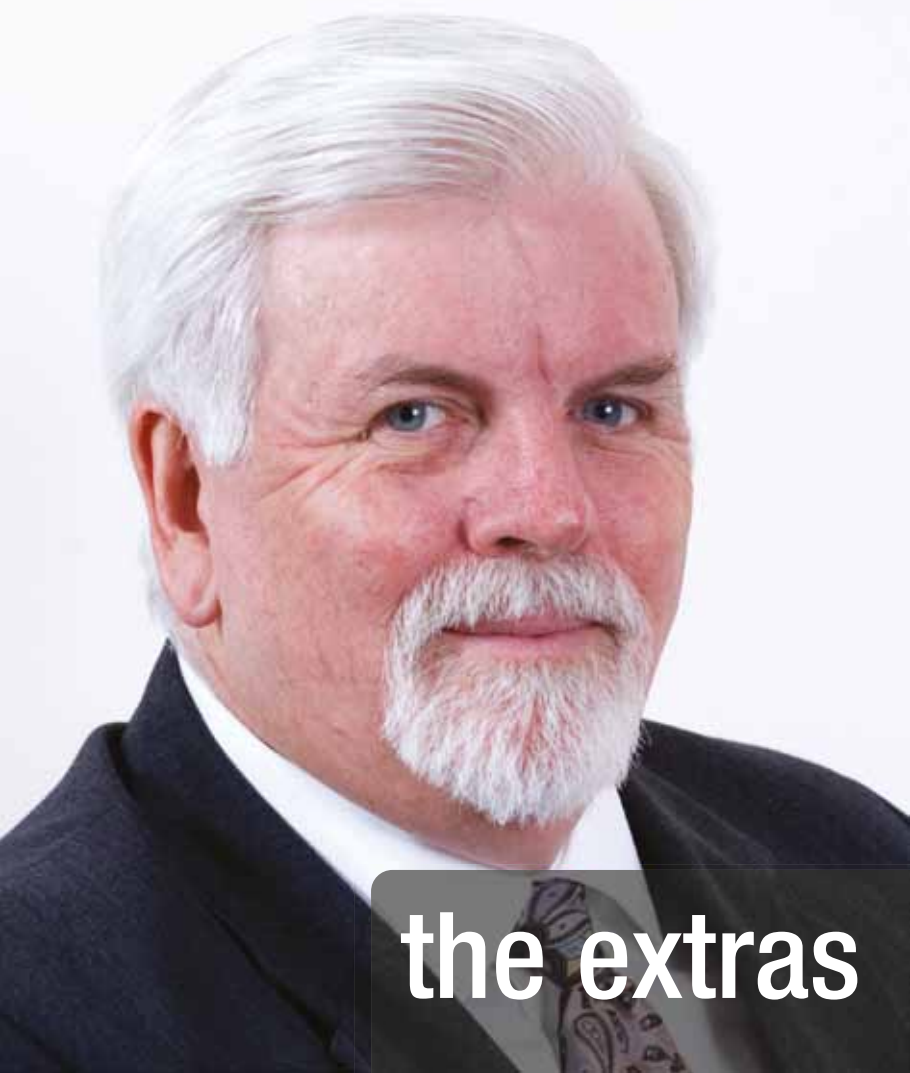


businessessentials[®]

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

August 2012 | Audio CD



the extras



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All the surveys of business confidence and marketplace sentiment seem to be telling us the same story: consumers are still cautious about parting with their money and – with all the buying options confronting them – inclined to be choosy, if not downright demanding. So first-rate customer service is becoming increasingly important. Paul Stapleton, Australian representative of Blanchard International, says consistency is crucial to keep customers onside, as is a good attitude. Personal touches, however small, can make a difference – and it's got to start at the top of the business. Paul's advice, in detail, in this program.

As well as giving us his regular state-of-the-economy analysis, economist Professor Neville Norman unveils a few trade secrets this month – explaining how and why he relies on some key indicators for his forecasts, as well as a touch of intuition!

Sales force expert Adele Crane is back with us after several years working overseas – she has some valuable tips on how to make sure your sales people aren't inadvertently making a hole in your profits. And two timely reminders about the perils and possibilities of the internet and social networking. Lawyer Paul Kallenbach of Minter Ellison warns of the risks of defamation in blogs, emails and tweets, while business author Andrew Griffiths tells us how to make an impact with everything we write, so that our message gets noticed, not ignored.

On another internet-related topic, Heather Maloney of Contact Point IT Services provides five steps to effective search engine optimisation, and tax expert Michael Jones, of Cummings Flavel McCormack, responds to some listener queries about the negative gearing aspects of borrowing by self-managed super funds.

Enjoy!

A handwritten signature in black ink that reads "Nick Schildberger". The signature is fluid and cursive, written in a professional but personal style.

Nick Schildberger
Managing Director

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

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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.

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



see further

Individual resident marginal tax rates for the year ended 30 June 2013

Income year 2013 Taxable Income \$	Income year 2013 Tax Payable (excluding Medicare levy 1.5%)
0 – 18,200	Nil
18,201 – 37,000	19% of excess over 18,200
37,001 – 80,000	3,572 + 32.5% of excess over 37,000
80,001 – 180,000	17,547 + 37% of excess over 80,000
180,001 +	54,547 + 45% of excess over 180,000

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