

MONTHLY AUDIO PROGRAM

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

JULY 2007



**THE**  
**EXTRAS**

# Introduction



Our aim in these Extras booklets each month is to provide you with added value. In this edition you'll find several special offers. For example our "cover girl", the inspirational Kirsty Dunphey is making some of her material available at a discounted price. Now aged just 27 Kirsty has achieved remarkable success in a short time and is now passing on what she has learned at seminars, in a book and on CD.

Also on this month's CD we can all learn from a highly experienced former executive of the huge Wal-Mart chain in the US. Michael Bergdahl, who was Wal-Mart's Director of People – with two million employees -- now travels the world teaching small to medium sized businesses lessons from the operations of a giant. And yes, surprisingly, there are many.

There's some good news on the tax front for many small businesses. Michael Jones of Cummings Flavel McCormack explains the benefits

for those with less than \$2 million turnover and also details where to from July 1 in relation to superannuation.

Our regular economist Professor Neville Norman looks ahead at the start of the new financial year and so too does Stock Doctor Tim Lincoln, highlighting what his analysis shows are good buys.

Also on the CD you'll meet Ms Megabyte in a new role as Yvonne Adele guiding us on a path of creating ideas. But in this booklet she still gives us some computer tips which subscribers tell us are an important BE ingredient.

I hope you enjoy this month's CD and Extras booklet and I wish you a successful financial year ahead.

Michael Schildberger  
Managing Director

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THIS MONTH'S

# ESSENTIALS



## Track 2

### FROM BANKRUPTCY TO MILLIONAIRE IN 7 YEARS

Kirsty Dunphey

- At 15 I invested my first \$1,000 in sterling silver jewelry, selling at markets and at school
- A turning point in controlling my fears about business was when I was importing \$10,000 worth of jewelry from Thailand (still only 15-16 years old!)
- After dropping out of university aged 21, with 2 partners, I opened my first real estate company with two \$10,000 personal loans
- I bought my first property in my early 20s. I now have 15 properties
- From 3 people in a 2 bedroom flat (one boot strap!) we grew to 50 people in 6 locations
- I wanted to be a millionaire by the age of 21. I didn't make it. It took 'til I was 23
- A big lesson: A business isn't saleable until it's no longer dependant on its owners. A-class leaders hire A-class people
- Another lesson: The importance of constantly changing and innovating
- I've sold the business and now focus on public speaking, training and writing – with exciting new business ventures ahead.

## Track 3

### MID-YEAR ECONOMIC UPDATE

Professor Neville Norman, Melbourne University

Mid-Year Economic Update: The "strong" economy

- Great news for business – economic growth is back over 3%
- Bad news – it should be sustained at 4%; the 'world' is growing at over 5%
- Bad move – with growth near 4%, warnings of (interest) rate rises emerge
- Inside the growth: NSW lagging, WA and Queensland are booming
- Export growth is mainly prices rather than volumes; asset markets (property/shares) are leading a sizeable uplift in wealth – and inequality
- Despite the increased risk profile in all this, a good prospect for business, even if the recent drought-breaking rains are not sustained

**Business planning for 2007/8:** Better growth and restrained inflation and wages growth  
Watch-outs: (unjustified) Rate rises; drought return, wages outbreak; election antics.

**Quiz Question:** When was Australia's growth last over 4%?

**Answer:** Year to June 2004: 4.4% - last over 5%: Year to June 1999: 5.1%  
(chain volume measures: ABS)

THIS MONTH'S

# ESSENTIALS

## Track 4

### **HOW SMEs CAN LEARN FROM THE SUCCESS OF A GIANT**

Michael Bergdahl, former Wal-Mart executive

- Smaller businesses shouldn't try to compete with big companies on price. They should focus on extraordinary service
- A company's culture binds its people together and average people achieve at above average levels
- Everybody in a company, regardless of where they work, must understand the core business and promote new product ideas
- Team leaders in a business must set an example with controlling costs
- Every day is "draft day". Look for talented people everywhere you go – they could be the best people to fill a vacancy even if you don't have one now
- Customer service is all important. If a customer has a problem, ask "what would you like me to do?"

