

# *That's Enterprising*

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## The Wheels of Innovation Can Turn Slowly

*(But they still turn)*



*Launching of the "Community Time & Resource Bank" in Caboolture Queensland.  
The concept was awarded Australian Innovation of the Year by AusIndustry in 2002.*

*Now, 12 years later, the concept has been taken up with gusto by  
the Hon. Victor Dominello MP and the NSW Government*



***Merry Christmas and  
A Happy New Year***

***Best Wishes for the  
Festive Season to all our  
Members, Readers and  
Contributing Authors  
from the AIEF President  
and Board Members***

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# The Wheels of Innovation Can Turn Slowly

*(But they still turn)*

## *The Community Time and Resource Bank*

The Community Time and Resource Bank (CTRB) was first introduced to Australia by the Caboolture Business Enterprise Centre (CBEC) at a presentation attended by 200 Government, Business Owners and Community leaders.

The concept was initiated by Dennis Chiron CBEC CEO, and was awarded "Australian Innovation of the Year" in 2002 by Ausindustry at a huge function in Sydney hosted (at the time) by the Australian & New Zealand Association of Incubators (ANZABI)

Dennis was also awarded National Regional Manager of the Year at the same function.

### **What is the CTRB?**

- It is a very powerful concept that offers solutions and provides a solid direction for a cohesive community.
- This is a Bank of Time, Skills, Resources and Information which is available to all who join and participate, and it is linked to a national network of Community Time & Resource Banks, to Government Departments, and to large, national companies.
- Business, Industry, organisations and individuals are invited to contribute their skills, resources, equipment and/or information to this Bank, and also benefit from the wealth of resources available

Typically, a community which has a Network of 500 people who are willing to contribute (for example) 50 hours each per year - will have a



Community Time & Resource Bank of 25,000 hours of varied skills, equipment and resources.

### **How Does it Work?**

It works through local organisations at a local level and provides linkages to Government Departments and Agencies, promotes private enterprise and community projects through the voluntary involvement of organisations and their people, their resources and their skills.

The CTRB provides a practical exchange of:

- Assistance
- Skills
- Expertise
- Resources
- Finances
- People

The recipients are business (big and small), community organisations, and individuals, and just like a bank, people can make both deposits and withdrawals.

### **What are the Benefits?**

#### **You Benefit From:**

- Increased Information
- Increased Contacts
- Greater involvement in your community

#### **Small Business and Community Organisations Benefit From:**

- An input of Business Skills
- Having Valued Tasks completed
- Access to Additional Resources
- External Viewpoint on Issues
- Strengthened Links with Diverse Business Sectors

#### **Companies Benefit From:**

- Good PR from 'Corporate Citizenship' Activities
- Increased Understanding & Awareness of Community Issues
- Staff Development & Motivation
- Better Understanding of Customers' Needs
- Increased Customer Loyalty
- Increased Community Profile

### ***BENEFITS IN ACTION***

A most important feature of the Community Time & Resource Bank Initiative is that it facilitates a PRACTICAL exchange of assistance, skills, resources or experience.

It is expected that a wide range of individual entrepreneurs, small businesses and project-focused community groups will benefit from this pooled resource. ☑



# The Many “Faces” of Enterprise Facilitation



Belyando Shire, an area of 30,281 sq km, and around 400 km north-west of Rockhampton. It was established in 1879 and currently has a population of around 11,300

The shire was named after the Belyando River which rises to the former Shire's south at Alpha and enters the Burdekin system at Lake Dalrymple, west of Mackay.

In 2013 Belyando Enterprise Network Inc. (BENI) was established in partnership with Rio Tinto Coal Australia's Clermont Community Development Fund and the Sirolli Institute to bring Enterprise Facilitation ® to the Clermont community.

Terry Cook has been employed by BENI as the local Enterprise Facilitator, whose full-time role is to connect isolated entrepreneurs to the people, skills and resources that are most appropriate for the successful establishment and growth, of the proposed business.

The Belyando Enterprise Facilitation is a model for local economic development based on providing free, confidential and professional management advice to local potential entrepreneurs and existing businesses.



