

That's Enterprising



December 2016 Volume 6, Issue 4

A STORY OF PHILANTHROPY, PASSION AND DETERMINATION



Motivated and inspired by its people's courageous spirit to succeed, it is our mission to enhance the lives of the Rwandan people by empowering them with the opportunity to market their unique products to the world.













Inside this issue
♦ Cover Story2
♦ AIBEF President's Message4
♦ Something To Say?5
♦ The Facilitator in Action6
♦ About the Business & Enterprise Facilitator7
♦ Finding a Business Facilitator8
♦ Inventors and Inventions9
♦ Implementing an Employee Training & Development Program10
♦ So, I have a Great Idea, What Now?
♦ Some Business Owners Really Do Have a Fear of Selling12
♦ Three Reminders For Business Owners Who Hate Selling13
♦ Three Marketing Advantages Startups Have Over Large Companies 14
♦ The Moral of Low Morale15
♦ Look Inside16
♦ 5 Conversations Leaders Must Have17
♦ The 7 Steps to Direct Mail Success
• Review, Reset and Power Home19
♦ What are the Drivers in Your Business?20
♦ Resizing Does Matter21
♦ ATO Audit Targets for 201722
♦ Anatomy of a Super Scam23
♦ What Happens When You Do Not Have a Plan B?24
♦ Preparing Your Workplace For An Emergency - First Aid25
♦ Holistic Treatments in Business (part IV)26
• Energy Awareness27
♦ How Did We Get Ourselves Into This Mess?28
♦ About Tony Adams29
♦ Your Core Values Are The Heart Of Your Business30
♦ What Do Your Customers REALLY Want?31
♦ When Increased Sales Is A Bad Thing32
♦ Biz Tips33
♦ Bill Gates - Business Facilitators - Everybody Needs One34
♦ Is Your Business Advisor Qualified and Accredited (advert)35
♦ Meet the AIBEF Board Members36
♦ About the Institute37

Grace Hightower & Coffees of Rwanda

By Grace Hightower De Niro

(Photo credits: David Shankbone)



Grace Hightower De Niro, wife of legendary actor Robert De Niro shares her story that has created manifold opportunities for the Rwandan people.

OUR STORY

We believe that good business means doing good for the communities in which we work. Inspired by the spirit of the Rwandan people, I have created these coffees as a way to celebrate and support the coffee farmers of Rwanda.

I invite you to taste the spirit and dedication of the coffee farmers of Rwanda.

OUR INSPIRATION

Rwanda is a place where the beautiful tapestry of its people and its land is woven together by determination and hope. It is a place where terraced hills and mountains stretch as far as the eye can see. It is a place where some 11 million individuals, most of them farmers, are working to build a sustainable future.

It is from this place that we bring to you a collection of coffees that highlight the extraordinary flavour characteristics found within.

These coffees represent the promise of a better future; one that harnesses the inner strength of the Rwandan people and the fertility of the land on which they live.

Grace Hightower & Coffees of Rwanda was started with the mission of helping the farmers of Rwanda to built sustainable businesses for themselves

by creating a demand for their product. Thanks to emphasis placed on environmental care, ethical business practices, fair trade, and direct sourcing, the sustainable business created in Rwanda will provide farmers in the African nation with work for generations to come.

The coffee supports a farmer in Rwanda and his or her family for a year with one harvest.

The launch of this company was no easy feat, and it took months of hard work to get it ready for the day when it would finally begin to sell coffee. Here are a few tips for successfully launching a new business—tips I've learned through the trial and error of starting my own business.

Rule #1: Plan, Plan, Plan – But be Flexible

Before we could launch Grace Hightower & Coffees of Rwanda, we spent months planning our business model and strategy.

From trips to Rwanda to meet the farmers, getting an education in the coffee production process, learning how to import beans to the US to discovering how to distribute product. Only when we had a solid plan were we able to start our business.

Planning saves on costly mistakes

- Write a business plan
- Line up your financing and overbudget not under-budget
- Get professional help
- Talk to lawyers, tax professionals etc., to start your business the correct way

Just remember that even the best plans can change depending on the reality of running a business. Be flexible and adapt to change as needed.

Rule #2: Know your Product & Your Market

When I first decided to enter the world of

coffee—I admit I was a novice with much to learn.

While our mission was clear, in order to make the business thrive I needed to understand both the production of coffee and the people who drink it.

Before you start any business it is imperative that you've done your homework. Research the market, your competitors and how they launched their businesses.

Is your product priced competitively? Is there a best time of year to launch your product? Who is your customer? Asking and answering these questions will provide you with valuable information when launching and promoting your brand.

Rule #3: Stand Out Among the Competition

When most people think of coffee, it's Colombia or Brazil, not necessarily Rwanda that comes to mind.

By informing consumers about the coffee industry in Rwanda, the awards their coffee has won and how coffee supports a farmer and his or her family for a year with one harvest—Grace Hightower & Coffees of Rwanda is sharing a new story and helps the brand stand out in a marketplace full of competitors.

For anyone looking to launch a business it's essential for the business to stand out from the rest. A business that's unique is one that has a much greater chance of succeeding.

Does your product have a unique back -story? Did you invent a product based on your own needs and a void in the marketplace? Tell this story to set yourself apart from other companies.

Rule #4: Build a Successful Team

I may be the face of the company, but it takes a team of professionals to build a successful business and I make sure that I'm surrounded by the best in their field.

Grace Hightower & Coffees of Rwanda

From coffee experts, roasters, marketing and public relations professionals to sales and distributors—every member of our company brings experience that's invaluable to our success.

Create a network of people who you can call upon when you need help.

Use LinkedIn or other business networking sites to build a database of professionals you can connect with.

Joining groups and organizations in your industry will allow you to promote your business and meet key people who can help you.

Never be afraid to ask questions and never think you know it all or can do it all. Being an entrepreneur means you are always learning something from someone!

Rule #5: Spread the Word

People don't buy what people don't know. Exposure especially for a new business is key to generating sales.

Traditional marketing/advertising and PR is effective but can often times be expensive for a start up business—tools such as social media, viral videos and guerrilla marketing are more cost effective and sometimes more successful.

Partner with other events that target your demographic, reach out to bloggers who cover your industry, find ways to tie your product or service to something newsworthy to create a buzz.

At <u>GHCOR</u> we celebrated National Coffee Day with a logo-wrapped food truck serving free coffee throughout New York and we asked people to take pictures of the truck to share on their social media accounts.

That guerrilla marketing effort along with a strategic social media plan proved a fun and effective way to introduce the brand to the consumers. It allowed us to engage with customers and share first hand our message and mission.



www.cuisinenoirmag.com

** About Grace Hightower

Grace Hightower De Niro (born April 7, 1955) is an American philanthropist, socialite, actress, and singer. She has been married to actor Robert De Niro since 1997.

As a philanthropist, Hightower launched "Grace Hightower & Coffees of Rwanda" in 2013 with the mission of improving Rwandan livelihoods by marketing their products internationally.

She is a board member of the New York Women's Foundation and the New York Fund for Public Schools as well as a member of Ronald Perelman's Women's Heart Health Advisory Council and the International Women's Coffee Alliance. Hightower has been honored for her work by numerous institutions including the American Cancer Society of New York City.

As a socialite, Hightower's gala 55th birthday party was covered in <u>Vogue</u> magazine by <u>André Leon Talley</u>. In 2010, she presented the <u>Pratt Institute</u>'s Creative Spirit Award to director <u>Lee</u> <u>Daniels</u>.

As an actress, Hightower has had minor roles in various movies including <u>Precious</u> (2009) and <u>The Paperboy</u> (2012). Additionally, she had a minor part in the <u>ABC</u> TV series, <u>NYPD Blue</u>, in the 1994

Season One episode entitled <u>"Zeppo Marks Brothers"</u>. As a singer, she performed the lead vocals for the track, "Somethin's Comin' My Way", written by

Dan Manjovi for the 2009 Precious

movie soundtrack.

There is no doubt Ms. Hightower, 58, has a lot on her schedule. Besides running red-carpet interference for her notoriously press-averse husband, Ms. Hightower is an actress, a singer, a philanthropist, the mother of a toddler and a teenager and perhaps the closest thing TriBeCa has to royalty.

Hers is a circuit of charity balls, board meetings and parent-teacher conferences. But now Ms. Hightower is embarking on a journey of her own as a coffee entrepreneur. Last year, she founded Grace Hightower and Coffees of Rwanda, a Fair Trade coffee sold at Whole Foods, Union Market and other upscale grocers.

"The idea is to create a long-term business which gives back to the farmers," she said.

By her own account, she learned of Rwanda's troubles only after watching the 2004 film "Hotel Rwanda," which depicted the genocide that consumed that country in 1994.

"After I saw the movie," she said, "I asked myself, 'Did I tune out that much or not even know or care?' "

Her concern might have stopped there, but in 2011 Ms. Hightower met the Rwandan president, Paul Kagame, at a dinner given by Jane Rosenthal, who founded the <u>Tribeca Film Festival</u> with Mr. De Niro.

Ms. Hightower was intrigued. "He had a very powerful presence," she recalled.

She took Eugène-Richard Gasana, the permanent representative of Rwanda to the United Nations, and his wife, Agnes, to breakfast at the Plaza hotel. "I asked them what I could do to help," Ms. Hightower said. "Agnes said, 'We need trade, not aid."

And so Ms. Hightower, whose knowledge of coffee was limited to Starbucks, decided to start a coffee company in which profits would be funnelled back to local farmers. ✓

Message From the AIBEF President

Firstly, thank you to those members positive who provided such Continuing feedback to our Professional Development proposal (CPD). When we initially introduced the CPD proposal, I advised you at the time in my accompanying letter to members, that I was cautious introducing this proposal 20 years later into the "life" of the AIBEF.

Change can be a dangerous thing in many ways. Subconsciously, we regularly ask ourselves the question "If it ain't broke, don't fix it".

According to numerous psychologists what often stops us is a lack of motivation and determination to fix something that is not completely broken. We are settling for satisfaction and not aiming for genuine satisfaction.

Genuine satisfaction that never runs out is the key differentiator between you and others. It is these differences that can lead us to continuing success but only if we keep asking ourselves with complete transparency: Why should we fix it, even when it's not broken?

So, you may understand why I felt "cautious" about trying to introduce this program at this time.

So thank you for your support, feedback and vigorous acceptance of the CPD proposal.

Our next meeting of the AIBEF is our AGM, and as I near the end of my second term as President, I feel grateful and inspired by my experience.

These past 2 years I have deepened some valuable friendships and had the opportunity to work with the other Board members to introduce a variety of important initiatives.

It was around 18 months ago when members of the Board contacted you to carry out a survey of your needs, and what you would like to see implemented and / or improved.

Two of these initiatives in particular were:

- Updating our Constitution, and
- Updating our website

I won't present the entire list again, of what we have achieved since then, however, I do believe that we have listened to you and acted on your suggestions.

My main mission as President was to increase the engagement of our members through offering a variety of high quality programs tailored to our diverse range of needs.

As a member based organisation, the AIBEF's role is significant and its responsibility substantial.

As someone with experience working locally both in the for-profit and non-profit sectors as a business consultant for the past 30 years, I am keenly aware of the outstanding work that you all do, and the vital role that both you and your organisations, and the AIBEF provide as community builders across many sectors.

While the AIBEF strives to be many things to many businesses, organizations and individuals – Advocate, Connector, Communicator, Facilitator, Thought Provoker – for key stakeholders it should also be that of a community enterprise advocate and leader.

Let's celebrate our past successes and attack our future challenges – together.

On behalf of the AIBEF Board members I'd like to wish you all a very Merry Christmas, and a Happy, Healthy and Prosperous 2017.

Dennis Chiron MAIBEF AIBEF National President



The Australasian Institute Enterprise Facilitators (AIEF) was founded in 1997 as a result of the recommendations of the Industry Task Force on Leadership and Management Skills. In their report, entitled Enterprising Nation, the taskforce recommended that: ".... a comprehensive accreditation process be established for small business educators. trainers, counsellors, mentors and advisers so as to upgrade the quality of small business advice."

The AIEF was largely the vision of Dr John Bailey who became the first President of the Association and now a Life Member.

The AIEF is the Peak Body for Business and Enterprise Facilitation and Facilitators. (In 2015 we became the Australasian Institute of Business and Enterprise Facilitators).

Our mission is to be the leader in fostering excellence, integrity and professionalism in our industry, and to establish and maintain the high standard of skills required for enterprise facilitation.

The AIBEF is an Incorporated Association with members drawn from many diverse industries within Australia and New Zealand.

What unites our members is the common theme that they are all involved (in some manner) in the facilitation of assisting individuals, groups and/or communities develop, start and/or grow business and enterprise initiatives.

Post-nominals for Members of the Australasian Institute of Business and Enterprise Facilitators are (MAIBEF) and Fellow (FAIBEF), and Associate - both for individuals and also organisations - is AIBEF (Assoc.)



Something To Say?



Congratulations!

I want to congratulate you on the quality of the Online Newsletter. It is brilliant and tells the world that AIBEF really means business.

Well done.

Warm regards

John Bailey FAIBEF

Principal Fellow (Emeritus) & Assoc. Professor at Melbourne Business School

Non-Compete Clause - Are They Worth Anything?

I see it time and time again. A business owner employs a skilled person; the employee works in the business, gains more skills and knowledge, and then leaves with a wealth of (the business) information, and either sets up in competition or works for a competitor.

Why should small business owners invest in proprietary information if their employees can simply walk off with it?