## Track 5

### **CONTROL COSTS AND BOOST PROFITS**

Phillip Slater, Initiate Action

- Hidden profit is money tied up in a business that could be released as profit if you knew how - it's often tied up in costs that are really not needed
- Cost reduction and continuous improvement can be hard work
- The timing is often wrong – don't be forced into short-termism
- You need to establish a proper base for improvement
- Don't rely on a miracle breakthrough – improvement is a process
- Don't get hung up on efficiency – go for effectiveness first
- Pay attention to the little things and avoid a silo mentality
- When you make improvements, revisit them
- Understand the 3 stages of our New Operations Improvement Cycle: Laying the foundation, optimising performance, renewal and development.

THIS MONTH'S

# ESSENTIALS



## Track 6

### DOCUMENTING YOUR PROCEDURES

Irene Paradisis, DC Strategy

- Information architecture means developing documentation about your business which is useable and easily accessible by staff
- This includes operations and procedures manuals, technical manuals, occupational health and safety manuals – anything you need to communicate to staff
- Such documents can now take advantage of new technology such as the internet and intranet
- Research shows that many businesses don't have such documentation, or that it's poor quality – or only in hard copy and hard to access
- Accessible, well developed documentation adds to efficiency, productivity and staff retention. It's suitable for big and small businesses.

## Track 7

### SURVIVING A COMPUTER CONTRACT

Paul Brennan, Brennans Solicitors

- Beware limitations in the exclusion clause
- Check compensation for damages as outlined in the contract
- Address the question of transfer to other divisions or companies
- Look at the Escrow agreement
- Make sure you have a termination clause if things go wrong – or if you decide to sell your business. And beware stiffing!

## Track 8

### TAX UPDATE

Michael Jones, Cummings Flavel McCormack

- New definition of small business enables simpler access to the following tax concessions: CGT; depreciation and trading stock rules; deductions for prepayments; account for GST on a cash basis; FBT car parking exemption; PAYG instalments based on notional tax; amendment period of 2 years
- The test is \$2 million aggregate turnover
- New rules to super contributions now apply:

- Before-tax concessions: You (if self-employed) or your employer can make before-tax contributions of up to \$50,000pa. As a transitional concession if you're 50, over \$100,000 can be contributed until 2012.
- After-tax concessions: If you're under 65, the annual cap is \$150,000 (indexed) on after-tax contributions – or \$450,000 over 3 years
- You can continue to contribute to super until you turn 75. After 65 years of age, the "work test" applies: 40 hours of work in 30 consecutive days
- Exceeding the contribution caps can be costly
- Employment termination payments can no longer be rolled over into super.

## Track 9

### SHAREMARKET UPDATE

Tim Lincoln, Lincoln Stock Doctor

- We may not get the 30% returns of the last financial year but we can still expect 15%-20% returns in the year ahead
- It's possible to outperform the market if you're disciplined, stick to the Golden Rules and weed out poor performers
- Through Stock Doctor you can improve further through exposure to the high achieving micro-cap companies (not available in the managed fund)
- The positives ahead far outweigh the negatives so don't procrastinate
- Stock highlights: Bradken, Cabcharge, CSL, Fleetwood, Monadelphous, Oakton, QBE, St George, BHP and Rio.

## Track 10

### POPCORN THINKING

Yvonne Adele

- If you can say "that's the way we've always done it but it's not working any more", it's time to be creative
- Logic has nothing to do with creative thinking
- "Popcorn thinking" is bubbling over with ideas. Let it bubble
- Encourage your staff to come up with ideas, even anonymously
- We're all creative people – we just lose our inhibitions as we get older.

# FOR MORE iNFORMATION

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

## FROM BANKRUPTCY TO MILLIONAIRE IN 7 YEARS

Kirsty Dunphey  
www.kirstydunphey.com  
kirsty@kirstydunphey.com

See pages 8-9 of this month's Extras booklet for details and a special offer on Kirsty's new book and CD program

## MID-YEAR ECONOMIC UPDATE

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

## HOW SMEs CAN LEARN FROM THE SUCCESS OF A GIANT

Michael Bergdahl, former Wal-Mart executive. Michael is presenting a half-day seminar with the Australian Institute of Management, Victoria & Tasmania. See Page 15 of this month's Extras booklet for a special AIM membership offer to Business Essentials subscribers. For details or to book the event, phone 03 9534 8181.

