

MONTHLY AUDIO PROGRAM

B **BUSINESS** **ESSENTIALS**

OCTOBER 2007



THE **EXTRAS**

Introduction



Legal disputes cause major problems for many businesses, often leading to the collapse of the business. Solicitor Paul Brennan, a regular contributor to our programs, has assisted many businesses who've encountered difficulties – so many indeed he figured it was time to take an extra step. Together with Business Essentials he has now compiled a CD and an eBook titled "The 10 Greatest Legal Mistakes in Business – and how to avoid them". The launch around Australia will be during this month. For BE subscribers there's a special pre-launch price, a reduction of \$5 to \$19.95. You'll find details on the back cover of this Extras booklet.

You'll also find a free invitation to attend seminars by Stock Doctor Tim Lincoln which he is conducting in various parts of Australia in the next few weeks.

And Tony Gattari of Achievers Group is making a special book offer in conjunction with a new marketing release. Also, more details in this Extras booklet. On this month's CD Tony Gattari, who had huge success at Harvey Norman, reveals his biggest marketing mistake.

You'll find the usual mix of valuable information on this month's CD. For example, Colin James gives us some important pointers on the need for good communication, a subject I believe too many business people overlook. With my media background I am obviously quite passionate about it and often wonder why so many don't appreciate the power of good communication. Colin James conducts workshops on the subject.

Communicating – and selling – by phone is a related topic. An expert is Jenny Cartwright who gives us tips on the CD.

Once again, I hope you enjoy and gain valuable information from this month's CD and this Extras booklet.

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

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THIS MONTH'S

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Track 2

THE POWER OF GOOD COMMUNICATION

Colin James

- Highly competent people sometimes are flawed in their communication skills
- Ineffective meetings often are full of plausible “corporatese” language but in reality they’re very shallow
- This results in waste of time, resources and productivity
- People are exposed to information but they don’t always get it because of bad presentation
- You need the courage to acknowledge that communication standards are low and be willing to explore ways to improve
- The meaning of communication is the response you get.

Track 3

ECONOMIC UPDATE

Professor Neville Norman, Melbourne University

Count and review your products

- Every product has a price, quantity and quality
- Consider, review and change them when necessary
- Labour is similar: price (wage), quanta (employment) and quality (skills, productivity)
- Potential to drag inflation out of its comfort zone.
- Prospects for 2007/8+: wages growth to remain contained
- If right – inter rates contained; if wrong – watch out
- Election update: IR/wages issues the largest strategic election risk for business
- Pulp Mill Footnote: now an election issue – replays Wesley Vale of 1987-90

Quiz: when did double-digit wage/earnings growth occur in Australia since 1960?

Answer: 1970-1976: 10-29% pa average earnings growth; 1981/2: 13.5%; 1982/3: 13%.

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Track 4

AVOIDING MARKETING MISTAKES

Tony Gattari, Achievers Group

- My biggest mistake was assuming that sales and marketing would save any business
- Before introducing sales and marketing strategies, you must assess the cash flow of the business
- When you've stopped the cash "leaks" you must upgrade the business' engine
- You must understand who your "A class" customer is
- Have a go. The enemy is procrastination
- When you introduce a strategy you must know what you want to achieve
- Use low cost strategies first

Track 5

HOW TO SELL BY PHONE

Jenny Cartwright

- Ask an engaging question to avoid negative reactions
- Don't ask silly time wasting questions like "how are you?" or "do you have time to talk?" They invite negatives
- "I'm just calling about..." belittles what you're trying to sell
- Offer third party testimonials to prove your bona fides
- Have a script but don't read it verbatim. Try to memorise it
- Smile when you talk. It makes you sound less pushy

THIS MONTH'S

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Track 6

EATING A BIGGER SLICE OF THE PIE MARKET

Stephen Donnelly, Big Dad's Pies

- The business started in 2003 using a special recipe developed by my father
- We have just opened our 37th store and anticipate up to 70 stores by end of 2008, then to expand nationally and internationally
- We've grown with both company-owned and franchised stores
- Rapid growth places real pressure on cash flow
- You need to build strong structures into a business that has expanded so fast
- DC Strategy has helped change our structure, improve our professionalism – without them we would have fewer stores now, little substance for future growth, and more headaches!
- Tips for fast growth companies: watch cash flow, don't forget your personal life and, above all, remember that customer is king.

