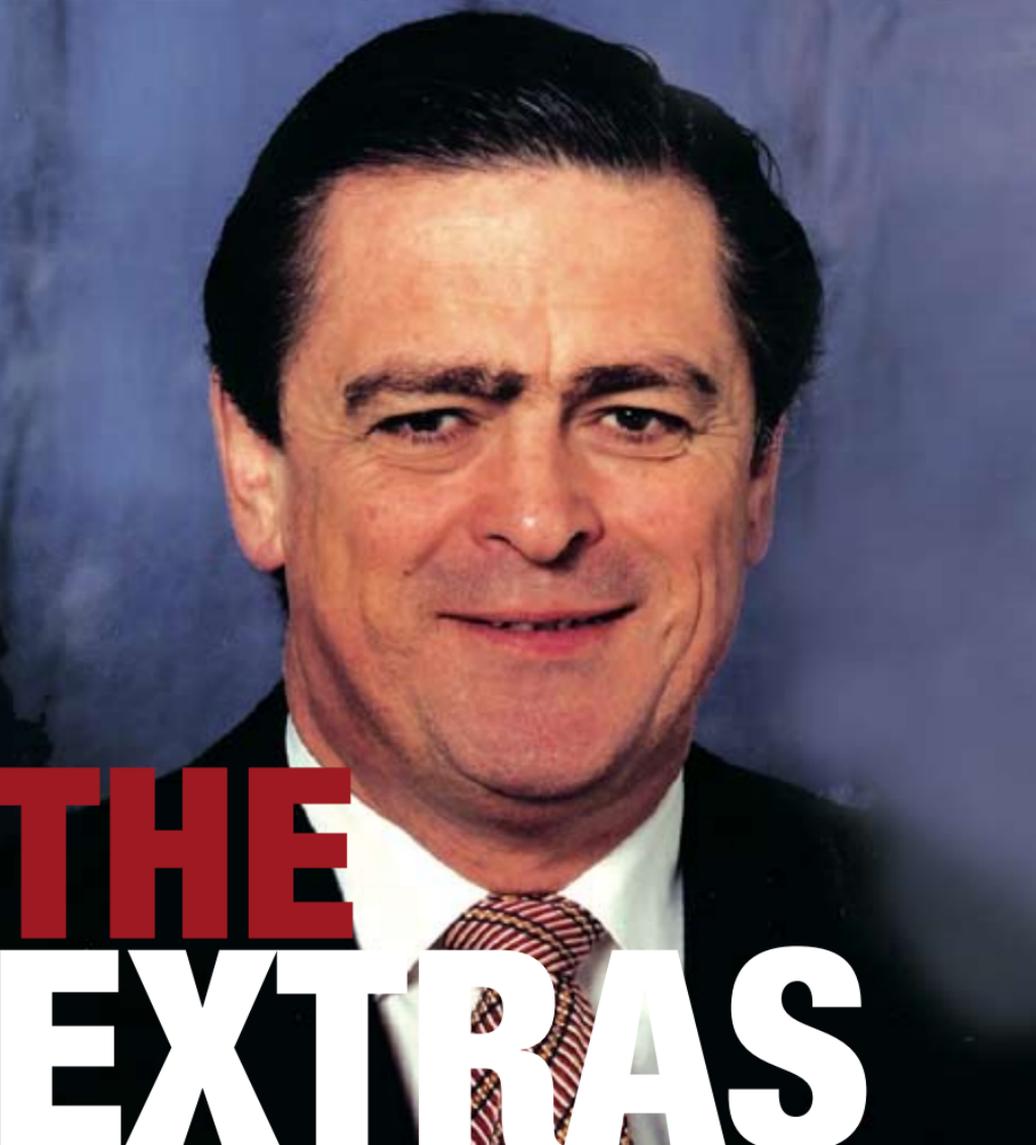


MONTHLY AUDIO PROGRAM

B BUSINESS ESSENTIALS

OCTOBER 2006



THE EXTRAS

Introduction



We received considerable feedback to our interview last month with the “growth guy”, Verne Harnish, who gave us tips on growing our businesses but also reminded us about the need to watch cash flow. He recommended that we do it daily. You’ll find a special offer in this Extras booklet to attend his seminars in Australia this month.