Fair Work Australia defines a small business as one that has less than 15 employees which comprise almost 87% of all Australian companies.

These smaller businesses often require their employees to wear many hats. Consequently, employees are by necessity exposed to, and knowledgeable of, a wide variety of trade secrets and other proprietary information.

It would be prohibitive for companies to invest in this kind of proprietary information without the ability to protect it from employees that leave, especially in cases where the lifeblood of a whole business consists of one or two products developed at a high cost.

Letters and Article contributions from AIBEF Members and readers are most welcome

Please send your letters to info@aibef.org.au

Small-business owners are sometimes compelled to mortgage their own assets and provide personal guarantees for the loans they take to cover their start-up costs.

Why would they continue to do so if unscrupulous employees could simply walk off and exploit the end result of years of development efforts? The cases are legion where just such attempts have been made by exemployees either working alone or in concert with new competing employers.

This is not to say that employees should be deprived of their individual rights. Under the prevailing law, noncompete agreements receive strict scrutiny. Employers are often concerned that a former employee is in possession of information that is confidential and might be used to disadvantage the employer, such as client lists, pricing information, business plans and so on.

In many cases, the employer will also want to hold their former employee to previously agreed non-compete, or restraint of trade, obligations.

As non-compete clauses are contrary to the public policy of 'providing a sufficient and trained labour force' (see Section 106 of the *Industrial Relations Act 1996*), many question whether it is worth including them in employment contracts.

However, correctly worded noncompete and other restraint clauses can ensure your organisation is protected and, if required, can be successfully enforced.

Brian Fellows LL.B Hammers Law Potts Point, Sydney NSW



Asia-Pacific Economic Cooperation

APEC Accreditation and Training

Pacific The Asia Economic Cooperation (APEC) program was developed by an international panel of experts. Its objective is to create a professional standard across APEC for the small business counselling industry. It was endorsed by APEC Small Business Ministers in 1997. It is recognised by Canada, Australia, Brunei, Darussalam, Chinese Taipei, Hong Kong, Indonesia, Korea, Mexico, Papua New Malaysia, Philippines, Russia. Guinea. Singapore, Thailand and the USA.

In Australasia the program is delivered through a collaboration between Australia's APEC Accrediting Institute – TAFE Adelaide Small Business Training Centre and the Australasian Institute of Business and Enterprise Facilitators (AIBEF).

On completion of the program business counsellors (including facilitators, advisers and consultants), gain international recognition of their status throughout APEC countries and gain professional membership of AIBEF with nationally recognised professional status through use of the letters "MAIBEF".

For details of APEC business counsellor certification process, training modules and workshop details please click on the links below:

APEC Accreditation and Training
APEC Accreditation Process
APEC Accreditation Training



The Business and Enterprise **Facilitator in Action**









We all seem to know the role of a Business Coach, Mentor, Advisor or Consultant, but for many years the specific role of the Business and Enterprise Facilitator has remained a dark and clouded mystery.

Wikipedia describes the Business and Enterprise Facilitator this "Business facilitators work business. and formal other organizations but facilitators may also work with a variety of other groups and communities.

It is a tenet of facilitation that the facilitator will not lead the group towards the answer that he/she thinks is best even if they possess an opinion on the subject matter. The facilitator's role is to make it easier for the group to arrive at its own answer, decision, or deliverable."

To put is simply, the Facilitator is the "complete package".

The role of the Facilitator (in the context of personal, professional and organizational development) is to guide and support a group or a individual to gain clear insights regarding the results they want to accomplish and what methods they might use accomplish those results.

The Facilitator might also guide and the client to support actually implement those methods, and even evaluate the implementation and results. The results and methods and the nature of how the Facilitator works with clients depends on the situation.

For example, the Facilitator might work in a rather direct role, making prominent suggestions of what the client should do and how to do it. Or, the Facilitator might work in a more indirect role by gently noting what the group might do and how to do it.





McNamara Carter MBA, PhD Authenticity Consulting says that the first role of the Facilitator is intervention; you help the client learn by

guiding and suggesting, offering your professional opinion, and sometimes acting as referral point to network with other professionals that may assist your client. Sometimes you may intervene by guiding the conversation to a more productive avenue, if the client tends to go off the track.

You also create a safe environment that is receptive to the exchange of constructive feedback.

The next aspect involves encouraging objectivity. Here you help the client take a step back and observe and help them to theorize and experiment with new approaches of accomplishing goals, objectives, tasks, or problem solving.

Finally the third function deals with understanding the learning process. You try to help clients understand their respective learning processes. Once someone understands how to learn, we can change many different types of situations into learning experiences.

This should help put issues before the client in a more positive light and help facilitate a resolution by learning about the issues from different perspectives and different approaches to solutions.

How Do You Recognize a High-**Quality Facilitator?**

McNamara believes that Facilitation is usually not an activity that follows a standardized, specific procedure. So it's not an activity that many people can quickly ascertain as being done well or

not. However, like many services that work to guide and support others toward improvement, there usually is a set of knowledge and skills that most people agree is necessary to be highly competent.



Core Interpersonal Skills for Facilitators

Although facilitators work primarily with groups, those groups are comprised of individuals. A good facilitator needs strong expertise in working with individuals as well as groups.

The following list includes skills that would be very useful for a facilitator to have:

- **Body Language**
- Coaching
- Conflict (Interpersonal)
- Feedback (Sharing)
- Handling Difficult People
- Listening
- Morale (Boosting)
- Motivating
- **Negotiating**
- Power and Influence (Managing)
- Presenting
- Questioning
- Trust (Building)
- Valuing Diversity

 $\mathbf{\Lambda}$

About the Business and Enterprise Facilitator





Facilitator Defined: A facilitator is literally defined as "one who helps others learn or who helps make things easy." A business and enterprise facilitator helps people to collaborate as they explore a topic or issue. The goal is to encourage participants to think productively and ultimately to articulate key ideas, to ask vital questions, to uncover variables, to find solutions, and/or to identify productive actions.

The facilitator may or may not be a content expert. The word *Trainer* or *Mentor* is often used interchangeably with *facilitator*, but the *trainer* usually connotes a facilitator who has content expertise. Both facilitators and trainers must understand how people learn and how to draw out their best thinking from them.



Bob Zimmerman, Business Analyst, gives his description of a Great Facilitator as: "Part Business Analyst, Part Orchestra Conductor,

Part Psychologist.

While the qualities that separate a great conductor or therapist from a mediocre one may be subtle, the outcomes are obvious.

The same holds true for facilitators.

Do you think of yourself as an effective facilitator but unsure how others perceive you?

So how do we make sure we don't make one of the most common and damaging facilitator blunders: *Pushing our own agenda*.

With so many kinds of facilitation roles, can we assume we know what being a facilitator really means? Do we, as facilitators, recognize that this is a significant role we need to work at in order to be effective? And, most importantly, how do we make sure we stay "within" our role as a neutral facilitator and not push our own agenda?

So you think to yourself, "Yes, this is obvious. Of course I am an effective facilitator."

But let's test ourselves to find out how effective we really are.

What Makes a Great Facilitator?

While most facilitators bring their own approaches to a meeting or appointment, the best facilitators allow the solution to be defined and owned by the individuals they are facilitating. The facilitator has the tact and skill to:

- Help the client or team clarify and align on their objective. Then, facilitate by making progress towards the objective.
- Help keep the client's energy high so there is equal contribution, engaged and feels heard.
- Keep momentum or rhythm flowing towards the objective. (Although the facilitator can help the client change direction if they believes it is required.) Staying on track can be tricky since the facilitator needs to balance discussion on side topics that are helpful to the objective vs. topics that derail the goal.

If we believe we are doing an effective job at facilitating, here are some ways we can test our effectiveness:

- Are you directing conversations with your own agenda? Or, are you enabling the client and / or team to have its own conversations?
- Are you making sure the client stays on topic and on track to meet its objectives?
- Are you making sure everyone in the room is being heard? Is anyone's idea's being shut down? (This can affect the energy of the room.)
- Did you leave your opinion at the

door? A good facilitator helps get to a solution, not give a solution.

• If you were not involved in the facilitation, would the client have accomplished the same result?

"Every entrepreneur needs a facilitator or coach," says Bill Gates, because the fastest way to learn any business is to study someone who has been successful at it. This person has already paid the price of experience.; has already "walked the walk".

However, it goes without saying that some facilitators are better than others. There are so many people these days offering their services to entrepreneurs, it can be extremely difficult for the entrepreneur to make the right choice.

Choosing the right facilitator is one of the most important decisions the entrepreneur / business owner will ever make.

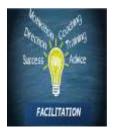
A business facilitator is there to do only one thing – *to help your client get results* - and a good facilitator's record should speak for itself.

A skilled and professional Business Facilitator should, first of all, be a member of an appropriate institution or association, and have a track record of achieving results for their clients.

Successful business facilitators are motivated and inspired by the success of their clients.

They are driven to get results for their clients who want to succeed; because it is your actions, knowledge and guidance that matter most in the pursuit of success for your client.

 $\overline{\mathbf{V}}$



Finding a Business Facilitator









Whether you are just starting your • business or you've running your business for some time, you need to make many important decisions. But you don't have to make every decision on your own. Ultimately, you're responsible for your business, but you always consult a Business Business Enterprise Centres (BECs): Facilitator for advice.

What is a Business Facilitator?

You undoubtedly know the role of a Mentor, a Coach, a Consultant; Well, a Business Facilitator is the "complete package". That is they have all the skills, knowledge and accredited qualifications to help you to achieve success in your business. A Business Facilitator is someone who has been down the same path you're taking. He or she is experienced, successful and willing to provide advice and guidance — for no real personal gain.

But how do you find a Business Facilitator?

Well, that's easy. Simply contact the Australasian Institute of Business and Enterprise Facilitators on 1300 407 406, or email info@aibef.org.au and we can put you in touch with the right Facilitator to help you solve your current problem – or simply be a "sounding board" to help you with your ideas.

Our members are all professionally qualified and accredited, and can be found in:

- **Business Enterprise Centres**
- **Small Business Incubators**
- **Innvovation Centres**
- State and Federal Government Departments
- Private practice
- Large companies

Some are employed by large corporations and many more are selfemployed (just like you)

Government-Sponsored Organizations

The government offers a great deal of free resources and services to support small business owners, both online and in person:

provide management assistance to current and prospective small business owners. BEC services include general assessment and counselling, marketing advice and management guidance, and much more. Some BECs provide specialised assistance with information technology, exporting manufacturing. Some BECs are partnerships primarily between the government and / or colleges.

Innovation Centres give you opportunity to discuss your ideas with business experts and access multifaceted services. They are a valuable resource as they can often help your business with every step of the innovation process. If you are looking to grow your ideas, an innovation centre can help you find strategies to develop and implement them. Each innovation centre will also have its own set of eligibility criteria, so it's important to find one that suits your business needs.

State and Federal Governments www.business.gov.au is an online government resource for the Australian business community. business.gov.au offers you simple and convenient access to all of the government information, assistance, forms and services you need.

It's a whole-of-government service providing essential information on planning, starting and growing your business.

Trade Associations: Many trade associations operate Facilitator-protégé programs that provide guidance to help you build a business. These facilitation programs are often conducted through a combination of formal one-on-one

mentoring sessions and group networking with fellow protégés. Business owners might connected with multiple mentors for a more holistic experience. Most industries are represented by trade associations, as are genders, ethnic groups and business types.

Look to Your Network: Who do you know? Do you have a previous boss who inspired you or a friend who is a successful business owner? Ask that person to be your facilitator, and learn from his or her advice and best practices. Just be prepared to share with them why you chose them in particular, your goals and what you are looking for from them.

Working with Business Facilitator: If you decide to work with a Business Facilitator organisation, ensure there is a formal Facilitator-protégé structure in place. If you work with an individual, you'll need to establish a mutually beneficial, structured relationship.

Remember these tips:

- Be organized, prepared and consistent. Make sure you are respectful of your Facilitator's
- Do not expect your Facilitator to run your business for you or make decisions for you. You should have realistic expectations about what they can provide to you.
- Plan your sessions in advance. These could be as simple as having a one-on-one meeting once a month to discuss business goals, obstacles and regulatory requirements that you don't understand.
- Always take notes, create action items and be prepared to review progress during your next session.





Inventors & Inventions















Scotch Tape Richard Gurley **Drew** (June 22, 1899) - December 14, 1980) was an American inventor who worked for Johnson and Permacel Johnson,

Co., and 3M in St. Paul, Minnesota, where he invented masking tape and cellophane tape in 1930.

Scotch tape was the world's first transparent adhesive tape. Drew also invented the first masking tape in 1925 -- a 2-inch-wide tan paper tape with a pressure sensitive adhesive backing.

In 1923, Drew joined the <u>3M</u> company located in St. Paul, Minnesota. At the time, 3M only made sandpaper. Drew was product testing 3M's Wetordry brand sandpaper at a local auto body shop, when he noticed that auto painters were having a hard time making clean dividing lines on two-color paint jobs.

Richard Drew was inspired to invent the world's first masking tape in 1925, as a solution to the auto painters' dilemma.

The brand name Scotch came about while Drew was testing his first masking tape to determine how much adhesive he needed to add.

The body shop painter became frustrated with the sample masking tape and exclaimed, "Take this tape back to those Scotch bosses of yours and tell them to put more adhesive on it!" The name was soon applied to the entire line of 3M tapes.

Scotch Brand Cellulose Tape was invented five years later. Made with a nearly invisible adhesive, the waterproof transparent tape was made from oils, resins and rubber; and had a coated backing.