Track 7

USING MEDIATION TO SETTLE DISPUTES

Paul Brennan, Brennans Solicitors

- Mediation can be a cheaper and more sensible option than court
- The process can take a day, maybe less
- There may be a number of people involved – the warring factions plus lawyers, advisers, even accountants
- The parties discuss together, then split into different rooms to discuss separately with the mediator
- No admissions made in mediation can be subsequently used in court
- Often the differences become so minor that the parties see the sense in settling
- Lawyers draw up the settlement in writing there and then.

THIS MONTH'S

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Track 8

TAX CONCESSIONS FOR STAFF PERKS

Michael Jones, Cummings Flavel McCormack

- The minor benefits maximum value has increased to \$300
- There is a new and helpful ATO draft ruling on minor benefits
- The ruling discusses the meaning of infrequent and irregular
- Consider offering in-house discounts to keep staff happy - retailers and wholesalers can provide their products and services to staff at cost free of FBT
- You can still provide goods below cost free of FBT up to \$1,000 per employee
- For producers and manufacturers, the FBT threshold for in-house benefits is 75% of the lowest retail value rather than cost.

Track 9

SHAREMARKET UPDATE

Tim Lincoln, Lincoln Stock Doctor

- We've reached the end of a very positive reporting season
- Outstanding results: BHP, CSL, Monadelphous, Bradken, QBE
- New star stocks: Melbourne IT, Pipe Networks, AXA, Structural Systems, The Reject Shop
- No longer star stocks: Babcock & Brown, Woodside Petroleum, 7 Network, Technology One, Oxiana
- To attend a "Selected Superior Stocks" seminar in October, plus an exclusive offer to attend Lincoln's Stock Doctor User group meeting immediately afterwards, please call 1300 676 332 – or register at www.lincolnindicators.com.au

Track 11

ARE YOU CAUGHT IN THE HAPPINESS TRAP?

Dr Russ Harris, author, "The Happiness Trap"

- Popular ideas about what makes us unhappy are misleading, inaccurate
- We need to learn to manage the full range of emotions
- The "mindfulness" approach helps us to do this
- It shows us how to step back from negative thoughts
- It's based firmly on scientific research
- It can help with work stress and quitting smoking to depression, anxiety, even severe mental illnesses such as schizophrenia

FOR MORE iNFORMATION

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

THE POWER OF GOOD COMMUNICATION

Colin James.

colin@colinjames.com.au

ECONOMIC UPDATE

Prof Neville Norman, Melbourne University

n.norman@unimelb.edu.au

AVOIDING MARKETING MISTAKES

Tony Gattari, Achievers Group.

See pages 8-9 of this Extras booklet for contact details plus a special offer on the new book "Marketing Success", co-written by Tony Gattari and Shaun Mooney

HOW TO SELL BY PHONE

Jenny Cartwright. Jenny provides seminars and in-house training. She has written the book "Don't Get Hung Up! (How To Sell Products And Services By Phone)."

info@telesalestraining.com.au

www.telesalestraining.com.au

EATING A BIGGER SLICE OF THE PIE MARKET

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USING MEDIATION TO SETTLE DISPUTES

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See back of this Extras booklet for a special offer to purchase Paul's new CD plus eBook

TAX CONCESSIONS FOR STAFF PERKS

Michael Jones, Cummings Flavel McCormack

T: 03 9252 0800

enquiries@cfmc.com.au

www.cfmc.com.au

SHAREMARKET UPDATE

Tim Lincoln, Lincoln Stock Doctor

T: 1300 676 332 or 03 9854 9444.