Some intriguing figures in this booklet from Professor Neville Norman will help you answer his quiz question on the CD relating to the top marginal tax bracket over recent years.

Talking tax, you’ll be interested in the traps and opportunities relating to CGT concessions when selling your business. Michael Jones of Cummings Flavel McCormack suggests we should think carefully about CGT when we establish or buy a business and not wait until we sell.

Planning ahead to reach your goals is an important message from one of Australia’s best-known achievers, Rod McGeoch. His approach to detail will fascinate you.

And if you want more fascination, listen to a most unusual dentist who decided that being different and being happy would help him grow his practice and profit more. He dropped many of his patients and installed a cappuccino machine to get people talking. Dr Paddi Lund has now become a business advisor – and dentist.

There’s plenty of business advice, as usual, on this month’s CD. Our aim is always to provide tips within each interview that will improve your productivity and profitability.

Enjoy the October CD – and this Extras booklet.

A handwritten signature in black ink that reads "Michael".

Michael Schildberger

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MANAGING DIRECTOR: Michael Schildberger

PUBLISHER: Business Essentials Pty Ltd ABN: 98 006 144 449

405 Riversdale Road, Hawthorn East Vic 3123

Phone: (03) 9882 8333 Fax: (03) 9882 8017

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THIS MONTH'S

ESSENTIALS



Track 2

HOW TO REACH YOUR GOALS

Rod McGeoch

- Look for the 'major impact moments' where everything must be perfect and try to do whatever it takes to achieve it
- Leadership means taking your organisation to a point where others believe you're worth supporting
- The job of a leader is to stretch people beyond their perceived limits of capability
- Integrity and ethics are fundamental to success
- The power of your own example, and gaining professional respect, is very important
- Give credit where credit's due
- Leaders don't need to be part of the ruck
- Optimism and idealism are not enough – you need more than that because change is hard
- Identify the decisions that really matter and be prepared to make them.

Track 3

ECONOMIC UPDATE

Professor Neville Norman, Melbourne University

Suspect scary consultant reports predicting recession, the end of the commodity boom and China going into difficulty

- China's growth supply sustained, as is India's
- Business investment in mining will be sustained 2-5 years
- Housing and cars still holding miraculously
- Slow growth numbers were taken before tax cuts kicked in
- So, some slip back in growth. No recession in sight. Margins game will intensify.

Inflation forces:

- Very slight curbing effect of the minor interest rate uplifts
- Bigger effect from reduced food prices – especially bananas this fiscal year
- Moderating effect of moderate wage claims
- Stabilising effect of stable exchange rate

Quiz: the top marginal (personal) tax rate in Australia was shaved in the May 2006 budget for 2006/7 from 48.5% to 46.5%, with the (taxable) income 2.7 times the average annual earnings. In 1950, the top marginal tax rate was 75%. But how many times the average earnings was needed to reach it?

Answer: Overleaf.

THIS MONTH'S

ESSENTIALS

Quiz Answer:

Year	TopMTR	From Inc:	AvEarnings	Ratio/AvE
1950	75.0%	\$20,000	1134	17.6
1970	68.4%	\$26,000	4108	6.3
1990	48.0%	\$50,000	28184	1.8
2000	48.5%	\$60,000	41080	1.5
2006/7	46.5%	\$150,000	56160	2.7

Track 4

BE DIFFERENT, BE HAPPY, GROW PROFIT

Dr Paddi Lund, Dentist And Business Advisor

- I was making money, working long hours and going mad
- I had to examine my business to work out what was driving me crazy
- If I didn't find happiness in my business, I was doomed to failure
- You need to perform your core activity well – but don't assume that's how customers will judge or remember you- find your point of difference
- The essential non-essentials - may decide how you're viewed by customers
- The super-critical non-essentials – give your customers a great story to tell
- Find what it is that you love to do
- I have a great time in business because I've learnt the skills that make my business happy.