Aerosol Spray Can Eric Rotheim (Sept 19, 1898 - Sept 18, 1938).

The concept of an aerosol originated as early as 1790, when

self-pressurized carbonated beverages were introduced in France. In 1837, a man called Perpigna invented a soda siphon incorporating a valve. Metal spray cans were being tested as early as 1862. They were constructed from heavy steel and were too bulky to be commercially successful.

In 1899, inventors Helbling and Pertsch patented aerosols pressurized using methyl and ethyl chloride as propellants.

Erik Rotheim

Rotheim was a Norwegian professional chemical engineer and inventor.

He was born in Kristiania, earned his engineering degree in Switzerland and established his own company at home in Oslo in 1925.

He is best known for invention of the aerosol spray can, the patent application for which he submitted in 1926. The Norwegian patent was granted in June 1929.

He filed the United States patent application on 30 September 1927 and it was approved on 7 April 1931

On November 23, 1927, Norwegian engineer Erik Rotheim (also spelled Eric Rotheim) patented the first aerosol can and valve that could hold and dispense products and propellant systems.

This was the forerunner of the modern aerosol can and valve.

In 1998, the Norwegian post office issued a stamp celebrating the Norwegian invention of the spray can.



History of the Air Bag

Allen K. Breed, a pioneer in air bag technology for cars and founder of one of the world's largest

manufacturers of automobile safety systems, Breed Technologies of Lakeland, Fla., died Dec. 13 at a hospital in Orlando, Fla. He was 72.

Mr. Breed died of a heart attack but had also been suffering from lung cancer, said his wife, Johnnie Breed.

Breed Technologies, which Mr. Breed started in 1961 as the Breed Corporation, makes air bags and the firing mechanisms and sensors for them. The company also makes seat belts and steering wheels.

Mr. Breed retired two years ago and became chairman emeritus.

Allen Kent Breed was born on July 27, 1927, in Chicago. He earned a bachelor's degree from Northwestern University and joined RCA. In the 1950's, he worked for the Gruen Watch Company and founded Waltham Engineering.

His work at the Breed Corporation in the 1960's focused on military safety devices.

He later applied the technology to automotive air bag systems and created his first air bag sensor design for cars in 1968.

Last year, Breed was the third-largest supplier of automotive safety systems in the world, with sales of \$1.4 billion.

Mr. Breed was inducted into the Automotive Hall of Fame Dearborn, Mich., in 1999 recognition of his invention of an air bag set off by an electromechanical sensor, a forerunner of the electronic sensors popular today.



Implementing an Employee Training & Development Program



Training is the backbone of workplace success, safety, and performance which serve as the catalyst for employee skills improvement and development. Instituting a concrete and comprehensive workplace training program will provide any company with charted results and measurable success.

As an employer, you have certain obligations in relation to training your staff. You need to ensure that staff are trained to do their jobs safely and, in certain industries, you may be legally obliged to provide staff with specific training.

Businesses with a culture of training are seen as quality organisations. To develop a strong training culture, you must understand the benefits of training.

This knowledge will help you make informed decisions, and will support members of staff who will be responsible for managing the training.

In addition to these precepts, a workplace training program raises and solidifies standards and also aids in quality assurance and best business practices. These initiatives often bolster productivity, efficiency and profitability.

To implement the right training for your business, you need to identify your business and employee training needs.

You can do this yourself, or you can recruit a human resources (HR) consultant or training organisation to help you assess your training needs and advise on training options.

Who is responsible for employee training and development?

Employee training is the responsibility of the organization.

Employee development is a shared responsibility of management and the individual employee.

The responsibility of management is to provide the right resources and an environment that supports the growth and development needs of the individual employee.

Work911.com states: For employee training and development to be successful, management should:

- Provide a well-crafted job description - it is the foundation upon which employee training and development activities are built
- Provide training required by employees to meet the basic competencies for the job. This is usually the supervisor's responsibility
- Develop a good understanding of the knowledge, skills and abilities that the organization will need in the future. What are the long-term goals of the organization and what are the implications of these goals for employee development? Share this knowledge with staff
- Look for learning opportunities in every-day activity. Was there an incident with a client that everyone could learn from? Is there a new government report with implications for the organization?
- Explain the employee development process and encourage staff to develop individual development plans
- Support staff when they identify learning activities that make them an asset to your organization both now and in the future

For employee development to be a success, the individual employee should:

• Look for learning opportunities in

everyday activities

• Identify goals and activities for development and prepare an individual development plan

The individual development planning process

An individual development plan is prepared by the employee in partnership with his or her supervisor. The plan is based upon the needs of the employee, the position and the organization.

A good individual development plan will be interesting, achievable, practical and realistic. It is implemented with the approval of the employee's supervisor.

IDPs are an excellent tool that employers and supervisors can use to develop and motivate their staff. By encouraging a focused approach to each individual's training/ developmental needs, employers can help their employees enhance their job skills and become more effective and productive.

Employers who promote the use of IDPs also send a clear message to their charges that they view each person's professional development as a priority. If done properly (i.e. with sincerity and follow-through) this tends to be a good motivator for most employees.

Individual Development Plans (IDPs) have long been used in government and larger companies as a tool to help employees develop their skills, further their office's mission, and achieve their career goals.

Some organisations require all employees to prepare IDPs, while others rarely use them at all. All employers, however, have the option of using IDPs--even in organisations where IDPs are not common.

V



So, I Have a Great Idea! What Now?



Having a great idea, and assembling the right team to bring that concept to life is the first step in creating a successful business venture. While finding a new and unique idea can be rare enough; the ability to successfully execute this idea is what separates the dreamers from the entrepreneurs.



However, says Tanya Prive; "When money is tight, stress levels are high, and the visions of instant success don't happen like you thought,

it's easy to let those emotions get to you, and thereby your team."

If you've been kicking around a business idea for a while now, you're not alone. A lot of entrepreneurs sit on their ideas for months or years before taking action. Some people can't find the time to start a business because they work 40 hours a week and have a family. Some are scared to take the plunge, while others don't know how to set their business idea in motion.



Katherine Long

Whatever is holding you back, <u>Lisa</u> Furgison of Bplans spoke to Katherine Long, who has just opened an online

design agency, to help walk entrepreneurs through from the idea stage to the planning stage.

1. Create a Business Plan

One of the best ways to make your business a reality is to put pen to paper, or in this day and age, fingers to laptop. A business plan will help you define what your business is, how you'll attract customers, what your goals are, plans to reach those goals, and outline the structure of your business.

Writing and preparing this document forces you to organize and flesh out

your business idea.

To help you create this document, you can download this <u>free downloadable</u> template, courtesy of Bpan.

You might also consider <u>LivePlan</u>, software designed to make a customized business plan for your new company.

2. Know Your Market

You have to know if there is a demand for the product or service you plan to offer. You have to know the industry inside and out.

Scope out your competition and determine what makes your business different. Look into viable prices. Will people pay the price you want?

Long says this is one of the most important steps. She actually picked up the phone and called people to see if they were interested in finding a design firm to work with.

Once she completed her calls, she knew there was a market for her services.

3. Create a Test Product

Whether you're selling widgets or offering virtual assistant services, you should give your business a test run, Long suggests. Have the product made and let some friends try it out. Ask for feedback and tweak the product if needed. If you offer a service, consider working with a local charity for a few weeks to give your business a test drive.

4. Estimate Start-up Funds

Every start-up requires initial funds and you'll want some solid estimates before you move forward. Gauging start-up cash can be tricky, and it is always prudent to ensure you have the right person - such as a Business Facilitator - to assist you in this process.

In addition, you'll want to check out a <u>recent article</u> from Bplan on this very topic.

Once you've figured out how much

you'll need to open your doors, you need to figure out where that money is going to come from. Do you want a bank loan?

Do you have enough saved to support the business yourself? Will you find investors or ask your friends and family to pitch in?

Figure out which option suits your business.

5. Mentally Prepare Yourself

Starting a business isn't easy. You'll put in some long nights and wonder if you're doing the right thing on a regular basis, but Long says persistence will pay off. In other words, be prepared.

Do all of the homework listed above and be ready to deal with setbacks. Every entrepreneur faces rejection or unforeseen problems, so be ready to tackle issues head on.

Once you've completed everything on this to do list, evaluate your findings and decide if you're ready to turn your idea into a reality.



Jeff Greenhalgh says that Most people have at least one great idea at some point in their life. Sadly, the majority

of those people never develop their idea for a lack of "know how" and motivation.

Greenhalhg is the author of "So, You Have a Great Idea" which is simply a wealth of information, and covers such advice as if you want to make a prototype, apply for a patent, design the best packaging, market your product at trade shows and successfully reach buyers that will purchase your product, and tells you how you can make it happen.

He explains it in such a way that you can easily understand how to set up your new business and overcome development and financial obstacles.



Some Business Owners Really Do Have a Fear of Selling



There is a saying that says "Every business is a sales and marketing business", i.e. if you are not marketing and then not selling, you don't have a business.

You started a small business knowing you'd make most of your revenue by selling your products or services. But you say to friends, "I hate selling. I'm not a good salesperson."

So, what are you doing in small business?

As business owners we all have one goal: make a living by selling our products or services. But what if you hate selling or are just not that good at it?



According to <u>Bridget</u> Weston Pollack says that your apprehension about selling is common, even for people running shops or restaurants where

every dollar counts toward the bottom line. You *can* succeed in business even if you don't like being "top dog" in sales.

But it's a fact: Without sales, there is no business. It's called a hobby.

So no matter what, you need to generate income for your business and to do that you need to sell your services or products. However, you haven't chosen to become a sales professional, which is why the marketing and selling part of your business is really challenging.

So, let's be real, no matter what, you need to generate income for your business and to do that you need to sell your services or products. However, you haven't chosen to become a sales professional, which is why the marketing and selling part of your business is really challenging.

Let's face it; You do NOT have a business if you aren't selling. And the sad fact is that many business owners HATE the idea of selling and they hate the process of selling.

Not only that, but the number one cause of business failure is ... lack of new customers. And new customers come from prospecting. The problem is that most salespeople have been told that prospecting is "old school" and "dead".



Sarah Santacroce believes that the way people buy and therefore the way business owners should sell, has changed a lot in the last 10 years.

The buyer today is much smarter than 10 years ago. He uses the web to do his research before he makes a buying decision. In fact, 57% of the buying decision is already made when he contacts the seller. The modern buyer doesn't want to be sold to! He wants to be the one to make the move when he has defined a need.



Brian Moran, of Brian Moran and Associates says: "I hear it all the time from business owners: "We have a great product or service but I just don't know how to sell it. I hate sales!"

Unfortunately for these entrepreneurs, selling is a necessary evil. Unless your product is so revolutionary that people are willing to line up at your door for it, you need to learn how to sell; otherwise, your days as a business owner are numbered."

One approach to help change your attitude could be to look at your business from your customers' perspective. They don't initially see the "features" of your product or service; they see the "benefits" of your product or service to them.

Theodore Levitt, a Harvard marketing professor, used to tell his students, "People don't want to buy a quarter-inch drill. They want a quarter-inch hole!" If you approach selling to your customers in this manner, then what are the most common benefits of your product or service to them?

If you're not sure, ask some customers why they buy from you. They will be more than happy to tell you.

Fear typically arises from doubt. As a business owner, you may fear selling because you doubt your own abilities, but more importantly, you may doubt your product.

Selling is obviously a critical part of every business's success, but the thought of pushing products and services strikes fear in the hearts of many small business owners.

Fear of rejection, fear of failure, fear of overselling—for many of us, the act of selling can feel foreign and unnerving, especially paired with haunting memories of the pushy salespeople we've all encountered one time or another.

But running a business means that if you have this problem, you have to overcome any fears that may drag your business under.

There's a good chance that there have been times when you have been nervous of persuading prospects to become customers. There are plenty of reasons why entrepreneurs might be afraid of selling.

You might be afraid of appearing too pushy. Maybe you're concerned that you won't be able to effectively communicate the value of your offering.

These are all valid fears, but they shouldn't keep you from learning how to sell.

Think about your business: What problems do you help solve? Are you keeping that problem in mind each time you meet a customer or client? If you think about your business from a customer's point of view, it doesn't feel like selling anymore, does it? It feels like you're a problem solver. And small business owners are pretty good at solving problems.



By: Bridget Weston Pollack

Bridget Weston Pollack is the Vice President of Marketing and Communications at the <u>SCORE</u>

Association. She is responsible for all branding, marketing, PR, and communication efforts.

You started a small business knowing you'd make most of your revenue by selling your products or services. But you say to friends, "I hate selling. I'm not a good salesperson."

So, what are you doing in small business?

Actually, your apprehension about selling is common, even for people running shops or restaurants where every dollar counts toward the bottom line. You *can* succeed in business even if you don't like being "salesy."

Here's what you have to remember in order to do be a great salesperson.

Your Business Exists to Help Solve Problems

What problem does your business solve? At a cell phone repair shop, you might specialize in fixing screens on smashed smartphones. That's an easy one: you're there to make repairs and restore peace of mind.

Sometimes, figuring out what problem you solve is a little trickier. If you run a restaurant, sure, you solve the problem of someone being hungry on Saturday night.

But you also provide a social gathering space or perhaps a low-key watering hole.

Think about your business: What problem do you help solve? Are you keeping that problem in mind each time you meet a customer or client?

If you think about your business from

Three Reminders for Business Owners Who Hate Selling

a customer's point of view, it doesn't feel like selling anymore, does it? It feels like you're a problem solver. And small business owners are pretty good at solving problems.