To attend a "Selected Superior Stocks" seminar in October, plus an exclusive offer to attend Lincoln's Stock Doctor User group meeting immediately afterwards, please call 1300 676 332 – or register at www.lincolnindicators.com.au

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Marketing Success draws upon the real-life practical experience of Tony Gattari, who headed up the Harvey Norman Computer and Communications division, overseeing the growth from \$12 million to a massive \$565 million in 9 years. Through his experience and working as a corporate/business advisor and trainer to over 100 businesses worldwide, with fellow co-author Shaun Mooney, the book highlights the power of marketing.

Here you will learn low cost practical marketing strategies to create a perception of value to eliminate the issues of "price". This hard hitting, no nonsense book is a must read for all those in business who desire to accelerate their sales and profits immediately!

Order Online at
www.achieversgroup.com.au/products.html

OR

Fax Your Order to (02) 9440 7444

What People Say About the 'Marketing Success' Book

The Australian Newspaper

"The man credited with tightening Harvey Norman's extraordinary grip in the retail PC market, Tony Gattari is now selling his secrets."

David Berkman - Director - Flexirent Capital

"Within 10 years we have a public company worth over \$600m – and that is from a standing start. Thank you Tony!"

Bill Crichton - MD - Sanyo Australia

"Marketing has been Tony's real passion since his days of helping small proprietors grow themselves and their business franchises within."

Description	Price	Quantity	Sub Total
Marketing Success Book	\$24.95		\$
PLUS Secrets of Top Sales Professionals	\$32.95	1	FREE
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What's on at AIM

AIM Victoria & Tasmania

*Partners in Business Luncheon:
Women in Leadership*

The 2007 Partners in Business Luncheon will focus on "Women in Leadership," and we are proud to bring you three prominent female directors. Catherine Walter, Paula Dwyer and Lyndsey Cattermole are all leaders in their chosen field and each currently hold board positions at several prominent organisations. Join us for lunch as each of these women reveal their personal pathways to success as, "Women in Leadership."

Date:	Friday 12 October
Time:	12-2pm
Venue:	Hilton on the Park, 192 Wellington Parade, Melbourne
Cost:	AIM Members \$90 Non Members \$115
Bookings:	Phone (03) 9534 8181 or visit aimvic.com.au/events

AIM Canberra

*Rush to the Top – Accelerating the
development of leaders in public services*

The launch will examine the research and consider the steps that need to be taken to ensure that strong effective leaders are developed in what will be a very demanding labour environment.

Paul Broderick, Commissioner, State Services Authority in Victoria will join us to present a case study and discuss his observations together with a panel of leaders from the public sector.

Date:	Tuesday 16 October
Time:	12-2pm
Venue:	Hyatt Hotel, Commonwealth Avenue, Yarralumla ACT
Cost:	AIM Members \$80 Non Members \$105
Bookings:	Visit www.aimcan.com.au, email events@aimnsw.com.au or call 1300 651 811

AIM Western Australia

*Professional Development Sundowner: The
Old Boys Club and other Board Peculiarities*

Fiona Harris, State President, Australian Institute of Company Directors, will be presenting on her experience as a woman in the world of boards, and the challenges of operating in that environment. The boards Fiona has served on have had significant involvement in mergers and acquisitions and Fiona's experience will provide an overview of the commitment it takes to work and succeed within a Board environment.

Date:	Monday 22nd October
Time:	5.30-7.30pm
Venue:	AIM, 76 Birkdale St, Floreat, WA
Cost:	Professional Members \$44 Affiliate Members \$77
Bookings:	Visit aimwa.com.au or call Client Services Centre on (08) 9383 80088

AIM South Australia

*Women in Management Breakfast with Jeff
Kennett: Breaking down the barriers*

As the former Premier of Victoria, the President of a Football Club and as a leader of people in general, Jeff Kennett is dedicated to raising awareness and getting people to talk. It is his forthright approach that also sees him chair the national depression initiative, beyondblue.

