

WHO ARE BUSINESS OR ENTERPRISE FACILITATORS?

Virtually any professional, qualified person or organisation involved in assisting entrepreneurs, organisations, or communities to improve their Skills; Knowledge; Business; Staff; and/or Life.

- Accountant
- Business Advisor
- Bookkeeper
- Business Coach
- Business Consultant
- Commercial Property Advisor
- Community Consultant
- Counsellor
- Dispute Resolution
- Financial Advisor
- H. R. Professional
- Industrial Psychologist
- Insurance Advisor
- Investment Advisor
- IT Consultant
- Lawyer
- Mentor
- Trainer
- Web Designer
- WHS Specialist

..... These are just a few of the qualified professionals and industries who, either directly or indirectly provide advice, facilitation and support to Australian Small and Medium business, organisations and communities.

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Meet the Institute's First MASTER of Business and Enterprise Facilitation

Erzsébet (Betty) Zsoldos



Message From the AIBEF President



Welcome to our June issue of *“That’s Enterprising”*.

Firstly, I would like to offer my congratulations to **Betty Zsoldos** who very recently became the first **Master of Business and Enterprise Facilitation** through our Institute. (*Please refer to page 5 for more information on how you too can become a Master of Business and Enterprise Facilitation*).

Our Institute membership is made up of highly qualified and skilled business and professional men and women united through high ethical standards in many vocations, and Betty has achieved the academic pinnacle in our facilitation profession.

I, like many of you, have been a long-time believer in the contribution of the business community – *especially small business* – to a robust economy and a rich social environment.

And right now, I believe it's an exceptionally challenging time as we manoeuvre the complexity of Australia's diverse and rapid business growth and increased Government regulation.

While educational and professional programs are a significant aspect of what the AIBEF does, we are also very committed to Advocacy, Diversity, and Pro Bono efforts throughout the year.

Over the last 12 years that I have been involved with the Institute (*and particularly over the last 5 – 6 years*) we have worked hard to connect, reconnect and build a

cohesive and engaged AIBEF Membership.

One of the most important aspects of our shared experience is the opportunity we all have to help each other, and in so doing boost the collective power of the AIBEF. By connecting individually with as many members as possible, the Institute is constantly working hard to help build that network.

As we move forward, we look towards greater activity and connection with more of our Members.

In response to what we heard back from our Members after our last Member Survey, we are actively seeking much more involvement... **and particularly your involvement.**

Your participation and input is valued, and a key to our success. You are encouraged and welcome to get involved!

I urge you to join us at these opportunities, to get involved, and to make a difference.

Most importantly, remember *“That’s Enterprising”* is for you and about you – you're our members and our partners.

Let's all work together to help both our Institute and small business flourish together.

Please let me know about your growth challenges and we would love to hear your small business success stories too!

Dennis Chiron MAIBEF
AIBEF National President

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Meet Betty Zsoldos

The Institute's First Master of Business & Enterprise Facilitation



I believe all of us get to certain stations or forks when we feel the inner urge to redefine ourselves.

Now, while looking back to see the connections of the dots of events in my life I am also checking whether I am really heading towards my desired destiny – as pilots check out their navigation towards their destination – and where I find myself on this road.

For a long time I couldn't recall any happy childhood memories at all, unless the ones when I escaped to empty churches to immerse myself into some kind of tranquility.

I was born in a family with lots of pain, and I grew up in an oppressive environment of an ex-communist country in Mid-Europe.

I was married at 19, and by the age of 25, I had 4 children. During the years it turned out my husband suffered from manic depression.

All of it is not very promising, is it?

Perhaps for having had enough of the cries, perhaps for the longings for betterment at the age of 26 the truth dawned on me: no-one will save me, it is me who is responsible for the quality of my life.

I started to learn English, which evoked my deep thirst of knowledge not just for the language but also for the world itself.

Soon I was asked to work as an English teacher for adults, while I

equally started to do my bit for humanitarian development at non-profit organizations as a development educator.

I have traveled a lot in and outside Europe – e.g. I've been to India 3 times - and have come across people from a wide variety of different background, beliefs, ideas, values, attitudes, abilities, pace, skills and intelligence, which had a huge impact on my way of thinking.



A lighter moment at Woolgoolga - whale watching with Marianne and Andras

I became a dedicated learner – not just at experientially – and at Cambridge University I earned a diploma in teaching English.

My husband's early death, the challenges of my four daughters' upbringing and my original curiosity drove me into more and more passionate studies of various communicational and personal developmental methods.

The range is wide on the following fields: Psychology, NLP (Neuro Linguistic Programming), Neuroscience, System-thinking, Organizational Development, Moving and Dancing Therapy, Conflict Resolution, Mediation, Human Rights, Sustainability, Development Education, BUSINESS & Life COACHING and Mentoring.

During the past few decades I gained massive experience in adult education, training, and coaching.

I wrote a book on personal transformation, which was published in Hungary in 2011, and then it came out in English here in Australia, in a card-game form with nearly 1000 questions to ask from yourself. (It can also be played with me.)

However, my greatest achievements in life are not the ones that come from prestige or social rank, but from the invisible power of my vulnerability. I regard myself as a crisis coach.

I often experience the transformational force in crises that make us drop our armor.

This time we are ready to step out of the comfort-zone to learn something new.

Giving up the shield means that we don't insist on our anchored past thoughts, emotions and habits any longer, but take the inherent opportunities of the challenges, succumbing to evolutionary imperative forces.

My Credo:

I AM ... a Mediator of the Transformation, and a Proclaimer of the Paradigm-shift, the One, who Activates the Flow of the Lifeblood in this Transition, who will accompany and encourage you on your path to get you closer to your inner self, to ensure you can safely explore the marvels and wonders of your own realm.

Betty Zsoldos



Certified Master Business and Enterprise Facilitator

Available to AIBEF Members and Associate Members



The title **Certified Master Business and Enterprise Facilitator** is the hallmark of excellence in Business and Enterprise Facilitation.

