

businessessentials[®]

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

April 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

We're all familiar with the phrase, the two-speed economy – it's become a buzzword for the current state of affairs in Australia. But what about the two-PHASE economy? That's the term our resident economist Professor Neville Norman of Melbourne University has coined this month to help him explain where we are now, and where we can expect to be in a year's time.

We've talked a lot on these programs about preparing your business for sale – making sure it's in the best possible shape, and getting the timing right. Well, this month we meet someone who's done just that - Leanne Faulkner, of Billie Goat Soap. She has some valuable lessons about how she did it, and how she sees her future.

It's hardly news that the Australian workforce is getting older, as life expectations increase and more people find they need to keep working longer. But did you know that workers are getting fatter and sicker as well? Workplace lawyer and OH&S expert Andrew Douglas says it's true, and it has important implications for our businesses.

Then, there's the residential property market. What's going on? It's hard to tell given the conflicting opinions about a bubble that's going to burst, or a boom that's set to take off again. John Fitzgerald of Custodian WealthBuilders has a wealth of experience, as an investor himself and an adviser to many hundreds of others. He gives us the benefit of that experience.

Also in this program – how happy are you with your marketing and the results it's achieving? Debbie Richardson, of marketing firm 9Strategic, tells us that a recent survey showed that 82 percent of business owners felt they weren't getting value for money. She offers us some advice on how to fix that.

And tax expert Michael Jones of Cummings Flavel McCormack has some timely thoughts on proposed changes to the rules governing self-managed super funds. Take stock now, he recommends, before the end of the financial year.

Enjoy this month's CD!

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 April 2012 program, please contact the relevant organisations listed below.

ECONOMIC UPDATE

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

FROM START-UP TO SALE: A WINNING TRANSITION

Leanne Faulkner, Billie Goat Soap
leannef@heatgroup.com.au

WHY BRAND CONSISTENCY COUNTS

Alan Hargreaves
alan@alanhargreaves.com

EMPLOYEE HEALTH: IT'S AN OH&S ISSUE

Andrew Douglas, M+K Lawyers
andrew.douglas@mk.com.au
Andrew is editor-in-chief of The OH&S Handbook, published by Partner Press
T: 1300 782 911

PROPERTY INVESTING UPDATE

John Fitzgerald, JLF Corporation
T: 07 5527 4999 or 1800 174 999

GETTING BETTER RETURNS FROM YOUR MARKETING

Debbie Richardson, 9Strategic
T: 1300 799 239
drichardson@9strategic.com.au
For more details about the 20% discount to attend a 9Strategic workshop, visit www.9strategic.com.au/business-essentials

THE POWER OF TESTIMONIALS

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

THINK NOW ABOUT PROPOSED CHANGES TO SUPER

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

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.



see further

Super News

Proposed changes 1 July 2012 to concessional super contributions.

Proposed change in cap

The concessional contribution cap for pre-tax contributions will remain at \$50,000 for people aged 50 and over, and with super balance totalling less than \$500,000. This is proposed to apply from 1 July 2012 for the 2012/13 financial year and is higher than the \$25,000 concessional cap for everyone else.

This proposed change has not yet been passed by parliament.

Minimum annual super pension payments

Age of beneficiary (years)	Minimum annual drawdown 2008-09, 2009-10 and 2010-11 %	Minimum annual drawdown 2011-12 (Reduced) %	Minimum annual drawdown 2012-13 (Reduced) %	Standard Minimum annual drawdown %
0-64	2	3	3	4
65-74	2.5	3.75	3.75	5
75-79	3	4.5	4.5	6
80-84	3.5	5.25	5.25	7
85-89	4.5	6.75	6.75	9
90-94	5.5	8.25	8.25	11
95+	7	10.5	10.5	14

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

cummings
mccormack
flavel



The logo for Lincoln Managed Investments features the word "Lincoln" in a serif font with a stylized bar chart icon above the letter 'l'. Below it, the words "Managed" and "Investments" are stacked in a clean, sans-serif font.

Lincoln[®] Managed Investments

Introducing the Lincoln Australian Income Fund...

The Lincoln Australian Income Fund strives to provide the discerning investor with a reliable income stream and a lessened exposure to market risk.

We combine Lincoln's Financial Health analysis and professional portfolio management to offer you superior long-term performance.

Minimum investment for retail units is \$20,000 and \$250,000 for wholesale units, with competitive investment management fees and no entry or exit fees.

Contact us for more information

Visit lincolnindicators.com.au

Call 1300 676 333

Email managedinvestments@lincolnindicators.com.au

This information is issued by the Investment Manager, Lincoln Indicators Pty Ltd (Lincoln) ACN 006 715 573, AFSL 237740. The Responsible Entity of the Fund is Equity Trustees Limited ABN 46 004 031 298, AFSL 240975. All figures, information and illustrations are as at 1 March 2012 unless stated otherwise. Portfolio holdings are subject to change without notice. Past performance is not a reliable indicator of future performance. This communication contains general information only. It has been prepared without taking into account the objectives, financial situation or needs of any individual investor. As a result, you should consider its appropriateness in regard to your particular objectives, financial situation and needs. You should also consider obtaining your own independent advice before making any financial decisions. You should read the Product Disclosure Statement (PDS) and the Reference Guide where references are made for additional information in the PDS for the Lincoln Australian Share Fund or Lincoln Australian Income Fund before making any decision about whether to acquire or continue to hold in either product. Applications to acquire units can only be made on an Application Form attached to a current PDS. A copy of each PDS, including the Reference Guide, are available by contacting Lincoln on 1300 676 333 or via our website www.lincolnindicators.com.au.