

MONTHLY AUDIO PROGRAM

B **BUSINESS** **ESSENTIALS**

JUNE 2007



THE **EXTRAS**

Introduction



We all take the Internet for granted nowadays as an important tool in running our businesses. We know our own web sites are valuable in promoting sales. But do we really know how to take full advantage? Do we know how best to use search engines to attract potential buyers? And how to achieve results cost effectively? Peter Ball of EXA is an expert and gives us advice on this month's CD.

There's plenty of other advice on the CD relating to achieving success with sales and marketing – and – building and using your brand to get maximum value.

When you're marketing you need to know not only who your potential customers are but also what they're thinking. Advertising giant Grey Global has conducted another survey on the subject with results that will get you thinking. Chairman Paul Gardner gives us the seven deadly sins of marketing.

On the legal front Paul Brennan has some watchouts on restraint of trade which could affect any of us.

And there's the Federal Budget which actually has more benefits than we might appreciate. Michael Jones of Cummings Flavel McCormack explains.

To help us with our own marketing we've accepted an offer from young entrepreneur Pete Williams who suggested you might like the opportunity to say a few kind words about Business Essentials and he'll provide some prizes! You'll find the details on page 19 of this Extras booklet. And of course you can still go in the draw for Honda power equipment – details on page 21.

I hope you enjoy this month's program and get real value for your business.

Michael Schildberger
Managing Director

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Track 2

THE SEVEN DEADLY SINS OF MARKETING

Paul Gardner, Grey Global

- The environment is a hot issue
- Technology may not be the answer to everything
- People still need to trust your business
- Credit card excess looms as a big social problem
- The way we recruit, train and retain staff is important

Track 3

THE BUDGET & THE ECONOMY

Professor Neville Norman, Melbourne University

- The Budget built on a tax revenue harvest and stronger economic growth and stronger business profits
- It spent hugely and politically-sensitively up to the limit of interest rate rises
- It gave bracket limit increases in personal tax for two years ahead
- Fiscal drag continues apace: Most taxpayers will pay more tax each year than in the year before – and a higher percentage of their taxable incomes in tax
- It kept the Budget surplus at \$11bn or 1% of GDP so the budget effect is a net withdrawal of money and spending power
- Almost zero business sweeteners were given, save some uplifts in smallest-firm GST exemption limits and invoice values
- Business benefits only from the side effects of a responsible fiscal setting
- If interest rates rise that will not be because of this budget

Question: When, if at all since 2000 were personal tax cuts NOT given?

Answer: in 2001, 2002 and 2003.

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Track 4

THE BUDGET & TAX

Michael Jones, Cummings Flavel McCormack

- Personal cuts and your family business income
- GST compliance improvements from 1 July 2007
- CGT changes – superannuation relief for marriage breakdowns
- Year end tax planning tips

Track 5

THE BUDGET & THE SHAREMARKET

Tim Lincoln, Lincoln Stock Doctor

- Federal Budget tax cuts mean that more money can flow into the sharemarket
- The sharemarket has risen 22.5% in the past year
- All boats don't float. More than one third of listed companies have returned negative growth, and more than half have performed under the All Ordinaries Index
- You must have a disciplined and vigilant approach to stock selection
- It's never too late to buy quality stocks

Track 6

EXPOSED: THE SECRETS OF TOP SALESPEOPLE

Tony Gattari, Achievers Group

- A key to business growth is having many lead generation strategies operating at any one time
- But that's not money in the bank - you then need to turn prospects into customers
- If your salespeople can't sell, you're throwing away advertising dollars
- Great salespeople need great motivation – “what's in it for them”
- You must have a commission structure, that's simple and communicated to all
- Pay regularly and consider “Parkinson's Law” - the more you earn the more you spend
- Great salespeople have enthusiasm and are comfortable with themselves – they don't fear rejection

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Track 7

INVESTING IN YOUR BRAND

Kate Dixon, Chocolate Creative

- Investing in your brand doesn't necessarily involve huge amounts of money. Small changes can have significant impact
- Brand is more than just the logo – it's letterheads, business cards, website, marketing collateral, shop design, staff appearance – all the little things that create the whole customer experience
- Ultimately the value of a brand is created when it is delivered to the customer through the networks that businesses build
- Your brand is the unique personality of your business and that determines how customers interact with you
- Brands need to be refreshed to ensure they continue to reflect the business and the needs of its customers

Track 8

WINNING BUSINESS WITH SEARCH ENGINES

Peter Ball, EXA

- Search Engine Optimisation – SEO - is the process of getting your site to the top ahead of competitors
- You can pay Google for sponsored links or optimise your website through SEO
- To get top listings, you need to find the most effective generic keywords relating to your type of business
- Improve the content of your site, targeting each page to the key words for that page
- Don't use an in-house or back yard developer – they can't compete anymore. And don't expect instant results
- Be prepared to provide input and involvement in the SEO process