Track 5

YOUR PERSONALITY AND SUCCESS

Mike O'Neill, The Executive Connection (TEC)

- Australian leaders are high achievers, good risk takers and quick learners
- They're tolerant and flexible – a reflection of the smaller Australian market
- There are no stand-out 'derailers', our leaders are self-aware and good at managing themselves
- American CEOs are more career driven and more conservative
- Personality predicts your leadership, which will predict morale, which will predict performance
- How you manage your team is very important
- Don't let size concern you.

THIS MONTH'S

ESSENTIALS



Track 6

NEGOTIATING BETTER DEALS WITH SUPPLIERS

Tony Gattari, Achievers Group

- Small businesses can negotiate with big organisations whose bottom line effect is a lot less if they give you a discount
- While it's important for a small business, it's minimal for a big business
- A professional trading terms agreement shows a big supplier that you're serious about your business
- You need the courage to ask and the persistence to keep asking if you're rejected
- Be transparent with suppliers. Let them see your vision and form a 'partnership' with you
- Base any negotiation on "what's in it for me?" and use it for both sides.

Track 7

AVOIDING PARTNERSHIP DISPUTES

Paul Brennan, Brennans Solicitors

- Money is often the cause of partnership breakdowns
- Without a partnership agreement, rules still apply in law
- If you receive money acting on behalf of the partnership, it must go into the partnership account
- Property bought with partnership money belongs to the partnership
- Contracts entered into belong to the partnership
- The partnership accountant can be a useful person in a breakup, even if he's just a mediator
- In a split, ownership of the business name can cause problems – check the trademark
- The client list belongs to the partnership – it's much simpler to divide the list appropriately if a partnership agreement is in place
- Consider the exit when setting up a partnership agreement.

Track 8

CGT Traps And Opportunities

Michael Jones, Cummings Flavel McCormack

- Timing the sale of an asset can be critical to accessing Small Business CGT concessions after the business has ceased
- Choosing the wrong concession can cost you money
- Not all ownership structures have equal access to Small Business CGT Concessions
- Typical scenarios where you could get caught:
 - selling business premises after the sale of the business
 - selling business premises after the business has moved
 - claiming the Small Business 50% Capital Gains reduction in a company or unit trust
 - Discretionary Trust owning the shares in a company
- Little progress on budget announcements concerning small business CGT concessions.

Track 9

SHAREMARKET UPDATE

Tim Lincoln, Lincoln Stock Doctor

- The market's up about 2% after a time of volatility
- This is the strongest reporting season for several years
- Many strong performers are showing ever better results than before
- Stock Doctor now analyses banks and insurance companies
- Bank "star stocks" include Westpac, St. George, Commonwealth, ANZ and NAB
- Top insurance company is QBE.

Track 11

SIMPLIFYING EXPENSE MANAGEMENT

Peter McLean, Prominens

- Expense management software automates the manual processing of expense claims
- It downloads transactional files which are distributed to cardholders in the business
- The workflow carries through to the supervisor for approval and then to the accounts department
- It's point-and-click – very easy, eliminating days of data-entry
- It can save 50% - 75% of transactional costs
- It's suitable for any business with 25 or more claims a month.

i FOR MORE INFORMATION

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

HOW TO REACH YOUR GOALS

Rod McGeoch

E: rod.mcgeoch@corrs.com.au

T: 02 9210 6868

ECONOMIC UPDATE

Professor Neville Norman.

Email: n.norman@unimelb.edu.au

BE DIFFERENT, BE HAPPY, GROW PROFIT

Dr Paddi Lund. Dentist, business advisor, author of 'Building The Happiness Centred Business'. Visit www.paddilund.com for more details.