Join us for breakfast to hear his view on why we need to breakdown the barriers in society today.

Date:	Thursday 11 October
Time:	7.30-9am
Venue:	Adelaide Convention Centre, North Terrace, Adelaide
Cost:	Members \$65 Non Members \$75
Bookings:	Phone (08) 8241 8000 or visit aimsa.com.au



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see further

Looking for ways to reward your employees?

Every year \$1,000 (at cost) of in house benefits and services can be provided to employees free of fringe benefits tax.

CFMC KEY TAX DATES FOR OCTOBER AND NOVEMBER 2007

21 Oct	September 2007 monthly activity statements: final date for lodgment and payment Annual PAYG instalment notice: final date for payment Quarter 1 (July - Sept 2007) activity statements: final date for lodgment and payment
28 Oct	Quarter 1 (July - Sept 2007) GST instalment notices: final date for payment
29 Oct	2008 FY Quarter 1 (1 July - 30 Sept) superannuation guarantee contributions: final date for contributions
31 Oct	Annual GST return: final date for lodgment and payment Income tax returns: final date for lodgment (if no tax agent)
21 Nov	October 2007 monthly activity statements: final date for lodgment and payment
28 Nov	Superannuation guarantee charge statement: payment and lodgment if 2008FY Quarter 1 superannuation guarantee contributions were not made by the due date.

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The successful growth of a business requires constant review of the relevance and scalability of their systems. Failure to do this can lead to a negative impact in growth and brand image. Analysing and adjusting your business model for future growth is the key to improving long term business performance.

The Business

Hairhouse Warehouse was established by brothers Tony and Joseph Lattouf. The business combines a hairdressing salon with a specialist hair and beauty retail business, selling a full range of branded hair care products and accessories in a retail and salon environment, staffed by trained hairdressers, providing professional product advice to consumers.

The Challenge

By 2003 the business had grown to 10 stores but further growth was constrained by the structure and commercial arrangements from a “home-made” franchise system, which had locked Hairhouse Warehouse into medium-term commercial arrangements that were stripping the value from the business, while failing to have mechanisms to control compliance with branding, marketing and customer experience protocols.

The Solution

The DCS team identified the key value drivers and commenced building a new commercial model for the franchising. New commercial policies were developed, the method of recruiting, screening and selection of franchise owners was redeveloped and an operations and procedures manual was then completed. DCS then developed a corporate governance and board structure and the tactics developed to manage and expand the network were implemented.

The Outcome

Hairhouse Warehouse is now operating in all States of Australia and is considered to be market leader in its category in many of those States. The average profit per store leads the industry and revenue has grown tenfold. The Hairhouse Warehouse business is considered to be one of the most successful franchise models in Australian retailing.

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Ms Megabyte

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



Housekeeping

It seems to be the time of year computers are throwing in the towel and refusing to behave, so I thought it would be timely to go over some housekeeping issues – my Top 5 list.

- Clean up internet explorer. Go to Tools, Internet Options and choose Delete Files or Delete browsing history depending on which version you're using.
- Remove any programs you no longer use... go to Control Panel, Add/Remove Programs and slowly go through the list.
- Do a disk cleanup to remove any unnecessary files. Go to Start, Accessories, System Tools, Disk Cleanup and follow the instructions.
- Go through your email Inbox and make sure the only things there are items you've yet to action. The Inbox should really be a to-do list. If you need to keep anything for later, file it. Remember the shortcuts: Ctrl + Shift + E to create new folder. To select a group of emails, click on the 1st one then Hold down the Shift key and click on the last one. To select random multiple files, hold down the Ctrl key.
- Make sure your anti virus program is up to date. Make sure you HAVE one! At Free.grisoft.com you'll find the free AVG which is just fine. If you're not on a corporate network, the K9 spam filter will be all you need to get rid of that 80% of email we don't need clogging up our inboxes. Go to getmega.com/k9 for the instructions.