## CONTROL COSTS AND BOOST PROFITS

Phillip Slater, Initiate Action  
www.initiateAction.com  
pslater@InitiateAction.com  
T: 03 9331 3181

See Page 17 of this month's Extras booklet for a special offer on Phillip's new book "A New Strategy for Continuous Improvement: 10 Steps to Lower Costs and Operational Excellence"

## DOCUMENTING YOUR PROCEDURES

Irene Paradisis, DC Strategy  
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irene.paradisis@dcstrategy.com  
www.dcstrategy.com

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T: 07 5444 2166  
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W: www.brennanlaw.com.au

## MORE TAX CHANGES – AND YOU

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

## SHAREMARKET UPDATE

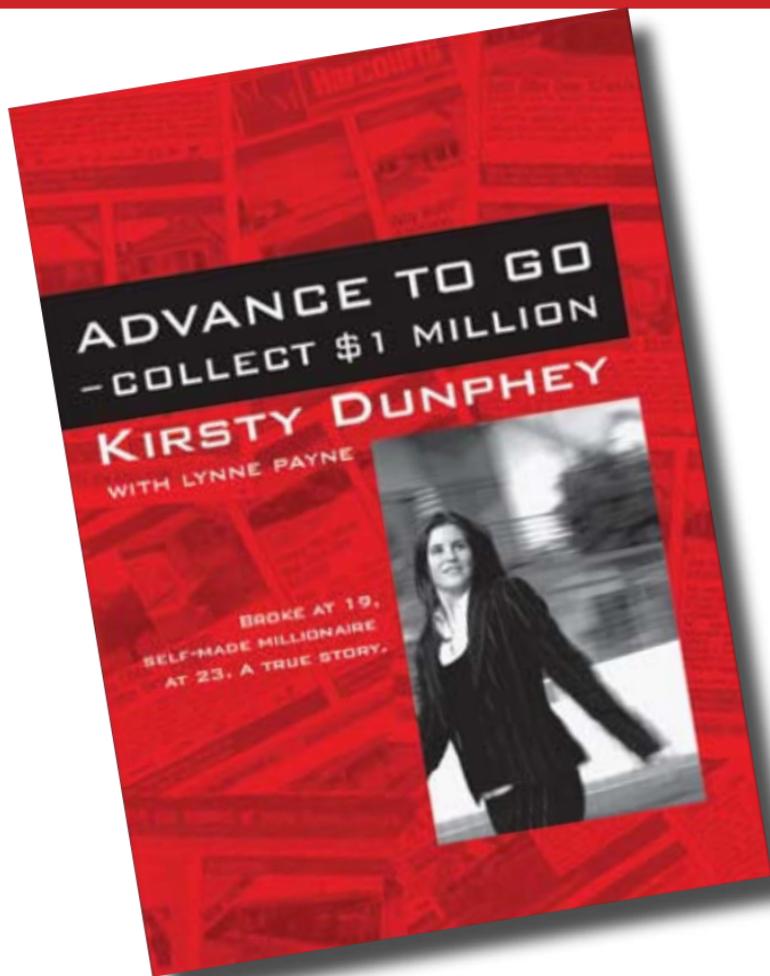
Tim Lincoln, Lincoln Stock Doctor  
Website: www.lincolnindicators.com.au  
Please contact Lincoln direct for details about its Stock Doctor fundamental analysis software or Managed Fund services.  
T: 1300 676 332 or 03 9854 9444.

## POPCORN THINKING

Yvonne Adele (Ms Megabyte)  
For more details about Yvonne's new keynote address or workshop, Popcorn Thinking, email yvonne@getmega.com or phone 1300 734 904

# ADVANCE TO GO, CO

By Kirsty Dunphey



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# COLLECT \$1 MILLION

by Kirsty and Lynne Payne

Little bit Aussie battler, little bit sassy entrepreneur – Kirsty’s story is truly honest, thoughtful, credible and inspiring. From the cover of BRW to Women’s Money magazine, Kirsty is being sought for comment not only on property issues but across a range of relevant and contemporary issues. This is more than a story about a young, successful business woman operating a real estate office in Launceston, Tasmania. “Anything is Possible” is a catch phrase that accurately describes this true story showing how a young girl can pull herself and her family out of a situation that almost destroyed them financially and emotionally. From absolutely nothing to owning more than \$3 million dollars worth of property in four years, Kirsty’s story shows how it can be achieved.