YOUR PERSONALITY AND SUCCESS

Mike O'Neill, The Executive Connection (TEC).

W: www.tec.com.au

NEGOTIATING BETTER DEALS WITH SUPPLIERS

Tony Gattari, Achievers Group.

W: www.achieversgroup.com.au

E: tony@achieversgroup.com.au

T: 02 9440 7373

AVOIDING PARTNERSHIP DISPUTES

Paul Brennan, Brennan Solicitors.

W: www.brennanlaw.com.au

E: paul.brennan@brennanlaw.com.au

T: 07 5444 2166

Paul's book "The Law is an Ass

– make sure it doesn't bite yours!"

is published at www.brennanlaw.com.au/publications.html

CGT TRAPS AND OPPORTUNITIES

Michael Jones,

Cummings Flavel McCormack.

T: 03 9882 3268

W: www.cfmc.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

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

SIMPLIFYING EXPENSE MANAGEMENT

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For more information contact Neil Flavel on: 03 9882 3268 or email: nflavel@cfmc.com.au

see further

"The purpose of the small business CGT concession is to enable eligible small business taxpayers to sell their businesses tax free. *Are you eligible?"*

CFMC KEY TAX DATES FOR SEPTEMBER AND OCTOBER 2006

21 October Annual PAYG instalment due

Lodgement and payment of September 2006 monthly activity statements

28 October Lodgement and payment of September 2006 quarterly activity statements

Payment of superannuation guarantee contribution for September 2006 quarter

21 November October 2006 monthly activity statements: final dates for lodgement and payment

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WOMEN IN LEADERSHIP LUNCHEON 11 OCTOBER 2006

AIM IN CONJUNCTION WITH THE LAW INSTITUTE OF VICTORIA AND FINANCIAL SERVICES INSTITUTE OF AUSTRALASIA PRESENTS THREE REMARKABLE AND TALENTED WOMEN AT OUR 2006 'PARTNERS IN BUSINESS LUNCHEON'.

SPEAKERS INCLUDE:

- Carol Schwartz AM, Director Highpoint Property Group, one of Australia's largest shopping centres.
- Ros Grady, Partner in Charge Mallesons Stephen Jaques, Australia's largest law firm.
- Jenny Fagg, Managing Director of Consumer Finance ANZ Bank.

DATE: Wed 11 October 2006
Time: 12.30pm to 2.00pm

VENUE: Savoy Ballroom, Grand Hyatt
123 Collins Street, Melbourne

COST: \$75.00 LIV, AIM & FINSIA members,
\$90.00 Non-members and guests

Each of these women are at the forefront of their professions, and together will share their experiences and pathways to their successes.

PROFESSIONAL DEVELOPMENT FORUMS

BUSINESS ESSENTIALS FORUM

DATE: Tuesday 17 October 2006

Protecting your ideas & brands -what you need to know

PRESENTER: Sharon Givoni, Lawyer, Sharon Givoni Consulting

Intellectual Property is the term given to the rights available at law to protect your creative efforts, whether they are inventions, ideas, brand names, written or visual materials and products. An important part of IP is that your brand can be your most valuable business asset, setting your business apart from its competitors.

Brand protection should form part of any business strategy. In this forum lawyer, Sharon Givoni, will explore how Intellectual Property (IP) impacts on small and medium sized businesses.

