

businessessentials[®]

Advice and ideas to grow your business

December 2012 | Audio CD



the extras

Business Essentials Monthly Audio CD



Brand Director
Nick Schildberger

Production Manager
Heather Dawson

Senior Producer
Bob Kearsley

Technical Producer
Peter Letts



Publisher

Business Essentials Pty Ltd
ABN: 73 658 681 585
405 Riversdale Road
Hawthorn East Vic 3123
Telephone: 03 9882 8333
Facsimile: 03 9883 8017
Email: info@be.com.au
Website: www.be.com.au

Welcome to the December 2012 edition of Business Essentials.

If this is the first time you've received a Business Essentials CD, we hope it will be a thoroughly enjoyable experience for you - and that you'll come back for more!

TURN DRIVE TIME INTO PROFIT TIME

We suggest that you put this CD straight into your car's CD player and start listening. These CDs are designed to inform, update, motivate and inspire. And we know they work. Just check out what others say about us on our website at www.be.com.au and you'll see why Business Essentials has become such a valuable learning tool for thousands of business operators around Australia.

To subscribe, please complete the form below and send it to us, or order online at www.be.com.au/plans. Straight away you'll start receiving your own monthly CDs, as well as downloadable access to all our interviews online. We look forward to hearing from you!

Business Essentials Subscription Form

☐ 1 year (12 editions) \$425

☐ 2 years (24 editions) \$800 (**SAVE \$50**)

Prices include GST & P/H

Order online: www.be.com.au/plans

Your Details

Dr / Mr / Mrs / Miss Full name: _____

Company: _____

Address: _____

Suburb: _____ State: _____ P/Code: _____

Phone: (____) _____ Mobile: _____

Email: _____

Payment Options

☐ Cheque

Please find enclosed a cheque made to Business Essentials Pty Ltd for \$_____

☐ Credit Card

Please charge my credit card for the amount of \$_____

Card type (Please circle): VISA MASTERCARD Expiry: ____/____

Card number: _____

Name on card: _____

Signature: _____

Returning this form

Telephone enquiries please call Maureen Payne (03 9882 8333)



Fax: 03 9882 8017



Mail: PO Box 579
Hawthorn Vic 3122



Online orders:
www.be.com.au/plans

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

ECONOMIC UPDATE

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

RESCUING A BROKEN BUSINESS

Larissa Robertson,
SCO Recruitment
T: 02 8738 0100
lrobertson@scorecruitment.com.au
www.scorecruitment.com.au

LEGAL WATCHOUTS FOR EMPLOYERS IN 2013

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

PROTECTING YOUR BUSINESS FROM IP THEFT

David Caldwell, Ferrier Hodgson
T: 03 9600 4922
david.caldwell@fh.com.au
www.ferrierhodgson.com

LESSONS FROM THE COLLAPSE OF DARRELL LEA

David Henderson, ROCG
www.rocg/asiapacific

THE 6 LEVELS OF INFLUENCE

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

WHAT HAPPENS TO YOUR SUPER WHEN YOU DIE?

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

WHAT REAL LEADERS DO

Barry Westhorpe,
Business Essentials
T: 03 9882 8333 or 1800 039 098
bwesthorpe@be.com.au
www.be.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.





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 – 37000	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

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
flavel
mccormack



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.

*Talk to the Bank with
Owner-Managers!*

To find your local Owner-Manager
visit boq.com.au
or call 1300 737 766.

**BOQ**

Your own personal bank®