

MONTHLY AUDIO PROGRAM

# **B** **BUSINESS** **ESSENTIALS**

JANUARY 2007



# **THE** **EXTRAS**

# Introduction



We're often told to work on our businesses more than in them. This is one time of the year when, without spoiling a holiday too much, we can spend a little time "contemplating". How can we improve, increase revenue and cut costs?

On this month's CD we try to help. First, an area we can't do much about but we're directly affected – the economy, and Professor Neville Norman gives us his traditional January forecast for the year.

But then a reminder about an attitude we can adopt, maybe to our advantage, accepting that "no is negotiable". A staunch advocate of that philosophy is Barry Bull, a successful businessman who has written several books encompassing his own experiences. You'll also find a special offer from Barry on the back cover of this booklet.

And, we might be able to pick up some thought-provoking tips from other successful business people on this CD, such as award winner Terrill Riley-Gibson and her Balcony Living concept, or Mark Perissinotto with global on-line success, or Ian Trevallion who is developing the Bureaux franchise network around Australia. And, we'll hear more of the experiences of Steve McKnight on how to make money in property investing.

There's a word of warning from Michael Jones of Cummings Flavel McCormack about the potential of super being a new death duty. Plus, as always, Ms Mega's computer tips.

You might also enjoy some research findings that suggest we should "nap" at work!

Enjoy the CD and this Extras booklet and above all, I wish you a successful 2007.

A handwritten signature in black ink that reads "Michael". The signature is written in a cursive, flowing style.

Michael Schildberger

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THIS MONTH'S

# ESSENTIALS



Track 2

## THE ECONOMY IN 2007

Professor Neville Norman, Melbourne University

Most likely outcomes:

- Overall economic growth 1.9% (5-year average 3.2%)
- Housing starts 5% down (5YA: 8% rise)
- Vehicle registrations 2% down (5YA: 6% rise)
- Consumer price inflation 2.8% (5YA: 2.4%)
- Wages growth 3.8% (5YA: 4.3%)
- Key interest rates: 0.25% down by June; 0.75% down by December
- Dollar: up to 81c US by June, back to 76c in December, Euro holds at 60.
- Budget cash surplus \$13b., primed by tax cuts
- Net foreign debt \$560b end 07; TBS 43mm! (up 5%)

Watch-outs:

Drought bites harder; wages scramble; no May tax cuts; ALP wins election.

Quiz: What forecasting error famously occurred in the US 1936 elections?

Answer: The Literary Digest massive survey was slanted towards literate Republicans predicting a landslide Landon victory: he only got 36% of the vote. Gallup gained fame.

Track 3

## AWARD WINNING SUCCESS

Terrill Riley-Gibson, BalconyLIVING

- It's good to show appreciation of the unsung heroes in your business
- Planning and expert advice prior to opening was very important
- We've deliberately engaged with customers and the local community
- Our vision includes setting trends and creating confidence in this part of Sydney
- We live the life of our customers - we're credible to them
- Finding an alternative business model has been critical - the same old retail model would not have worked
- We look for growth through partnerships with suppliers and designers
- Being determined, persistent and assertive makes people believe in you
- We aim to make BalconyLIVING a top destination shop
- Long, long term, we hope to have a business that someone will buy – so we can move to our next big dream.

THIS MONTH'S

# ESSENTIALS

Track 4

## **CBD MEETING PLACES: NEW CONCEPT**

Ian Trevallion, Bureaux

- Bureaux are similar to an airport lounge but in the CBD
- Bureaux are different to clubs or serviced offices with a total focus on the business traveller
- The concept is membership-based – offering full access rights to any Bureaux, with top business facilities in elegant surroundings, in an inclusive annual fee
- The atmosphere is very collegiate – friendly and trusting
- There are individual, small business, and corporate membership options
- The Bureaux concept is based on a franchise model – it will work best as a networked concept
- There have been challenges to starting from scratch – getting procedures right and designing to budget
- Achieving awareness has been a challenge but once people see the Bureaux for themselves, the conversion rate is very high.

Track 5

## **“NO” IS NEGOTI-A-BULL**

Barry Bull, Little Bull Enterprises

- 90% of people give up when they're 10% from achieving their goals
- I don't accept "No" as an answer - it's a mediocre response
- Kids know how to negotiate!
- Negotiation is not arrogant persistence
- Find a win-win solution – it's all about shared values
- Give to others first and the value of that gesture will come back to you.

THIS MONTH'S

# ESSENTIALS



Track 6

## GLOBAL SUCCESS ONLINE

Mark Perrisnotto, VetShopOnline

- Your front page is like a regular shop front: ask yourself if customers want to spend time there. Will they feel safe to buy? Will privacy be respected?
- Pay-per-click marketing has benefits
- Currency fluctuations are a real risk
- Competition is huge - a lot of time is spent researching other sites
- Credit card fraud is a risk and requires security measures
- Reputation and credibility are everything

To succeed:

- Have faith in your product
- Buy the best software systems that you can afford
- Constantly test and improve your site
- Margins are very tight – so run a tight ship
- Don't even start without adequate funding
- You will succeed – but not overnight!