You Are an Expert in Something

How well do you know your entire range of products or services? If you specialize in a rapidly changing industry or niche, you may feel less familiar with some of your newer products.

But no one said studying stopped once you got out of school. Like a server studies a new menu or a dancer rehearses new choreography, you may have to routinely study what your business has to offer.

If you work with a team, it can be helpful to discuss new features or review reasons why customers return certain products. This examination and intimate knowledge of what you offer makes it easier for you to find solutions to your customers' or clients' problems.

You Are a Friendly Face

You don't need to shower customers with platitudes to get them to purchase something. You just need to say "hello."

You've probably been put off in the past by salespeople who have asked for your entire life story the moment you walked into their business.

But the truth is, some customers have no idea what problem they're trying to solve, or if you can help them do it. They might just want to get an idea of what you have for sale or what services you can provide.

Be gentle. A hard sell doesn't create a relationship with a customer — it just chases them out the door.

Start with the basics: A warm greeting and an invitation to ask questions of you or your staff. If the customer lingers, ask about their needs.

Let a relationship_ bloom from there. You may not sell the entire store to them on their first visit, but they're sure to remember a pleasant initial interaction.



Syed Balkhi, founder of <u>WPBeginner</u> believes that There are very few people who are born with an intrinsic desire and ability to sell. They

do exist — and typically enjoy very successful careers — but they are few and far between.

If you're like most people, cold calling, presentations, and conference room meetings don't rank near the top of your "fun things to do" list. In fact, the idea of sales may be something you detest or avoid at all costs.

For many entrepreneurs, the thought of "sales" feels unnatural and uncomfortable. In fact, many entrepreneurs hate selling. This is sort of ironic, since sales fuel the success of a business.

And if you think you can simply hire salespeople to handle your selling for you, you're wrong.

By reframing your mindset and understanding that your job isn't to trick or manipulate the buyer into making a purchase decision, you're freed up to focus on engaging customers, answering questions, and selling the value behind your products.

It's impossible to be a good business owner or successful entrepreneur without knowing how to sell. You don't have to love it, but you do have to master it.

 \checkmark



Margarita Hakobyan

Entrepreneur, businesswoman and blogger that is addicted to creating. Founder and Publisher at Solopreneurs & MoversCorp https://www.linkedin.com/in/margaritahakobyan

There are many ways that big businesses have advantages over smaller ones. Larger companies often have established clientele that they can trust to be invested in their next project, larger capital to draw on, and a more extensive reputation.

When it comes to marketing, especially social media, <u>startups</u> have several advantages over larger <u>companies</u>. Are you using these advantages to their fullest potential?

Intimacy

When <u>startups interact</u> with their <u>customers</u>, they have the benefit of being able to pay attention to each and every customer, address every concern that customers bring to the table (within reason).

While larger companies need to pick and choose how they respond to their responses or connections on social media, smaller companies can respond more freely. Note: This doesn't mean you don't need to be just as professional – if not more professional – than large companies; it's just that you are probably getting fewer mentions, and can therefore respond more quickly and more in depth.

To make this increased intimacy work for you:

Treat your <u>customers like you'd like</u> to <u>be treated</u>. Respond to any concerns that they bring up politely and forthrightly. If you're in the wrong, say so, and fix it.

3 Marketing Advantages Startups Have Over Large Companies

Thank your customers for reaching out. Never act like their contact is an imposition, or like you have better things to do than talk to them.

Accept questions and address product issues over social media. Your customers will be more likely to contact you, which gives you valuable feedback about how products are being used and what issues are coming up.

Flexibility

Big businesses often struggle when it comes to being flexible. As staffing increases, locations double, and the annual income rises, it's harder to turn the cumbersome machinery of corporations in order to react to changes in the market.

Smaller businesses often have a greater ability to tweak their formula and adjust their market position to capture new business and find new venues.

How do you make sure your business is getting maximum benefit from its flexibility?

Take advantage of new tech. With companies like <u>Oxagile</u>, even if you don't have tech background yourself, you always have the ability to adapt to new technologies that appear on the market. Dmitry Karpovich, Oxagile CEO, says that "many businesses benefit from the ability to have a small forum or social media network where product fans can communicate."

Don't commit until you know something is successful. When a large company tries out a new social media platform or considers a redesign of a brochure, they need to know that it will be successful before they even begin. With a smaller company, you have the luxury of trying several different avenues and seeing what works.

Make smaller investments until you know you're on the right track.

Narrow Focus

Startups have the benefit of serving a very particular product to a very particular customer. Because of this, they can really focus on getting things exactly right for that particular customer.

When companies expand, they often need to <u>strengthen the company's public image</u> and water down their product or message in order to appeal to a broader group of customers.

This means choices like advertising in more locations, having more "ideal customers" or less targeted ideal customers, so that your message is approachable to a wider range of people, and adding products to your business, even if they don't fit the laser focus of your original market.

By staying small, companies can continue to build on that narrow focus. This gives them benefits like:

- Few, if any, regional competitors, depending on the exact service offered. No one else does it quite like you.
- Smaller advertising costs. You know exactly where your ideal customer is searching for their next product, and you target your ads and freebies where they will see them. You don't need to cast a wide net; you know exactly what you're looking for.

Sure, there are benefits to being a big business, but there are also benefits for staying small and careful. Build on what you do very well, and don't rush the process. The best companies are those that grow slowly and carefully, making the right choices when they still have the ability to do it.





The Moral of Low Morale



www.allgov.com

As the Manager or CEO, do you ensure that morale is always high in your workplace? Do you know what makes team happy at work?

As the Manager, maybe you have a great Board who give you the latitude and freedom to be creative, rewards you for the time that you put in and the outstanding success that you've accomplished, and works with you to help you reach your goals.

Merriam-Webster defines morale as "The mental and emotional condition (as of enthusiasm, confidence, or loyalty) of an individual or group with regard to the function or tasks at hand. A sense of common purpose with respect to a group."

When morale is low employees may not express it but they are waiting on management to solve the problem; and one of the major causes of low morale is usually poor leadership.



Sam Grier says that: "Too often managers are disconnected from their employees or do not give them the affirmation that they need."

Remember morale is an emotional issue. Employees need to know their work is appreciated. They want to have the sense that they belong, that they are respected and have the respect of their peers and management.

So, do you have high morale in your workplace?

Maintaining high employee morale is an important task for managers.

Knowing what motivates employees and boosts morale can help you maintain a positive work environment.



Dr. Travis Bradberry is the Coauthor Emotional Intelligence 2.0 and President at TalentSmart, the world's leading provider of emotional intelligence, believes that: "There are few things as

costly and disruptive as good people walking out the door."

Dr Bradberry believes that there are 6 great ways to kill morale

- 1. Overworking people
- 2. Holding people back
- 3. Playing the blame game
- 4. Frequent threats of firing
- 5. Not letting people pursue their passions
- 6. Withholding praise.

1. Overworking people. Nothing burns good employees out quite like overworking them. It's so tempting to work the best people hard that managers frequently fall into this trap. Overworking good employees is perplexing for them as it makes them feel as if they're being punished for their great performance.

Overworking employees is also counterproductive.

2. Holding people back. As an employee, you want to bring value to your job, and you do so with a unique set of skills and experience. So how is it that you can do your job so well that you become irreplaceable? This happens when managers sacrifice *your* upward mobility for *their* best interests.

- 3. Playing the blame game. A boss who is too proud to admit a mistake or who singles out individuals in front of the group creates a culture that is riddled with fear and anxiety. Instead of pointing fingers when something goes wrong, good managers work collaboratively with their team and focus on solutions
- 4. Frequent threats of firing. Some managers use threats of termination to keep you in line and to scare you into performing better. This is a lazy and shortsighted way of motivating people.

People who feel disposable are quick to find another job where they'll be valued and will receive the respect that they deserve.

- 5. Not letting people pursue their passions. Talented employees are passionate. Providing opportunities for them to pursue their passions improves their productivity and job satisfaction, but many managers want people to work within a little box.
- 6. Withholding praise. It's easy to underestimate the power of a pat on the back, especially with top performers who are intrinsically motivated.

Everyone likes kudos, none more so than those who work hard and give their all.

Dr Bradberry says: "If managers want their best people to stay, they need to think carefully about how they treat them. While good employees are as tough as nails, their talent gives them an abundance of options. Managers need to make people want to work for them.

 $\overline{\mathbf{V}}$



Look Inside

Business Book Review

<u>Conflict Prevention in the</u> <u>Workplace: by Robert Bacal</u>

Conflict Prevention In The Workplace - Using Cooperative Communication

Just like cholesterol there's good conflict and bad conflict. If you can

prevent the bad, unnecessary conflict, you can save huge amounts of time, and pain associated with the "bad" stuff!?

Good conflict is about issues. Bad needless conflict is more emotional, time consuming and difficult. Conflict about issues goes like this. You want to go bowling. I want to go to a movie. We have an issue, and a decision to be made. We can work that out. No real problem here.

Bad conflict is about clashes of style and communication. It goes like this. You want to go bowling. I say "Why do we always have to do what YOU want?"

What Bacal has done is create a completely different conflict that isn't about where we go. We are no longer dealing with the same issue. Now we're dealing with hurt feelings. And that's trouble!

Bacal says: "I've created a **completely unnecessary conflict** because I've used **confrontational language**. What if I said this instead: "How about if we go to a movie tonight, and then tomorrow we'll go bowling" Now we're back to dealing with the good, easy conflict, because I used cooperative language, which, incidentally, pushes us to a solution, rather than emotional banging at each other.

So, what's our point here?

In the workplace there's surely enough issue based conflict to keep us all quite busy. We don't need more. We don't need more unnecessary conflict that could be prevented by the simple use of proper positive language.

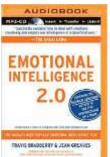
No, it's not about bowling. It's often about working with each other and dealing with who does what, when, priorities and all of the other elements of working together.

Here's the key. Deal with issue oriented conflict as it occurs. Good people can figure that out provided they don't poison the relationships with bad conflict using confrontational language. And work to eliminate the bad conflict.

Get Less Conflict by Altering How You Communicate - Conflict Prevention In The Workplace - The Book

Emotional Intelligence 2.0: by Travis Bradberry and Jean Greaves

This book is endorsed by the Dalai Lama



Emotional intelligence (EQ) needs little introduction.

In today's fast-paced world of competitive workplaces and turbulent economic conditions, each of us is searching for effective tools that can help us to manage, adapt, and strike out ahead of the pack.

This "other kind of smart" is the #1 predictor of success personally and professionally. But knowing what EQ is and knowing how to use it to improve your life are two very different things.

This book unveils its step-by-step program for increasing emotional intelligence via 66 proven strategies that teach:

- self-awareness
- self-management
- social awareness
- relationship management

Includes Access to the World's #1 Best-Selling Emotional Intelligence Test

Emotional Intelligence 2.0 also includes access to the new and enhanced edition of the world's best-selling emotional intelligence test—the Emotional Intelligence Appraisal. In addition to providing scores for overall EQ and each of the four skills, the new Emotional Intelligence Appraisal drills down further to provide:

- detailed feedback on the specific behaviors that contributed to your scores.
- analysis of your behavior to pinpoint the specific skill strategies from the *Emotional Intelligence 2.0* book that will have the greatest impact upon your emotional intelligence.
- the ability to test yourself a second time (at no additional charge) after you've applied the strategies to see how much your scores have improved. This includes an analysis of score profiles and suggestions for which strategies will provide the greatest benefit to you going forward.



Dr Tim Baker
Managing Director
WINNERS AT WORK Pty Ltd
www.winnersatwork.com.au
www.about.me/tim.baker
tim@winnersatwork.com.au
Telephone. +61 7 3899 8881

Five Conversations Leaders Must Have

Organisations are conversations. At heart. the life organisation—whether it consists of two or 20 000 people—exists in and sustained through conversations that are taking place inside, around and about it. But I hear people tell me that their organisation is not ready to have meaningful conversations. Or, to have meaningful conversations, they need training (Imagine telling your parents that you are being trained to have conversations at work; I think they would be bemused!). Or, we don't have time for meaningful conversations, we are too busy. I think we are fast losing sight of the power of conversations and their importance.

Here is a framework I have put together of five conversations that I think every manager or business owner ought to have with each of his or her team every year. In fact I think the Five Conversations Framework should replacement the archaic performance review.

Climate review conversation

climate review about is determining the current atmosphere in a particular workplace. It is mainly concerned with employees' job satisfaction. morale and communication. Although people's opinion about these matters can—and often do-fluctuate over the course of a year, it can be useful to take a snapshot of the business occasionally. By having conversation with direct reports about the state of the current climate, managers have a handle on the current state of the business, and what needs to be done to improve the fundamentals of satisfaction, morale and communication. Listening and responding to this feedback is a good place to start.

Strengths and talents conversation

Most appraisals are fixated with what

is going wrong; in other words, they focus on weaknesses and by-pass strengths and talents. Tom Rath in the # 1 Wall Street Journal bestseller: Strengths Finder 2.0 underscores the value of a conversation on this subject:

Society's relentless focus on people's shortcomings has turned into a global obsession. What's more, we have discovered that people have several times more potential for growth when they invest energy in developing their strengths instead of correcting their deficiencies.

Apart from being an edifying place to start discussing performance after the organisational climate, this conversation capitalises on people's innate talents. As the positive psychology movement has preached for two decades: Building upon strengths has a higher payoff then working on overcoming weaknesses.