Terry Cook (left) - Clermont Enterprise Facilitator and Neville Foreman (Master Enterprise Facilitator from New Zealand)

"True economic development walks on two legs. The first leg is concerned with the creation of an infrastructure; the second fosters people's ability to utilize these infrastructures.

To survive and develop, communities and local enterprises require roads, communication networks, transportation, energy, land, and the other basic elements of a sound infrastructure.

However, no matter how sophisticated the local infrastructures may be, they are purposeless unless people use them.

Enterprise Facilitation is key to the second leg of economic and community development. Our method complements the strategic leg by helping communities to optimize all available resources.

Enterprise Facilitation is a grass-roots, responsive method that captures the motivation and intelligence of local,

passionate individuals who are willing to invest themselves in community and development projects.

If infrastructure development can only be done strategically by observing the community trends and by projecting its future needs, Enterprise Facilitation can only be done responsively by becoming available to self-motivated individuals on an as-needed, just-in-time basis.

## What does the Enterprise Facilitator do?

The role of the Enterprise Facilitator is to:

- Facilitate the establishment of individual enterprises by becoming a mentor, advocate and “business doctor” to anyone with a business idea.
- Develop a network of communications at all levels of government and throughout the community.
- Efficiently manage day-to-day operations of the Enterprise Facilitation project.
- Conduct business research for clients consistent with the aims and objectives of the project.
- Terry Cook is the Clermont Enterprise Facilitator. His contacts details are:

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# Something To Say?



## Congratulations!

I would like to congratulate the AIEF on your excellent publication; very readable and very informative.

I would also like to record my agreement with the column in your last issue (September 2014) "*Capacity Building in Your Community*". Unfortunately, the author signed off as an AIEF member, but did not give their name.

However, I totally agree with this article and praise the author, and the comment that the community has to take charge of enterprise ownership and development, is, I believe, 'spot on'.

Many years ago, I worked for the Hunter Development Board (HDB), which was established in Newcastle in the very early 1980's to provide economic development within the greater Newcastle regional community.

I will never forget the wise words of Jim Fuller who was the HDB CEO at the time; and they are more accurate and relevant today than at any other time.

Jim said: "*Ray, for any community to truly thrive and prosper as a community, they have to implement and abide by 'The Three C's'.*"

Naturally, my response was: "*And what are 'The Three C's, Jim'?*" and his wise and prudent reply was this:

*"Co-operation; Co-ordination; and Communication."*

But, he went a bit further ... "*and if any one of the 'C's' are missing, then you will have a fragmented and dysfunctional community.*" HOW TRUE!

\*Dr. Ray Frith. BCom, Dip Arts, MSc (Hons), PGDipClinPsy,

Letters and Article  
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most welcome  
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## Facilitation Role

Your article "**Mentoring, Coaching, Facilitation** *Is there a difference?*" in the September 2014 issue (page 5) was certainly interesting. And I agree, that there does appear to be a fair amount of confusion between the various terms.

However, I think that *Facilitation*, when it is explained in its entirety gives a very clear understanding and explanation of the word.

**Wikipedia** states: There are a variety of definitions for **facilitator**:

"An individual who enables groups and organizations to work more effectively; to collaborate and achieve synergy. He or she is a 'content neutral' party who by not taking sides or expressing or advocating a point of view during the meeting, can advocate for fair, open, and inclusive procedures to accomplish the group's work" - [Doyle](#)<sup>[1]</sup>

"One who contributes *structure* and *process* to interactions so groups are able to function effectively and make high-quality decisions. A helper and enabler whose goal is to support others as they achieve exceptional performance" - [Bens](#)<sup>[2]</sup>

"The facilitator's job is to *support*

*everyone to do their best thinking and practice.* To do this, the facilitator encourages full participation, promotes mutual understanding and cultivates shared responsibility. By supporting everyone to do their best thinking, a facilitator enables group members to search for inclusive solutions and build sustainable agreements" - [Kaner](#)<sup>[3]</sup>

There are various types of Facilitators, and each has a specific role to perform, and each type has a specific range of skills.

