

MONTHLY AUDIO PROGRAM

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

SEPTEMBER 2007



# **THE** **EXTRAS**

## Introduction



We are always encouraged to grow our businesses. If we don't, and just stand still, we're actually going backwards. But we need to be careful that our growth actually delivers value. In other words, simple revenue growth might be good and even necessary for cash flow but we want our businesses to achieve greater profits and value for the longer term. Well known on the speaker circuit in the US preaching that philosophy is "The Growth Guy", Verne Harnish, who's back in Australia next month for seminars in Brisbane, Sydney and Melbourne. I talk to him on this month's CD – and if you would like to see and hear him in person there's a special Business Essentials discount of \$100. Details in this Extras booklet.

With interest rates high on our agenda at present we ask our economist Professor Neville Norman to give us the real story in a totally unbiased, independent way.

Wanting to be independent Gillian Franklin set up her own business a few years ago. She had worked for large marketing companies and then chose to have chats in coffee shops with a couple of friends until coming up with a formula. And that included competing against the biggest in the world in the cosmetics arena. Her business, The Heat Group, is now showing more growth than any of the others. Gillian Franklin explains how – with a strong focus on how she deals with staff – on this month's CD.

There's good news on various fronts on this month's CD, even from the Tax Office and yes, the sharemarket.

Enjoy the program and this Extras booklet and I hope you gain plenty of valuable advice.

A handwritten signature in black ink that reads "Michael Schildberger". The signature is fluid and cursive, written over a light blue background.

Michael Schildberger  
Managing Director

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THIS MONTH'S

# ESSENTIALS



## Track 2

### FAST TRACK TO INDUSTRY LEADER

Gillian Franklin, The Heat Group

- After 20 years of corporate life I decided it was time to start my own business with two former colleagues
- Capital investors who started with me are still with me after seven years.  
We have almost 80 staff
- It's important to have advisors from different backgrounds and different experiences
- We're now the most successful cosmetics company in Australia
- Success depends on choosing the right people for your business and keeping them happy
- We conduct personal reviews every six months, setting new challenges for staff.

## Track 3

### ECONOMIC UPDATE

Professor Neville Norman, Melbourne University

Rate rises challenge Australia's dual economy

- Product markets are strong, but asset markets (shares/housing) are booming
- Why the rate rise? Super changes/inflows and fulfilling expectations are more important than the temporary up in the CPI
- Recent rises still leave interest rates "relatively low" despite the hype about them (The Quiz question will slightly shock, and perhaps comfort.)
- Asset markets are likely to slow, not slump, in the next 12 months
- Rates will need to stay if no other action is taken
- Other options for (any) Government? a) draconian lending controls (unlikely);  
b) bigger subsidies for home buyers (unwise – drives up prices further)
- Fixing remains a good option for borrowers.

Election update – More when the party platforms emerge

- **Quiz Question:** When did we last have banking rates DOUBLE current rates?  
*Answer: 17% June 1989-March 1990. Whew!*

THIS MONTH'S

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## Track 4

### **THE FACTS ON DISMISSING STAFF**

Joydeep Hor, Harmers Workplace Lawyers

- Legally there are three acceptable or “valid” reasons for termination: Performance, serious and willful misconduct, and redundancy
- “A poor cultural fit” does not necessarily fall into these categories
- A commission would look at the validity of a reason in an unfair dismissal claim
- Employees earning less than \$101,300 pa can bring an unfair dismissal claim if the employer has more than 100 staff
- An unlawful dismissal claim can be brought against all employers, including those with fewer than 100 staff
- A genuine redundancy is excluded from unfair dismissal claims
- Indications are that a Labor government would bring the 100 employees cap to 15 for unfair dismissal claims.

## Track 5

### **BUILD VALUE WHILE GROWING**

Verne Harnish

- Many people try to grow for growth's sake and end up getting in trouble with cash
- Profitability can come later. Some profitable people run out of cash and it's all over
- Most companies don't know what their “X” Factor is
- Growth with value starts with a few small steps then a couple of leaps
- Great companies have two-thirds of staff all working in the same direction
- Discipline in your growth phase is all important

THIS MONTH'S

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## Track 6

### **GROWTH: TECH HELP, HOME DELIVERED**

Brett Chenoweth, Gizmo

- Gizmo is a start-up company in the truest sense
- In the last 12 months, we've leveraged some core channel partnerships to really build the business
- We used our own capital, plus family, friends, an angel group and most recently, a private equity company to fund the business – with strict guidelines
- We have an unrelenting focus on customer service
- An emerging trend – employees from the corporate world working from home but needing consistent, secure communication technology. Gizmo fits well as a service supplier
- DC Strategy has helped enormously in developing a regional distribution strategy
- Lessons learned. Timing is everything; building momentum is key; surround yourself with people you like and trust; do the right thing by people, always; never walk into a room that you can't walk out of.

