

**B** MONTHLY AUDIO PROGRAM  
**BUSINESS**  
**ESSENTIALS**

SEPTEMBER 2006



**THE**  
**EXTRAS**

# Introduction



When interest rates increase – and there's a threat of more to come – most of us in business become concerned. So we turn to our expert who has advised us for 22 years, Professor Neville Norman. He can tell us just how high they'll go and when. Well, he does that on this month's CD but more than that, he forecasts that they'll come down again quite quickly. Over so many years Neville Norman hasn't let us down with his predictions so we must presume he'll be right again.

Interest rates of course play an important role in maintaining cash flow. And that's a critical issue when you need to borrow substantial amounts to produce the products that will deliver even bigger revenues. An example of this is our cover interview with a man who makes heaps of chocolates, but his major selling times are just at certain times of the year. David Grisold and his two brothers were brave enough to enter the tough chocolate market two decades ago and built Chocolatier into a successful business.

To be successful, keep it simple, says David Brewster. When you grow, watch out for pitfalls, says Verne Harnish. If your sales people aren't selling there will be reasons, says Trevor O'Sullivan. That's a taste of what's on this month's CD with "the essentials" from each interview in this Extras booklet.

And on the lifestyle front you will be interested to hear the latest on the diesel versus petrol discussion from Susan Butler at Bib Stillwell BMW – a woman in a senior executive position in what must surely be described as a man's world!

Enjoy the CD and this Extras booklet.

A handwritten signature in cursive script that reads "Michael".

Michael Schildberger

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THIS MONTH'S

# ESSENTIALS



Track 2

## SWEET SUCCESS IN A TOUGH MARKET

David Grisold, Chocolatier

- Building relationships with the big stores has been very important
- Now the company needs to build relationships with the end purchaser also
- Events and special occasions are integral to sales – it's important to sit down with customers to work out what they need, how much they can afford and tailor-make something for that special occasion
- Staff, even customers, have input about the product. Staff will contribute ideas and speak up if they think it's not right
- Packaging is vital in encouraging customers to select the brand
- To find success you've got to work hard and keep your wits about you at all times
- Cash flow can be a killer in this industry with boom-bust cycles through the year - it's a real challenge to manage it.

Track 3

## ECONOMIC UPDATE

Professor Neville Norman, Melbourne University

The recent winter 2006 interest rate rise was:

1. no basis for slowing banana or oil prices said to have caused it
2. justified in that everyone expected it
3. likely to slow pass-on effects of these instigating rises
4. likely to slow housing and consumer durable spending
5. likely to be followed by another, given the inability of the first to achieve its target
6. still likely to be reversed during 2006-7 (as my Age forecasts reflect)

Those who are risk averse will always find rate locking optimal. Those who did not rate lock have little to fear.

The chance of a change in the federal government is still less than 50% but has increased.

Inflation: between the March quarter of 1990 and 2006, CPI for all groups rose exactly 50% - but near zero for clothing and footwear and communication outlays.

**Quiz:** Given that average price increase, over the same 16-year period how much have costs increased in healthcare, alcohol and tobacco, and education?

**Answer:** Healthcare up 112%, alcohol and tobacco up 132% and education up 144% (because tertiary education began largely free in 1990).

THIS MONTH'S

# ESSENTIALS

Track 4

## **SIMPLIFYING YOUR BUSINESS**

David Brewster, Business Simplification

- A simpler business is also a happier and more profitable one
- We can all learn from the new simplification strategy at Coles
- Your business won't simplify itself - take time to stand back and have a good look at your business
- Focus on how you can make it simpler for customers to deal with you
- A common barrier – resigned acceptance of how things are
- You need to be ruthless about products which no longer work for you
- Beware the shortcuts and don't take risks without understanding the consequences
- Make sure you live up to your promise of simplicity to customers
- Don't simplify the wrong things by simplifying your business at the expense of customers.