There are, for example:

- Business Facilitators
- Enterprise Facilitators
- Small Group Facilitators
- Conflict Resolution Facilitators
- Training Facilitators

Of course, there are also many other types of facilitators, but clearly, the common characteristic between these various types, is the fact that they all help people improve something.

So, again, whilst I agree with your article regarding the differences, I feel that you still have not clearly clarified the specific and distinct differences between 'Mentors, Coaches, Consultants and Facilitators'.

\*Brian Parker, Business Facilitator, Port Macquarie NSW

# Home Based Business is Leading Australian Small Business



## HOME BASED BUSINESSES

ABS data reveals that over 68% of all Micro and Small Business in Australia are home-based.

According to the ABS, this is equivalent to approximately 2 million people.

Recent Australian Bureau of Statistics (ABS) research data reveals that over 68% of all Micro and Small Business in Australia are home-based.

According to the ABS, this is equivalent to approximately 2 million people.

According to Peter Strong who writes for COSBOA Media (Council of Small Business of Australia): “the big landlords hate it. Currently they run big shopping malls (with very predictable colours, products, music etc.) and they lord it over the little businesses in the malls.

They treat these businesses very poorly and can do so because they are protected from litigation by some very inadequate contract laws.

They get to impose retail monopolies on communities which inhibits choice and kills competition. But they cannot be allowed to lord it over home-based businesses.

Peter Strong also believes that people who run home-based online retail businesses are not as stressed and as unhealthy as the business people based in bricks and mortar stores and workshops.

The people at home don't have to deal with landlords, leases, visiting local government regulators, signage laws, complicated OH&S processes, complicated cleaning processes and so on.

And because they employ less and also often contract assistance rather than employ staff they also don't have all the rubbish and confusion associated with workplace relations, superannuation, worker's compensation etc.

*No wonder they are less stressed.*

The home-based business is as diverse as they come. It may be a creative young mum who paints or does tapestry in her spare time and sells her products on the internet internet.

It may be a courier driver who uses

the garage as a storage depot; or it may be a web designer who has set up the third bedroom as an office ... even some doctors work from their home. And there are many “tradies” who operate from their home.

It isn't perfect in a home-based business. They can still get lonely and still need to access support and assistance but it is easier to do that when the stress is less.

Peter Strong believes that most home-based businesses are not noisy or even noticeable. So regulators and policy makers of Australia be aware that this is a new area that needs very minimal regulation.

Let these people do their own thing, especially when developing new products and services for Asia, and don't go looking for ways to inhibit them or confuse them.

The concept of running a business from home is appealing to more entrepreneurs all the time, and the number of home based businesses continues to grow due to the advances being made almost daily in technology.



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## If it Ain't Broke, Break It!

I know I will get some hate mail on this one. It's a business principal not an excuse to destroy valuable things and it goes with some provisos.

The full version goes like this: If it ain't broke, break it. If it is not breakable duplicate it or protect the IP. If it was breakable it will be inevitably broken anyway so you might as well break it yourself so you can control the rebuild and make sure the next version is unbreakable.

**Proviso Number 1:** before you break anything, you need to be sure you can fix it and that your business can continue while you are doing the rebuilding.

**Proviso Number 2:** when you do build a new one, make sure it is unbreakable or someone else will.

WHY? Well firstly I am not adverse to the original version of this "[If it ain't broke don't fix it](#)". I don't want to fix things where I don't know the weaknesses or vulnerabilities. Breaking something is one sure fire way to get that info.

If "If it ain't broke don't fix it" was your way of doing business, then it is a matter of time until your systems fail and when they do, from my experience, it will happen at the worst possible time and you will be in the worst possible position to repair it.



Let's face reality, whether you like it or not, you're in business in the most competitive market that world has ever known.

Your customers have access to all of your competitors instantly. If you are not ahead of the pack with the newest best thing, then the only point of competitiveness you have is price. We all know where that ends up.

YES! It is hard work. You're not in Kansas and this isn't the 50s. Businesses who rest on their laurels and antiquated practices get sunk on a daily basis.

