

**From:** ANZ Small Business  
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## WELCOME TO THE JULY 2017 EDITION

In this edition, with the new financial year already upon us we look at strategies to help you over the coming 12 months, including ways to **get paid faster** and advice from the Institute of Certified Bookkeepers on how to get the most from your bookkeeper.

**Plus:** We talk about how to **get a new idea off the ground** with someone who has plenty of experience - Nicola Hazell, SheStarts Director at BlueChilli. SheStarts is an accelerator program for female-led startups.

We also connect you with an article about **cyber threats and ransomware** from ANZ's Chief Information Security Officer. Being held to ransom to unlock a computer after malicious software locks files is a real and worrying concern for us all. This important article outlines some **steps you can take to help protect your business**.

**Lastly:** The ANZ Research team provides you with the latest economic update.

We're always here to help; if you'd like to discuss your business banking needs, please contact your local [ANZ Small Business Specialist](#) or call 1800 351 663.

Kind regards,

**Guy Mendelson**

General Manager, ANZ Small Business Banking



### 2 must dos to get the most out of this financial year

Get the most from your bookkeeper with advice from the Institute of Certified Bookkeepers and consider strategies to get paid faster.

[Read more](#)



### What it takes to get your idea off the ground

No tech background necessary. Nicola Hazell, SheStarts Director at BlueChilli shares some advice to help you accelerate your next great idea.

[Read more](#)

### Malicious software demands your attention

By *Lynwen Connick*, Chief Information Security Officer, ANZ



According to the *Telstra Cyber Security Report 2017*, 60 per cent of Australian businesses experienced a ransomware incident last year. Of these incidents, 57 per cent paid the ransom - but at least one third of those did not recover the impacted files. The pace, scale and sophistication of cyber threats is increasing and the consequences are worryingly real.

[Read more](#)



### Economic update

Changing growth drivers with Felicity Emmett, Senior Economist, ANZ.

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