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Track 9

RESTRAINT OF TRADE WATCHOUTS

Paul Brennan, Brennans Solicitors

- Sometimes sellers bounce back – beware when buying a business!
- Judges look very carefully at restraint of trade clauses: What activity needs protecting, does the restraint protect that activity, does it go further than needed?
- Judges will consider geographic range, the duration of the restraint, and the type of business being restrained
- Draft the restraint very carefully – get a lawyer to draw up the contract
- Take a very close look at the seller

Track 11

INFLUENCING PEOPLE TO BUY

Pete Williams, On Hold Advertising

- If you position your product cleverly you can name your price
- Use publicity in conjunction with advertising – it's free!
- You can then take a pre-eminent position in your marketing
- You must be creative when seeking publicity
- The 6 tools of influence: Social proof, personal likeability, authority, scarcity, reciprocation and consistency

i FOR MORE INFORMATION

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

THE SEVEN DEADLY SINS OF MARKETING

Paul Gardner, Chairman, Australia and New Zealand, Grey Global Group.
Tel: 03 9208 1800
E: p.gardner@grey.com.au
W: www.grey.com.au

BUDGET 2007 & YOUR BUSINESS

Prof Neville Norman, Melbourne University
E: n.norman@unimelb.edu.au

Michael Jones, Cummings Flavel McCormack
T: 03 9252 0800
E: enquiries@cfmc.com.au
W: www.cfmc.com.au

Tim Lincoln, Lincoln Stock Doctor
Website: www.lincolnindicators.com.au
Please contact Lincoln direct for details about its Stock Doctor fundamental analysis software or Managed Fund services.
T: 1300 676 332 or 03 9854 9444.

EXPOSED: THE SECRETS OF TOP SALESPEOPLE

Tony Gattari, Achievers Group
T: 02 9440 7373
W: www.achieversgroup.com.au
Visit the above website and click on Sales Mastery Program to book your seat to this all-day program on 14 July, 2007. Special offer to BE subscribers \$195 – a \$100 discount from normal price of \$295. More details overleaf.

INVESTING IN YOUR BRAND

Kate Dixon, Chocolate Creative
T: 03 9509 7808
E: kate@chocolatecreative.com.au
W: www.chocolatecreative.com.au/index.php

WINNING BUSINESS WITH SEARCH ENGINES

Peter Ball, EXA
T: 03 9889 6888 or 1800 09 6969
E: peter.ball@exa.com.au
W: www.exa.com.au

SURVIVING A COMPUTER CONTRACT

Paul Brennan, Brennans Solicitors
T: 07 5444 2166
E: paul.brennan@brennanlaw.com.au
W: www.brennanlaw.com.au

Ms MEGABYTE'S COMPUTER TIPS

W: www.getmega.com

INFLUENCING PEOPLE TO BUY

Pete Williams, On Hold Advertising
T: 1800 837 844
E: info@onholdadvertising.com.au
W: www.onholdadvertising.com.au
See Page 19 of this Extras booklet for details about Pete Williams' book offer for BE subscribers

SALES MASTERY PROGRAM

Achievers Group has put together an all-day program which will give you practical sales tips and techniques, that get you immediate results.

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- A free copy of "My Business" magazine, which includes an article written by Tony Gattari
- A free copy of 'Business Essentials' CD, which includes an interview with Tony Gattari
- A free CD of the abridged version of one of Tony Gattari's seminars

WHEN IS IT ON?

- Date:** 14 July 2007
Time: 9.00am – 5.00pm
Venue: C2 Connection Centre, Silverwater, Sydney, NSW.

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HOW TO REGISTER?

1. Go to: www.achieversgroup.com.au
2. Click on Sales Mastery Program
3. Book Your Seat Now!

ABOUT TONY GATTARI

Achievers Group Owner and Managing Director Tony Gattari, whose expertise and passion for business runs deep. Tony was General Manager for Harvey Norman Computer and Communications Division where he oversaw the growth of the division from \$12 million to \$565 million in 9 years. Tony has been the Managing Director of a public listed company and also been CEO of a successful technology company. Tony has worked with over 90 small to medium businesses.

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What's on at AIM

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*AIM International Speakers presents
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Michael Bergdahl combines a lifetime of insider expertise with a powerful, high-energy style that inspires, electrifies, and entertains audiences as he teaches them how to compete in a Wal-Mart world. As the former Director of "People" for Wal-Mart's head office, Michael worked directly with the late, great Sam Walton. As an experienced "turn-around" specialist Bergdahl knows how to help businesses get results.

Date:	Tuesday 31 July
Time:	8.30am - 12.30pm
Venue:	Melbourne Exhibition & Convention Centre
Bookings:	Phone (03) 9534 8181 or visit aimvic.com.au/events

AIM Canberra

Women in Management Great Debate 2007

The AIM Women in Management (WIM) Great Debate, one of Canberra's iconic events, is on once again. This year promises a lively debate, arguing the topic, "Female hormones promote peak performance." Chaired by Dr. Peter Shergold FAIM, Secretary of the Department of the Prime Minister and Cabinet, the debating line-up will include Dr Vivienne Thom, Deputy Commonwealth Ombudsman, and Dr Wendy Craik, CEO of the Murray-Darling Basin Commission.