It illustrates to the world, that you are the consummate professional, and that you have achieved the premier National qualification and certification available to professionals in the industry.

The assessment process evaluates your skills and knowledge and your overall competencies, and once obtained, this certification will set you apart from all other facilitators.

This certification will illustrate to your clients your exceptional competence, and they will know that you will provide integrity, skills, knowledge and trust in all your business and enterprise relations.

As a member or Associate member of the **Australasian Institute of Business and Enterprise Facilitators Inc. (AIBEF)**, it is acknowledged that you already have all of the skills and competencies required.

However, by undertaking this **Certified Master Business and Enterprise Facilitator** program, you can not only proudly display to the world that you are a Master in your role and in your industry, but it will entitle you to use the post nominals *MBEF (Certified)*.

This title truly reflects the role of a Business and Enterprise Facilitator who not only is the complete and total professional in their industry, but one who also applies knowledge, practical skills and experience in leadership and management across a range of enterprise and industry contexts.

Facilitators at this level display initiative and judgement in planning, organising, implementing and monitoring their own workload and the workload of others. They use solid communication skills to support both their clients and their own teams to meet goals and organisational or enterprise requirements.

For an Information Pack please email info@aibef.org.au



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Hannah Whittenly

<http://customerthink.com/author/hannahwhittenly/>

Hannah is a freelance writer and mother of two. She loves writing about business, marketing, and family. She feels passionately that the most successful companies understand their customers.

How Your Choices Affect How Your Business Performs

Running a business requires that you make a lot of decisions. In some cases, your decisions will have a positive impact on your company.

In others, they will have a negative impact on your company.

For a business to be successful, every business owner needs to ensure that their business is operating as efficiently and effectively as possible. Improving the efficiency and effectiveness of the business requires an understanding of the key drivers within the business and a practical approach to implementing processes that will optimise these key drivers.

While you would prefer to be right 100 percent of the time, it is arguably more important to know how your choices impact the performance of your company.

Knowing how your choices influence your business may help you make better ones in the future.

How Do You Choose to Manage Others?

As a business owner, you have the right to decide how you want to manage your people. However, your people also have the right to decide how they will respond.

If you choose to micromanage workers, they may become hesitant to do anything for fear that you will criticize them or overrule their decisions anyway.

This could lead to a loss of morale and productivity, and that may lead to an increase in turnover.

By giving your people the freedom to do their jobs, they will want to work harder to prove that you made the right choice in trusting their ability.

They may also be more likely to provide input that could improve how the business operates.

How Do You Choose to Treat Customers?

It is important that you provide your customers with the best possible service at all times. If they are not treated right, they will most likely take their money to a competing business.

They may also choose to tell their friends and other contacts to stay away from your company as well.

Even if you don't work at the store level or handle customer orders, you should be accessible to your patrons at all times.

This may mean giving out your personal email address or phone number where customers can contact you directly if they have an issue.

Knowing that the CEO is willing to stand behind his or her product or service makes it easier for people to trust a brand.

Is Community Service Important to You?

Corporations are supposed to be good citizens within the community. While the corporation itself is not a person, it should be made up of people who choose to do good for those who live there.



As [Dallin Larsen](#), CEO of Vasayo, says, "a life of significance is a byproduct of making the "best" choices".

This means that you should be making decisions that help the community as well as the bottom line. In some cases, this may mean holding food drives to feed the homeless on Thanksgiving or after a natural disaster strikes.

It could also mean helping to fund a youth sports league or a program to keep troubled youth off of the streets after school.

Is Your Business Constantly Evolving?

While a company needs to have a core product or service that it offers, it should always be looking for new ways to service customers. If your company doesn't have a website where customers can order products or book a service appointment, it should add one today.

It should also take advantage of social media and other tools to better communicate with customers. When you receive feedback, you should then use it to provide better products or services. If you fail to respond to the needs of your customers as they change and evolve, they are likely to take their money elsewhere.

The choices that you make can directly or indirectly impact how your company performs. Hopefully, the above content has been helpful in making you recognize whether or not the decisions that you're making are truly wise.





Age Discrimination in the Workplace is Happening to People as Young as 45

Older adults feel undervalued at work and are struggling to secure work due to age, writes University of South Australia researcher [Justine Irving](#) in this article which first appeared in [The Conversation](#).

Almost a third of Australians perceived some form of age-related discrimination while employed or looking for work in the last 12 months – starting as early as 45 years of age, [our study finds](#).

We conducted a national survey of 2,100 men and women aged 45 years and over, and 100 telephone interviews. The most common form of perceived discrimination was negative assumptions about older workers' skills, learning abilities or cognition.

Survey participants also reported limited or no opportunities for promotion or training, working in an organisation that undervalued them and difficulty securing work due to age.

Our findings align with [previous research from the Australian Human Rights Commission](#) where 27 per cent of Australians aged 50 years and over had recent experience of age-based discrimination in the workplace. In this survey the most common forms were limited employment, promotion or training opportunities and perceptions that older people have outdated skills or are too slow to learn new things.

Older adults in our study described a subtle pressure from their colleagues and management to stop working in order to “make room for the younger generation”.

Workers also faced patronising attitudes, where employers or colleagues assumed they would struggle to pick up new technology or work systems quickly, due to their age.

Our survey also found that men were more likely to suggest discrimination based on assumptions about their physical abilities or working pace, and women reported the organisation they worked for undervaluing older workers as a group.

To avoid discrimination interviewees reported using strategies such as minimising health conditions, concealing

their age or maintaining a “youthful” appearance.

Our data indicates that age related discrimination traverses all industries in worrying proportions. Industries where age discrimination was particularly common included construction, administrative services, education, manufacturing, essential services, information technology and professional service industries.

Hiring and firing of older workers

Over two-thirds of retirees in our study, who had experienced age related discrimination, attributed their retirement to involuntary factors such as “having no choice”, redundancy or dismissal.

Negative experiences at work (with a colleague, management or client) or dissatisfaction with organisational changes were often the trigger events for retirement.

