

# businessessentials<sup>®</sup>

Advice and ideas to grow your business

December 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 December 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](mailto:neville.norman@unimelb.edu.au)

### WINNING THE BATTLE FOR RELEVANCE

**Michael McQueen, Author,**

**Winning the Battle for Relevance**

Michael's book is available direct from:

[www.michaelmcqueen.net](http://www.michaelmcqueen.net)

[info@michaelmcqueen.net](mailto:info@michaelmcqueen.net)

T: 1300 701 915

### INNOVATION: WE'LL DRINK TO THAT!

**Georgia Beattie,**

**Single Serve Packaging**

[www.lupewines.com.au](http://www.lupewines.com.au)

[www.beattiewines.com](http://www.beattiewines.com)

[georgia@beattiewines.com](mailto:georgia@beattiewines.com)

T: 03 9348 9687

### BRINGING RELIABILITY TO STAFF SELECTION

**Glyn Brokensha, Expr3ss!**

M: 0407 978 471

[glyn.brokensha@expr3ss.com](mailto:glyn.brokensha@expr3ss.com)

[www.expr3ss.com](http://www.expr3ss.com)

### GIVING EFFECTIVE FEEDBACK

**Laura Birley, People Dynamics**

[laura@pdynamics.com.au](mailto:laura@pdynamics.com.au)

[www.pdynamics.com.au](http://www.pdynamics.com.au)

### DEALING WITH DEBTS AND INSOLVENCY

**Paul Burness,**

**Worrells Solvency & Forensic**

**Accountants**

[paul.burness@worrells.net.au](mailto:paul.burness@worrells.net.au)

[www.worrells.net.au](http://www.worrells.net.au)

### SWEEPING UP THE TAX REFORM BACKLOG

**Michael Jones,**

**Cummings Flavel McCormack**

T: 03 9252 0800

[enquiries@cfmc.com.au](mailto:enquiries@cfmc.com.au)

[www.cfmc.com.au](http://www.cfmc.com.au)

### SHAREMARKET UPDATE

**Elio D'Amato,**

**Lincoln Stock Doctor**

T: 1300 676 333 or 03 9854 9444

[www.lincolnindicators.com.au](http://www.lincolnindicators.com.au)

### BEATING INERTIA

**Alan Hargreaves**

[alan@alanhargreaves.com](mailto:alan@alanhargreaves.com)

[www.alanhargreaves.com](http://www.alanhargreaves.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





[www.be.com.au](http://www.be.com.au)

**Business Essentials Pty Ltd**

405 Riversdale Road

Hawthorn East Vic 3123

**Telephone:** 03 9882 8333

**Facsimile:** 03 9882 8017

**Email:** [info@be.com.au](mailto:info@be.com.au)