Track 7

## MANAGING DEBT IN PROPERTY

Steve McKnight, Author, "From 0 to 260+ Properties In 7 Years"

- There's no such thing as "good debt"
- Debt must be managed carefully. Have a plan to eliminate it
- Invest believing the worst-case scenarios on interest rates
- There's a difference between how much skilled and novice investors should borrow, depending on the state of the market. Consider a loan-to-valuation ratio benchmark
- Don't react to the market - learn to understand it so you can be proactive
- Understand the ups, downs and flats of the property "clock"
- In a downturn, reduce debt and increase cash – survival strategies are important
- Don't be afraid to sell if your money is better off elsewhere.

THIS MONTH'S

# ESSENTIALS

Track 8

## **SUPER: A NEW DEATH DUTY?**

Michael Jones, Cummings Flavel McCormack

- Beware of disguised death duty
- Your superannuation benefit may be taxed at 16.5% when you die
- Claiming a tax deduction on your New Year's resolution – self-education
- Tax treatment of travel and meal expenditure
- Special rules for educational institution costs
- Tax treatment of executive coaching expenses.

Track 9

## **SHAREMARKET UPDATE**

Tim Lincoln, Lincoln Stock Doctor

- 2007 looks set to be another great year for the sharemarket
- Tim's prediction still holds: the All Ords will reach 6000 points by mid-2007
- There's no better time than now to assess your portfolio
- It takes discipline and a long-term focus
- Review what has worked, or not worked, for you in 2006
- Follow Lincoln's Golden Rules of investing
- Star stock highlights: ANZ, St George, Westpac, Rinker
- Tips: Oakton, Cabcharge, Iress, SMS Management, Rio, BHP, Kagara Zinc, Austin Engineering and Structural Systems.

Track 11

## **TAKING A NAP AT WORK**

Thea O'Connor

- With each generation we're sleeping less
- Our circadian rhythms dip twice: 2am-5am and 2am-5pm – the afternoon slump!
- Workplace accidents and errors peak at those times
- A 10 minute nap will alleviate tiredness, improve mood and concentration, reduce workplace accidents and errors
- Research shows that napping can also improve creative and innovative thinking
- Workplace napping must be endorsed from the top
- Work with managers first, consult with staff, educate about sleep hygiene and daytime alertness
- Establish a group to oversee your napping policy, include nap training
- Find the physical space and sanction it
- Trial, monitor and adjust your workplace napping policy.

# **i** FOR MORE INFORMATION

about the topics discussed on this January 2007 program, please contact the relevant organisations as listed below.

## **THE ECONOMY IN 2007**

Professor Neville Norman.  
E: [n.norman@unimelb.edu.au](mailto:n.norman@unimelb.edu.au)

## **AWARD WINNING SUCCESS**

Terrill Riley-Gibson, BalconyLIVING.  
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## **CBD MEETING PLACES: NEW CONCEPT**

Ian Trevallion, Bureaux.  
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03 9640 0419 (Melbourne).  
E: [info@bureaux.com](mailto:info@bureaux.com)  
W: [www.bureaux.com](http://www.bureaux.com)

## **"NO" IS NEGOTI-A-BULL**

Barry Bull, Little Bull Enterprises. Barry's new book "The Bullseye Principle" is published by Pan Macmillan. The book can be purchased direct from [www.barrybull.com](http://www.barrybull.com)  
E: [barry@barrybull.com](mailto:barry@barrybull.com)  
T: 0419 331 125  
See the back cover of this month's Extras booklet for Barry's special offer to BE subscribers.

## **GLOBAL SUCCESS ONLINE**

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W: [www.vetshoponline.com](http://www.vetshoponline.com)

## **MANAGING DEBT IN PROPERTY**

Steve McKnight.  
See Page 14 of this month's Extra booklet for Steve's special offer to BE subscribers.  
W: [www.PropertyInvesting.com/Essentials](http://www.PropertyInvesting.com/Essentials)

## **SUPER: A NEW DEATH DUTY?**

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W: [www.cfmc.com.au](http://www.cfmc.com.au)

See pages 8-9 of this Extras booklet for more 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 9854 9444

## **MS MEGABYTE'S COMPUTER TIPS**

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

## **TAKING A NAP AT WORK**

Thea O'Connor.  
T: 0412 190 860  
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W: [www.thea.com.au](http://www.thea.com.au) for more details about the Napping project.



