

# businessessentials<sup>®</sup>

Advice and ideas to grow your business

July 2013

Audio CD



**the extras**



**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 July 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](http://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](http://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](http://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](http://www.be.com.au/plans)

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

### THE ECONOMY

**Professor Neville Norman,**

**Melbourne University**

neville.norman@unimelb.edu.au

### SIMPLE STEPS TO BOOST CASH FLOW

**Alan Hargreaves**

alan@alanhargreaves.com

www.alanhargreaves.com

To access Alan's special 2-book offer, go to:

<http://alanhargreaves.com/special-deals/>

### STRIKING A MEGA MILLION DOLLAR DEAL

**Michael Schreiber,**

**Strike Entertainment**

T: 1300 787 453

www.strikebowling.com.au

### UNDERSTANDING THE BUSINESS OF SELLING

**Adele Crane,**

**Sales Focus International**

T: 03 9678 9212

www.salesfocusintl.com

### TELEWORKING: WHAT EMPLOYEES WANT

**Mark McCrindle,**

**McCrindle Research**

T: 02 8824 3422

www.mccrindle.com.au

### WATCHOUTS ON MANAGING INDEPENDENT CONTRACTORS

**Joydeep Hor,**

**People+Culture Strategies**

T: 02 9440 7373

www.peopleculture.com.au

### MOBILE TOOLS FOR ON-THE-ROAD SALES PEOPLE

**Heather Maloney,**

**Contact Point IT Services**

T: 03 8525 2082

hmaloney@contactpoint.com.au

www.contactpoint.com.au

### SUPER BENEFITS – SOME ENDANGERED SPECIES

**Michael Jones,**

**Cummings Flavel McCormack**

T: 03 9252 0800

enquiries@cfmc.com.au

www.cfmc.com.au

### CROSSING PERSONAL BOUNDARIES AT WORK

**Rhonda Andrews, Barrington Centre**

T: 1300 857 363

Rhonda.Andrews@barringtoncentre.com

www.barringtoncentre.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.



see further

## Individual resident marginal tax rates for the year ended 30 June 2014

Income year 2014 Taxable Income \$	Income year 2014 Tax Payable (excluding Medicare levy)
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

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)

cummings  
mccormack  
flavel



# 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](http://boq.com.au)  
or call 1300 737 766.

The BOQ logo consists of a blue square with a white 'BOQ' text inside. To the left of the square is a vertical orange bar. The logo is partially overlaid by a white, folded-corner graphic element.

**BOQ**

Your own personal bank®