Opportunities for growth conversation

This conversation invites an opportunity for employees to consider how they can improve their own work performance in key result areas. By doing so, the potential for both to gain a common perspective on areas for improved performance is possible. A dual understanding of current and expected standards performance is an important first step.

The second step is to discuss and agree upon some tangible ways and means of improving the employee's performance to match expectations.

Thirdly and finally, this conversation is important in aligning performance expectations will the strategic direction of the business. Some opportunities identified can be put into practice straight away. And others can be adopted with more support later.

Learning and development conversation

Conversations about learning and development capitalise on the previous

two conversations. What learning experiences can assist in build upon strengths and lift performance in critical areas. Learning experiences can be technical, personal development, or problem-based. All three dimensions are important for an eclectic approach to people development.

Innovation and continuous improvement conversation

This conversation is about practical ways and means of improving both the employee's own efficiency and effectiveness and the business in general.

What can I—and what can we—do to improve? is the focus here. Imagine for a moment the power of this conversation occurring across an organisation during a particular month. Some of the ideas that surface will undoubtedly be too costly or impractical. But some would also be worth considering.

Each of these five conversations ought to take about 15 minutes. Some go longer. Being thematically-based, they are focused and therefore need not take a considerable amount of time.

Being more relaxed and conversational compared with the rigid appraisal regime, this new approach minimises the power dynamic of the manageremployee relationship. The manager still asked questions to guide the conversation.

But in this framework, the manager's role is converser and facilitator, not appraiser and assessor.

This approach shifts the emphasis from appraising to developing people at work.

This is an extract from Dr Tim Baker's book - The End of the Performance Review:
A New Approach to Appraising Employee Performance You can purchase the book at www.winnersatwork.com.au

 \checkmark



Dennis Chiron MAIBEF **Marketing Means Business** 0410 082 201 www.marketingmeansbusiness.com dennis@marketinameansbusiness.net.au



THE SEVEN STEPS TO DIRECT MAIL SUCCESS













Many good business owners use direct mail to get new customers, thank existing customers, and also bring old customers back into the fold.

You can be part of this success too. But what you can't do is send out a shoddy letter. Or flyer. Or postcard. Or catalogue.

Because sending out shoddy direct mail is like taking postage stamps and simply putting them in the garbage can. Or, even worse, it's like giving the postage to your competitors.

Not an appealing scenario. But, lucky for you, you can avoid the trauma of a misguided mailing. Not only that, but you have the opportunity to make significantly more money than you spent on the mailing -- which is almost always your goal. How?

By following these seven cardinal rules of Direct Mail:

- 1. Before you write, do a couple hours of research. Ask a handful of your current customers to tell you in their own words what they like most about doing business with you. Ask them in exactly that way. What they will tell you will be the most important benefits they perceive. Use those benefits to start your letter.
- 2. Come up with a really dynamite reason for someone to respond to the letter. Make an extraordinary offer. Find a new and appealing way to bundle together a number



of your product or services. Or offer special payment terms. Or an unusual guarantee.

- 3. When you start writing, use short words and short sentences. People 6. can't, won't, and don't read long, complicated stuff. Not if they don't have to. It's bad enough that their Aunt Peg uses complicated words. They won't read your letter unless it's easy to read. Life is hard enough, without your direct mail letter contributing to the complexity.
- 4. Count the number of you's and 7. your's in the letter. Your letter should have at least twice as many you's and your's as I's, me's, our's and your company's name. A ratio of four to one is even better.

When they read your letter, your customers like it when you talk about their dreams. their solutions you can provide to their problems, and the benefits they will receive. And they will show their appreciation -- with sales.

5. Whatever you do, Don't mail it out the minute after you write it. No matter how good a writer you are, let it sit a day or two. Then, if you rewrite your letter to make it simpler,

clearer and more compelling. After that, read it out loud. Then, vour letter to some customers. If their reaction is "interesting" or "well written" you may have a loser. A sales letter isn't an essay. It's a sales piece, first and foremost. So, after reading, if your customers say, how can I get one of those? -they want to buy what you're offering -- you've got yourself a successful letter.

- Check to see if it's clear what you're offering and how a reader can take you up on the offer. One great way to find out is to have a child read your letter. Children often see the obvious that adults -- caught up in the more abstract problems and distractions of life -- miss.
- Do a test mailing and measure the results. Don't send out all your letters at once. Just send out a few dozen. Or a few hundred. When the results come in -- when your mail is good, they'll come in fast -- then do the maths. Did you make money?

problems, Did the letter get you more profits than you would have earned if you had put the time to other use? If the answers are yes, then roll it out. And let the profits roll in.

GOOD LUCK!





TimeEqualsMoney
Angie 'Speedy' Spiteri
Business Efficiency Specialist
www.timeequalsmonev.net.au
Ph: 0403 970 732
http://www.facebook.com/time.equals.money
http://www.linkedin.com/company/time-equals-money



Review, Reset and Power Home

December already! Can you believe it...And with it ends the last quarter of 2016.

How has 2016 travelled for you so far? Are you up to speed with your goal/s? Not started... Or some of both?? I must admit, some of my goals have been smugly ticked off as done and some, restarted over and over again.

Just before the last quarter, I love to sit down and take stock and decide how I'm going to finish the year.

This short article is about the coaching questions I ask myself and the process I undertake...

Step 1: How much time do you really have?

Work out how much time you really have given your workload expectations for the next 3 months.

Knowing this really helps me keep my plans realistic.

This is the first key by the way... many of my goal are projects that help me get business or do business easier... so I have to take account for the fact that some of my time will be about fulfilling the fruits of that action.

Once you know how much time you have available then you can really decide WHAT is going to get done, what needs to be put on hold or delegated...

Step 2: Ask yourself, for this year to have been AWESOME, what would I need to finish and get in place?

This is about reflecting on:

- Annual goals (health, wealth, family and personal)
- Are things running efficiently? where can it be streamlined, made easier, more improved and more efficient... where are the gaps that are cause me to do things manually...
- Given the time you have available and your long term goals (the bigger picture) what is most important to get in place or progressed this quarter?
- Given what you deem is important... how long have you had this goal and have you made any movement on it? If not why not? Is it really important? and if so why so? AND if you've made no progress on a goal and you still want to achieve it THEN what/who are you going to invest in to get help?
- Lastly look at what is not going to get finished this year to make room for what is going to get done and decide on how it's going to be managed.

This step gives you clarity and focus and gets you to make space in your schedule to get it done.

Step 3: Once you've decided specially on the WHAT, then assess where are you at? What is left to do and HOW and WHO is

going to do this and WHEN.

During this step I use my <u>Instant</u> <u>Profit Calculator</u> to help me decide what tactics are going to be most impactful and easiest for me to undertake.

And finally **Step 4**: Map what out what needs to happen each month for the goals (milestones) to be progressed to completion. This map enables me to gauge weekly am I on track, behind or ahead.

<u>Review and planning</u> are essential for everyone, especially solo-prenuers who ARE the business.

How long should you spend planning?

Here is a rough rule of thumb...

Need help planning?

If project takes:	Then approximately:	
6 months	2 days	
Amonth	1-2 hours	
Aweek	30 mins to 1 hour	
Aday	15 minutes to 30 minutes	
3 hours 10 minutes to 15 min		

Let's set up a 20 minute Solution Strategy
Session where you tell me what's going on in
your business and what your current
challenges are and I pull together the right
information and tools that will help you take
the next steps. Contact me via email or this
link to make a time: http://
www.timeequalsmoney.net.au/contact-us/



Geoff Butler FAIM AP, MAITD MACE AAIBEF Principal/Business Improvement & Implementation Specialist Business Optimizers

Mobile: 0414 943072 Fax: 3036 6131

Email: geoff@businessoptimizers.com.au

Skype: business.optimizers1





As a business owner it is critical that you understand what the real drivers in your business are. Many people simply focus on the financial indicators to predict where they should be focussing their energies, and whilst these are important, they are actually more a measure of past results than future success.

In the recent football Grand Final matches you can bet your bottom dollar that the coaching staff and players were not focussed on the score board, as this was one aspect of the game that they could not change. Instead, they were focussed on what strategies could be employed to change the scoreboard in their fayour.

One of the common mistakes people make is to think that by attacking the symptom directly they will solve all their problems, when in fact they should be focusing on finding the actual cause of the issue. *The true driver if you like!*

Most people think the part of the body most important in determining how far and fast you can run is the legs and to some extent this is correct.

However having been a professional speed skater and long distance runner in my youth, I can tell you that the arms are more important in determining the cadence and length of stride when running.

Sure you have to have a set of legs that can cope with the load, but how efficiently and effectively they work is actually determined by the arms and upper torso.

What I'm trying to say here is that, if for example your production area is not working well, you may have to look in other areas to find the root cause of the issue.

I was once called into a business where staff engagement was a problem.

The HR Manager had just received a new video on motivating staff so thought I'll just show the team this new video and the problem will be solved.

It made no difference at all!

When I did my investigation I found that the maintenance schedules were not be followed and every time the staff went to use a piece of equipment it failed. This was the real cause of the demotivated staff, and no amount of motivation videos would ever fix that. We fixed the maintenance problem and the motivation immediately improved.

The table below is not an exhaustive list but it will show the types of follow on effects poor performance in one part of your business will have on the others:

Business Function Poor Performance	Cause	Effect	Area Effected
Marketing	Not targeting the right people Inconsistent activity Inconsistent or unclear messaging	Recruit ineffective people into team Reduced growth and wasted effort Increased marketing costs and effort per enquiry	Production Recruitment Finance
Recruitment	Inconsistent recruitment process Poor appreciation of potential member's needs Poor relationship	Increased recruitment workload Lower recruitment rate Reduced team growth and effectiveness	Recruitment Production Marketing
Production	Lack of clear procedure Poor stock or time management Poor forward planning	Inconsistent & inefficient end product Wastage & leakage Downtime or overtime	Production Finance HRM
Finance	No finance plan (budgets) Poor cash flow management Poor performance monitoring	Uninformed financial decisions made Potential insolvency "Best Guess" decision making	Finance Finance All areas
Administration	Lack of clear procedure Disjointed workflow Poor record keeping	Inconsistent & inefficient workflow Independent actions between areas Time wastage in retrieval/ poor decisions	All areas All areas
Human Resource Management	Lack of clear direction Lack of training Lack of performance review	Staff unaware of what is expected of them Staff do it "their way" Staff unaware of	All areas All areas



Karen Ahl AAIBEF Bac. Bus (Mark, Man), TAE40110, Cert IV IT Caboolture, Queensland Ph 0415 142 178

www.web-sta.com.au webgirl@web-sta.com.au



"Resizing" Does Matter

We are living in a fast paced world and we want stuff done 20 minutes ago. This includes your potential customers.

"It is important not to be lazy and skip this vital step. Resizing your images should just be WHAT YOU DO, not just something you know you are MEANT to do."

Imagine someone visiting your website and it takes 30 seconds to load all of the images on your homepage or photo gallery. Imagine the time you would have to have spent waiting for full sized images to upload in the first place. Now imagine them leaving your site having not so much as copied your phone number down!

Why SIZE Matters

- 1. It takes you less time to upload multiple photos. By investing a few moments in resizing your images at the start, you can save yourself a load of time when uploading bulk images to an online shopping cart website, image gallery or your social media accounts.
- 2. It up less space on your hosting account. Most hosting accounts come with limits and some companies do charge extra for the extra space you use. Too many BIG images will chew up your allotted space quick smart.
- 3. It takes longer for people to view your site in full. If you have a lot of large images within a photo gallery or shopping cart page on

your site, your potential customers are likely to get bored and hit that back arrow before your site has finished loading.

- 4. Google penalises websites in their search engines that take too long to load. If your site is one of them, check your images.
- 5. It is easy to just keep adding images and eventually realise that your site has come to a slow crawl. Remember those using mobile devices and their data usage. This is part of the reason why we also recommend not to have auto playing videos on your website. It just starts to download without the permission of those visiting your website and if they do not have visiting unlimited data, your website may just push them over their data allowance.

So, how does one reSIZE?

I get this question a lot. My pick for those using a laptop of desktop is FastStone - go to www.web-sta.com.au/free-stuff-links to download. FastStone allows you to bulk resize from 1 to hundreds of images in seconds. I use this program most days of the week saving me hours of image resizing work.



FastStone also allows you to bulk watermark images, add boarders, flip

and rotate multiple images at as time as well as select from a bunch of fancy colour options including sepia tone and grey-scale.

If you are using a smart phone or tablet, there are heaps of apps to choose from too. Here are a couple I managed to track down by just doing a quick google search.

Android:

https://play.google.com/store/apps/details?

id=com.dk squared studio.resizemypi x&hl=en - resize up to 300 images at a time.

https://play.google.com/store/apps/details?

id=com.xnview.XnResizeLite&hl=en

https://play.google.com/store/apps/details?

<u>id=com.xllusion.app.photoresizer&hl=en</u>

Iphone:

https://itunes.apple.com/au/app/batchresizer-quickly-resize/id642338509?mt=8 - Allows for bulk image resizing.

https://itunes.apple.com/au/app/resize-image/id409547517?mt=8

https://itunes.apple.com/au/app/simple-resize/id327776379?mt=8

For further information, please feel free to email Karen ~ *The Webgirl*.



Jo-Anne Chaplin AAIBEF Tax & Superannuation Professionals Pty Ltd PH 07 3410 8116 / Mobile 0457 960 566

Email: <u>taxandsuperprofessionals@gmail.com</u>
Web: www.taxandsuperprofessionals.com.au



I am a qualified Accountant and I have celebrated my 20th 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.

