businessessentials

Advice and ideas to grow your business



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 March 2013 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

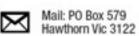
We suggest that you put this CD straight into your car's CD player and start listening. These CDs are designed to inform, update, motivate and inspire. And we know they work. Just check out what others say about us on our website at www.be.com.au and you'll see why Business Essentials has become such 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 subscr	ipuon ron	III.	
☐ 1 year (12 editions) \$425 ☐ 2 years (24 editions) \$800 Order online: www.be.com.au		0)	Prices include GST & P/H
Your Details			
Dr / Mr / Mrs / Miss Full name	e:		
Company:			
Address:			
Suburb:	State		P/Code:
Phone: ()	Mot	oile:	
Email:			
Payment Options			
☐ Cheque			
Please find enclosed a chequ	e made to	Business Essentials	s Pty Ltd for \$
☐ Credit Card			
Please charge my credit card	for the am	ount 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)

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

MAKING BETTER DECISIONS

Creel Price, Accelerate Global

www.decisionship.com Accelerate Global T: 1300 464 388

www.accelerateglobal.com

TRACING THE INTERNET CRIMINALS

David Caldwell, Ferrier Hodgson

T: 03 9600 4922 david.caldwell@fh.com.au www.ferrierhodgson.com

OUT-OF-HOURS STAFF CONDUCT – NEW RISKS

Joydeep Hor, People + Culture Strategies

T: 02 9440 7373 www.peopleculture.com.au

PPSA: PROTECTING YOUR ASSETS IF A CLIENT DEFAULTS

Richard Hobson, Linchpin Legal Management

T: 0417 116 280 rhobson@llm.net.au www.llm.net.au

MANAGING EXCESSIVE DEBT

David Henderson, ROCG

www.rocg/asiapacific

WHY PEOPLE BUY

Tony Gattari, Achievers Group

T: 0410 538 521 tony@achieversgroup.com.au www.achieversgroup.com.au

SOFTENING THE RULES ON SUPER COMPLIANCE

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

HOW TO HAVE A DIFFICULT CONVERSATION

Simon Dowling, 2engage

T: 03 9005 6145

www.2engage.com.au

© Copyright 2013. Business Essentials Pty Ltd. ABN 73 658 681 585. This CD is subject to copyright. No part thereof may be reproduced by any process without direct written pemission. Business Essentials and the BE logo are registered trademarks of Business Essentials Pty Ltd. Neither Business Essentials Pty Ltd. nor sponsors of this program accept any form of liability, be it contractual, tortious or otherwise, for the contents of this CD or for any consequences arising from its use or any reliance placed upon it. The information, opinions and advice contained in this CD are of a general nature only and may not relate to or be relevant to your particular circumstances.



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.





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









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®