

businessessentials[®]

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

November 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 more than two years now since the headline on the cover of our August 2009 program read "Prepare Now for the Recovery", as we looked hopefully towards the end of the GFC. Many business people who heeded that advice may feel they're still waiting for that recovery. And perhaps they're looking somewhat nervously ahead to another global downturn. Our resident economist, Professor Neville Norman, just back from a stint in Europe observing its debt crisis, says it's important to get the gloom and doom into perspective, and to be aware how big a role perception plays in building or undermining confidence.

On a related matter, we hear from Michael Finland of Vantage Performance. Michael believes that Europe's problems will inevitably cause overseas funding for our banks to shrink. So will you be able to get that loan you need to grow your business, or to rollover your overdraft? And how should you prepare for another credit squeeze?

Strategist Christopher Tipler says that, just because times are tough, we shouldn't ignore environmental sustainability issues in our businesses. Rather, he argues, we should see them as an opportunity to benefit the bottom line. Meanwhile, workplace relations lawyer, Joydeep Hor, has timely advice on how to avoid claims under the adverse action provisions of the Fair Work Act. And to help us through those truly tough times when a personal tragedy or a business disaster strikes, psychotherapist Dr Russ Harris takes us through the essential messages of his latest book, "The Reality Slap". It's advice we'll all need at some point in our lives.

As always, there's plenty to think about – I trust you'll enjoy this month's CD.

Regards

A handwritten signature in black ink that reads "Nick Schildberger". The signature is fluid and cursive, with the first name "Nick" being particularly prominent.

Nick Schildberger
Managing Director

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

ECONOMIC UPDATE

Professor Neville Norman,
Melbourne University
neville.norman@unimelb.edu.au

SURVIVING THE NEXT CREDIT SQUEEZE

Michael Fingland, Vantage Performance
T: 07 3229 5750
www.vantageperformance.com.au

DITCHING YOUR CLIENTS FROM HELL

John Petty, Petty Presentations
john@pettypresentations.com.au

HOW TO AVOID AN ADVERSE ACTION CLAIM

Joydeep Hor, People+Culture Strategies
T: 02 9440 7373
www.peopleculture.com.au

PROFITING FROM ENVIRONMENTAL SUSTAINABILITY

Christopher Tipler, Corpus RIOS
T: 03 9510 5441
chris@ctadvisors.com.au
www.corpusrios.com

ACCC's NEW APPROACH TO SMEs

Dr Michael Schaper, ACCC
T: 1300 302 502
www.accc.gov.au

NEW RULES ON SMSF BORROWING

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

HANDLING A "REALITY SLAP"

Dr Russ Harris
www.actmindfully.com.au
The Reality Slap is published by
Exisle Publishing
www.exislepublishing.com.au

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: NOVEMBER AND DECEMBER 2011

- | | |
|-----------|--|
| 21 Nov 11 | Monthly activity statement for October 2011 |
| 28 Nov 11 | Superannuation guarantee charge (SGC) statement:
quarterly for quarter 1, 2011-12 (if required contributions
not made by due date) |
| 21 Dec 11 | Monthly activity statement for November 2011 |

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 on the left side.

Your own personal bank