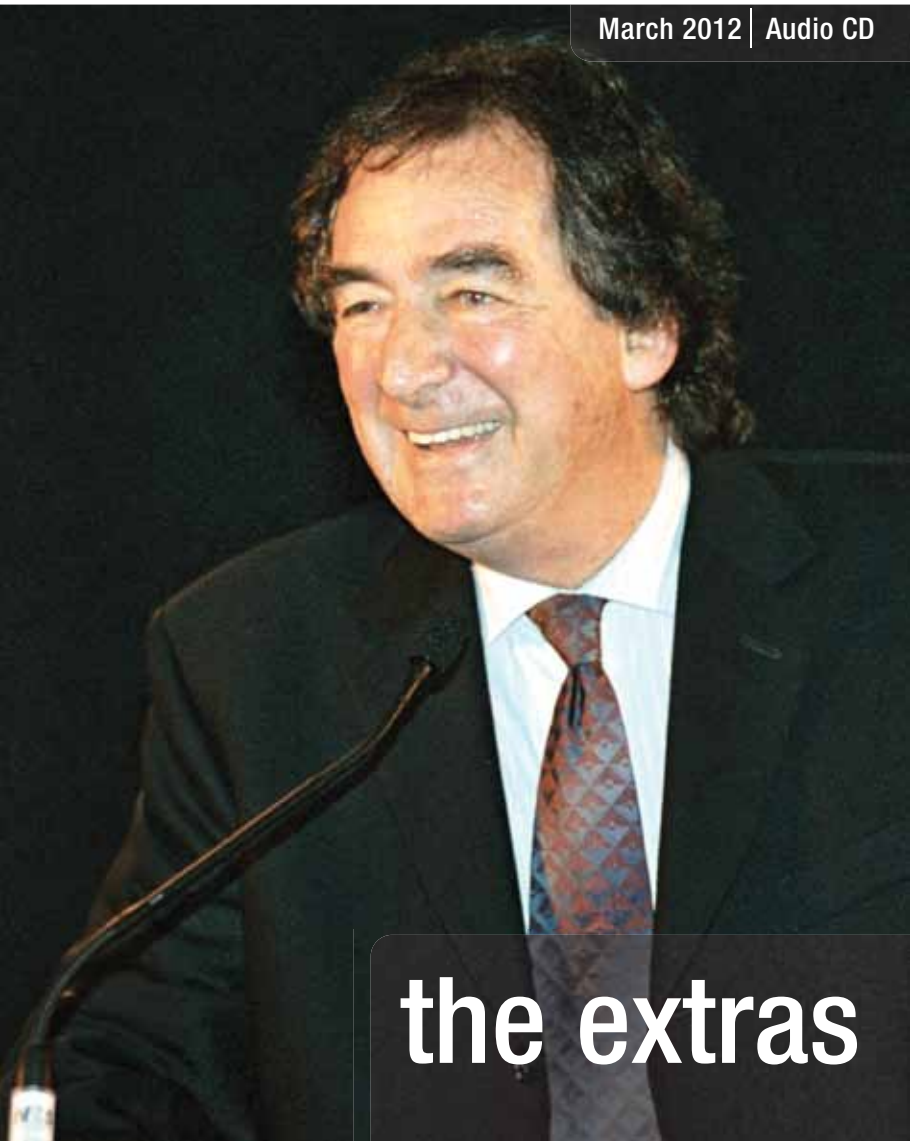


# businessessentials<sup>®</sup>

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

March 2012 | 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

Advising business people how to give money away, rather than make it, is not something we at Business Essentials usually do. But we're making an exception this month. Former high-profile car dealer Ken Morgan OAM has for many years had a greater purpose in life. He's the founder and guiding spirit behind a charity called Kids Under Cover, which has a proud record of providing safe housing and opportunities in life for youngsters with no homes and few prospects. He tells us why it's not only a worthwhile and immensely satisfying course to follow, but a sound business proposition as well.

Interest rates, on hold when everyone expected them to go down, or rising because the big banks say they can't sustain their margins and profits any other way, are focusing attention on what we can expect from the economy for the rest of the year. Professor Neville Norman puts it all into a business perspective for us.

If you're struggling in these difficult times to keep your business afloat, you may find yourself looking to reduce labour costs. You don't want to lay people off, so what are your options? Workplace relations lawyer Joydeep Hor, of People and Culture Strategies, tells us how to avoid the legal pitfalls of things like demotions, salary freezes and contract variations.

Also in this program, we'll meet Andrew Gray, a longtime Business Essentials member who's overcome an inauspicious start in life to develop and run a highly successful food import/export business. Tax expert Michael Jones, of Cummings Flavel McCormack, tells us about the new tax laws we can expect this year; and trademark expert Theodore Doucas has some helpful advice on how best to protect, and exploit, our business brand, along with a useful lesson from an unlikely source, actor Charlie Sheen!

Enjoy this month's edition,

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

**Nick Schildberger**  
Managing Director

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

### ECONOMIC UPDATE

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

### WHY GET INVOLVED IN A CAUSE?

**Ken Morgan OAM, Kids Under Cover**  
For corporate partnerships,  
please contact Kerry Butcher:  
T: 1800 801 633  
Kerry@kuc.org.au  
www.kuc.org.au

### GETTING TO "NEXT": ENSURING A SUSTAINABLE FUTURE FOR YOUR BUSINESS

**Tim Stannage, Business Essentials**  
T: 03 9882 8333

### DEMOTIONS, SALARY FREEZES, CONTRACT VARIATIONS: HOW FAR CAN YOU GO?

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

### STAYING TRUE TO STAFF AND CUSTOMERS: SIMPLE RECIPE FOR SUCCESS

**Andrew Gray, Raw Materials**  
T: 03 9689 0466 or 0402 133 307  
andrew@rawmaterials.com.au  
www.rawmaterials.com.au

### 10 WAYS TO EVALUATE A MARKET

**Tony Gattari, Achievers Group**  
T: 0410 538 521  
tony@achieversgroup.com.au  
www.achieversgroup.com.au

### NEW TAX LEGISLATION IN 2012

**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

### NAMES, SLOGANS AND A LESSON FROM CHARLIE SHEEN

**Theodore Doucas,**  
**Trademark Zone Australia**  
theo@trademarkzone.com.au  
www.trademarkzone.com.au

### LIFTING COMMITMENT FROM THE TEAM

**Rod Matthews,**  
**Impact Human Performance Management**  
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: FEBRUARY AND MARCH 2012

- |                  |   |
|------------------|---|
| <b>21 Feb 12</b> | Lodge monthly activity statement for January 2012.  |
| <b>28 Feb 12</b> | Lodge quarterly GST activity statement for Oct-Dec.<br>Lodge quarterly tax instalment notice (no GST) for Oct-Dec if varying the instalment amount. |
| <b>21 Mar 12</b> | Lodge monthly activity statement for February 2012.   |
| <b>31 Mar 12</b> | Income tax return for companies and super funds with income over \$2 million in last year lodged (excluding large/medium business taxpayers).       |

For more visit our website, [www.cfmc.com.au](http://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](mailto:enquiries@cfmc.com.au)

E: [careers@cfmc.com.au](mailto:careers@cfmc.com.au)

[www.cfmc.com.au](http://www.cfmc.com.au)



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