Even those who were once world dominators and relied on the old ways of operating succumb to new and better versions of basically the same thing. Stay ahead of the pack and let your business be the one that swims.

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## Avoid These Advertising Mistakes

**Q:** *I've spent a lot of money advertising in a range of different media, but it doesn't seem like I have much to show for it. Can you tell me plainly and simply how to advertise so it will work?*

**A:** I applaud your honesty. The simple truth is, most advertisers feel just like you do, but their pride won't let them admit it.

Unfortunately, I don't have a "magical pill" for you to swallow, but I can describe two of the most common mistakes you will need to avoid:

**1. The quest for instant gratification:** The ad that creates enough urgency to cause people to respond immediately is the ad most likely to be forgotten immediately once the offer expires. It is of little use in establishing the advertiser's identity in the mind of the consumer.

**2. Trying to reach more people than the budget will allow:** For a media mix to be effective, each element in the mix must have enough repetition to establish retention in the mind of the prospect. Too often, however, the result of a media mix is too much reach and not enough frequency.

Will you reach 100 percent of the people and persuade them 10 percent of the way?

Or will you reach 10 percent of the people and persuade them 100 percent of the way?

The cost is the same.

*Regards, Dennis Chiron*





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*I am a qualified Accountant and Business Facilitator and celebrated my 20<sup>th</sup> anniversary as a Registered Tax Agent this year. During my time in Public Practice I have assisted clients to achieve business growth and prosperity. My earlier career included positions in banking, manufacturing, construction and retail. My particular interest is in promoting a culture of using local industries and business in order to build a strong community.*

Some interesting data crossed my desk last week. During an update from the ACCC, they advised that there were 91,927 scams reported to them in 2013, a figure that was up 10% on the previous year. Of these, a reported amount of \$89+ million dollars was lost to scammers.

Broken down into ranges 33% lost between \$100 - \$499, 10% lost \$10,000+ and there were 2 reports of losses over \$1million.

The majority of monies lost were by scams relating to online shopping, fake lotteries, false billing and phishing & identity theft.

Further information from the Australian Federal Police advises that one of the latest targets are self funded Retirees looking for investments for their Self Managed Superannuation Funds.

The pool of money held in Australian SMSF's is now so substantial it has attracted organised crime who are using sophisticated techniques to trap Trustees into bogus investments.

These include elaborate websites, and detailed information about the investments being offered. Are you a target? It is imperative that you have procedures in place to protect you and your business from these types of fraudulent activity.

**STOP!**  
**BEWARE**  
**OF SCAMS**



A simple procedure for business owners to follow, and to teach all accounts staff to follow is:

Before paying an account:

- If you didn't order the product/service, find out who in your business did;
- If you can't work out who placed the order, ask the creditor for a copy of the order. If they don't send it, don't pay the invoice;
- If you did place the order, check that you've received the product/service, and that you're being charged the right amount.

Online safety is also an issue, so to safeguard your online presence, and your data:

- Always make sure that you virus scanning programmes and firewalls are up to date
- Do not share passwords, or record them. Change them often, and do not save them to your computer
- Always "logout" of secure websites and close your browser when you have finished using them

## STAY ALERT TO SCAMS!

- Control/ limit who has access to your online data, company and personal passwords
- Dispose of your records by shredding, burning or using a quality assured records destruction company.
- Do not respond to emails or telephone calls requesting your banking details or passwords
- Do not respond to unsolicited phone calls from people purporting to be from Microsoft, or Apple and requesting access to your computer.

When choosing investments always make sure that the investment provider holds an Australian Financial Services Licence.

The Licence details can be checked on the Australian Security and Investments Commission website [www.asic.gov.au](http://www.asic.gov.au).

The most secure option when investing or setting up your business procedures and protocols is to use a local service provider.

Someone whom you can sit in front of and discuss at length your position, ideas, and goals.

For more information on current scams, you can sign up for alerts at [www.SCAMwatch.gov.au](http://www.SCAMwatch.gov.au). ☒



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# Marketing Tips To Grow Your Business



## Sometimes it's the LITTLE things!

Adding value to your business is not difficult, and it's not expensive. All you need is a little imagination.

