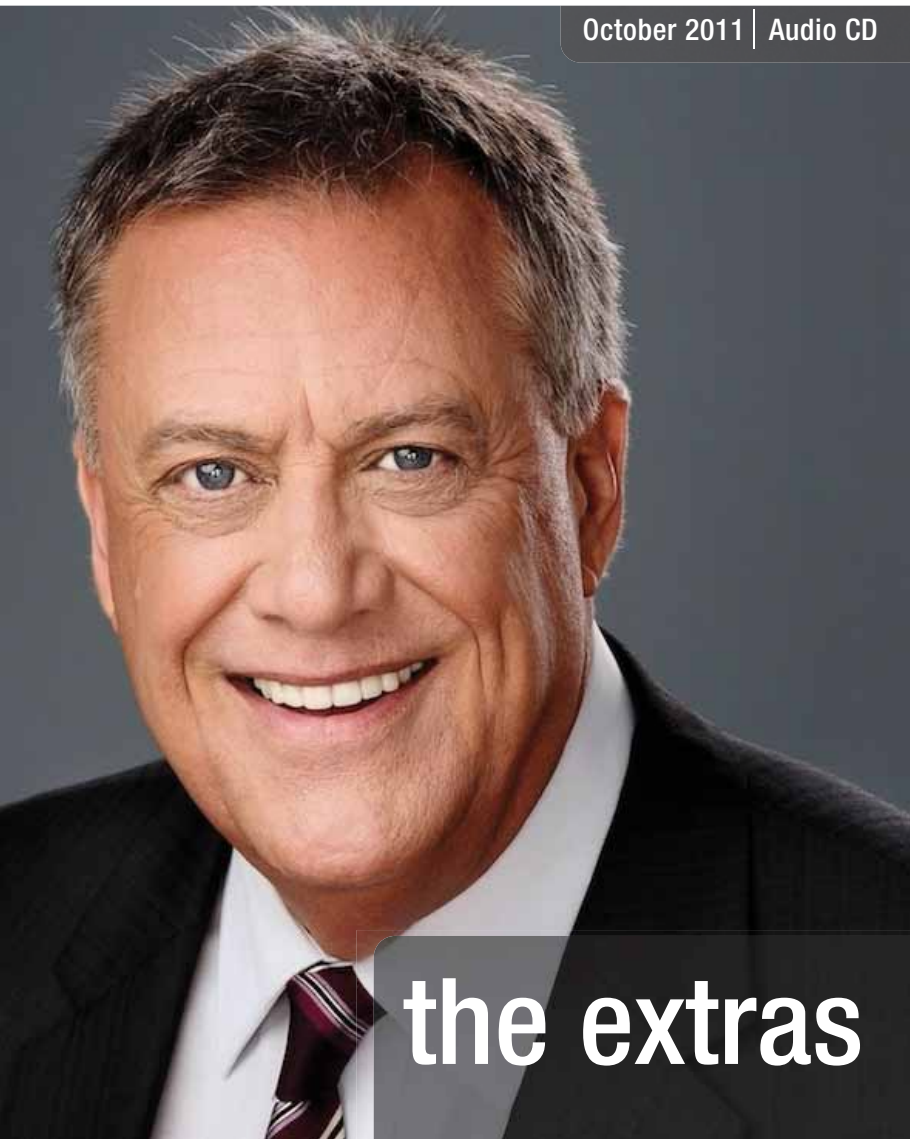


businessessentials[®]

Advice and ideas to grow your business - presented by Nick Schildberger

October 2011 | Audio CD



the extras



Managing Director
Nick Schildberger

Production Manager
Heather Dawson

Producer
Bob Kearsley

Studio Manager
Peter Letts

Advertising/Sponsorship
Nick Schildberger
nschildberger@be.com.au

Publisher
Business Essentials Pty Ltd
405 Riversdale Road,
Hawthorn East Vic 3123

Telephone: 03 9882 8333

Facsimile: 03 9882 8017

Email: info@be.com.au

Website: www.be.com.au

It's October and already it's been a long year. You sense that you're running out of steam and inertia is setting in. Not surprising when you've been flat out trying to keep your business going and holidays seem like a distant dream. But how do you recharge your batteries and get the wheels turning again? Veteran business consultant Alan Hargreaves has some ideas, based on sound practical experience. He's written a book called *Recharge*, and distils the lessons from it on this CD.

Then, there's the economy. While it rumbles along here in Australia, the same can't be said for most other developed nations. Our resident economist, Professor Neville Norman of Melbourne University, has been in the thick of the action and puts it all into perspective from his vantage point in Europe.

Greg Fordham, from very successful airport strategy consultants Airbiz, tells us how the "can-do" Aussie approach helps win contracts in a highly competitive international field – while the benefits of community service in keeping the team motivated.

Erin Goffett of the Munro Group has some thought-provoking advice for baby boomers who may be contemplating selling-up. It's a congested market, she says, so why not consider hiring someone to run the business while you continue to enjoy its rewards?

Stock doctor Elio D'Amato throws more perspective on a sharemarket in turmoil, our tax expert Michael Jones brings us up to date with the new laws on the taxation of trusts, and to close, we'll hear from author and change facilitator Rod Matthews, on what makes a bad day, and how changing the things we CAN change, can do wonders for ourselves, our friends and colleagues – and our businesses.

