

businessessentials[®]

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

January 2012 | Audio CD



the extras



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As we launch ourselves and our businesses into 2012, we're all looking for guidance and, hopefully, comfort on how things might turn out. As usual, our longtime economist Professor Neville Norman has plenty of guidance for us, but this time not much comfort. He freely admits his predictions are bleak. He explains why as he sets the scene for the coming year.

The growing impact of government policy on small business is a nagging worry for Ken Phillips, executive director of Independent Contractors of Australia. He's been tallying up the pieces of Federal legislation that he says will add to business costs in the year ahead, and he runs through them for us in this program.

On a brighter note, Rod Matthews of Impact Human Performance Technologies tells us how to make the most of the post-holiday mood among our team to create a bunch of enthusiastic high-performers in the coming year. And rewarding high performers brings many broader benefits, as illustrated by Angus Kennard, of Kennards Hire, whose staff have just enjoyed substantial bonuses with their Christmas dinner.

Tim Molloy, online evangelist for MYOB, paints a picture of how technology's going to impact on the way we do business in 2012; and if you're planning a move into the online world, listen to Alex Chapman of Totally Optimized Projects. That company's done it, and learned a lot of lessons along the way.

And we invite you to meet Gina Field, who's built an award-winning business in the traditionally male-dominated world of the security industry. As Gina tells us, she needed determination at the start, but it's sound business practice and unconventional thinking that lie at the heart of her success.

Enjoy the program!

A handwritten signature in black ink that reads "Nick Schildberger". The signature is written in a cursive, flowing style.

Nick Schildberger
Managing Director

For more information about the topics discussed on this January 2012 program, please contact the relevant organisations listed below.

2012: ROUGH ROAD TO RECOVERY

Professor Neville Norman,
Melbourne University
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STANDING UP FOR SMALL BUSINESS

Ken Phillips,
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FIRING UP YOUR TEAM IN 2012

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PLACING A HIGH VALUE ON STAFF

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BUSINESS AND TECHNOLOGY: WHAT LIES AHEAD

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MAKING THE MOVE TO A WEB-BASED BUSINESS

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LESSONS ON SELLING THE INFOMERCIAL WAY

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DON'T LET PAYROLL TAX SNEAK UP ON YOU

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ACHIEVING SUCCESS IN A MAN'S WORLD

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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: DECEMBER 2011 AND JANUARY 2012

- 01 Dec 11** Income tax payment due date for companies and superannuation funds that were taxable medium to large business clients in the immediate prior year.
Income tax payment due date for companies and superannuation funds that were required to lodge by 31 October 2011.
Payment of income tax for superannuation funds where one or more prior-year income tax returns are outstanding as at 30 June 2011 (lodgment of return was due 31 October 2011).
- 21 Dec 11** Monthly activity statement for November 2011.
- 15 Jan 12** Income tax return for taxable large/medium business taxpayers as per latest year lodged. All entities other than individuals – unless required earlier.
Income tax return for taxable head company of a consolidated group – including new registrants – that has a member who has been deemed a large/medium business taxpayer in the latest year lodged.
- 21 Jan 12** Quarterly PAYG instalment activity statement – head companies of consolidated groups – quarter 2, 2011-12.
Monthly activity statement for December 2011.
- 28 Jan 12** Superannuation guarantee contributions, for quarter 2, 2011-12 – contributions to be made to the fund by this date.
- 31 Jan 12** Quarterly TFN report for closely held trusts for TFNs quoted to a trustee by beneficiaries in quarter 2, 2011-12.

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

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Economic Forecasts for 2012

Prof. Neville Norman

Indicators	2011 Experience	Scenario "A" BE 2012 Forecast	Scenario "B"	Scenario "C"
Real GDP Growth	Just over 1.5% up	1.1 %	-0.5%	2.2%
Business Capex	Around 8% up	2.5%	zero	5.5%
Retail sales	1.5% up (nominal)	1.5%	0.5%	2.5%
Unemployment Rate	Rising in the 5-5.5% range	Low 6% range	6.8%	5.5%
\$US to \$AUD FX Rate	96c US to \$1.09c US	Low 90s	83-86c US	96c
RBA Cash rate	Held, to Nov. drop	Down to 4.0%	3.25%	4.75%
Building Approvals	10% decline	-13%	-18%	-6%