Older job seekers reported being rejected through [recruitment processes](#) on the basis of age alone. Education, training and a steady working history were not guaranteed to help study participants in their search for employment.

Some interviewees had found it necessary to accept work for which they felt overqualified. Job seeker services in particular were considered ill-equipped to assist older, highly experienced and often well-educated adults.

These findings are in line with similar [research](#) in which study participants interpreted suggestions from potential employees that they were over qualified or experienced for a role, to mean they were “too old”.

Our interviewees believed that younger managers can feel intimidated by older workers. This may be based on concerns regarding an older employee's ability to take instruction from somebody younger, learn new work methods and technologies or readily adopt change.

Why we should fight age discrimination

The government is trying to reduce dependency on the aged care pension by encouraging workers to stay in the workforce longer and accumulate

sufficient superannuation (and other assets). Employment in high quality work can support and protect the [health](#) of men and women as they age.

But adults who feel devalued in their workplace, or unable to find suitable employment, are more likely to enter retirement earlier than anticipated and less inclined to [re-enter the workforce](#).

Our survey results also suggest that people experiencing work-related ageism tend to report poorer health, lower household incomes and lower total superannuation fund balances, than those who have not had this experience.

Mature aged workers bring with them a range of [favourable characteristics](#) such as stability, reliability, loyalty, experience, wisdom and maturity. One way to tackle work related ageism is to firstly address negative perceptions regarding the competency of older workers.

This may be best addressed by employment services and human resource staff who are often on the front line of helping these workers find suitable employment. These workers can be skilled to respond to the needs of mature age job seekers. The introduction or reinforcement of policies supporting diversity in the workplace is another important step to support older worker participation.

About the author:



Justine Irving is a researcher older workers, retirement and ageism at the University of South Australia. She has had a diverse working history comprising research and management consulting roles with the Australian Bureau of Statistics, Flinders University, Monash University, and three boutique health consulting firms.

She is currently working with the Centre for Workplace Excellence, University of South Australia on the Work, Care, Health and Retirement:





Something To Say?



\$2M Grants to Create Brighter Futures for Australians

Australians are being called on to get behind their communities and nominate a local not for profit to share in \$2 million of grant funding to improve the lives of Australians experiencing disadvantage.

As part of Westpac's 200th anniversary celebrations, Westpac Foundation has announced it will double the amount of Community Grants on offer in 2017 providing 200 grants worth \$10,000 each.

Local organisations can apply for a funding boost through the program and for the first time, community members can also nominate an organisation they think deserves a grant.

Westpac Foundation CEO Sinclair Taylor said Westpac had a long and proud history of supporting all Australians.

"This year, we're thrilled to double the amount of grants with a record \$2 million in funding to help create brighter futures for Australians who are experiencing disadvantage by backing the local community organisations who support them," Taylor said.

"For the first time, we are also asking Australians to get behind their local community and nominate a not-for-profit organisation they think would benefit from a Westpac Foundation Community Grant.

"These community grants are our way of ensuring local organisations can continue to help those that need it most."

The program, now in its sixth year, has previously helped to deliver employment pathways for refugees and asylum seekers, support those experiencing homelessness, and provide employment opportunities for Indigenous Australians.

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

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

This year grants will be awarded to not-for-profit organisations seeking to tackle complex social issues by providing education, employment opportunities and improving the quality of life of Australians experiencing disadvantage.

In addition to the funding, grant recipients will also receive non-financial support, via the foundation's More than Money program, which includes skilled volunteering, mentoring and networking opportunities.

Applications and nominations are open until **Friday 9 June**. Recipients will be announced on 18 September 2017.

[For more information and to apply see here](#)

Good Article!

Your article "Does A Facilitator Have To Be A Knowledge Expert?" in the March 2017 issue, I believe, is 'spot-on'. I recently hired the services of a Facilitator (*who, incidentally, is a member of your organization*) to work with a number of my staff who were starting to go a bit "flat".

Whilst the facilitator knew very little about our business activity, he appeared to work a minor miracle, and in no time my staff were back on track and their morale had reached new heights. Needless to say, I would definitely recommend a facilitator for every business.

Roderick Dyer
D'nM Video Productions
Parramatta NSW

The Australasian Institute of Enterprise Facilitators (AIBEF) 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 trainers, educators, counsellors, mentors and advisers so as to upgrade the quality of small business advice."

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

The AIBEF 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 and business 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?



Extending Crowd-sourced Equity Funding (CSEF) to proprietary companies

The Government has released for public consultation draft legislation and associated explanatory materials to extend Crowd-sourced Equity Funding (CSEF) to proprietary companies. These changes are being progressed as part of the 2017-2018 Budget.

CSEF is an innovative type of fundraising that allows a large number of individuals to make small financial investments in exchange for an equity stake in the company.

The Government has already passed legislation that will establish a CSEF regime for public companies, commencing 29 September 2017.

The draft legislation will amend the Corporations Act 2001 to extend the CSEF regime to proprietary companies, improving access to finance for start ups and innovative small businesses.

These amendments remove the need for proprietary companies to transition to the public company type, reducing cost and compliance burdens.

Investors will be protected by additional obligations that CSEF proprietary companies will be required to uphold. These obligations include: a minimum of two directors; financial reporting in accordance with accounting standards; audit requirements; restrictions on related party transactions; and minimum shareholder rights to participate in exit events.

All interested parties are invited to make a submission by **Tuesday 6 June 2017**. More information on the Government's CSEF regime for public companies is available at

<http://www.asic.gov.au/regulatory-resources/financial-services/crowd-sourced-funding/>

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Add Your Voice to the NFP Governance and Performance Survey

The Australian Institute of Company Directors (AICD) has launched a survey for its annual Not-for-profit Governance and Performance Study.

Now in its eighth year, the study has shined a light on the critical issues facing not-for-profits and provided invaluable data on the operation and performance of the sector in Australia.

This year, the study will focus on the role of culture in a not-for-profit context and its relationship to organisational performance. It will also consider how not-for-profit boards identify and manage risk, and the attitudes that directors take towards risk in their roles.