Track 5

## **GOING FOR GROWTH**

Verne Harnish, "The Growth Guy"

- Focus on your operating cash flow if you want to double it in 12 months
- So many business operators concentrate on profit and loss. The cash will make or break
- The "accounts payable" person has most influence over cash flow. Think about employing an extra person in that department
- Invoicing even a day or two late mounts up and costs you money
- Track your cash as often as possible, even daily
- Structure the company so that as it grows, it generates more cash.

THIS MONTH'S

# ESSENTIALS



Track 6

## WHY SALES PEOPLE STOP SELLING

Trevor O'Sullivan, DTS International

- You need to have a really good relationship with your salespeople
- Salespeople don't always see the need for good organisation – but they do need it to succeed
- Activity doesn't always translate into productivity
- Give your salespeople tools and processes to keep them focussed
- There are 3 attributes to successful salespeople: habits, systems and commitment
- Don't reward success with punishment
- Understand the wants and needs of your workforce and build your rewards program around that

Track 7

## DIESEL V. PETROL

Susan Butler, Bib Stillwell BMW

- Diesel enquiries from customers are increasing all the time
- Although the price of diesel is similar to petrol, diesel takes you further
- Today's technology removes earlier perceptions of diesel being noisy with a "rough" ride
- Many people prefer diesel engines in four-wheel drive vehicles.

Track 8

## NEW SUPER RULES AND YOU

Michael Jones, Cummings Flavel McCormack

- Abolition of the Retirement Benefit Limit
- Limits on superannuation contributions and why you might make excessive contributions
- Is superannuation now the optimal family investment vehicle?
- Splitting super contributions with your spouse
- Small business CGT retirement exemption
- Transitional measures.

Track 9

## SHAREMARKET UPDATE

Tim Lincoln, Lincoln Stock Doctor

- It's still a volatile market
- Offshore reasons include the conflict in the Middle East and high oil prices
- The latest interest rate rise has added to the volatility – but rates are still low
- There are still great opportunities in the Australian sharemarket
- A new reporting season is now underway – a busy time for investors
- Star stocks to highlight: Ansell, Boom Logistics, Rio Tinto, Stockland Trust,
- Primary Healthcare, West Australian Newspapers
- Best tips: BHP, Rio Tinto, Campbell Brothers.

Track 11

## THE “WAGON WHEEL” APPROACH TO STRATEGIC PLANNING

Graham Haines, bpi Consultants

- Employees are reluctant to accept change if they don't see the need for it
- Managers don't spend enough time explaining the reasons for change - or the consequences
- First, make sure your plan is right for the business, then look for the support of staff to make it happen
- The “wagon wheel” compels planners to consider what's really involved in implementing a new plan at the same time as it's being developed
- The 4 components: hub, spokes, wheel rim and metal banding. Each corresponds to the different business elements involved in developing new plans – and making sure they're both achievable and successful
- Far better to work through the process in draft form – than find out too late when everything has gone pear-shaped that your new strategic plan won't work.

# FOR MORE iNFORMATION

about the topics discussed on this September 2006 program, please contact the relevant organisations as listed below.

## SWEET SUCCESS IN A TOUGH MARKET

David Grisold, Chocolatier

Tel: 03 9455 9000

Website: [www.chocolatier.com.au](http://www.chocolatier.com.au)

## ECONOMIC UPDATE

Professor Neville Norman

Email: [n.norman@unimelb.edu.au](mailto:n.norman@unimelb.edu.au)

## SIMPLIFYING YOUR BUSINESS

David Brewster, Business Simplification

Tel: 03 9388 1650.

David's book, "Success with Simplicity: Take Management Back to Basics" can be ordered from [www.successwithsimplicity.com](http://www.successwithsimplicity.com)

David's e-book, "Make It Simple! 100 Ways to Simplify any Business" is free from [www.businesssimplification.com.au](http://www.businesssimplification.com.au)

Email: [davidb@simplebusiness.com.au](mailto:davidb@simplebusiness.com.au)

## GOING FOR GROWTH

Verne Harnish, "The Growth Guy".

