

Sole Trader/Small Biz Quick-Start Checklist

A simple guide for new solo or small business owners.

Starting a business is exciting—but it can also be overwhelming. There's a lot of advice out there, and it's easy to be elbows deep in a business or marketing plan and realise you haven't set up your email inbox.

This checklist is designed to help you cut through the noise and get the essentials in place—nothing fancy, just the key building blocks to help you feel organised and confident. Whether you're launching a handmade shop, offering a service, or freelancing on the side, this guide will walk you through the first steps without the stress.

This checklist is written with sole traders and small business owners in mind—people working for themselves, often on their own. It doesn't cover more complex structures like partnerships or registered companies.

While every care has been taken to provide accurate information and links at the time of publication, this guide is intended as a general starting point only and shouldn't be taken as professional legal, financial, or tax advice.

Every business is different, so if you're unsure you've ticked all your boxes, it's worth checking in with an accountant, bookkeeper, business advisor, or directly with the providers of the resources referenced.

THE BASIC BUSINESS STUFF

	What	Why it's important
<input type="checkbox"/>	Decide on a business name.	If you aren't just trading under your own name you'll need to register a business name. This includes if you're using your name and just adding something like 'services', 'designs', or 'made by' to it.
<input type="checkbox"/>	Check your business name is available through ASIC (before registering a domain!).	You may have come up with the perfect name, and the domain is available, but before you grab it, check the name is actually available as a business name in Australia.
<input type="checkbox"/>	Register your business name through ASIC.	It's quick and easy to complete the registration through ASIC, and you can apply for an ABN at the same time, and GST if you qualify. There are brokerage services online that will complete the registration process for you, for an additional a fee.
<input type="checkbox"/>	Register your domain name (consider also buying variants like '.com' and '.au' to redirect people to you).	If you want to build trust in your customers it's best to have a registered domain name that you can use for email and your website. You'll need your ABN to register a .com.au domain.
<input type="checkbox"/>	Get insurance.	Business insurance will protect your customers, any employees you have, and you. Seek advice on which insurance is relevant for your business.

THE FINANCIAL STUFF

	What	Why it's important
<input type="checkbox"/>	Set up a bank account for your business income and expenses.	You need to keep business income and expenses separate from your everyday personal banking – your bookkeeper/accountant will thank you come tax time. Bonus: Open a second account to set aside a % of your business income for tax (and GST if needed) so you don't accidentally spend it.
<input type="checkbox"/>	Decide how you want your customers to pay you.	There are many ways you can take payments from your customers, bank transfer - Cheque ¹ - PayPal – Eftpos – etc. Choose the one that works for you. Bank transfers are free, other options may come with transaction and/or ongoing monthly fees. If you decide to take cash, don't forget to issue receipts that you can include in your business records to show a payment was received.
<input type="checkbox"/>	Set up a basic invoice template.	There are requirements set by the ATO for what needs to be included on an invoice. To make sure you meet these requirements setting up a template you can use over and over makes it a no-brainer. Hint: Microsoft Word will let you save your invoice template as a .dotx so it generates a new blank invoice each time you open the file.
<input type="checkbox"/>	Decide how you'll track your income and expenses.	Record keeping is required by law, and it makes it easier to track cash flow and meet your tax obligations. The ATO has a great guide on the why, what, and how of small business record keeping . There are a lot of small business bookkeeping apps, packages and services out there, but consider just using a spreadsheet to get you started. This can be easily transferred to a software package when needed.

THE ONLINE STUFF

	What	Why it's important
<input type="checkbox"/>	Decide where you want to be online.	A very simple marketing principle is to go where your customers are. If you're marketing your gardening business to senior citizens, are they likely to see your profile on LinkedIn? Consider whether you need Facebook, Instagram, TikTok, X, and LinkedIn, or whether just one will do and focus your energy there. You can reserve your name on all the socials you want even if you aren't posting on them straight away.
<input type="checkbox"/>	Set up your website (or pay someone else to).	A business website is a great marketing tool – you can share product images, or give information about your services (e.g. like I do at www.petiteva.com.au) and it can be a great tool to promote your business. Decide whether it's something you want to tackle yourself (relatively easy these days) or pay someone to set something up for you.

¹ As of April 2025, many banks are phasing out cheques so verify with your bank to see if they still accept them.

THE ADMIN STUFF

	What	Why it's important
<input type="checkbox"/>	Set up a professional email address	You've gone to the trouble of registering a business name and your domain name, to round off that professional look make sure you set up your email too. Your domain registration will often come with at least a trial of Office365, or you could use Google Workspace (cheaper than Office365), or use your domain host's internal email system (usually free). This means when you email customers you can use the much more trustworthy myname@mybusiness.com.au instead of myname.mybusiness@gmail.com.
<input type="checkbox"/>	Set up your email signature	This simple addition to your email template is just another quick win for a professional look. At a minimum it should include your name, business logo, (or business name), contact phone number, and web address. You could also include your opening hours, links to your socials, and if you have, one a link to your online booking system. Think of it as an online business card.
<input type="checkbox"/>	Decide on your filing system.	Paper based, in the cloud, or on a local hard drive? Your filing system is the backbone of your business, it's where you'll keep your business info, customer info, and records for the ATO. Decide where you'll file things, and back them up regularly.
<input type="checkbox"/>	Create a file naming protocol and file structure (early!).	Start with a solid file naming protocol and filing structure and you'll save yourself hours of anguish trying to find a file named 'version1a_updated_final_FINAL' in a folder called 'things to do today' from three months ago. Start simple with folders for Finance, Business Set-up, and Clients. When naming files, include the date at the start for easy sorting, e.g.: '20250415_PetiteVA_LogoDesign_revision'
<input type="checkbox"/>	Look into what terms and conditions you need to let clients know about, or whether you need Service Level Agreements, or Contracts.	If you are dealing directly with clients (as opposed to selling your products at a market), you should have in writing what it is you are agreeing to do. Service Level Agreements and/or Contracts are the best way to make sure everyone knows what has been agreed to – and it makes negotiations much easier when clients start asking for extra services. There are many services online that sell pre-made templates for all your legal document needs.
<input type="checkbox"/>	Set up a simple client information form.	If you are a service-based business, create a document with all your client's information in one place – much easier than scanning through emails for that one where they told you the name of their account contact person. Make completing this part of your onboarding process with new clients, and keep it updated when things change.
<input type="checkbox"/>	Think about business cards.	Not all businesses need business cards. But they are a great little way to make a connection with potential clients or nudge a market stall browser towards a secondary online purchase. All you need to include is your logo, name, contact details and website. Online places like Canva and Vista Print make it easy to design and print small batches of cards.

If you've made it to the end of this list you're well set up for the day-to-day running of your new business.

CONGRATULATIONS!

But, if all of this is too much for you, and you'd rather focus on the designing/gardening/crafting that you love, no problem. At Petite VA there's nothing I enjoy more than helping small business owners free themselves from admin burdens. So, if you need help setting up, or keeping on top of your admin, get in touch for a chat and find out how [Petite VA](#) can help.