The information provided by the study is freely-available and provides not-for-profits with invaluable insights and data to help them govern their organisations effectively.

This survey examines the governance and performance of Not-for-profit (NFP) organisations and is for those who are either a Non-executive Director of an NFP or a Senior Executive employed by an NFP who reports to board e.g. Chief Executive Officer, Executive Director, Chief Financial Officer, Chief Operating Officer.

You can add your voice to the study by participating in a [short online survey](#).

Managing Time

As a business owner you know how important time is. You get sucked into so many things that you don't want to be doing and at the end of it you're left with frustrations at the idea of all the things you could have achieved instead of replying to emails, dealing with complaints or answering unnecessary calls. But we're here to tell you it all gets better. It's a learning curve. There's just too many options out there for you to keep hitting your head on time's wall.

The first and most important thing to do to spend your time more effectively is to log all of your activities throughout the entire week and see where you spend most of your time on. You can easily install a time tracker, like [Time Doctor](#) or [Rescue Time](#) and check at the end of the day where you spend your time. This will allow you to log all these activities and create protocols for them, so you can easily delegate them to someone else.

Think about it. You spending 20hrs per week answering emails and closing one sale versus you spending 5hrs per week on emails, and closing three sales. It's a no-brainer.

The second most important thing is to have all of your processes and protocols recorded so that at any given time you can plug in managers or partners or staff to help you with the delivery of your project.

Doing it all yourself can only work for a limited amount of time. Having people helping you with clear and defined objectives can do wonders for your business. Create mind maps for that, you can easily get them done with [XMind](#), or similar software.

*Monty G Hooke
Founder*

Ezy VA & BossTech

About The Facilitator



How Do You Recognise a High-Quality Facilitator?



Carter McNamara, MBA, PhD says: "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."

Facilitators can and do vary a great deal in style, experience and expertise, and the facilitator that you select should be 'fit for purpose'.

Ask any proposed facilitator if they regularly seek feedback on their performance and if you can have copies of this feedback.

Good facilitators should be able to provide you with the results of previous evaluations and will be more than happy to provide references to organisations that they have worked with before.



Valuing Diversity:

Mark P. Fulop founder of Facilitation and Process, states that: "One characteristic of a high-quality

facilitator is found in the facilitator's ability to recognize and incorporate the strength of the client's diversity. Good facilitation ensures that participants work both

cross-functionally and cross-culturally to maximize the differing perspectives and ensure power equity. The ability to create bridges between diversity strengthens team functioning."



Emeritus Professor Peter Smith believes that; "Quality facilitators improve their performance through behaviours that can be classified and quantified. By encoding these behaviours into a profile, by integrating them into a facilitation rubric, and by regularly assessing facilitation using these tools, participants and facilitators can develop a shared vision of facilitator performance criteria for many different contexts."

Managing Conflict: In addition to being able to use simpler tools for interviewing; identifying; leading and guiding, and also for conflict management such as naming, redirecting, magnifying or distributing, a facilitator needs to possess skills in mediation and the insight to be able use, when called for, structured mediation or interest-based negotiation strategies to solve disagreement or conflict.

A number of facilitation skills come to mind that should readily identify the high quality (or otherwise) of the facilitator:

- Highly skilled in observation and listening
- The ability to support clients to set achievable and appropriate goals is a fundamental competence for self-management and to enable behaviour change.
- Support and encourage behaviour

change by using motivational and coaching skills during goal-setting and goal-follow-up

- Helping clients to analyse problems in their own everyday experience and when faced with difficulties is a core facilitation competency.
- For clients, believing that progress can be made and they have choices are key to improving perceived self-efficacy and increasing activation.
- Facilitators should be able to support clients to identify barriers to change and facilitate them to identify solutions



Ingrid Bens states that the essential role of the high-quality facilitator is: "One who contributes structure and process to interactions so

groups are able to function effectively and make high-quality decisions. A helper and enabler whose goal is to support others as they achieve exceptional performance."

In many types of situations, and particularly in complex discussions or those where people have different views and interests, good facilitation can make the difference between success and failure. As a high-quality facilitator, you may need to call on a wide range of skills and tools, from problem solving and decision making, to team management and communications.



[Lina Caneva](#) has been a journalist for more than 35 years, and Editor of [Pro Bono Australia](#) News since it was founded in 2000.

Australia is a Leading Example of Shared Value Business Concept

The US-based co-founder of the shared value business concept, [Mark Kramer](#) says he is hugely impressed with the progress Australian companies have made since he first explored the model here five years ago.



Mark Kramer Shared Value Concept

Kramer returned to Melbourne to speak at the Shared Value Forum as part of the [Shared Value Project](#) and was full of praise for companies who had progressed the concept in that time.

The 2017 Shared Value Forum explored the theme Business Reimagined: Innovating Through Shared Value, and focused on the innovation required for leading companies to create successful shared value initiatives that benefit society.

“Australia has progressed a great deal,” Kramer told [Pro Bono News](#).

“I really have been impressed each of the years that I have been coming back here, on how the momentum has been building for shared value and the understanding and awareness.

“At the very first Shared Value Forum [in Australia] all of the participants were really talking about philanthropy projects and they didn’t really get that shared value was about competitive strategy and business projects.

“This year everything that people talked about was a business initiative

that was truly a shared value initiative.”

He said there had been quite a shift in attitude to the benefits of the concept.

“We had a session with analysts and some investors from superannuation funds and we have done this for a couple of years in a row and the scepticism that was there in the analyst community two or three years ago I found much less and in fact saw that they really have embraced the idea,” he said.

“I think there has been tremendous positive development here in understanding the idea and companies really beginning to think about how to put it into practice.”

Kramer said the basic concept of shared value had not changed over the years.

“The basic idea that companies can create a competitive advantage by having a positive social path, that that can be a source of innovation and an aspect of strategy, I think still remains from the original idea,” he said.

“I think our knowledge and understanding of it has grown a lot over the years. We are developing teaching cases for Harvard Business School and we taught last year the first course on shared value.

