here**.
Insert check boxes – highlight the cells required. Hold Alt and type N C B. When the box is clicked, it will be ticked.

Operate intelligent agents for better business outcomes

See how 15+ leaders at global enterprises build agentic systems that deliver meaningful business value. This publication explores their perspectives on agentic AI, from architectural patterns and governance models to security and deployment. Discover how to deploy AI responsibly and solve complex business problems with AI agent. **Obtain here**.

Quick tips using Microsoft Word

To convert text details into a table – highlight the text, hold Alt and type N T I.
Type 2103 the Alt X for - ℃, or 2109 and Alt X for ℉
For a tick, change font to Windings 2 and type P for ✓.
To change between lowercase and capitals – highlight text and press Shift F3.

Quick actions on your Windows PC

To increase or reduce the size of icons on the screen – right-click on the desktop, then choose View and choose from small, medium or large.
For quick actions, press Windows key and: H = dictation. K = connect to TV.
X – range of tools. A = Settings. . = Emojis and GIFs. I = settings.
L = lock a laptop. E – open Explorer. V = Clipboard
New folder on desktop – Press Ctrl Shift N.

Simplifying CSPM for AWS environments

Read this evaluation guide from AWS and SANS Institute to learn how to assess cloud security posture management (CSPM) solutions for AWS environments. It outlines key capabilities, deployment considerations, and integration requirements to help security teams gain visibility, prioritise risks, and strengthen governance across dynamic cloud infrastructure. Download from **here**.

STORAGE KING PERTH AIRPORT – special % offer

Past Winner - Facility of the Year Award
15% off storage boxes and 50% off the first 2 months of storage. Storage King can ship your parcels to anywhere in the world. Storage King arrange the booking and email consignment notes for clients to attach to their deliveries. We offer a wide range of self-storage options, from lockers to vehicle storage.
Phone Email W: storageking.com.au
Our special thanks to Storage King Perth Airport for their great support in sponsoring storage of textiles and sewing machines donated for our next community village sewing projects.



FOR HIRE - Training and Meeting Rooms at Belmont BEC

Fully equipped training room, catering and refreshments available.
Unit 3, 216 Belmont Ave., Cloverdale - **Contact Belmont BEC**

Business Skills 'On Demand' Sessions



Live and Recorded Webinar for Online - Anytime - Fast Track your Traning
Members receive one free webinar in **November** - **Contact us**
To book for upcoming events visit **www.belmontbec.com/webinars**

- Writing Your Business Plan
- Pricing, Costing and Cashflow
- Starting Your New Business

- Understanding the Australian Privacy Changes
- Credit Management And Debt Collection
- How To Write A Tender Or Grant Submission
- Tips on Building a Successful Business
- Preparing For A Fashion Trade Show
- How To Start A Fashion Label
- Quality Control In The Fashion Industry
- Importing and Exporting
- Get Noticed By The Media
- How To Brief Your Website Developer
- TESTEX – Textile Accreditation and Labelling
- Avoiding Manufacturing Pitfalls
- Marketing On A Budget
- Strategies for Off Shore Outsourcing
- Sourcing in Asia via HK
- Sourcing Textiles & Apparel in India
- Buying Or Selling A Business
- Fashioning Sustainability Diverse Perspectives
- Balancing Work And Life
- Credit Management And Debt Collection
- How To Write A Tender Or Grant Submission
- Tips on Building a Successful Business
- Connect your Business to the Women's Empowerment Principles
- How To Grow Your Fashion Business
- Understanding your Intellectual Property – Trademarks, Designs, Patents
- Ethical Fashion and the Triple Bottom Line
- Italian Fashion Media
- Preparing a Business for Sale
- Global Platform for Sourcing From Women Vendors
- Tips on Using Social Media in your Business
- Make Customer Experience Your Competitive Edge
- Understanding Freight Logistics of Importing and Exporting
- How To Grow Your Business
- Strategies for Off Shore Sourcing
- Establishing Your Label in the USA
- What Buyers Are Looking For
- Specification Sheets for Apparel Manufacturing
- Marketing for Small Fashion Business

The information featured in this newsletter is published in good faith in an endeavour to disseminate a wide range of business-related content. While we endeavour to verify the comments and advice, we cannot make any warranties regarding the accuracy of data from other sources, or the relevance to individuals' circumstances. Any actions you may consider are dependent on your individual choice and circumstances and are strictly of your own volition; consequently, we are not liable for any resulting consequences. We have no control over the content of any links to other websites and are not liable for any resultant actions taken by readers.

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