ATO Audit Targets for 2017

The Australian tax office has released a list of it's audit targets for the 2017 financial year, and it's prudent to bear in mind what they will be scrutinising with the 31st October deadline for personal lodgers coming up fast.

Based on information gleaned from 2015 and 2016 returns, some of the areas the ATO will be focussing their attention on are:

- ☐ Work related expenses particularly car claims, overnight travel and claims for computers, phones, and other electronic devices.
- ☐ Rental Property expenses particularly holiday homes, homes let to relatives and incorrect splitting of owner share of property profits/losses and interest deductions.

When lodging your income tax returns, whether business or individual, you will need to be sure that you have correctly claimed your entitlements.

This includes having the appropriate documentation to support and claim, as well as being able to establish that the expense is directly related to the earning of your assessable income.

Substantiation comes in many forms, and these include car log books, receipts for expenses, travel diaries and third party confirmations.

For smaller items, under \$10 each



and to a total of \$200pa, a receipt is not required, but there must be some form of confirmation of the expense.

As always, the cash economy is also on the list with the building & construction industry and the restaurant, café & takeaway industries being targets this year.

The tax office now has a suite of benchmarks that it uses to identify variances in trading performance of different industries. If your business is not trading within the range of the benchmark, then you will be contacted to explain the reason for this. Sometimes an audit of your trading figures will follow.

Another area of ATO focus is the use by employers of contracting arrangements that are more appropriately described as employment arrangements.

These arrangements involve employing a person with an Australian Business Number for labour-only related services on a reasonably permanent basis.

The object of the arrangement is for the employer to avoid having to pay employment entitlements such as leave, Workcover and superannuation. If you engage contractors in this type of arrangement, then you should review how they fit into your business model. There are legitimate reasons for using this type of labour such as the contractor being able to send a substitute contractor to do the work on their behalf, or the contractor can supply equipment that your business needs the use of, but does not want to own.

Individual circumstances differ widely, so it is best to review your situation and get professional advice if you are unsure of your position.

Finally, the tax office is taking a hard line on overdue returns and actively contacting taxpayers who have overdue returns. If you haven't lodged a return for a couple of years, then you will need to make the effort to lodge as soon as possible.

For a small entity, FTL penalty is calculated at the rate of one <u>penalty unit</u> for each period of 28 days (or part thereof) that the return or statement is overdue, up to a maximum of five penalty units. *Refer to Calculating FTL Penalty*

They do have the ability to remit the fine in certain circumstances, so it is wise to make the first move to bring your affairs up to date.

If we can be of assistance in any tax related matters, then please contact us.





Paul GILLMORE DFS AAIBEF Founder and Director Southern Cross Financial Services 07 5429 5561 0402 685 032



paul@sc-fs.com.au

Anatomy of a Super Scam

There has been some public discussion recently about accessing and using your superannuation savings for various purposes such as a deposit for your home.

This tends to lead people to believe that their super can be accessed or that you should be able to access your super/retirement savings.

Enter the scammer who puts an ad in the paper saying that she can access your super and 'call now to find out how!'

John has some credit card debt he would like to clear and he would love to buy a new car. Mary, the scammer, tells John that he can access his \$42,000 super by utilising a Self Managed Superannuation Fund (SMSF).

Mary says that she has a property investment background and that she can also help John to get away from his traditional super fund and invest directly into property.

John thinks this sounds fantastic so he agrees for Mary to set up a SMSF — it all seems so easy because Mary knows someone who will set this up for John, they will take care of everything and John doesn't have to do anything.

John is excited because he thinks he can pay off his credit card, buy a new car and have an investment property.

He now thinks that he is a financial whiz and tells Mary to go ahead.



A SMSF is set up and Mary tells John that he has to set up a separate unit trust for the SMSF to invest into so that they do everything they want.

Another colleague of Mary controls the unit trust but John doesn't have to worry because after all, he finally has control of his super (not).

Things seem to tick along and when John asks Mary about the money, she tells him to just be patient. As time goes by John becomes more anxious.

He tries to contact Mary who doesn't take calls because she is in meetings, not at her desk, is not in today and all the flimsy excuses. John tries to look into the unit trust but is stone walled because of "Privacy legislation".

Some time later after John has finally spoken to Mary, he learns that his super was invested into real estate development which has 'gone bad' and he has lost all of his money.

Quite angry about this, John contacts the ATO and ASIC (the regulator for super) only to find that not only has he lost all his money but that he is in breach with his SMSF by failing to lodge tax returns, failing to provide and action a valid investment strategy, not investing on a commercial basis . . . and the list goes on.

Essentially, John has been scammed.

Promoters of illegal super schemes will try to get you to believe that anyone can access their super with their help.

Be alert to these signs of a super scam:

- Advertisements promoting early access to super
- Offers to 'take control' of your super or invest in anything you like
- Offers of quick and easy ways to access or 'unlock' super
- Unlicensed operators

There are limited circumstances to access your super *before* you reach your preservation or retirement age:

- Incapacity if you suffer permanent or temporary incapacity
- Severe financial hardship
- Compassionate grounds to pay for medical treatment if you are seriously ill
- Terminal medical condition if you have a terminal illness or injury likely to result in death in 24 months or less.

For more information plus assistance on managing your future wealth prospects, simply contact me.

 $\overline{\mathbf{V}}$



Peter Nicol Wisdom Marketing & Management Services 0417627097

www.wisdommarketing.com.au manager@wisdommarketing.com.au



WHAT HAPPENS WHEN YOU DO NOT HAVE A PLAN B?

Life throws us some very difficult challenges in our private and business life and, no matter what we do there is no stopping the forces of fate.

Recently, a business I have been associated with has been decimated by a chance finding in an audit. There was no illegal activity it was just a process that had been "allowed" into the system and it became "work and practise" with sales of products.

This once flourishing enterprise now has to face rebuilding itself without the luxury of much time. Many people have been affected and it is highly probable the rebuilding will have casualties.

And that is very sad. "Who is to blame you ask?" That is the not the job at the moment it is about getting new products into the marketplace, saving jobs and finding new customers. Previous customers are not affected in any way nor, are the employees past and present.

It is not unlike the VW scandal where it is probable that many employees did not have a clue of what was going on.

This exercise has taught me a valued lesson and that is to have a plan B. Yes, I am aware of the SWOT analysis process and that is a good starting point for any business.

Just ask yourself what is the worst that can happen to us?

Finance is always high on the list



and having a plan to re-finance the enterprise is a good talking point.

Product indemnity, for example again, we look at the VW issue and that is racking up at last count \$9.5 Billion in fines and recalls.

Yet, VW have if the news is right is already putting dates to the owners of vehicles to remediate the faulty software. They say it will take years to get the VW brand on track as one of the world's most well-regarded motor vehicle makers.

It would seem that they have a disaster strategy in place and are moving quickly to get back on track. This can happen to a small business as well. An unexpected event outside the premises.

There are so many unforeseen events that beset a business every day. Key employees can leave and in so doing migrate customers and suppliers to the new enterprise.

Have you got enforceable agreements for people who are leaving you? Tough one but, it bears a mention as it happens all the time.

Do you have good supplier relationships? Illness of a key employee or yourself, can really bring things to a grinding halt.

Key Man insurance is a tactic that can often be of great help in this type of situation. Life just keeps on throwing good and bad stuff our way. We have to respond quickly and nimbly to these.

Avoid compulsive reactions to things. Sleep on a problem. It will still be there in the morning and sometimes just making a decision to NOT to make a decision is a good point when things are good and bad.

Deals to buy stock that you cannot move can leave your liquidity short. Look at the offer and put a plan B into play to see if you can move it to your advantage.

Get things in perspective and get your priorities in order. What fire do you put out first? There are myriads of things that can happen.

I feel so very sorry when I see a fire in a shopping centre and the affect that it has on businesses in that area. Sometimes there is no Plan B that can fix some issues.

In conclusion amongst the myriad of things a small business owner has to do every day there has to be room for thinking about these types of events good and bad. I hope you get more of the former.





Denis Keating; Everest Resources

Brisbane, QLD

HR and WHS Protection for Your Business

Mobile: 0419 029 606 Fax: 07 3112 4072

Email: denis@everestresources.com.au www.everestresources.com.au

Skype: denis.keating1



Preparing Your Workplace for an Emergency – First Aid

I am frequently asked questions related to First Aid in the workplace. Most business owners and managers seem to want to provide what is necessary in order to satisfactorily care for their staff and others at the workplace in the event of an emergency, and also to fulfil the requirements of WHS legislation and regulations.

The guide as to what you must provide is the "First aid in the workplace" Code of Practice 2014 published by Workplace Health and Safety Queensland, and other equivalent documents in other jurisdictions.

First aid requirements vary between workplaces depending on the nature of the work, the type of hazards, the number of workers and others at the workplace, and the size of the operation. All these factors must be taken into account in order to tailor first aid to suit the specific workplace.

For most SMEs that do not operate in high risk industries, such as construction and mining, the individual business can make its own decisions based on its own assessment of the risks involved and the needs of employees.

There are some key elements that should be considered:

☐ Certified first aid officer: It is recommended that for low risk businesses, there should be one first aider for every 50 workers. Qualifications need to



be renewed every 3 years.

- ☐ First aid kits: The size and contents are dependent on the needs of the business. Often the first aid officer will be responsible for ensuring that the first aid kit is maintained fully stocked, used items replenished, expired items replaced. You need a sign indicating the location of the first aid kit.
- ☐ First aid rooms: These are generally only needed in high risk workplaces, or where the operation is located a long distance from emergency services. These may also be considered in large workplaces.
- ☐ First aid procedures: All staff should be trained in the procedures to be followed in the event of an incident on site.

This needs to be considered in relation to the specific hazards that are present in the workplace, e.g. dangerous chemicals, or particular processes that pose specific risks.

The business should also be aware of any particular medical conditions among its workers, that may require specific skills in the event of an incident, e.g. epilepsy, heart condition, etc.

☐ First aid policy: This will summarise all of the above in a formal document that is retained and updated as part of the Workplace Health & Safety system.

First aid is part of the creation of a safe and healthy workplace, and an environment where workers feel that the employer cares about them and therefore helps to create a good culture. It is an important element in the health and safety jigsaw.



Editor's Note: Definition of lost-time injury.

A lost-time injury is defined as an occurrence that resulted in a fatality, permanent disability or time lost from work of one day/shift or more. This definition comes from the Australian standard: Workplace Injury and Disease Recording Standard (Australian Standard 1885.1—1990), published by Standards Australia.

All work-related injuries

In 2009-10 the Australian Bureau of Statistics (ABS) conducted a Work-related injuries survey. The following report analyses these by sex and age. Australian work-related injury experience by sex and age, 2009-10.



B etty Z soldos

AAIBEF, CRISIS COACH

Trainer, Master Coach, NLP Master

email: bettyzsoldos@gmail.com web: www.diymindsurgery.com

skype: bettyzsoldos1 Mobile: 0475 564 233

Before we start to learn dancing waltz, let's watch its steps. If you have danced only cha cha cha then you must be prepared to learn something total different now!

Did you know that in order to learn something new, you have to go out of the field of your routines and habits, you must be willing to leave your comfort zone for the information and experience that you haven't had? Without this, learning never takes place!

So, now, when learning the steps of waltz, that is, the dance of the elements of a system, let's dig deeper to see how our mental models affect our learning processes.

Mental models are our deeply rooted suppositions, attitudes, thinking strategies that unconsciously guide us to choose to react!



We hardly ever respond to what we see, what we hear, what we feel, as our reaction is conditioned on our beliefs about everything "out



there"... For instance, I'll show you a pair of shoes. How much would you pay for them? Nothing, you say, because they are used and worn. What if I say they belonged to Nelson Mandela? ... Or, how would you answer differently, if I said that one of them was thrown at George Bush at an Iraqi press conference?... Well, a Saudi millionaire paid \$10 million for them! You can label it as madness, or any other, but it is about YOUR beliefs.

Every minute of your daily activities reflects your beliefs. You will taste wine much more delicious if I tell you it is rare and expensive one, and you would most probably stop eating your dinner if I told you that meat on your plate is made of rat.

As all information coming from the outside world is flowing through the filters of our beliefs and convictions, for us, individuals there is no such thing as an objective world. The signals always pop up in our mind simultaneously with the sensation, which makes our experience subjective.

Believing in something gives you permission, while disbeliefs mean prohibition. Permission is the green light for you to go on, because not only you are allowed to, but also "you can do" it, and you're also encouraged to use

HOLISTIC TREATMENTS IN BUSINESS - IV.

Introduction to Systems Thinking



your environment, abilities to deploy your skills and talents. Prohibition is just the opposite: even if you would be brilliant at something, your skills and abilities are much less at your disposal.

What about your beliefs, convictions, permission and prohibition on the field of business?

Please, Dear Reader, don't take it as a rhetorical question, but ponder over that in order to get tangible benefits. Let's play a bit.

Imagine your parents, grandparents and great-grandparents (even if they passed away long time ago) are all sitting around your table.

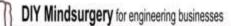
You are giving them a detailed account of your business life, successes and failures, profits and losses, good times and challenges. And here comes the interesting part: listen to them carefully! What do they say? How are they encouraging you? Who is proud of you? And who is not? Is there anyone who scolds you for anything? Is there anybody who would think it is a shame that you...? What about money? If your ancestors were very poor, and you are a bit better off, what do they suggest?