“Michael Porter [co-founder of shared value concept] and I have been doing executive education sessions.

This has been the third year we have done it and as we really studied companies in depth with examples of shared value I think we have gotten a much deeper appreciation for how it works, what it takes, what the benefits are.”

When asked about stand out examples of shared value in Australia he pointed to the NAB Assist program describing it as “a phenomenal example of shared value”.

“Instead of simply levying fees and penalties on people who have fallen

behind on their payments they actually work with them to restructure their debt and they get 97 per cent of their people out of debt within 90 days,” he said.

“ And it is actually driving \$70 million a year to the bottom line of NAB that would have been a bad debt and it is a wonderful innovation and its the only bank that is doing this and it’s a fantastic example of shared value.”



In comparing Australia with other countries engaging with the shared value concept he said Australia was “absolutely up there”.

“I think some of the Scandinavian countries and European countries have really embraced this concept but I would certainly put Australia in the top 10 and I suspect it would be in the top five,” he said.

Back in 2012 Kramer told the [first Melbourne forum](#) that the challenge for companies was to think about what social value meant to them and what they could do to magnify the social value they created.

“The take up and successful adoption of shared value in Australia can be reflected in the progress the Shared Value Project has seen since its inception as a forum in 2011, bringing leaders together to discuss ‘what is shared value?’, to the rapid uptake by companies and our formal establishment in 2014 as the peak practice body for shared value in Australia, and [regional partner](#) of the [Shared Value Initiative](#).”





[Dr. Benito L. Teehankee](#)

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Dr. Benito L. Teehankee is a professor of management and organization at the Management and Organization Department of the Ramon V. Del Rosario College of Business of De La Salle University. He is vice-chair of the CSR Committee of the Management Association of the Philippines.

Why Corporate Governance Reforms Fail



Sustaining good corporate governance depends on building ethical corporate cultures. And ethical cultures depend on principled leaders who consistently communicate, demonstrate, and demand ethics.

But the search for principled leaders and the building of cultures take time. Meanwhile, the short-term approach to promoting good corporate governance has been mainly through “carrots and sticks.”

The carrot is usually public recognition given by various organizations and media publications.

These include the Philippine Stock Exchange’s Bell Awards, the ASEAN Corporate Governance Awards, and the Asian Excellence Awards given by Hong Kong-based publication *Corporate Governance Asia*.

A key benefit gained by companies garnering such awards is, supposedly, an improved reputation with investors and other financiers.

As a result, companies also expect that their share prices will improve and that they will have easier access to global funds.

But we should be careful to take such awards with a grain of salt. Businesses have always tried to project a good image to the public.

Why should it be any different when it comes to corporate governance? In fact, with so much at stake, the bigger companies will have to earn such

recognition, if only to appear on a par with the rest. The question will always be whether the substance matches the public claims. Let’s not forget that Enron had a 64-page Code of Ethics.

What about the stick?

This is usually a regulatory rule with a sanction for non-compliance. For what good is a regulation without teeth, right? Regulators, to be sure, can’t be blamed for tightening the screws on corporations after each wave of scandals.

The public’s need for reassurance often combines the tendency of politicians and government agencies to assert their mandates while gaining visibility points.

And new and far-reaching corporate governance rules have come fast and furious after Enron and the global financial crisis.

These rules cover required disclosures, qualifications of directors, independent directors, external auditors, compliance officers, corporate governance manuals, executive compensation, and risk management, among others.

These have resulted, however, in some companies’ viewing good governance as simply a compliance exercise or “check-the-box game.”

The US Justice department has voiced concerns that the corporate governance rules and the resulting compliance systems have encouraged companies to

adhere to the letter but not to the spirit of the law.

The real problem with carrot-and-stick approaches is that they are merely external mechanisms to promoting good corporate governance.

They do not tend to strengthen the ethical culture of companies. In fact, when used alone, external mechanisms weaken the moral judgment of corporate leaders and even undermine their ethical cultures.

Board directors and executives learn to focus on appearance over substance by outsourcing their consciences to lawyers and accountants and their public communications to PR firms.

Unfortunately, these service providers tend to view governance through the lenses of their own codes and practices, and not through principles of sound and ethical corporate management.

We need principled corporate directors and executives to build ethical corporate cultures in order to improve corporate governance practices.

Without this, carrots and sticks produce morally stunted corporations that look good on paper and that can avoid punishments but actually sow the seeds of malpractice that produce tomorrow’s scandals.





Startup Business Ideas: 4 Steps to Identify the Right One



[Marco Carbajo](#) is a business credit expert, author, speaker, and founder of the Business Credit Insiders Circle. He is a business credit blogger for Dun and Bradstreet Credibility Corp, the SBA.gov Community, About.com and All Business.com. His articles and blog; Business Credit Blogger.com, have been featured in 'Fox Small Business', 'American Express Small Business', 'Business Week', 'The Washington Post', 'The New York Times', 'The San Francisco Tribune', 'Alltop', and 'Entrepreneur Connect'

Have you always wanted to start your own business?

Do you have a lot of business ideas but don't know which one to pursue?

Don't worry because you're not alone. According to Gallup, Inc, 25% of American adults have dreamed of starting their own business but have not yet taken the plunge.

In this article, you're going to learn how to identify the right [startup business idea](#) in four steps so you can act on it and launch your business.

Step 1: Make a list of what you're passionate and committed to

This step is all about identifying how you can combine something your passionate about and turn it into a [successful business](#).

It's important not to list general one word answers in this step. Instead

write out each one in a full sentence by writing what you're committed to doing with that passion.

For example, if you're passionate about fitness then you may write down something such as "I am committed to helping people reach their fitness goals."

Don't take this step lightly, come up with at least ten areas that you're truly passionate about.

Now your passion may be something that solves a problem or stems from a challenge you've overcome or a complaint that you have.

The whole purpose of this step is to get you brainstorming about what you love to do and then in the next step determining if there is a profitable need in the marketplace for it.

Step 2: Determine if there is a profitable need for your idea

In this step, you're going to conduct lots of research to validate whether there actually is a [market for your idea](#). First, create a list of all the people and situations that might benefit from your idea.