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or email: [nflavel@cfmc.com.au](mailto: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 JANUARY AND FEBRUARY 2007**

|                    |   |
|--------------------|---|
| <b>15 January</b>  | Due date for lodgement of income tax returns for large & medium companies, trusts and superfunds that were taxable in the prior year.   |
| <b>21 January</b>  | December 2006 monthly activity statements: final date for lodgement and payment.  |
| <b>21 February</b> | January 2007 monthly activity statements: final date for lodgement and payment.   |
| <b>28 February</b> | October - December 2006 quarter activity statements: final date for lodgement and payment, including electronic lodgements.<br><br>Income tax return lodgment and payment due date for companies and superfunds which were not due at an earlier date, including new registrations. |

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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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# MATCHBOX

There comes a time in the life of every business where key strategic decisions need to be made about the future. The reality for many is the decision to stay the same, get bigger or get out. They are tough decisions, but how prepared are you to make them?

## The Business

Matchbox is a homewares retail group owned by the Cohen family in Melbourne Australia. Matchbox has two generations of family members operating within the business and has grown from 2 stores to become Victoria's leading retail homewares brand with 11 stores. Matchbox has scaled the management and core retail expertise to be able to operate a profitable network of stores in an intensely competitive market.

## The Challenge

The core challenges for Matchbox were how to tackle succession planning, scale to a national network and improve store performance. Succession planning needs to respect the sometimes competing needs of the two generations. The scaling of the business was a key decision for the future that impacted the involvement of the entire family. Scale had to maintain market leadership in customer service, brand and value.

## The Solution

The Matchbox team engaged DC Strategy to tackle the challenges and set a direction for the future of the business. A remuneration incentive model was developed and implemented for company staff to align people with the core drivers of success. A franchise model was developed to complement the company model which assisted in shaping the thinking on the succession planning and future structure of the business.

## The Outcome

Matchbox has established a strong foundation to maintain and drive the future performance as a market leader in homewares. The management structure and strategy have created the opportunity to improve performance, share the success with key employees and transition the business for a generational change. In an increasingly tough market, key decisions had to be made to give future direction.

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# How to Super-Size Your Real Estate Profits



## **‘Location, Location, Location’ - is a Myth! Discover What Really Drives Property Prices Higher...**

By **Steve McKnight** #1 Best-selling Author & Professional Investor

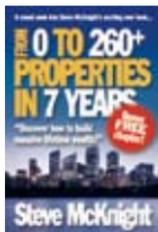
Having bought well over 260 properties in the past seven years, I can confidently assure you that ‘location, location, location’ is one of the biggest myths in real estate. Think about it - if location is all important then why have poorer suburbs like Redfern (Sydney), Yarraville (Melbourne), Elizabeth (Adelaide), Armadale (Perth) and Darra (Brisbane) all boomed - often far more in percentage terms than blue ribbon suburbs?

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Yours sincerely,

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## Tricks of POWER POINT files

### *The trick to editing a powerpoint file that has been saved as a slide show*

Ever inherited a slide show that you've got to use as a starting point for a new one? How about when it comes in slide show format and you don't seem to be able to access it? Every time you try to open it, the slide show starts automatically and pressing Esc just shuts the file down.

Well, there IS a way.

First, save the file to your hard drive or the network – this trick is much easier if the .pps file isn't living in email.

We want to change the file extension from .pps to .ppt.

Use Windows Explorer (Windows Key + E) to view the filename. Can you see the extension .pps? or just the file name itself? If you cannot see the extension, we need to make one small change first.

- From the Tools menu, choose Folder Options, then click the View category along the top.
- Take the tick out of the box for 'hide extensions for known file types'. Click OK.

Now, you can see the filename plus the .pps extension.

- Either right mouse click on the file name and choose Rename or use the Rename shortcut – F2.
- Change the .pps to .ppt and press Enter.

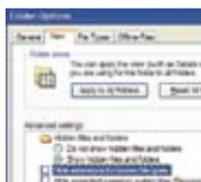
NOW when you double click to open the file, it opens in PowerPoint as a normal file and is ready for editing.

On the other hand, if you want to quickly turn a powerpoint file into a slide show without going into PowerPoint and using the Save As command, Rename any .ppt file into a .pps!

A website to check out – you'll get lost here for hours at [about.com](http://about.com). Choose a channel like Parenting, Business, Entertainment or Food and Drink and there'll be articles on related topics. Can sometimes be slightly US centric but don't let that put you off – the info is always useful.

A couple of snappy shortcuts for you – in PowerPoint, you can instantly duplicate any object or selected group using the Ctrl + D shortcut.

And in Word, memorise the alignment shortcuts - Ctrl L for left alignment; Ctrl + R for right alignment; Ctrl + J for full justification. or Ctrl + Q to turn all paragraph formatting off.



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

*"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*

# SPECIAL OFFER!

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