We trust this October program will give you new ideas to kick-start your thinking!

Regards

A handwritten signature in black ink that reads "Nick Schildberger". The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

Nick Schildberger
Managing Director

For more information about the topics discussed on this October 2011 program, please contact the relevant organisations listed below.

RECHARGE YOUR BATTERIES

Alan Hargreaves

alan@alanhargreaves.com

www.alanhargreaves.com

ECONOMIC UPDATE

Professor Neville Norman,

Melbourne University

neville.norman@unimelb.edu.au

THE CAN-DO APPROACH TO SUCCESS OVERSEAS

Greg Fordham, Airbiz

T: 03 9417 4733

gfordham@airbiz.aero

www.airbiz.aero

THE 6 KEYS TO MANAGING YOUR ONLINE REPUTATION

Gerry McCusker, Engage ORM

gerry@engageorm.com

www.engageorm.com

MAKING EVERY PROJECT PAY OFF

Alex Chapman, Totally Optimized Projects

T: 0411 519445

www.totallyoptimizedprojects.com

DON'T SELL UP – RECRUIT & KEEP TRADING

Erin Goffett, The Munro Group

Contact Business Essentials

for more details:

T: 03 9882 8333

info@be.com.au

HOW TO BE A SUCCESSFUL BUSINESS HUSTLER

Tony Gattari, Achievers Group

T: 02 9440 7373

www.achieversgroup.com.au

TAXATION OF TRUSTS: WHAT THE NEW LAWS MEAN

Michael Jones,

Cummings Flavel McCormack

T: 03 9252 0800

enquiries@cfmc.com.au

www.cfmc.com.au

SHAREMARKET UPDATE

Elio D'Amato, Lincoln Stock Doctor

T: 1300 676 333 or 03 9854 9444

www.lincolnindicators.com.au

STAYING POSITIVE!

Rod Matthews,

Impact Human Performance Technologies

T: 02 9487 4822

www.rodmatthews.com

Accountants Who Help You See Further

Cummings Flavel McCormack are accountants who provide accounting, auditing and business advice to business owners. Cummings Flavel McCormack also provides tax consulting services.

Tax Consulting

Tax law is relevant to every major business and investment decision. Understanding the latest developments in tax is difficult.

The Cummings Flavel McCormack tax consulting practice works with clients to evaluate the taxation risks and benefits applicable to their business and investment plans.

We are proud of our ability to untangle the complexities of tax law to produce commercially practical tax advice that the client can understand and act on with confidence.

We have significant breadth of experience, having worked with successive governments in tax law development and holding key positions on advisory and education committees with professional tax bodies.

David Kent, Michael Jones and Neil Flavel lead a group of dedicated taxation professionals.



CFMC KEY TAX DATES FOR: OCTOBER AND NOVEMBER 2011

21 Oct 11	Monthly activity statement for September 2011.
28 Oct 11	<p>Quarterly activity statement: quarter 1, 2011-12 -tax agent and BAS agent - paper lodgement.</p> <p>Superannuation guarantee contributions, for quarter 1, 2011-12: contributions to be made to the fund by this date.</p> <p>Annual activity statement: TFN Withholding for closely held trusts - due date for lodging and paying where a trustee of a closely held trust withheld amounts from payments to beneficiaries during the 2010-11 income year.</p>
31 Oct 11	<p>Income tax return for all entities: where one or more prior year income tax returns were outstanding as at 30 June 2011.</p> <p>Quarterly TFN report for closely held trusts for tax file numbers (TFNs) quoted to a trustee by beneficiaries in quarter 1, 2011-12.</p>
21 Nov 11	Monthly activity statement for October 2011
25 Nov 11	Quarterly activity statement, quarter 1, 2011-12: electronic lodgement (ELS, ECI, Tax Agent Portal or BAS Agent Portal)
28 Nov 11	Superannuation guarantee charge (SGC) statement: quarterly for quarter 1, 2011-12 (if required contributions not made by due date)

For more visit our website, www.cfmc.com.au

Office Details

Level 15, 390 St Kilda Road
Melbourne VIC 3004

T: 61 3 9252 0800 F: 61 3 9252 0801

E: enquiries@cfmc.com.au

E: careers@cfmc.com.au

www.cfmc.com.au



I UNDERSTAND the needs of small business owners.

*After all,
I am one too.*

My small business is just like yours. It comes with long hours, different management roles, the challenge of keeping staff and customers happy, as well as the odd sleepless night. The only difference is, my business is a BOQ branch.

As a BOQ Owner-Manager, I not only run my local branch, I own it as well. This gives me a greater understanding of what my small business customers go through each day. It also allows me to really get to know my customers and give them the personal service and timely decisions they need to help their business succeed.

Ask yourself, would your bank do this?

Sean O'Donoghue
Owner-Manager

To find your local Owner-Manager
visit boq.com.au
or call 1300 737 766.

The BOQ logo consists of the letters 'BOQ' in a white, bold, sans-serif font, set against a blue square background with a yellow triangle pointing upwards from the bottom left corner.

Your own personal bank