## INTERACTION ENHANCEMENT

by Kirsty Dunphey

Interaction Enhancement - Kirsty’s new 2 CD program guides you through 2 weeks worth of listening and activities and results in a whole new way for you to impress, create relationships and dramatically improve your ongoing customer referrals.

In this program Kirsty takes you on a journey to dramatically improve your interactions with those around you and to create powerful and profitable relationships to enhance your fulfillment and success, every day of your life. If you can spare around 10 minutes a day for 2 weeks in your car on the way to work or in your office or even in the shower this program is for you. It is ideal for those in sales and service positions (of course Kirsty comes from a real estate background) - but it has been designed to suit anyone in any career in any industry.

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or email: [nflavel@cfmc.com.au](mailto:nflavel@cfmc.com.au)

**see further**

## Intoxication:

Euphoria at getting a refund from the ATO, which lasts until one realises it was one's own money to start with.

### CFMC KEY TAX DATES FOR JUNE AND JULY 2007

**14 July** Employers to issue PAYG payment summaries to employees

**21 July** **June 2007 monthly activity statements:**  
final date for lodgement and payment

**28 July** **Quarter 4 (April - June 2007) PAYG & GST statements:**  
final date for lodgement and payment

Last date for superannuation guarantee contribution for 4th quarter (April-30 June 2007) to superannuation funds

**14 Aug** **Annual PAYG withholding payment summary statement** - final date for lodgment

**21 Aug** **July 2007 monthly activity statement:**  
final date for lodgment and payment

**28 Aug** **Quarter 4 (April-30 June 2007) Superannuation Guarantee Charge Statement** - due date for lodgment & payment

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# What's on at AIM

## AIM Victoria & Tasmania

*AIM International Speakers presents  
John Kotter*

John Kotter is a Harvard Business School professor, who is widely regarded as the world's foremost authority on leadership and change. His international bestseller, *Leading Change*, which outlined an actionable, 8-step process for implementing successful transformations, became the change bible for managers around the world. In this full-day seminar, Professor Kotter will discuss the 8 steps that are required for successful change and provide you with practical tools to help you lead your company and change processes for the future.

**Date:** Tuesday 21 August

**Time:** 8.30am – 4.30pm

**Venue:** John Batman Theatre,  
Melb Convention Centre

**Bookings:** Phone (03) 9534 8181 or  
visit [aimvic.com.au/events](http://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](mailto:event@aimnsw.com.au)

## AIM Western Australia

*Business Leaders Breakfast presents  
Imre Menschelyi, CEO of CBH Group*

Imre Menschelyi, CEO of the CBH Group is committed to the improvement of all internal resources. His presentation will lead you through the initiatives that enabled this key objective to be a success. For further information please visit the AIM WA website [www.aimwa.com](http://www.aimwa.com) or phone (08)9383 8088.

**Date:** Wednesday 13th July

**Time:** 7.15am - 9.00am

**Venue:** Australian Institute of  
Management, 76 Birkdale  
Street, Floreat WA 6014

**Bookings:** Visit [aimwa.com.au](http://aimwa.com.au)

## AIM South Australia

*What Every Leader Should Know - The  
spotlight on managers and the art of  
persuasion. Speaker Professor Jay Conger  
London Business School*

This session is interactive and will include applications to your own situation - A message for managers at all levels from an internationally acclaimed speaker.

**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](http://aimnsw.com.au)

For further information on any of the services that AIM offer please visit [aim.com.au](http://aim.com.au)

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# Michael Bergdahl

## – Picking Wal-mart's POCKETS!

The mere mention of Wal-Mart's philosophy of 'every day low prices' conjures up fear in the hearts of retailers around the globe. Former Wal-Mart Executive and acclaimed Author, Michael Bergdahl, says it is only a matter of time before Wal-Mart lands on Australian shores and Australian retailers need to be ready for when they do. As the "Director of People", Michael Bergdahl spent many years working directly with the company's founder and legendary entrepreneur Sam Walton. It is with this inside knowledge that Michael developed P-O-C-K-E-T-S.