Next, use Google search, EBay, Amazon & Clickbank to search for products or terms used to describe your idea.

Look for ads, products, top sellers and affiliate programs surrounding your idea and look for what's missing that you can add that will add value to a marketplace that's already buying.

You'll come up with several more product ideas and possible niche markets after doing this research. Although this step will get your wheels turning, keep going and research some more.

Step 3: Define your value proposition and target market

Once you identify which idea has the

greatest profitable need the next step is deciding what problem you want to solve for your market and who your target market will be. It's extremely important to be clear on finding a solution that your customers are willing to pay for.

Your value proposition is essential if you want to take your idea and turn it into a [profitable business](#).

The benefits you provide, how you do it differently and better than others are what will make you the best option for your target customers.

Step 4: Validate your business idea

Before you go all in on your idea it's best to test it with actual customers. The fact is nothing beats an actual customer using your product or service.

Why not build a prototype that solves the core problem for your customers? The whole idea for this step is to put out a smaller version of your idea so you can see how your customers respond.

Are they excited about it? Is it solving their problem? Let your customer decide whether your idea is valuable or not. If you are getting positive feedback and reviews from your test customers then you know you got the right idea for a business.

Deciding which idea you want to pursue to [launch your business](#) is only the first step. There is still much more preparation you will need to do.

Creating a business plan is one of the most important steps you will take because the plan serves as your road map for the early years of your business.



Inventors & Inventions



Gas Mask



Doctor Cluny MacPherson was born in St. John's, Newfoundland in 1879.

He received his medical education from Methodist College and McGill University. MacPherson started the first St. John's Ambulance Brigade after working with the St. John's Ambulance Association.

MacPherson served as the principal medical officer for the first Newfoundland Regiment of the St. John's Ambulance Brigade during World War I.

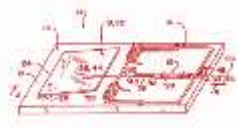
In response to the Germans' use of poison gas in Ypres, Belgium, in 1915, MacPherson began researching methods of protection against poison gas. In the past, a soldier's only protection was to breathe through a handkerchief or other small piece of fabric soaked in urine.

That same year, MacPherson invented the respirator, or gas mask, made of fabric and metal.

Using a helmet taken from a captured German prisoner, he added a canvas hood with eyepieces and a breathing tube.

The helmet was treated with chemicals that would absorb the chlorine used in the gas attacks. After a few improvements, Macpherson's helmet became the first gas mask to be used by the British army.

His invention was the most important protective device of the First World War. For his services, he was made a Companion of the Order of St Michael and St George in 1918.



The Fax Machine



The first fax machine was invented by Scottish mechanic and inventor **Alexander Bain**.

Bain was a Scottish philosopher and educationalist in the British school of empiricism and a prominent and innovative figure in the fields of psychology, linguistics, logic, moral philosophy and education reform.

He founded *Mind*, the first ever journal of psychology and analytical philosophy, and was the leading figure in establishing and applying the scientific method to psychology.

In 1843, Alexander Bain received a British patent for "improvements in producing and regulating electric currents and improvements in timepieces and in electric printing and signal telegraphs", in laymen's terms a fax machine.

Several years earlier, Samuel Morse had invented the first successful telegraph machine and the fax machine closely evolved from the technology of the [telegraph](#).

The earlier telegraph machine sent morse code (dots & dashes) over telegraph wires that was decoded into a text message at a remote location.

Bain was the inaugural Regius Chair in Logic and Professor of Logic at the University of Aberdeen, where he also held Professorships in Moral Philosophy and English Literature and was twice elected Lord Rector.

Bain's fax machine transmitter scanned a flat metal surface using a stylus mounted on a pendulum.

The stylus picked up images from the metal surface. An amateur clock maker, Alexander Bain combined parts from clock mechanisms together with telegraph machines to invent his fax machine.



The History of The Parachute



Credit for the invention of the first practical parachute frequently goes to **Sebastien**

Lenormand who demonstrated the parachute principle in 1783. However, parachutes had been imagined and [sketched](#) by [Leonardo Da Vinci](#) (1452 -1519) centuries earlier.

Before Sebastien Lenormand, other early inventors designed and tested parachutes. Croatian Faust Vrancic, for instance, constructed a device based on Da Vinci's drawing.

Frenchman Jean Pierre Blanchard (1753-1809) was probably the first person to actually use a parachute for an emergency. In 1785, he dropped a dog in a basket in which a parachute was attached from a [balloon](#) high in the air.

In 1793, Blanchard claimed to have escaped from a hot air balloon that exploded with a parachute. However, there were no witnesses. Blanchard, it should be noted, did develop the first foldable parachute made from silk. Up until that point all parachutes were made with rigid frames.

The First Recorded Parachute Jump.

In 1797, Andrew Garnerin became the first person recorded to jump with a parachute without a rigid frame. Garnerin jumped from [hot air balloons](#) as high as 8,000 feet in the air. Garnerin also designed the first air vent in a parachute intended to reduce oscillations.

When opened, the Andrew Garnerin parachute resembled a [huge umbrella](#) about thirty feet in diameter. It was made of canvas and was attached to a hydrogen balloon.



Workplace Stress is Reaching Toxic Levels in Social Sector



A researcher looking at the high levels of work stress in the social sector has warned work stress and burnout are reaching “toxic” levels and is calling on the sector’s peak bodies to act.

[Dr Lorraine Harrison](#), a researcher and senior social worker with almost three decades of experience in the social sector, estimates seven to eight out of 10 community sector workers are stressed in their jobs and the situation is getting worse.

“In the last four years I have seen a difference. It is absolutely more toxic and worse for the workers on the frontline.

They are often doing the pointy-end of the work and they are increasingly unsupported in their work and in fear of losing their jobs,” Harrison told [Pro Bono News](#).

Harrison said the current federal government’s push towards the privatisation of the third sector and competitive tendering processes for not for profits were to blame.