Verne Harnish is presenting his Go for Growth seminars in Brisbane, Melbourne and Sydney in October. See Page 15 of this Extras booklet for details including a discount rate for Business Essentials subscribers.

## WHY SALES PEOPLE STOP SELLING

Trevor O'Sullivan, DTS International.

Tel: 02 9360 5111

Website: [www.dtstraining.com.au](http://www.dtstraining.com.au)

## DIESEL V. PETROL

Susan Butler, Bib Stillwell BMW

See Pages 10-11 of this Extras booklet.

Bib Stillwell BMW showrooms are located at:

145 Williams Road, South Yarra:

Tel: 03 9521 2121

441 Malvern Road, South Yarra:

Tel: 03 9521 3494

1233 Toorak Road, Camberwell:

Tel: 03 9889 1866.

## TAX UPDATE

Michael Jones, Cummings Flavel McCormack

Tel: 03 9882 3268.

Website: [www.cfm.com.au](http://www.cfm.com.au)

See pages 8-9 of the Extras booklet for more company details.

## SHAREMARKET UPDATE

Tim Lincoln, Lincoln Stock Doctor

Website: [www.stockdoctor.com.au](http://www.stockdoctor.com.au)

Please contact Lincoln direct for more details about its STOCKdoctor investment software or managed fund services on 1800 676 332 or 03 9855 1100

## MS MEGABYTE'S COMPUTER TIPS

For more tips, visit Ms Megabyte's website at [www.getmega.com](http://www.getmega.com)

## THE "WAGON WHEEL" APPROACH TO BUSINESS PLANNING

Graham Haines, bpi Consultants

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Website: [www.bpisurveys.com.au](http://www.bpisurveys.com.au)



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Neil Flavel on: 03 9882 3268  
or email: [nflavel@cfmc.com.au](mailto:nflavel@cfmc.com.au)

**see further**

## CFMC KEY TAX DATES FOR SEPTEMBER AND OCTOBER 2006

<b>21 September</b>	Lodgement and payment of August 2006 monthly activity statements
<b>21 October</b>	Annual PAYG instalment due  Lodgement and payment of September 2006 monthly activity statements
<b>28 October</b>	Lodgement and payment of September 2006 quarterly activity statements  Payment of superannuation guarantee contribution for September 2006 quarter

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\* Fuel consumption figures are for combined city/highway cycle.  
† BMW 5 Series 530d Sport pictured. LMCT 7674 N22937



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To request your copy of the new Mid Year edition of the Short Course Calendar contact AIM on 03 9534 8181 or visit [www.aimvic.com.au/coursedirectory](http://www.aimvic.com.au/coursedirectory) to view the full directory.



# What's on at AIM

AIM runs a wide range of events and short courses providing you with ongoing information and knowledge to enhance your general management skills and develop your business networks. A selection from our program is listed below. All courses are held at Management House, 181 Fitzroy Street St Kilda, Melbourne Victoria, unless specified.

For further information on any of our products or to book for the below call 03 9534 8181 or visit [www.aimvic.com.au](http://www.aimvic.com.au) For further information on AIM events and courses in other states visit [www.aim.com.au](http://www.aim.com.au).

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<b>COMMENCES:</b>	18 September 2006 9 October 2006

### THE NEW MANAGER

Improve your ability and confidence to lead and manage staff.

<b>DURATION:</b>	3 consecutive days
<b>COURSE FEE:</b>	\$1,430 members \$1,570 non members
<b>COMMENCES:</b>	25 September 2006

## CERTIFICATE IV: THE PERFECT WAY TO INCREASE YOUR SKILLS AS A TRAINING PROFESSIONAL

### AIM'S COURSE OFFERING OF THE CERTIFICATE IV IN TRAINING AND ASSESSMENT IS NOW AVAILABLE!

**What is it?** A nationally accredited program teaching the principles and techniques associated with development, delivery and assessment of adult vocational learning.