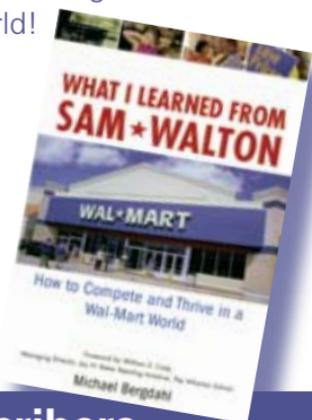
### What you will learn?

In this half-day seminar Michael will explore the P-O-C-K-E-T framework and analyse the areas that businesses need to focus on to compete effectively. Michael is dedicated to ensuring attendees will be well equipped to thrive in a Wal-Mart World!

**Date:** Tuesday 31 July 2007  
9.00am to 12.30pm  
(registration from 8.30am)

**Venue:** Melbourne Exhibition Centre,  
2 Clarendon St,  
Southbank, Melbourne

**Prices:** AIM Member: \$ 545.00  
AIM Non-Member: \$ 845.00



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Yours sincerely,

Tim Lincoln  
Managing Director  
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# Are you maximising your portfolio returns?

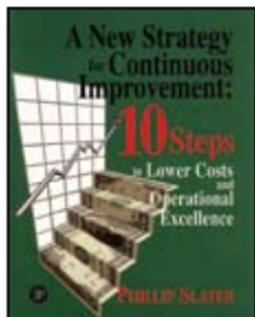


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# A New Strategy for Continuous Improvement

## 10 Steps to Lower Costs and Operational Excellence



*Phillip Slater is available for workshops and corporate speaking events. For more information please contact Phillip on (03) 9331 3181 or [pslater@InitiateAction.com](mailto:pslater@InitiateAction.com)*

Developed from the author's own practical experience, this unique resource details a proven, 10-step approach to cost reduction, and provides a series of tools to help you achieve sustainable cost reduction in your business while avoiding the damage of "slash and burn". *A New Strategy for Continuous Improvement* presents a new 'Operations Improvement Cycle'. This cycle provides the benchmark, priority and guidance that were missing in the original cycle. This is achieved through a three stage process involving 10 specific steps. Additionally, it explores the issues with the traditional approach to continuous improvement and cost reduction and then takes you through the three stages and the '10 Steps' in detail.

Working with this manual will change your approach to cost reduction forever. Not only will you save money on an ongoing basis, but these proven techniques will have an impact almost immediately!

### Features

- explains the 10 steps to lower cost reduction and how to apply them and in what order
- includes 47 specific 'must do' actions for success
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- discusses the truth that implementation is a process not just an entry on a Gantt chart
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**PACK & SEND**  
We Send Anything, Anywhere!

Successful businesses risk stagnation if they don't ask themselves how to achieve continued growth. It's a tough question, especially if they hold significant market share in Australia. Many companies look off-shore, but is this the right strategy for everyone?

### The Business

Founded in 1993 and beginning franchising in 1994, Pack & Send has established a network of more than 80 stores across Australia. The company has focused on building a unique business by offering custom packing and freight solutions – from the ordinary to the obscure (a priceless, century old oil painting to Canada for example).

### The Challenge

Pack & Send's key issue was how to achieve continued growth in market where it already held substantial market share. Achieving historic growth rates in Australia would be difficult. However, the rapid increase in international freight volumes to and from Australia, in part fueled by increasing migration, provided Pack & Send with the opportunity it desired.

### The Solution

Pack & Send and DC Strategy worked together to develop an expansion strategy that would enable the growth Pack & Send required. The fact that Pack & Send already had almost 15 years franchising experience was a key consideration. The foundation for future growth was undoubtedly Pack & Send's experiences and success in the Australian market-place.

### The Outcome

Pack & Send's next phase of growth has begun and the company is establishing a presence in several international markets. In addressing the key question of continued growth, Pack & Send has capitalised on the expertise and experience gained in the Australian market to expand internationally in a cost effective and timely manner.