“We are seeing the privatisation of the social sector. The ideology of our current government is the private sector does it better,” she said.

“Agencies and their management are trying to compete in the tendering process and how to compete is to do [the work] for less money.

They have to make cuts to the bottom line and the ‘raw material’ is the workforce.

“The whole sector is de-skilling, they are replacing qualified, experienced workers and getting more inexperienced diploma level workers to save money.

You can see the stress in the workforce; people are feeling insecure [about job security] and those left still standing are doing more work.”

Harrison’s observations come on top



of her 2013 Victoria University [thesis looking into the high levels of work stress in the Victoria social sector](#).

In her research, Harrison found psychological injuries – the medical term for work stress compensation claims – were the highest in the health and community sector representing 20.5 per cent of WorkSafe claims in 2013.

In the qualitative study, consulting 41 community sector workers, participants reported high and unsustainable workloads were a major issue, increasing levels of administrative work and audit control, “copious amounts” of paperwork and a lack of suitable supervision and support were also factors contributing to work stress.

Harrison said the Effort Reward Imbalance model, which theorises that high levels of effort with low rewards causes an imbalance especially psychologically for the worker and can lead to work stress, was highly applicable in the social sector.

“A lot in the field are still viewed as Florence Nightingale. With more than 80 per cent of the workforce being female a lot of their labour is considered ‘women’s work’ and is undervalued and underpaid,” Harrison said.

It was reported by participants that they felt they had little organisational support and recognition and support

from management for their work.

One participant in the study said: “Just a thank you would be appreciated.”

Harrison argued that factors contributing to work stress were systemic and structural despite the push for individual interventions to alleviate stress.

“There is still a prevalent view that there is some sort of weakness in the individual and the general advice is that if it is too hot in the kitchen get out,” she said.

In an [article](#) published in the *Australian Association of Social Workers* newsletter Harrison said: “A significant focus today is on expecting workers to take personal action on their strain, as though, somehow if they only kept fit, reduced alcohol, meditated and attended an ever increasing array of health and wellbeing programs, they would avoid experiencing work stress.

“There is nothing wrong with these personal programs, but as the evidence clearly shows, this is treating the symptom in the worker and not focusing on reducing the causes of work stress: primary intervention into work stress reduction within organisations.

“There is little research into the community service sector in general, let alone regarding work stress.

I am hoping my research my research will be utilised to launch further research and most importantly to push for change.”

Harrison said that such issues were often pushed under the carpet but addressing them would assist in addressing the high turnover in the workplace and was a vital component in occupational work health and safety.



The 2017 Budget and Small Business

A number of peak business organisations, including [COSBOA](#), have welcomed the commitment of the Australian Government to supporting small businesses in Australia, via the extension of small business tax concessions, investment in regional infrastructure and the establishment of a fairer banking system.



"For the third year in a row, the Federal Government has demonstrated a genuine commitment to small business," said COSBOA CEO [Peter Strong](#).

"By setting aside almost \$1B for the \$20,000 instant expenditure write-off during the next financial year– in addition to the expansion of tax cuts and instant asset write-offs for businesses with annual revenue of up to \$10M – the Australian Government is clearly walking the talk when it comes to supporting Australia's 2.5 Million small businesses", continued Peter.

"Our clear hope is that the new \$300 Million announced for the new National Partnership on Regulatory Reform announced by the Treasurer will see State and Territory Governments follow the Australian Government's lead on genuinely supporting small business – reducing or abolishing Payroll Tax should be the key goal of this Partnership", continued Peter

In addition to the tax and depreciation benefits being offered to small business, there are two other Budget announcements that are expected to deliver real benefits to the owners of the nation's 2.5M small businesses (employing more than 5 million Australians), namely:

- a) Increased investment in transport infrastructure in Regional Australia

- b) The establishment of the Australian Financial Complaints Authority as part of measures designed to make Australia's banking system fairer.

A popular tax write-off scheme for small businesses will be extended for another year in a significant win from the Budget for the sector.

The government has faced overwhelming calls to extend the scheme which allows small businesses to write off purchases up to \$20,000 instantly for tax purposes and was due to finish in June.

The budget saw this scheme extended for another year.



A pre-budget campaign led by [Small Business Ombudsman Kate Carnell](#) to force big business to pay small suppliers within 30 days, and for government to lead by example with 15-day terms, has won small business support.

[KPMG tax partner Simon Thorp](#) said the move was important as tax cuts had not had much of an effect on the sector.

"This will provide a much needed shot in the arm for many small businesses across the country and will stimulate the economy and increase the investment and productivity of small business," he said.



However, [David Crosbie, CEO of Community Council for Australia](#) stated: "If there is one value that is most often cited as a core Australian value, it is fairness."

The polling following the 2014 federal budget was devastatingly clear.

The "no pain no gain, contribute and build, lifters and leaners, belt tightening, budget repair job" was not seen as fair.

Since 2014, fairness has become an important word in the political arsenal of all sides of Australian politics.

It comes as no surprise that the second Scott Morrison budget claims fairness as an informing principle, at least for the purpose of "resetting" the federal budget and pitching it to a jaded electorate.

As part of this "resetting" the government also seems to have embraced increasing debt, something previous Coalition governments railed against.

In this new "reset" budget, health spending is significantly increased reversing many of the previous cuts and adding new expenditure in critical areas like mental health, hospitals, heart health, cancer, and other diseases. Access to a wider range of healthcare in Australia will be better because of this budget.

An increase in the Medicare levy to fund the NDIS, increased investment in social housing, new support (albeit very small) for impact investment, a levy on big banks, and new infrastructure investments are just a few of the other positives.

There are also new negatives. Cuts to tertiary education will impact the poorest students, reducing international development funding to our lowest level ever should be a source of national embarrassment.

There is no mention of the environment, and in some areas – like Community Legal Centres – not having money taken away is counted as a good budget measure.





Check Your Business KPIs Before The End Of The Financial Year



As the end of the financial year approaches, it's easy to get caught up in what for many businesses is the busiest time of year.