**Who is it for?** Courses have been designed for both experienced and inexperienced trainers.

For those with existing qualifications

Participants who have already completed the Certificate IV in Assessment and Workplace Training have two options:

**Option 1** You can complete the bridging course Upgrading to the TAA, with an assessment task and some Recognition of Prior Learning.

**Option 2** To complete a Recognition of Prior Learning process.

For those with no existing qualifications

Participants who do not have formal training qualifications or those who have only partially completed the Certificate IV in Assessment & Workplace Training, have three options available to them.

**Option 1** To complete the Certificate IV in Training and Assessment (Intensive) which entails 9 days of training across 7 weeks, plus assessments.

**Option 2** To undertake four short courses (a total of 11 days) with an assessment task for each. Dates can be chosen to suit the participant. (RPL may be available for some courses)

**Option 3** To complete a Recognition of Prior Learning process.

For further information, details on RPL or to enrol contact AIM on 03 9534 8181, visit [www.aimvic.com.au/coursedirectory](http://www.aimvic.com.au/coursedirectory) or email [training@aimvic.com.au](mailto:training@aimvic.com.au)

# Designer fashion BOOMS on eBay



*In 2003, Amanda Callbutt started selling her clothes, and her friends' designer clothes, on eBay to earn some extra cash and to help pass time during her pregnancy. Three years later she has a successful on-line business selling new designer clothes.*

When the business took off Amanda realised she was onto something big and decided to specialise in selling brandnew designer clothes through eBay. Today, her on-line eBay store stocks Australian labels Purr, Contempo, Roar and Globalocal. The clothes are aimed at women in their late teens and early 20s and they have helped Amanda make a considerable income.

Based in South Australia, Amanda spends 50 hours a week on her eBay business. She combines this with raising her two young children and says that flexibility is one of the key benefits. "I can work around family commitments and because eBay is open 24 hours, seven days a week, there's always something I can do at any time of the day or night."

According to Amanda, it's critical to get the logistics right if you're an eBay business, as "customers want their goods to arrive safely and without incurring a lot of cost." Amanda uses Australia Post for all of her deliveries and says she has been very impressed with the reliability and high level of service.

"A large number of my orders come from isolated parts of the country, often places I've never heard of, so Australia Post's delivery network is invaluable," she says. "Post really does reach every nook and cranny."

Customers to Amanda's eBay store, hanaonline, can select from a range of services – including Parcel Post, Express Post and Registered Post. Amanda also uses our Postpak range for packaging the goods.

"Australia Post has been tremendous to deal with. Staff have bent over backwards to help me and they've been great at passing on information."

For more information visit [www.stores.ebay.com.au/hanaonline](http://www.stores.ebay.com.au/hanaonline).

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# Verne Harnish

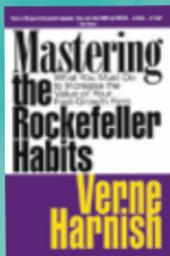
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Ms Megabyte

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## SPLIT WINDOW IN WORD AND EXCEL

It can be handy to split the current document or spreadsheet into two windows so you can work on two completely different parts at the same time.

- In both Word and Excel, click your mouse where you want to split the document.
- From the Window menu, choose Split.

In some cases, the Split cursor appears and you'll need to click at the spot you want to split the screen.



In Excel – you can split both horizontally and vertically if you move your cursor away from the edges of the spreadsheet.

You will get separate scroll bars for each split window, so you can now scroll the top window independently of the bottom.

The tricky thing is understanding that the changes you make in one part of the document ARE actually reflected in the other part. It happens – try it!

- To remove the split, go back to the Window menu and choose Remove Split.

### Snappy shortcuts:

To find a word on an Internet page: Ctrl + F to bring up the Find box. Type the word or phrase and press Enter.

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*Allen Scash – Managing Director-Melbourne,  
Mitchell & Partners Advertising Agency*

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*Judith Hanke, Acting Regional Director, Eastern Metro Region,  
Dept Education & Training*



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