## Track 7

### **USING TRADE MARKS TO CRUSH COPYCATS**

Paul Brennan, Brennans Solicitors

- Trade marks can really add value to your business
- Trade marks can cover the look of your brand, music, smells, even the Harley Davidson rumble!
- Registering your business name is not enough
- Beware DIY trade mark registration – the process is full of pitfalls
  - The examiner may be hard to comprehend
  - You need to register in the right class
  - The 3-month advertising period is an opportunity for others to try to block you
  - You need to consider registration in other countries
- If you don't use the trade mark properly in 3 years, it can be removed
- Professional advice is highly recommended!

Track 8

## WRITING WINNING BUSINESS PROPOSALS

Robyn Haydon, author, "The Shredder Test"

- A proposal is like a one-to-one conversation on paper
- Beware cutting corners when writing a proposal. It must be relevant
- Readability is crucial. Avoid the 7 deadly sins
- Don't send generic marketing material, it's irrelevant. But case studies and testimonials can be extremely valuable
- The pet hates of buyers: arrogance and relying on reputation
- Read and review your proposal carefully before sending it off.

Track 9

## AMNESTY ON TAX PENALTIES

Michael Jones, Cummings Flavel McCormack

- The Tax Office has announced an amnesty on loans to shareholders that are not properly structured
- Corrective action needs to be taken by 30 June 2008
- No penalties will apply provided an honest mistake has been made
- This may also apply to loans from trusts
- Expect extra audit activity after June 2008.

Track 10

## SHAREMARKET UPDATE

Tim Lincoln, Lincoln Stock Doctor

- Volatility presents opportunity!
- There's nothing material to justify the latest correction – just fear and panic
- The market fell 8% to early August (average fall of all corrections is 7.5%)
- The average time for markets to recover: 5 months
- It's a crazy market where people buy high and sell low
- Expect a strong reporting season
- Of note: Rio is no longer a star stock
- Hot stocks: BHP, SMS Management, Tox Free Solutions, Mermaid Marine, CSL, St George.

# **i** FOR MORE INFORMATION

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

## **FAST TRACK TO INDUSTRY LEADER**

Gillian Franklin, The Heat Group  
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www.heatgroup.com.au

## **ECONOMIC UPDATE**

Prof Neville Norman, Melbourne University  
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## **THE FACTS ON DISMISSING STAFF**

Joydeep Hor, Harmers Workplace Lawyers  
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www.harmers.com.au

## **BUILD VALUE WHILE GROWING**

Verne Harnish, "The Growth Guy"  
See Pages 16-17 of this Extras booklet for details about Verne's forthcoming seminars in Australia, plus a special offer for Business Essentials subscribers.  
Call 02 9380 4288 or go to  
www.goforgrowth.com.au

## **GROWTH: TECH HELP, HOME DELIVERED**

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## **USING TRADE MARKS TO CRUSH COPYCATS**

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## **WRITING WINNING BUSINESS PROPOSALS**

Robyn Haydon, Winning Words Corporate Communications. Author of "The Shredder Test. The Australian guide to writing winning proposals".  
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## **SHAREMARKET UPDATE**

Tim Lincoln, Lincoln Stock Doctor  
www.lincolnindicators.com.au  
Please contact Lincoln direct for details about its Stock Doctor fundamental analysis software or Managed Fund services.  
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## **NETWORKING ON THE 'NET**

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**see further**

Spending the profits of your company or trust can trigger harsh tax consequences. The ATO has announced an amnesty for these type of transactions. Conditions apply. Find out more.