Date:	Friday 6th July
Time:	12pm - 2pm
Venue:	Australian Institute of Sport Canberra
Bookings:	Phone 1300 651 811 or email event@aimnsw.com.au

AIM Western Australia

*Business Leaders Breakfast presents
Tony Ahern, CEO St John Ambulance*

Tony Ahern will outline the leadership approach which has led the St. John Ambulance service through the challenges of managing a not-for-profit organisation. With a strong sense of identity and heritage to being a modern, vibrant and financially sound organisation, this breakfast will explore the challenges of leading an organisation which provides high quality health and humanitarian services to the community.

Date:	Wednesday 6th June
Time:	7.15am - 9.00am
Venue:	Australian Institute of Management, 76 Birkdale Street, Floreat WA 6014
Bookings:	Visit aimwa.com.au

AIM New South Wales

Creating a Bold Vision for Australia - A breakfast with Julia Gillard, Deputy Leader of the ALP

In the election year, Julia Gillard will outline Labor's platform to rebuild a fairer and more productive Australia through its human capital agenda and its focus on investment in education, infrastructure and our workplaces. Julia Gillard is the current deputy leader of the federal Australian Labor Party (ALP), and Deputy Leader of the Opposition in the Australian Parliament.

Date:	Tuesday 5th June
Time:	7.15am - 9.00am
Venue:	The Ballroom, Four Seasons Hotel, 199 George Street, Sydney
Bookings:	Phone 1300 651 811 or visit aimnsw.com.au

For further information on any of the services that AIM offer please visit aim.com.au



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see further

Go to **www.cfmc.com.au** for:

- a concise summary of the federal budget for family businesses
- handy year end checklist for tax matters

CFMC KEY TAX DATES FOR JUNE AND JULY 2007

21 June	May 2007 monthly activity statements: final date for lodgment and payment.
30 June	End of financial year. Last day for superannuation funds to receive contributions deductible in the 2006-07 financial year.
14 July	PAYG payment summaries must be issued to employees.
21 July	June 2007 monthly activity statements: final date for lodgement and payment.
28 July	Quarter 4 (April - June 2007) activity statements: final date for lodgement and payment. Quarter 4 (April - June 2007) PAYG & GST instalments: final date for payment and lodgement of variations.

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The choice of business model is a more significant component of business success than most business leaders recognise. Products, services, branding and people are critical but the business model is the foundation on which business is conducted.

The Business

ANZ is one of the leading financial services conglomerates in the Asia Pacific region. The ANZ Mortgage Group is an integral component of ANZ offering a diverse range of mortgage home lending products. Consumers are able to access the ANZ Mortgage Group products via a number of alternative distribution platforms such as call centres, the internet, branches, private banking, mortgages direct, and brokers.

The Challenge

The core challenge for ANZ was the need to evolve the distribution model to include a mobile proposition in the face of changing customer preferences. An award winning product would not in itself overcome the distribution challenge. The reality for ANZ was evolving the strategy could be complicated given the desire to establish a franchise business model.

The Solution

ANZ Mortgages engaged DC Strategy to evaluate and develop the ANZ Mortgage Solutions mobile business model to deliver the necessary outcomes. The entire ANZ Mortgage Group needed a rethink on operations, local marketing and how best to nurture a third party ownership model in a large bank, the first of the 'big four' to adopt this type of model.

The Outcome

ANZ Mortgage Solutions has become an integral part of the mortgage distribution strategy for ANZ. In excess of 145 owner operators have built businesses leveraging the ANZ brand, product and market position for the benefit of all stakeholders and importantly customers. Particularly in rapidly evolving markets, organisations must regularly review and refine their chosen business models.

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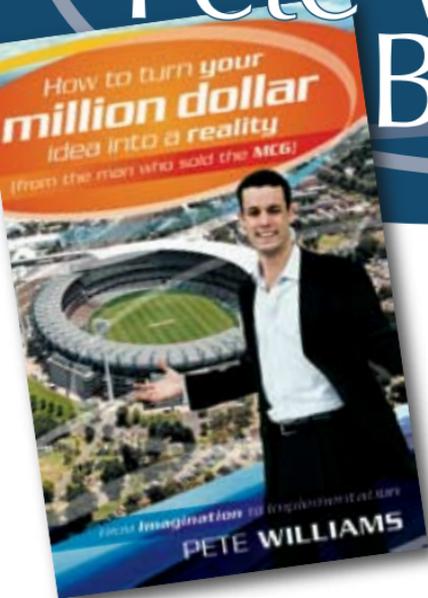
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Ms Megabyte

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To take things a step further and create a PDF file with comments, annotations and the ability to review and edit which are great things when you're working collaboratively, you'll need to purchase Acrobat 8 Standard or Professional – which costs around \$299 US.

Website

Revisit conquyourcomputer.com.au for my mini computer lessons!

A snappy shortcut:

In the new Internet Explorer 7, you can have multiple internet windows, called TABS, open without opening another instance of Internet Explorer. To open a hyperlink in a new TAB, CTRL + Click it or right mouse click it and choose Open in new Tab.

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