- ◆ Do you run an Auto Mechanical outlet? Ring your customers after you service their car, just to make sure they are happy with the service. Offer a 5% discount on their next service.
- ◆ Do you own a Health Food shop? Invite customers to your weight control lectures by a local doctor.
- ◆ Got a Beauty Salon? Invite clients to a new product release and have your supplier do the presentation.... Arrange for the supplier to give samples to each client attending.
- ◆ Got a pizza shop? Start putting unexpected gifts into pizza boxes.
- ◆ Got a carpet cleaning business? Visit carpet sellers and tell them they can offer the first cleaning for free because you'll do the job.
- ◆ Do you run a physiotherapist practice? Have your assistant call previous patients to ask how their neck or back is doing.
- ◆ Do you run a motel? When you send the invoice or statement in the mail to your customer, include a 10% voucher off their next stay.
- ◆ Own a Real Estate Agency? Send flowers to the new owner after final settlement.

No matter what business you are in, if you go that "extra yard", your customers will appreciate and value it.

## Identifying "Big Picture" Opportunities and Threats

Changes in your business environment can create great opportunities for your business and it can also cause significant threats.

For example, **opportunities** can come from new technologies that help you reach new customers, from new funding streams that allow you to invest in better equipment, and from changed government policies that open up new markets.

**Threats** can include deregulation that exposes you to intensified competition; a shrinking market; or increases to interest rates, which can cause problems if your company is burdened by debt.

It pays for you to constantly be aware of, and analyse the Political, Economic, Socio-Cultural, and Technological changes in your business environment.

This helps you understand the "big picture" forces of change that you're exposed to, and, from this, take advantage of the opportunities that they present.

## Basic Branding

Branding is one of the most important aspects of any business, large or small, retail or B2B.

An effective brand strategy gives you a major edge in increasingly

competitive markets.

But what exactly does "branding" mean? How does it affect a small business like yours?

Simply put, your brand is your promise to your customer. It tells them what they can expect from your products and services, and it differentiates your offering from your competitors'.

Your brand is derived from who you are, who you want to be and who people perceive you to be.

Are you the innovative in your industry? Or the experienced, reliable one?

Is your product the high-cost, high-quality option, or the low-cost, high-value option?

You can't be both, and you can't be all things to all people. Who you are should be based to some extent on who your target customers want and need you to be.

The foundation of your brand is your logo. Your website, packaging and promotional materials--all of which should integrate your logo--communicate your brand.

Cheers!

Dennis Chiron





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## Why Do Businesses Fail?

Many attempts have been made to define what makes businesses successful, and unfortunately no one has found the secret formula to guarantee success.

Certainly there are some common traits amongst high performing businesses such as passion, vision, unique marketing position. However, the jury is still out about what exactly will ensure market domination and long term success.

Luckily there has also been a lot of research done on why businesses fail, and here there does seem to be a far more quantifiable theme.

International research indicates that approximately 60% of all new businesses will disappear within the first three years, and 90% in the first ten.

They don't all went broke as many business owners will have simply have given up and gone back to working for someone else.

Others will have been taken over by their competitors or moved into other markets, but the cold, hard statistics are still sobering for anyone considering venturing into the world of business ownership.

The same research found that 90% of business failure can be attributed to faulty management – more particularly, poor financial management.

If we can avoid these seven deadly sins, we may not entirely avoid the risk of failure, but at least we can maximize our chances of success.

***Failure to plan properly before start up.*** Known as errors of omission it involves getting your structure right, having access to adequate capital, knowing your market, and determining your human and physical resource requirements.

All of the things that a good Business Plan will tell you. *The good thing about not planning however is that failure comes as a complete surprise, and isn't preceded by a period of worry and depression.*

***Failure to monitor financial position.*** Developing a profit plan and cash flow budget, then monitoring performance to determine variance is critical.

Looking at the right ratios and benchmarking to determine stability and efficiency against industry figures and your own targets.