## CFMC KEY TAX DATES FOR SEPTEMBER AND OCTOBER 2007

|        |  |
|--------|--|
| 21 Sep | <b>August 2007 monthly activity statements:</b><br>final date for lodgement and payment  |
| 21 Oct | <b>September 2007 monthly activity statements:</b><br>final date for lodgment and payment<br><b>Annual PAYG instalment notice:</b> final date for payment<br><b>Quarter 1 (July - Sept 2007) activity statements:</b><br>final date for lodgment and payment |
| 28 Oct | <b>Quarter 1 (July - Sept 2007) GST instalment notices:</b><br>final date for payment  |
| 29 Oct | <b>Quarter 1 (1 July - 30 Sept) superannuation guarantee contributions:</b> final date for contributions   |
| 31 Oct | <b>Annual GST return:</b> final date for lodgment and payment<br><b>Income tax returns:</b> final date for lodgment  |

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# What's on at AIM

## AIM Victoria & Tasmania

AIM presents Tom O'Toole

Tom O'Toole is a charismatic and inspirational 'Baker' from Beechworth, Victoria who built his bakery into one of Australia's greatest success stories.

A self confessed kindergarten drop out, Tom was poorly educated as a child & comes from an impoverished childhood. At this breakfast event, Tom will share how he took on a bakery in a small, dying & isolated Victorian country town and turned it into a highly successful national business, whilst contributing significantly to reviving tourism to the region.

|                  |   |
|------------------|---|
| <b>Date:</b>     | <b>Friday 15 September</b>  |
| <b>Time:</b>     | <b>7am - 9am</b>  |
| <b>Venue:</b>    | <b>Grand Chancellor Hobart<br/>1 Davey Street, Hobart</b>   |
| <b>Cost:</b>     | <b>AIM Members \$60<br/>Non Members \$68</b>  |
| <b>Bookings:</b> | <b>Phone (03) 9534 8181 or<br/>visit <a href="http://aimvic.com.au/events">aimvic.com.au/events</a></b> |

## AIM Western Australia

*A Fragile Future or a Key to a civil society -  
The Future of the Charitable Community  
Sector in Australia*

Members & guests are invited to attend an informative Business Leaders Breakfast with Ian Carter, CEO Anglicare WA. The world has changed rapidly and exponentially as technology & globalisation swamp us all. In this timely address Ian Carter will talk about the challenges confronting the not-for-profit, charitable community sector in Western Australia.

|                  |  |
|------------------|--|
| <b>Date:</b>     | <b>Tuesday 11 September</b>  |
| <b>Time:</b>     | <b>7.15am - 9am</b>  |
| <b>Venue:</b>    | <b>Leadership Centre, AIM<br/>76 Birkdale St, Floreat, WA</b>  |
| <b>Cost:</b>     | <b>Professional Members \$44<br/>Affiliate Members \$66</b>  |
| <b>Bookings:</b> | <b>Visit <a href="http://aimwa.com.au">aimwa.com.au</a> or call<br/>Client Services Centre on<br/>(08) 9383 8000</b> |

## AIM Canberra

AIM Management Convention 2007

**AIM HIGH! The Effective Manager in Action** will place an emphasis on practice, rather than the theory, of management. Forty of the world's management minds will be presenting at this event, including international speakers Tom Peters, David Maister and Steve Lundin. Peter Thompson, one of Australia's most experienced broadcasters, will be the Convention Moderator.

|                  |  |
|------------------|--|
| <b>Date:</b>     | <b>16 - 19 September</b>   |
| <b>Time:</b>     | <b>Please refer to website<br/>for program details</b>   |
| <b>Venue:</b>    | <b>Sydney Convention Centre</b>  |
| <b>Cost:</b>     | <b>AIM Members \$2,795<br/>Non Members \$3,295</b>   |
| <b>Bookings:</b> | <b>Visit <a href="http://aimconvention.com.au">aimconvention.com.au</a><br/>for program details and<br/>bookings</b> |

## AIM South Australia

*CATS: The Nine Lives of Innovation with  
Stephen C. Lundin PhD*

An organisation is innovative only because it has people who innovate. That's because at its core, all innovation is personal & that's why CATS: *The Nine Lives of Innovation* is about changing the focus from the abstract and strategic to the personal & practical. Develop a deeper understanding of innovation & use that knowledge to create a rewarding & productive work life for yourself, those you love & those with whom you work.

|                  |   |
|------------------|---|
| <b>Date:</b>     | <b>Thursday 27 September</b>  |
| <b>Time:</b>     | <b>8.30am - 11am</b>  |
| <b>Venue:</b>    | <b>Hyatt Regency Hotel<br/>North Terrace, Adelaide</b>                                  |
| <b>Cost:</b>     | <b>Members \$88<br/>Non Members \$99</b>  |
| <b>Bookings:</b> | <b>Phone (08) 8241 8000<br/>or visit <a href="http://aimsa.com.au">aimsa.com.au</a></b> |

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Being first to market is not always a guarantee of success. For pHence IT, government legislation enforcing the use of anti soil erosion measures in construction meant demand had increased exponentially. Building a market leading business was the key challenge.