Go deep, and recognise those non-verbal messages that are less articulated. While lots of times the verbal message is something positive, the non-verbal one conveys: "take care", "you shouldn't", "it is frightening", etc. Then your part is coming: ask for permission and blessings! Got them?

Now, you are ready to learn dancing! (... to be continued next issue)



Andrew Csaszar AAIBEF AUrope Enterprises 0402160710 andrew@aurope.com.au aurope-electric.com.au



Energy Awareness

As an engineer, I deal with a special form of energy: electricity. Although electricity exists on both atomic and grandiose levels (think of lightning) in nature, but electricity nowadays so much more refers to our modern approach used to create the flow of charged particles, the transfer of them and their transformation into other forms of energy.

Industries around the world, but our western civilization is even more populated with electrical machines and smart electronic gadgets.

When I say **energy awareness**, what terms pop into your mind? I guess your thoughts would be around these concepts: consumption, efficiency, power control, energy loss/saving.

Or maybe climate change, solar panels, green energy, electric vehicle? The language may depend on your mindset, but two key elements will most likely appear on your list: **environment and efficiency**.

All our energy sources in some form or other come from our natural environment.

Either it is a primary source like the Sun, secondary like wind or a more conserved form as oil, gas or coal, we are dependent on our environment. It is therefore vital to take its treasures respectfully.

Climate change has become a hot topic. Environmentalists campaign for the reduction of carbon emission and the introduction of carbon tax; Kyoto Protocol has been signed, quotas have been established. Yet, no one has ever pointed to **the most obvious heat**



strain to our environment: human practices.

And there is a long list here: power plants and various industries load vast amount of heat to the air from cooling towers; constant heat loss is generated on electrical equipment and wiring; internal combustion engines emit not only carbon but heat too; air condition systems pump heat into the air in order to cool down the enclosed space during the hottest hours of the day.

Although in a physical world it is unavoidable to suffer losses when converting one sort of energy to another, the ideal is the least possible loss.

The term efficiency refers to the ratio of the useful work performed to the total energy taken in. E.g. considering solar panels with their usual ratio of 15-20%, they can only convert that much percentage of the sunlight hit their surface.

You can have **more alternatives** with this example. With a given efficiency, the more energy you want to recover, the **more panels** need to be installed, or if you are limited with space, a **more efficient system** should be

selected to cover your needs.

But if these two options fail, you can still receive a partial **intake from the grid**. On the other hand, you can also **reduce your consumption** by choosing energy saver equipment or improve the insulation.

An important point: when you decide on this, start with the bigger consumers because a saving on them will mean a higher proportion to the whole system.

To conclude, better efficiency means less environmental strain with the same comfort. In large scale the two must go hand in hand, so that the increasing population of the world could produce equal or less emission with time.

This can only be achieved by raising awareness, and bringing environmental considerations into decision making and design.

On a local level, applying the same principles will benefit you, too. Not only can you produce the same energy on a smaller footprint, but new technology may come with less maintenance, better customer support or improved features.

And once you have decided on the coming expansion, see your local engineering expert for professional advice on the size and electrical design.

 $\overline{\mathbf{V}}$





Jeanette Mundy AAIBEF

Coaching Practitioner, Business Consultant and Facilitator

Phone: 0404 003 096

Web: www.jeanettemundy.com Email: jeanette@jeanettemundy.com



How Did We Get Ourselves Into This Mess?

Society is full of situations that we are constantly making sense of, and trying to find solutions to. Organisations are no different. In recent times I have never seen so many consultants providing solutions to problems, each one of us with good intentions.

Its time to ask the question; what's going on? Whether you are a business owner, CEO of an organisation, or a concerned citizen, this is for you.

I arrived home from a conference in week: (Mobilize!)₁. Svdnev last perturbed and wide awake to a much closer noticing of the messes we face in our organisations and society, the for *solutions* to *problems*.

There in lies the *problem*; the language we use to define our concerns reduces the concerns to single denominators. When we language like this, we close our eyes to what got us here in the first place and we look at our messes down corridors narrow with singular causalities.

We implement systems, rules and regulations and shift blame. It's appealing and seductive to take this approach but when we do, we apply reductionist thinking to dimensional Coordination Waste2.

problems:

1.Unskilled and unhappy employees

When we say people are not happy at work, they don't communicate well and they don't get the job done we look to 2.Gambling the people and the behaviours as the



Chauncey Bell

problem. We implement programs that we will make a dint in the gambling help people develop happiness or skills figures. or behave better. We come up with tips, strategies and solutions. Sometimes we This example provides the stark reality punish and reprimand thinking that we of reductionist thinking. Stop gambling will change behaviour or remove the and the mess will go away! We can problem.

things that we don't see when we look Get rid of the problem and it will go low socio economic families and away. More often than not, this produces communities, mental health and so on. underlying resentment, and mistrust, And we can apply this to business. which lies in waiting to be surfaced in perpetuating behaviours. It doesn't fix Summary perceptions, attitudes and behaviours.

> by changing or removing the pattern of How people coordinate action is as behaviour.

> When we do this we prop up bigger and practices. systemic messes yet to be discovered. We have to look beyond what we see, to Coordination Waste is an overlooked the things we don't currently see. When and undervalued human technology. we think that implementing programs How we go about life in coordination will fix a problem we have a problem with each other is a serious matter to right there.

Two examples of efforts to fix People look for purpose and meaning in 1. Mobilize! http://www.harvester.co/mobilize/ their professions, and wide scale unhappiness, incompetence and miscommunication requires a thoughtful, 2. Coordination Waste describes everything broken, or open-eyed look at business practices.

Gambling responsibly is a common,

widespread community concern and the Gamble Responsibly message has media attention. So why then do people still gamble irresponsibly? This message satisfies the conscience of gambling organisations and government, but it doesn't fix the gambling mess.

There are deeper. systemic and humanistic question to be asked before

apply this to community problems such as domestic violence, homelessness,

When we see something on the surface that looks amiss or out of sync, there The pattern of behaviour doesn't change always something else we don't see. much a technology as the mechanical and technological systems, processes

explore in business and in life.

Chauncey Bell. Messes is the term Chauncey uses to

in the way of work progressing. Every mistake begins with conversations that are missing, poorly conducted, with the wrong participants or the equivalent. **Chauncey Bell**



About Tony Adams



Tony Adams

The World's Fastest Tapdancer Who Defies All Odds

Tony is a powerful motivational speaker, sharebroker and successful business man.



Tonv Adams is a powerful motivational speaker, sharebroker and businessman.

Crippled at birth by a severe lung infection, Tony overcame the odds to become the official Guinness World RecordTM Fastest Tap Dancer with 1056 tap beats a minutesmashing the previous record of 784 beats.

His record is an average of 17.6 tap beats per second!

Tony is in the top 10 shareholders several Australian companies and co-owns Sydney's Scorpio Music, associated with managing major acts Evermore and Aston among others.

He is passionate about inspiring audiences with his experiences of troubled achieving in times. believing that we all have the ability to succeed in realising our dreams whatever they may be.

Tony Adams talks about:

Tony's high-impact presentations will transform your conference of event:

Achieving in Troubled Times - Tony Adams has overcome a lifetime of challenges including dyslexia, and recently became the Guinness World Record TM's Fastest Tap Dancer for the second time after being crippled at birth.

your sales team to double targets, or managers motivate to greater performance in even the most challenging times.

Audiences come away feeling powerfully motivated and with a three -step process for achieving radical change - a process that can work for anyone in both their business and personal life. Presentation includes speed tap dancing demonstration.

The World's Fastest Tap Dancer and His Story - A high-energy experience of the fastest feet in the world as Tony Adams demonstrates the speed tap dancing skills which saw him smash the Guinness World RecordTM in 2009.

He shares the fascinating story of this triumph after being crippled at birth, and takes a lighthearted look at the years between - growing up as a dancer in a tough neighbourhood and 22 years of riding financial market highs and lows as a sharebroker.

Share Broker, Business Coach and **Motivational Speaker.**

Tony Adams is a high-energy international speaker, stockbroker, webmaster, author and businessman. He also happens to be the world's fastest tap dancer from 2008-2011 and has broken two Guinness World Records!

Experienced in business strategy,

His success secrets can also inspire SEO, digital marketing optimization, social analytics and consumer engagement strategies. Tony coaches business owners and professionals in the use of all forms of social media to change how they engage with their clients for greater results.

> Tony has also worked as an investment banker, been seen in the top 10 shareholders of several Australian listed companies and cofounded Sydney's Scorpio Music, acclaimed as Australia's fastest growing record company associated with managing major international acts Evermore and Matt Corby.

> He shares the background, insights and fascinating story of him breaking the two records and this triumph after being crippled at birth, at conferences and on cruise ships around the globe

> He also loves taking a light-hearted look back over the years – growing up as a dancer in a very tough neighbourhood looking like Forest Gump and 22 years of riding the financial market highs and lows as a sharebroker in New Zealand and Australia.

> Audiences around the world have been captivated.

> Tony also offers workshops and mentoring based on these dynamic presentations.



Your Core Values are the Heart of Your Business

If you are a business owner, have you identified the core values of your business and have you incorporated those core values into the culture of you company?

In the modern business era, we constantly hear the terms core values, mission statements and culture and we have integrated them in the business language among many other terms. But what are business core values? Why are they so important?

What does a company stand for? What values do its employees embody? What do its products contribute to the world?

Answering these questions succinctly but meaningfully is challenging but worth pursuing to the many companies that craft "core value statements" or "mission statements" to anchor every aspect of a business in a set of commonly-held beliefs and commitments.

So, What sets your small business apart from your competitors?



Holly Lebowitz Rossi says: "The best companies develop core values that impact their company culture, brand, and business strategies —

making them quite unique."

Having a clear set of values, agreed and understood by management and employees, are often behind most successful organisations.

Your values should be at the core of every business. They're what your business stands for, your philosophy, your reason for being.

Your business's values will help to steer your business, management and employees in the right direction.



Glenn Smith believes there are at least seven reasons why we should live and breath our business's core values:

"As business owners, we need to identify and live out the core values of our company for at least 7 reasons."

- 1. They determine your company distinctives. What makes you different from everyone else in your industry or in your field? What differentiates you? One way to do this is with your core values. You want to be clear about what those are.
- 2. They dictate personal involvement and alignment. When you go to hire staff and employees, you want people who are in alignment with your values. You can always train them in skills. But they *must* be in alignment with your core values.
- 3. They communicate what is important. What's important to you, the employees, and the company can be clarified in your values for your clients and customers to see.
- 4. They influence overall behavior. The core values influence how the staff here at Gringos act, and you can see it. They live it out, and you want that to happen in your company.
- 5. They inspire people to action. People take positive action because they aspire to live up to those core values.

- 6. They contribute to the overall success of the organization.
- 7. They shape the organizational culture.

James Thomson, an author at SmartCompany says: "The very phrase "company values" is enough to make some business owners — and many employees — groan and roll their eyes.

For many businesses, corporate value statements are little more than vague motherhood statements that sound nice but bear little relation to way business is done."

But that's not that case in every business. For a number of Australian companies, such as software outfit Atlassian, online rental portal Rentoid and airline Virgin Blue, corporate value statements have become real business drivers that help their companies stand out in a crowded market.

They say values aren't just window dressing, they attract customers and help retain staff.

Core values are what support the vision, shape the culture and reflect what a company values. They are the essence of the company's identity – the principles, beliefs or philosophy of values. companies focus mostly on the technical competencies but often forget what are the underlying competencies that make their companies run smoothly — core values. Establishing strong core values provides both internal and external advantages to the company:

 $\overline{\mathbf{A}}$



What Do Your Customers Really Want?



want.

Once you have a good awareness of customer needs and wants, then you you again. can readily distinguish how you can meet their needs in ways that your competitors can't.

Seriously, You need to identify what YOUR customers want from you, rather than rely on some general statements for what ALL customers

higher quality and pay a higher price following principles:

And some will be okay with lower quality, as long as the prices are also lower.



Davenport 2. Thomas H. that: "Today's says distracted consumers, bombarded with information and options, often struggle to find the 3. products or services that will best meet their needs."

Really, when you think about it, it's not really that complicated. Customer frustration mainly stems from a discontinuity between the expectation of a service interaction, and what's actually delivered.

If you want to provide excellent customer service and outstanding customer satisfaction then you have to start with understanding customer expectations.

You need to know who your 5. customers are and what they want.

Customer expectations will set the bar for customer satisfaction which will

One of the most important things that a also impact on a customer deciding if business owner needs to know (and they will come back to you again, and constantly research) is what YOUR thus begins customer loyalty. If a customers, and potential customers customer feels like you did not deliver a service that was expected, chances are 6. they won't come back and buy from



Alan Fairweather, "the Motivation Doctor" believes what that be divided into two areas.

Firstly – they want the core service of your

business to meet their needs.

It's a fact that some customers will Secondly, and most important: What come to you if you are more customers really - really - really want convenient regardless of price. Other and what will make them loyal to your customers may be very price sensitive, business and say wonderful things Overall, customers just want to feel

- Warm and friendly responses -When customers make contact with you face to face or over the telephone, they want a warm response.
- They want to feel important -They know that you have lots of other customers and clients but they just love it when you make them feel special.
 - They want to be listened to -Customers often get the impression that the person dealing with them is speed of light and in the palm of not really listening. Keep good eye contact with people and concentrate on what they're saying. Keep an open mind and resist the temptation to jump in with an answer. It's also important to show that you're listening.
- Someone to know their name A persons name is one of the sweetest a customer's name when you talk expectations. to them, it indicates that you recognise them as an individual.
- Flexibility Customers hate to hear the word "No" or "it can't be done." It's not always possible to say, "Yes" to a customer or do

- exactly what they want; however, it is important to be as flexible as you can. Tell customers what you can do not what you can't.
- **Recovery** When things go wrong, customers want you to solve their problems quickly. They don't want to hear excuses or who's to blame or why it happened, they just want it fixed fast.

customers really want can Customers will often judge the quality of your service by the way you recover. They will even forgive your mistakes if you recover well.