*Remember if you're not doing so well and the rest of your industry is, chances are it's your fault.*

***Failure to understand the relationship between price, volume and costs.*** Understanding how each of your expense categories vary with sales so you can accurately determine your breakeven sales point. *As a general rule discounting is bad!*

***Failure to manage cash flow.*** The old accounting adage says that profit is a matter of opinion, but cash is fact. If you can't manage your cash flow to maintain liquidity, it doesn't matter how profitable you are, you will be shut down.

***Failure to manage growth.*** Growth is good provided it is managed. Most businesses that go broke are highly profitable. *They simply grow too fast and run out of cash to fund the uncontrolled expansion.*

***Failure to borrow properly.*** Even bankers will agree that the worst product they sell is an overdraft, yet many business owners put their cash reserves at risk by using overdrafts to make major capital purchases. *The golden rule of borrowing is to match the term of the loan with the life of the asset.*

***Failure to plan for transition.*** In the end there are usually only three ways to get out of your business when you're done with it. Sell it, shut it down or give it away (usually to your kids).

With the emerging demographic bubble most owners seeing their business as a major component of their retirement income, planning your exit strategy early will become crucial. *Potential investors will target well managed, systemized businesses that do not rely on the current owner for their continued success.*

There is no magic formula for success and avoiding the above will not necessarily guarantee you achieve it, but it at least gives you the best chance of realising your personal and business goals in the ever-changing world of business.



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## 7 Shortcuts To Mastering Time Instantly

Imagine for a moment if you had an extra 10 hours a week **during business hours**? Would you see a visible difference to your results, to your life?

Many of the people I work with work very hard because they just don't have a simple way to do all they need to do.

Here are 7 proven tips that work no matter where you work or who you are...

### Tip Number 1:

#### **Decide on your bulls-eye**

What are you aiming to do this year, this quarter, this year?

And once decided get it up in front of you so you can see it. Assess new (and more) projects and tasks against your goal and only allow in those that are of value to you and your business now and/or in the future.

### Tip Number 2:

#### **Set up for workflow.**

Flags, printing emails, post it notes... these are a recipe for distraction and distractions steals time and energy. Use a simple workflow system to keep your work to do out of sight but not forgotten.

This small action can return you an hour a day. What is your hour worth?

### Tip Number 3:

#### **TRIAGE**



Cut through the deluge of clutter that comes your way.

#### **Your job is to triage.**

What is going to get through now, what is going to get through later and what is not going to get through.

### Tip Number 4:

#### **Learn how to plan and feed everything you need to do into 1 system...**

Not everything is going to get done today, not everything needs to get done today AND you know what, some things don't need to be done at all BUT when we don't feed everything we need to do into 1 system... this is what you attempt to do – everything!

Using 1 system forces you to prioritise.

### Tip Number 5:

#### **Address irritations and time stealers...**

Email, meetings, interruptions... Batch low priority communications to be done in 1 hit. Let your clients know how to get a hold of you if

there is an emergency.

Decide how you work... so you can get some work done!

### Tip Number 6:

#### **Continually improve and streamline your processes.**

Think McDonalds... Create templates as you do work. Review projects once completed and update project plans so you do the work easier, faster and better next time.

### Tip Number 7: Get a mentor specific to the skills you want to learn and short cut your way to success

Specialists can give you straight to the point, no fluff, and practical ways of getting to where you want to go. You can take the long way, or you can short cut your way to success.

Doing less is truly the key... doing less gives you a chance to do more of what's truly important?

However you might not be able to quickly pinpoint what these are because you are too close to what you do.

#### **Download this free tool:**

[Instant Profit Calculator](#) to identify quickly what to focus on, what to delegate and what to delete from your to do list completely.



# Ethics in Business - False or Misleading Advertising



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False or misleading claims by big retailers, including supermarket giants Coles and Woolworths, have always been the main source of complaints from consumers and the small business sector.

But, it's not just the giants who do it (and appear to get away with it).

***Let me give you an example of what I mean, and what continues to peeve me:***

I need to fly from Brisbane to Sydney to meet up with a client, and will need to hire a car while I'm there, and also stay overnight.

