

Trade Business Startup Checklist

Everything you need to have in place before you start.
Reviewed and certified by our industry experts.

Legal &
Registration

Licences &
Insurance

Financial
Setup

Marketing &
Online

Safety &
Compliance

Admin &
Tools

Business
Operations

Mindset &
Support

53 action items across 8 categories
Tick them off as you go. You've got this.

Trade Business Startup Checklist

CATEGORY 1 · LEGAL & REGISTRATION

Make it official. Lay the legal foundation first.

	Register your business name (ASIC) Search the ASIC register to ensure your name is available, then register it.
	Register for GST (if turnover exceeds \$75k) Mandatory once you hit the threshold. You can register voluntarily before that, many tradies do.
	Apply for an ABN (Australian Business Number) Free via the Australian Business Register (abr.gov.au). Required for invoicing and tax purposes.
	Choose a business structure Sole trader, partnership, company or trust. Each has different tax and liability implication. Speaks to an accountant
	Set up a business bank account Keep personal and business finances completely separate from Day 1. Non-negotiable.
	Register for PAYG withholding (if hiring staff) Required if you plan to take on employees or pay directors. Register via the ATO business portal.

CATEGORY 2 · LICENCES & INSURANCE

Protect yourself, your team, and your clients.

	Contractor / Trade Licence Required for most trades (electrical, plumbing, building, etc). Check your state licensing authority for requirements.
	Public Liability Insurance Minimum \$5M cover recommended. Covers injury or property damage to third parties while on the job.
	Professional Indemnity Insurance Protects against claims of negligence, errors, or omissions in your professional services or advice.
	Tools & Equipment Insurance Covers theft or damage to your tools. Often overlooked, tools are one of your biggest assets.
	Income Protection Insurance If you're injured and can't work, this pays a portion of your income. Especially vital for sole traders.
	Workers Compensation Insurance Mandatory if you have employees. Covers wages and medical costs if a worker is injured on the job.

CATEGORY 3 · FINANCIAL SETUP

Know your numbers from Day 1.

	Open a dedicated business bank account Separate your personal and business money immediately. Use it for all business income and expenses
	Create a simple budget and cashflow forecast Know your fixed costs, variable costs, and minimum revenue needed each month to break even
	Establish your payment terms Decide on your terms (e.g. 7 or 14 days) and print them on every invoice.
	Understand your charge-out rate Calculate your true hourly rate including overheads, super, insurance, and profit margin. Most tradies undercharge.
	Set up superannuation (Super) If you're a sole trader, you're responsible for your own super. Set up fund and contribute regularly
	Open a tax savings account Set aside 25–30% of every payment received for tax and GST. Do this before you spend anything.
	Set up accounting software Xero or MYOB are industry standards for tradies.

CATEGORY 4 · SAFETY & COMPLIANCE

Everyone goes home safe. Every single day.

	Develop a WHS (Work Health & Safety) Policy Required under the Work Health and Safety Act. Outlines your commitment to a safe workplace.
	Create a SWMS (Safe Work Method Statement) Mandatory for high-risk construction work. Documents how hazards will be managed on site.
	Complete relevant safety inductions Ensure you and any workers hold current White Card (construction) and any trade-specific safety certs.
	Set up a first aid kit and emergency plan Every worksite needs appropriate first aid supplies and a clear emergency response procedures.
	Conduct regular toolbox talks Brief, regular safety conversations with your team. Document them, they're your evidence of compliance.
	Keep records of all incidents and near-misses Even near-misses must be recorded. Use these to improve safety and protect yourself legally.

CATEGORY 5 · BUSINESS OPERATIONS

Build systems, not just a job.

	Choose your job management software Fergus, ServiceM8, or Tradify. Centralise your quoting, scheduling, timesheets and invoicing
	Create a quote template Professional, detailed quotes win jobs. Include scope, timeline, inclusions, exclusions and payment terms
	Set up a customer database / CRM Track every lead, client, and job history. This is gold for follow-ups, referrals and repeat business.
	Write basic Standard Operating Procedures Document how you do things, quoting, onboarding, job handover.
	Establish your scheduling system Use a shared calendar (Google Cal or your job management tool) visible to everyone involved.
	Create a subcontractor or supplier agreement Protect yourself legally. Have written agreement for subbies, suppliers and any ongoing partners
	Set up a business email address yourname@yourbusiness.com.au looks professional.

CATEGORY 6 · MARKETING & ONLINE PRESENCE

Everyone goes home safe. Every single day.

	Set up a Google Business Profile Free and essential. Appears in local searches. Add photos, hours, services and collect reviews here.
	Create a basic website Even a simple 3-page site (Home, Services, Contact) with your ABN and licence number builds trust.
	Claim your social media handles Facebook and Instagram at minimum. Consistent handle across platforms (@yourbusiness).
	Set up an email marketing platform Klaviyo is our recommendation. Start collecting emails from Day 1.
	Create a referral process Ask happy clients for a Google review and a referral. Make it easy, send a direct link via SMS or email.
	Build a photography library Photograph every job before and after. These become your portfolio, your ads and your social media content.

CATEGORY 7 · ADMIN & TOOLS

The back-office basics that keep everything running.

	Set up a shared cloud storage system Google Drive or Dropbox. Store contracts, certificates, photos and documents accessibly and securely.
	Create document templates Quote, invoice, purchase order, subcontractor agreement
	Set up a password manager 1Password or Bitwarden. You will have dozens of logins, manage them safely from Day 1.
	Establish a weekly admin routine Set a specific time each week for invoicing, reconciliation, and admin.
	Get a business phone number or dedicated line Keeps personal and work calls separate. Google Voice or a second SIM is an easy low-cost solution.
	Register for ATO online services Set up myGovID and link your ABN. This is how you lodge BAS, manage tax and communicate with the ATO.

CATEGORY 8 · MINDSET & SUPPORT

You don't have to figure this out alone.

	Find an accountant who knows tradies Not all accountants are equal. Find one who specialises in trade businesses, they will save you more than they cost.
	Connect with a business mentor or coach Someone who has done it before. Whether formal or informal, mentorship accelerates everything.
	Join the TradieWives community Over 32,000 women who get it. Resources, connections, events and support, all in one place.
	Schedule regular business check-ins with your partner Monthly catch-ups on the financials, workload, and goals. You are a team, communicate like one.