A shortcut for you for Office 2007. The new ribbon feature replacing the toolbars can seem a bit intrusive because it takes up so much more vertical space than before.

To minimise the ribbon, look up in the very top left hand corner of the screen. See the save, undo, redo and print buttons? To the right of those you'll see a tiny, faint little downwards pointing arrow. Click the arrow and choose 'Minimise the ribbon' from the menu that appears.

This month, I'd like to send you in the direction of my brand new website – www.ideasculture.com – I've created a workshop which will have you and your people popping with brand new ideas whenever you need them. It's the hot new conference topic. Visit ideasculture.com for more info.

For your next conference or event:

Been stuck for ideas lately? Want livelier staff? Shorter, more productive meetings? More products? Happier customers?

A brand new keynote address and workshop from Yvonne Adele,
the creator of Ms Megabyte:

Popcorn Thinking – make your team pop with ideas!

It's a different creative thinking concept with
universal appeal for conferences and seminars.

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According to Edward de Bono, 'It is no longer enough to do the
same thing better... No longer enough to be efficient and solve problems...
Business has to keep up with changes and that requires creativity...
at a strategic level and on the front line.'

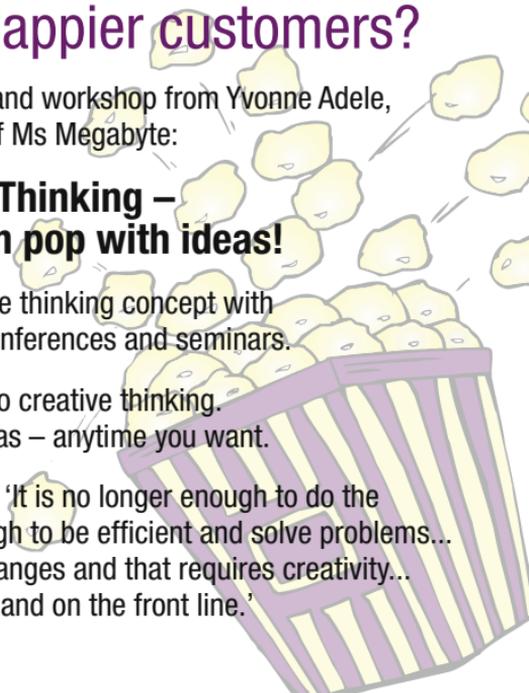
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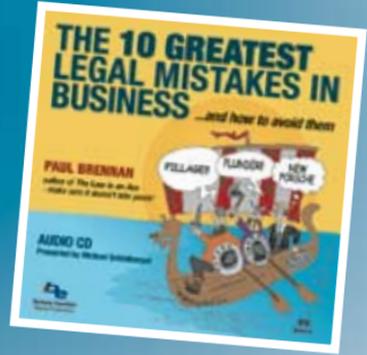
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“fantastic value, fun, great listening”

THE 10 GREATEST LEGAL MISTAKES IN BUSINESS *...and how to avoid them*

AUDIO CD PLUS EBOOK



It is difficult for even the most creative business person to commit entirely new legal mistakes. They've all been done before - many, many times. Often people wait until they are desperate before they see a lawyer about a legal problem - this just seems to be human nature. But you don't need to learn the hard way.

You can avoid legal mistakes if you know what is coming.

Paul Brennan, author of *The Law is an Ass - make sure it doesn't bite yours!* lists the top 10 legal mistakes in business - plus other legal minefields. And it couldn't be easier. You can listen to the CD and then reinforce the key messages by reading the eBook.

YOU WILL LEARN HOW TO:

- Take the pain out of partnership disputes
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