> Don't be afraid when something does go wrong; it's often a great opportunity to show customers just how great your service really is.

and again, other customers will prefer about you to other people are the good. They want to feel better after they've dealt with you or anyone in your business, than they did before. If you can create that feeling, then you're well on the way to giving customers what they really want.

> Michele McGovern, writing for



Customer Experience Insight says that we can thank (or blame) technology for most of customer these new expectations. The amount of information that's available at the

people's hands makes nearly everyone expect more.

The answer is to accurately and constantly measure and understand customer expectations; only then can you truly begin to manage them. Many businesses have learned that it's often advantageous to "underpromise and overdeliver" in order to increase the sounds they'll ever hear. If you use likelihood of exceeding customer

> Others take pride in delivering high expectations, knowing full well that they can deliver the goods.

> Regardless of the approach, imperative for companies to manage customer satisfaction.



Level 23, 127 Creek Street Brisbane Qld 4000 GPO Box 1092 Brisbane Qld 4001 Telephone: 07 3218 22172

Facsimile: 07 3839 4649 Email: brett@corpdev.com.au



When Increased Sales Is A Bad Thing...

Editor's Note:

Brett Chamberlain is an International Speaker; Author; Advisor and Consultant, and is one of Australia's leading business improvement consultants and management advisors.

During a 15 year consulting career he has been responsible for dramatically improving the profitability of literally hundreds of businesses around Australia and overseas, including many major corporations and hundreds of smaller businesses, by showing how to master fundamentals that deliver profitable growth.

It happens all the time. The business owner looks pensively at the chart on the wall, showing sales results over a period of time. Sometimes it's an upward trending chart. Other times the chart is flat or heading 'South'.

Whatever the case, the business person tries to interpret the chart to work out what they should be doing next. Increased promotional activity? Increased production? Different pricing?

A new marketing strategy? A whole new product!?

Problem is, the LEAST valuable decision-making tool in your toolbox is the sales chart, or consideration of sales results in general. Sales results are usually the WRONG measure of performance and a horribly misleading indicator of what should be done next.

Yet sales results are, by far, the most commonly considered data.

Don't think that's true? Try this test: ask the next dozen business people you meet, "How are your sales figures compared against last month?" Most will be able to confidently tell you sales are up, down or sideways.

Then ask, "What's your gross profitability in dollars this month, compared against last month?" In the majority of cases, you'll see the business person blink ... and then go quiet. (They might have a vague notion of the difference, but most will be nowhere as clear about their \$GP as they are about their \$Sales.)

That's a worry, because \$Sales is a measure of *activity* whereas \$GP is a basic measure of *productivity*. If you have to make a choice between 'active' or 'productive', where would you prefer to invest your time, money and effort?

\$Sales tells us how active things have been; how busy the business is. That is absolutely not the same as \$GP, which gives a basic idea of whether all the running around has been worth the effort.

Business people who 'get' this idea have a much better opportunity to make powerful decisions which produce results where it really counts.

For example, would you rather have a 10% increase in sales, or a 5% increase in GP?

The two are not necessarily directly linked. If I discount my price, I *might* make more sales transactions and *might* even generate more \$Sales revenue.

But will that result in improved \$GP?

To find out, look at things like this...

I sell for, say: \$100 / unit I buy for, say: - \$70 " " So my gross profit is: \$30 " "

Reducing my price by 10% will mean a sell price of: \$90

After my cost of: - \$70

My GP is reduced to: \$20 / unit

"But the lower price will result in increased sales," say some. Possibly true. The lower price might produce more transactions.

In fact, let's say it generates a very significant 20% increase in sales. (Realistically, in the vast majority of cases, a mere 10% discount would be unlikely to generate such a positive difference.)

If we made 10 sales at full price, we made 10 x 30GP = 300GP from 1,000 in 20% increase in sales as a result of our discount, we make $12 \times 20GP = 240GP$ on 1,080 in 20%

See the problem? Sales transactions and \$Sales are up – and so is your 'busy-ness'.

Yet the actual reward for your effort is way down. You're working harder and earning less.

Watching the \$Sales will never alert you to this. Watch your \$GP instead and you'll enjoy a much better grip on your business — and you'll be able to make much better decisions as a result.

 $\overline{\mathbf{V}}$



Dennis Chiron MAIBEF Marketing Means Business 0451 184 599

www.marketingmeansbusiness.com dennis@marketingmeansbusiness.net.au Skype: dennis.chiron2







Have You Ever Thought about Starting ANOTHER Business?

As a business owner, I am sure that there have been times that you have thought about starting another business.

Perhaps you have been dissatisfied with the business that you have been running; or perhaps you may have been giving some thought to adding a new business on to enable you to grow or maybe even diversify.

Well, have you ever thought about opening your own consignment business?

Consignment stores are a different type of retail operation in that the owner does not pay upfront for inventory, and receives payment from the Consigner when it sells.

Typically, such stores sell goodquality, new and used merchandise, ranging from electronics to jewellery and apparel.

Because consignment stores cost less to start than traditional retail venues, they are quite attractive to both existing business owners as well as new entrepreneurs.

Although they can be profitable, you will need to do several things to ensure your consignment store is a success.

Target a niche for your consignment business. For example, you could sell baby clothing, housewares, designer jewellery or wedding dresses on consignment.

Ensure that you come up with a great name your consignment store, ensuring it describes your particular niche.



For instance, if you're starting a store that sells women's designer brands, "Still Fabulous Consignment Boutique" would be a more suitable name than "Nicole's Consignment Store."

Consignment shops can often have much lower overheads and related costs when compared to traditional retail stores, mainly because a consigner provides your inventory and they are paid out only when the item sells.

Successful consignment shop owners resell items from a number of consigners and share a portion of the profits of all sales.

While the business model is slightly different than that of a traditional retail shop, starting a consignment business still involves planning, development, risk management, marketing, financial management, and having sufficient capital requirements.

Consignment shops commonly sell clothes, shoes, and housewares, but then, there really is no limit to the items that you can sell. Crafts, music, toys, antiques, sporting goods and even cars, old and new can be sold.

While the items are in your possession, legally you do not have ownership. The consigner maintains ownership until the item is sold at which point you earn a commission on the sale and pay the

consigner the rest. Startup costs for a consignment business are often less than a "normal" retail business, since you do not own the items, you do not incur the cost of purchasing inventory. Additionally you are not obligated to purchase the items if they do not sell. After the *consigned agreement time is up you can return the item if you do not think it will sell.

In general retail businesses should invest in a point of sale or (POS) system.

This is especially important with a consignment business because you do not own the inventory.

Having documentation on the item's description, the agreed upon price, and condition is an important part of the process.

POS systems can also help you determine what types of items you have a need for in the shop with up-to-the-date, accurate assessments of your inventory.

When shopping for an inventory system you want to think of function and price; a good system should be a balance of both. You want to be able to set alerts, add new items, and print out price agreements.

If your budget is a concern you can always start with a basic system and then add more robust features as your business grows.

** You might consider reading abut "Aunty Kate" (Kate Holmes) who has had outstanding success with consignment outlets.

*** Or the article from the SBA on Starting a Consignment Business.

* If you would like a free copy of a Consignment Agreement, simply contact me - 0410 082 201 or email dennis@marketingmeansbusiness.net.au

 $\sqrt{}$

Bill Gates believes that every business owner should have a Business Facilitator or Coach

A Business Facilitator provides guidance, ideas, and accountability at every stage of a business lifecycle, from the initial set-up, to managing growth, to overcoming the obstacles that will surely crop up along the way. Good coaching is as crucial to ongoing growth and success in sports and in business.

Small and Medium Enterprises (SMEs) that were voted as being the best performers in a national survey by Glassdoor all had a Business Facilitator either working with the business owner or their staff.

"A good Facilitator can help you see what you're missing and identify your blind spots."-Michael Cooper

"You get help and guidance, you learn, you stretch, you grow, and you become willing to take actions that are seriously outside of your comfort zone." - Michael Mapes

"A Facilitator is one who contributes structure and process to interactions so individuals, teams or groups are able to function effectively and make high-quality decisions. They are a helper and enabler whose goal is to support others as they achieve exceptional performance." - Ingrid Bens



Founded in 1997, the AIBEF is the Peak Body for Enterprise and Business Facilitation and Facilitators.

Our mission is to be the leader in fostering excellence, integrity and professionalism in our industry, and to establish and maintain the high standard of skills required for business and enterprise facilitation.

Learn How You Can Optimize Your Business Potential

With Members located throughout Australia and New Zealand, we can provide advice, guidance and solutions for every enterprise.

Look for the AIBEF Accreditation with your Facilitator, and you know that you have a fully-accredited, experienced Professional who is a qualified and recognised expert in their industry.



Request a Free Consult

Subscribe to AIBEF's Free Quarterly Business Publication

www.aibef.org.au info@aibef.org.au

Ph: 1300 407 406 Mobile: +61 410 082 201

ABN: 56 306 620 484



Is Your Business Advisor Qualified, Accredited, Experienced and Officially Recognised as an Expert in their Field?



The business advice industry in Australia is self-regulated, and virtually anyone can call themselves a business or enterprise facilitator, advisor, coach, mentor or consultant.

"Business Facilitation and Coaching has copped its fair share of flak in recent years, primarily because the industry has a reputation for attracting spruikers and touts."

Denise McNabb Sydney Morning Herald



Look for the AIBEF Accreditation with your Advisor, and you know that you have an experienced Professional who is a qualified and recognised expert in their industry.

Meet Our Board Members

The Board Members of the AIBEF are all volunteers, and they all have a wide and diverse range of experience and backgrounds.

Their common ground is their belief in the Goals and Objectives of the AIBEF, and their passion for Business and Enterprise Facilitation and supporting both entrepreneurs and the 2.9 million Australian small and micro businesses.



First Name	Board Position
Dr. John Bailey	Board Member (& Life Member)
Geoff Carter	Board Member / Public Officer
Dennis Chiron	Board Member / President
Kerry Hallett	Board Member / Vice President
Carol Hanlon	Board Member
John Hetherington	Board Member
Christine Vanohr	Board Member



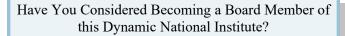




Who can be a Member of the AIBEF? **YOU CAN!**

(Your Name): Member of the Australasian Institute of Business and Enterprise Facilitators (MAIBEF)

Simply visit our website at www.aibef.org.au and go to Membership on the Menu



Want more information?

Please contact the AIBEF at info@aibef.org.au







36

About the Institute

AIBEF Code of Conduct

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

The Process of Becoming an AIBEF Accredited Facilitator

To be an accredited Member of AIBEF, simply submit your application to the AIBEF Secretariat.

The AIBEF Accreditation Committee then assesses your experience and qualifications and will advise you of the Institute's decision.

Often this decision is partly based on Recognition of Prior Learning (RPL) where the Committee takes into account the equivalent experience of the candidate. The new AIBEF Member is then provided with a certificate of Membership and is invited to have their name listed on the Institute's website, and can immediately use the post nominal *M.A.I.B.E.F.* after their name.

Whether it is a concern about business start-up or growth, a marketing issue, HR or financial issue, a member of the AIBEF can provide effective guidance and support to entrepreneurs, business owners, communities or organisations.

Benefits of Membership Some benefits include:

Recognition of the professional qualifications of Member of the Institute of Business and Enterprise Facilitators (MAIBEF) and Fellow of the Institute of Business and Enterprise Facilitators (FAIBEF) in Australia and New Zealand.

The ability to use the postnominals, MAIBEF and FAIBEF 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.B.E.F. Established 20 Years

The Aims of the Institute

- To establish and uphold professional standards of competency, responsibility, objectivity and integrity in business or 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 and enterprise 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.

PUBLISHER:

Australasian Institute of Business and Enterprise Facilitators

"That's Enterprising" is distributed to all Members and Associate Members of the AIBEF.

We welcome contributions, suggestions for articles and letters to the Editor from our readers. Please address correspondence to:

The Editor, A.I.B.E.F. PO Box 589

Woolgoolga NSW 2456 Phone: +61 410 082 201 Email: info@aibef.org.au Web: www.aibef.org.au

You are welcome to re-produce any of these articles. However, please quote the source as the AIBEF.

While every effort has been made to ensure that all information contained herein is accurate, no responsibility will be accepted by the publisher.

Likewise, the publisher accepts no responsibility for illustrations or photographs supplied by organisations or individuals and/or typographical errors.

Views expressed in contributed articles are not necessarily those of the publisher.

The publisher reserves the right to edit all contributed articles to ensure that they are articles of interest and not "advertorials".

Any contributions that the publisher deems may require changes or alterations will be returned to the author with the appropriate changes for final consent of the author before being printed.

Australasian Institute of Business and Enterprise Facilitators

AIBEF SECRETARIAT

PO Box 589 Woolgoolga NSW 2456 PI +61 410 082 201

info@aibef.org.au

www.aibef.org.au

twitter@AIBEFacilitator Facebook@AustralianInstituteofBusinessandEnterpriseFacilitators



Follow us on Linkedin