PROFESSIONAL COMMUNICATIONS FORUM

DATE: Thursday 26 October 2006

Inspiration: the on-switch to motivation

PRESENTER: De Hoyle & Teresa Hetherington, Inspired Workforce Performers & Corporate Wisdom (Australia)

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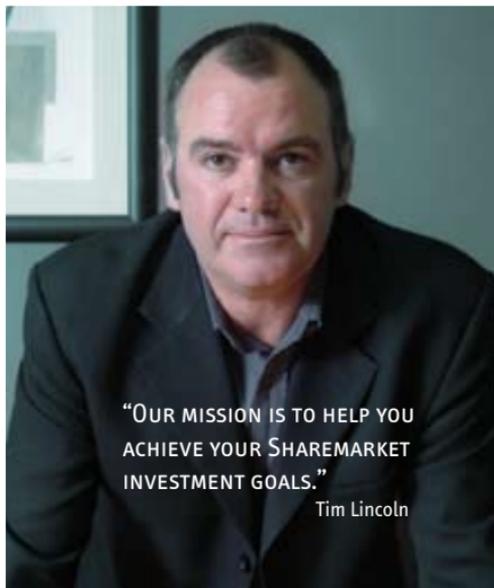
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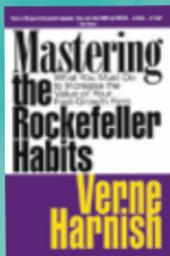
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Pre-historic POT PLANTS on sale

When a plant species from Jurassic time, the Wollemi Pine, was unearthed in the Blue Mountains west of Sydney in 1994, it wasn't long before David Van Berkel from Garden Express got involved in its distribution.

The trees went on sale late last year after a successful breeding program by the Queensland Government Department of Primary Industries (Forestry) and marketing by Wollemi Pine International.

The plants were made available to the public via mail order from the official Wollemi website and also could be purchased at a number of retailers around Australia – including Garden Express.

“We have had a lot of experience moving plants safely and economically around Australia, and also in creating suitable packaging, so we were an obvious choice for handling the fulfilment of the Wollemi Pine,” says David.

A third-generation family business, Van Berkel Distributions operates one of Australia's largest plant and flowering bulb mail-order businesses called Garden Express. Based in Victoria's scenic Dandenong Ranges, the company started out growing tulips and hyacinths and went on to become a successful plant and flower wholesaler.

With less than 100 Wollemi Pines known to exist in a natural habitat, David says it is imperative for the pines survival that more plants are grown.

“Making the Wollemi Pine available to the public to grow in their garden helps conserve this endangered species.”

David uses Australia Post for sending catalogues and other mail-order items to his customers.

“Australia Post offers the best way to reach customers all over the country. If we package it correctly then we can send almost anything through the post.”

For more information visit on Garden Express visit www.gardenexpress.com.au.





Ms Megabyte

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WHAT IS WEB HOSTING?

When setting up a website, the first step will be to work with a web designer to create the site that best represents your business.

Once your site has been created, you need to store it somewhere that's quickly and easily accessed by anyone typing in your domain name. Unless you have your own corporate network with computers that are likely to be online and functioning 24hrs a day (and your own network specialist!), you'll need to choose a web host to store your files on their computers called servers.

What is traffic?

Each time a visitor comes to your website, they are downloading a copy of the pages to their own computer via their internet connection. That includes all the text and graphics too. This transfer of information is known as traffic (also known as bandwidth or data transfer).

You've chosen and purchased a hosting package, what now?

Build your site! There are lots of ways to get started:

- If your hosting package came with a Site Builder, use that – it's an automated, template based system.
- Load up your website by FTP (file transfer protocol). Your web host will be able to provide instructions.

Snappy Shortcut!

You probably know that the shortcut for Spell Check in Word is F7. But did you also know that pressing the Shift key down in conjunction with F7 will give you a thesaurus check on the selected word? You do now!

Website to check out

Smallbusiness.ninemsn.com.au – it's a site that's always relevant, with great profiles on interesting entrepreneurs, financial advice, business planning tools and general articles. That's smallbusiness.ninemsn.com.au

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*Allen Scash – Managing Director-Melbourne,
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"Ms Megabyte delivered an enlightening presentation to a very diverse audience of accomplished computer users and those technologically challenged. She managed to hold their attention for 2 hours and successfully converted the sceptics. We all learned something."

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



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