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pHence IT is an Australian owned company specialising in the supply and installation of safety and erosion control fencing. After considerable research and development pHence IT is able to commercially print on a range of fencing fabrics which offers clients a unique opportunity to cost effectively advertise or brand building and development sites.

### The Challenge

The challenge for pHence IT was the need to develop a structure and distribution strategy to service the market and capitalise on its first to market advantage. The success of the business was dependent on a mobile team of people, capable of installing the range of products to the necessary standard and being able to scale production. A great product still needs an effective distribution strategy.

### The Solution

DC Strategy (DCS) was engaged as a growth specialist to work with pHence IT to structure the business for national growth. The financial structure, capital base and business systems were all assessed in detail. The critical component in structuring a business for growth is the understanding of how to address the multitude of issues on an ongoing basis.

### The Outcome

pHence IT is now in a position to grow a national and international business. pHence IT possesses the combination of structure and people to drive the growth of a national mobile distribution network. The building industry continues to recognise and embrace specialist providers to the sector and pHence IT is well positioned to lead the industry in new products and environmentally focused initiatives.

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DATES: Brisbane – Tuesday 9 October, 2007  
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## The modern Internet...

There's been much interest lately in the networking sites MySpace, Facebook and LinkedIn.

They all come under the heading of networking and community sites – you create your own 'page' which is like your own little home on the web. You invite your friends/colleagues to join you and you can view your friend's contacts. If there's someone you'd like to connect with, you can ask for an introduction.

MySpace and Facebook are used for social networking. I find MySpace difficult to use and I guess I'm showing my age! It does seem to be the best place for groups of all kinds to gather - like music bands, book clubs and the like.

Facebook on the other hand is much neater and easier to navigate. And there are great little applications you can add to your community page ...like 'places I've travelled' which is like a little push pin map of the world.

More relevant to BE subscribers is LinkedIn, which is more of a business tool – it's really aimed at connecting like minded business people through their own existing contacts.

The beauty of it is, once you've got 50-100 connections in your network and you want to cast your net a bit wider for a particular project, advice, job or contact, you'll discover that you're only 1 step away from thousands of business people. That's [www.linkedin.com](http://www.linkedin.com)

A tip for Excel. Sometimes you need to export a spreadsheet in text format or csv which stands for comma separated values. Go to the File menu and choose Save As. Then, from the File Type list at the bottom, choose the format you need.

And a web address – I recently assisted in the rewrite of the NSW government's small business website and I realised there's some great info for businesses all around Australia. Visit [smallbiz.nsw.gov.au](http://smallbiz.nsw.gov.au).

For your next conference or event:

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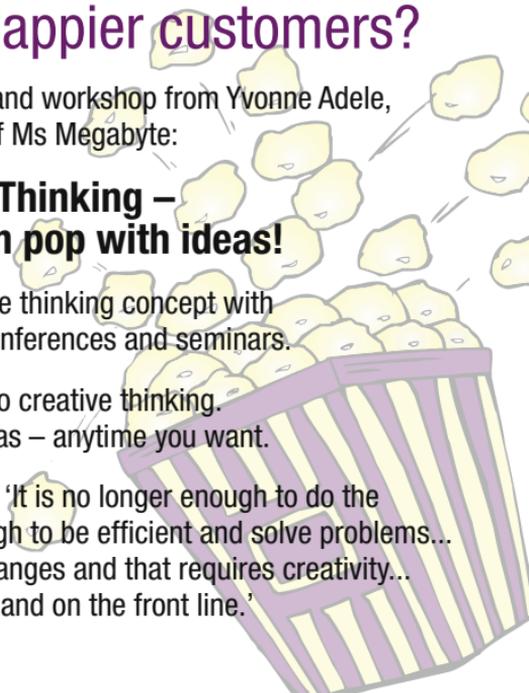
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