I do all of the bookings online, and pay the respective fees or give them my credit card details (*and that's another thing I hate doing.*)

Land in Sydney, and it takes the usual 10-15 minutes to get off the damn 'plane, and then wait at the carousel for my luggage for another 10-15 minutes. Then go to Avis, or Budget, or Hertz to pick up my car. Patiently (not) wait in line until it's my turn and then the "fun" starts.

"Do you want insurance?" I am hastily asked. "It doesn't

*matter who caused the accident, if you don't take out the insurance, you could be up for at least \$2,000."*

Of course I want / need insurance ...  
"Okay, \$47.00 thanks" ... and, "Oh, by the way, if you don't fill the tank up again before you bring the car back, we will have to charge you **\$3.50 a litre** to do it ourselves"

I then fire up and tell them that this information is nowhere to be found on their website, nor is it anywhere to be found in the car hire contract I just signed (in triplicate).

That's when I get the "dumb" look from them.

But Wait ... There's more ... Then I arrive at the motel I have booked online a few days earlier; and after checking in and signing relevant paperwork, I am then asked if I have a car.

Naturally my response is "Yes". "Then, if you would like to park your car in the motel parking, that's \$20 per day. Is that okay"? ... is the reply from the innocent - looking receptionist.

So, I fire up again. Why aren't people advised of this when they book? Why isn't it on their website?  
Is this False or Misleading advertising?  
Some people would say that it's not.

However, in my view, it's certainly deceptive advertising, and you're not made aware of these necessary, extra

charges and fees until you're committed.

The Australian Competition and Consumer Commission (ACCC) states: "Prices displayed by a business must be clear, accurate and not misleading to consumers. You should always display the total price of a product or service." .... It goes on to say: "However, You do not need to include optional charges or extras"

So, that's how the businesses - Airline; Car Hire; Motel / Resort - get appear to be able to get away with it.

So, in my view, this sort of advertising is **unethical**, but apparently it is quite lawful according to the ACCC.

Deceptive advertising is false advertising, and it is illegal, but it seems that unethical advertising is neither deceptive nor illegal.

However, they offend moral principles of human acceptance in terms of bad intent and effects.

Ultimately, I'd like to believe that ethical advertising is regulated by societal norms of acceptable advertising communications and the moral and ethics of advertisers.







# Snippets



## Corporate Ladder 3 Lessons

### LESSON 1:

A crow was sitting on a tree, doing nothing all day. A small rabbit saw the crow, and asked him, "Can I also sit like you and do nothing all day long?" The crow answered: "Sure, why not." So, the rabbit sat on the ground below the crow, and rested.

All of a sudden, a fox appeared, jumped on the rabbit and ate it.

**Moral of the story: To be sitting and doing nothing, you must be sitting very, very high up.**



### LESSON 2:

A turkey was chatting with a bull. "I would love to be able to get to the top of that tree,"

sighed the turkey, "but I haven't got the energy."

"Well, why don't you nibble on some of my droppings?" replied the bull "They're packed with nutrients." The turkey pecked at a lump of dung and found that it actually gave him enough strength to reach the first branch of the tree.

The next day, after eating some more dung, he reached the second branch. Finally after a fortnight, there he was proudly perched at the top of the tree. Soon he was promptly spotted by a farmer, who shot the turkey out of the tree.

**Moral of the story: Bull dung might get you to the top, but it won't keep you there.**



### LESSON 3:

A little bird was flying south for the winter.

It was so cold, the bird froze and fell to the ground in a large field. While it was lying there, a cow came by and dropped some dung on it.

As the frozen bird lay there in the pile of cow dung, it began to realize how warm it was. The dung was actually thawing him out! He lay there all warm and happy, and soon began to sing for joy.

A passing cat heard the bird singing and came to investigate. Following the sound, the cat discovered the bird under the pile of cow dung, and promptly dug him out and ate him!

### The Morals of this story:

- **Not everyone who drops dung on you is your enemy.**
- **Not everyone who gets you out of the dung is your friend.**
- **And when you're in deep dung, keep your mouth shut!**

### WHAT IS:

- **An Economist:** A person who knows more about money than people who have it.
- **Economy:** Going without something you want in case you should want something you probably don't want.