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- **The second prize is a blower valued at \$529.**
- **Entries close and prizes drawn on the 15th July 2007.**

*(Prizes are interchangeable for Honda Power Equipment to the same or lesser value but not redeemable for cash.)*

If you provide us with the names and contact details of your colleagues, friends or loyal customers who could benefit from BE, and inform them that you have done so, we'll send them a complimentary BE CD on your behalf as a gift.

Simply provide us with their details at [www.be.com.au/honda](http://www.be.com.au/honda) and we'll look after the rest. You'll also find more detailed information about this promotion at this website.

If you have any questions or would like to discuss this offer please don't hesitate to Freecall Business Essentials on 1800 039 098.

We're sure your colleagues and customers will find as much benefit in BE as you do - and good luck if you enter the draw!



Ms Megabyte

For more hints and tips and to join my free newsletter, visit [www.getmega.com](http://www.getmega.com). If you liked this tip, you will also be interested in my extensive online lesson library at [www.conquyourcomputer.com.au](http://www.conquyourcomputer.com.au).



## Poor Man's backup

Those of you who haven't found the perfect backup solution yet but are still feeling a bit edgy that your data is not protected should take at least this small step to ensure the safety of your hard work:

I'm guessing you already have a copy of WinZip or another file compression program on your computer, right? Well, if not – go to [www.winzip.com](http://www.winzip.com) and download it for a free trial which never seems to run out if you keep clicking 'use evaluation version'.

Use WinZip to compress whole folders of your own documents into smaller files.

- Eg:
- You have 20 documents in a folder called 'proposals'.
  - Create a new folder in My Documents called Backups.
  - Go to your Proposals folder and select all of the files (Ctrl + A) and right mouse click on the selection. Choose WinZip and 'Add to Zip File'. Name it 'proposals.zip' and save it in the Backups folder.
  - Continue this for your other folders.

When you have a number of zipped files in your new backup folder, burn them to CD – you'll fit around 650Mb of data on a CD, so some of you may not even need to zip the files first.

**HOT TIP:** To check how large a folder full of files is, right mouse click on the folder name and choose Properties from the shortcut menu – you'll see the size listed there.

If you find you need these files one day, you can easily uncompress them using WinZip again. If WinZip is too light-duty for you, check out [www.blade.net.nz](http://www.blade.net.nz) – a nifty utility that lets you transfer large files online – with some very neat 'pause and resume' features. Check out the free trial.

### Web Watching

[www.springwise.com](http://www.springwise.com) and [www.trendwatching.com](http://www.trendwatching.com) are must-have bookmarks for any entrepreneurial spirit. Springwise is bursting to the scroll bars with new ideas in categories like fashion and beauty, financial services and education. Fuelled by 8000 Springspotters in over 70 countries, there's always some inspiration. Trendwatching reports on consumer trends which can help marketers and researchers to innovate.

For your next conference or event:

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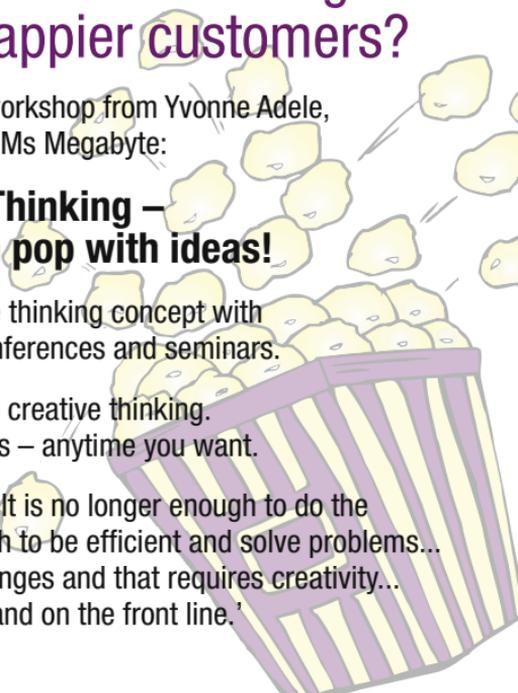
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