- **Free Speech:** Using someone else's telephone.

- **Life Insurance:** A contract that keeps you poor so that you can die rich.

- **Market Analyst:** A person who tells you what is going to happen within six months, and then after that tells you why it did not.



## Word of Mouth Advertising and Referrals are Not the Same

Word of Mouth advertising happens when one of your customers or friends mentions your small business in a casual conversation. It's not intentional or planned.

It's just something that may arise as part of a conversation.

A referral system is a methodical process that you have put in place to capture qualified prospects through your association with other people.

A 'system' by its definition is a 'process that produces predictable results.'

A system can be turned on and off like a light switch at will. Your business needs word of mouth advertising but don't mistake that with developing a methodical system for referral prospecting.





# About the Institute

## AIEF Code of Conduct

All AIEF members are obliged to maintain professional standards and ensure the legitimate interests of their clients are paramount. They must ensure that any conflicts of interests are avoided and confidentiality maintained. Members are required to adhere to the highest standards of facilitation, advice, referral, information provision, support and client care through undertaking ongoing professional development.

## The Process of Becoming an AIEF Accredited Facilitator

To be an accredited Member of AIEF, submit your application form to the AIEF Secretariat.

The AIEF Accreditation Committee assesses the experience and qualifications and will advise the applicant of the Institute's decision.

Often this decision is partly based on Recognition of Prior Learning (RPL) in which the committee takes into account the equivalent experience of the candidate. The new AIEF Member is provided with a certificate, and is invited to have their name listed on the AIEF website, and can immediately use the post nominal M.I.E.F. after their name.

Whether it is a concern about business start-up or growth, a marketing issue, an HR issue or a financial matter, a Member of the Australasian Institute of Enterprise Facilitators (MIEF) can provide effective guidance and support to owners and managers of business enterprises.

## Benefits of Membership Some benefits include:

**Recognition** of the professional qualifications of Member of the Institute of Enterprise Facilitators (MIEF) and Fellow of the Institute of Enterprise Facilitators (FIEF) in Australia and New Zealand.

**The ability to use the post-nominals**, MIEF and FIEF in promoting their activities and achieve:

- credibility/validation as an enterprise facilitator
- a premium for services
- client confidence and direct benefits to their business secure and regular employment/use as a business facilitator and enhanced market/business opportunities

## Personal confidence and increasing business:

- through business support organisations including training providers and centres increasingly requiring counsellors/advisers to be professionally trained and experienced facilitators
- achieved through the formal recognition of practitioner skills
- by becoming preferred contractors.

## The sharing of knowledge and skills and growth of new business through:

- peer networking and interchange of ideas with other Members and Fellows

- peer mentoring of other Members and potential Members
- enabling contacts (formal and informal) with peer organisations and alliances

## Regular electronic Newsletters and communications that:

- disseminate news of major developments in the business support industry
- notify Members of relevant conferences and events
- keep Members up to date with current issues
- notify Members about opportunities in professional development

## Development of business facilitation skills and knowledge through the provision of:

- notification of opportunities to participate in ongoing targeted and specific professional development
- access to professional development in recommended training courses
- the best and most up to date information on business and training/facilitation.

**Representation to others** (government and non-government) on Members behalf on issues affecting business facilitation.

**A.I.E.F.  
Established 18 Years**



## The Aims of the Institute

- To establish and uphold professional standards of competency, responsibility, objectivity and integrity in enterprise facilitation.
- To identify, promote or provide access to training to maintain professional standards for business enterprise facilitators.
- To provide all members with current information about relevant conferences, seminars, meetings and publications to maintain professional competence.
- To promote the AIEF's goals and objectives to the business support industry to ensure maximum utilisation of Institute services and resources.
- To encompass all in the business support industry to uphold the AIEF's code of conduct and high professional standards.
- To encourage, undertake and support research into the art and science of enterprise facilitation and its impact on small business performance.
- To advise and inform government, industry and business on matters relating to the building of an enterprise culture in Australia and New Zealand.

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