But we all know that when you're exceptionally busy, you might not be operating at your best — meaning you might make a few bad business decisions along the way.

That's why this is a great time to check in on your business progress.



Bridget W. Pollack offers this advice:

When you first start your business, you can make goals, but it will take time to see how your initial goals measure up to the reality of day-to-day operations.

Instead of becoming overwhelmed by the various metrics you could measure on a regular basis, it may better serve your goals to focus on a few key metrics — you may see them mentioned as key performance indicators, or KPIs.

KPIs disregard subjective information like online reviews or social media engagement; it's all about the numbers. The metrics you choose to track depend on the areas in which you want your business to grow.

You might focus on a few of the following:

Monthly cash flow forecast

A cash shortage can severely limit your ability to grow your business. By tracking your checking balance, along with which accounts you expect to receive in the next 30 days and which you expect to pay, you'll have some warning if there's a shortage ahead.

Similarly, a positive forecast can help you decide when to order additional inventory or how much money to save to cover costs during any slow periods.

Inventory turnover

How long does your inventory sit on the shelves before it goes home with a customer? Do some products languish and gather dust while others sell out quickly?

Reviewing what's selling and what's not can help you plan your buying cycles better — while also taking note of customer spending habits and style preferences.

Profit margin

Business success isn't just about selling; it's also about pricing products to generate profits once the cash register closes.

Consider the costs of each of your product areas — don't forget to include shipping or processing costs, or additional packaging needs.

Does your price tag cover those costs while still allowing for a healthy profit margin? If not, it's time to rethink your pricing or reconsider some of your inventory.

Customer acquisition cost

How much does the average customer spend at your business? Is it less than you're spending to attract them?

Review your marketing budget to determine the cost of drawing in each customer and converting those leads to sales.

Typically, you'll hope this cost goes down over time; but if you offer high-priced products or have an upscale clientele, your costs may stay relatively high.

Looking at metrics like these can help you set SMART goals for business growth.

Challenge yourself to review your KPIs quarterly to keep your company on track!

[CPA Australia](http://CPAAustralia.com) states that good business practice adds value to a business.

It involves identifying tasks that must be done to keep a business in good shape, and ensuring those tasks are carried out consistently and regularly.

This helps Australian small businesses identify some of the tasks critical to good business practice. If you regularly undertake these tasks, you will be in a better position to manage and grow your business whatever conditions you face.

Further, regularly undertaking these activities will reduce the pressure you may face at the end of financial year.

A business that follows good practice benefits in many ways, including:

- ❑ the business is more likely to be profitable, have better cash flow and operate with less financial risk
- ❑ the business may be easier to sell in the future, and possibly at a better price
- ❑ the business may find it easier to access external finance, including bank finance, if needed
- ❑ the business may be better placed to respond to future challenges and opportunities.

Delaying financial tasks will also deny you regular financial information such as cash flow statements, which can be critical to helping you manage the everyday ebb and flow of your business.

It is also important to note that a number of returns and forms have to be completed very soon after the close of the financial year.





Focus On Not-For Profit Governance

Governance and legal duties of office holders



The governance of not-for-profits is undertaken by the board or committee (these terms can be used interchangeably). The governance of an organisation is different to the everyday work of the organisation. According to [NFP Law](#), boards and committees make strategic decisions and management and staff/volunteers then action the governance decisions.

Decisions made by board and committees can include setting strategic directions, hiring staff, whether or not to take disciplinary action against a member, which contractors or service-providers to engage, and what activities to undertake.

Good governance means complying with the law and legal duties, and carrying out the governance role in the best interests of the not-for-profit.

There are considerations beyond strict legal duties when thinking about good governance, such as how meetings are held, who is on your board and what skills they have, how new committee members are inducted, how frequently the board meets, how board papers are prepared and distributed and more.

Legal duties of boards, committees and office holders

The law recognises that committee members (or directors) as well as some office holders in not-for-profit groups make important decisions about the strategic direction and activities of a group.

Because committees have significant power, the law requires them to comply with legal duties like acting in good faith and in the best interests of the organisation. Where the standards set by legal duties are not met, penalties can apply (but this is very rare).

Sometimes conflicts arise between the personal interests of a committee member, and the interests of the group. The law also provides a framework on how to deal with this situation.

The [Not-for-Profit Law Duties Guide](#) (click on this link for free download from Justice Connect) covers the key legal duties of the people who hold a position on the governing body of an Australian not-for-profit community organisation, including incorporated associations, companies limited by guarantee, cooperatives and indigenous corporations.

It also covers the duties that apply to office holders, who may not hold an 'official' position, but based on their influence need to comply with the legal duties as well.

It is a plain-language guide which includes case studies based on common situations that arise in the not-for-profit sector, as well as tips to help committee and board members comply with their legal obligations. The Guide can be downloaded by clicking on the link below.

It specifically includes information regarding:

- the duty to act in good faith and for a proper purpose
- the duty to act with reasonable care, skill and diligence
- the duty to not misuse information or position
- the duty to disclose and manage conflicts of interest, and consequences of breaches of duties.

Needless to say; Good governance is central to ensuring that boards and committees of Not-For-Profit community groups are effective at leading the organisation they serve while also meeting their legal and compliance responsibilities.

[The Australian Institute of Company Directors](#) states that there are ten principles of good governance to help guide a board or committee and to understand and measure its overall performance:

1. Roles and responsibilities should be clear and understood by all members
2. Board composition should be well

balanced with a good mix of skills and experience that match the organization's objectives and goals

3. The board plays an important role in setting the vision, purpose and strategies of the organization
4. Risk management is very much a part of the NFPs activities, and he board has a key function to ensure that appropriate systems are in place and being used
5. The board should have an overall view of the performance of the organisation and set performance indicators to monitor progress
6. The board's effectiveness is paramount and the way in which a board or committee is structured and operates can have a direct impact on the ability of an organization to achieve its objectives
7. The board or committee is ultimately responsible for everything and therefore integrity and accountability are also paramount
8. As part of their overall leadership responsibility, the board or committee plays a strategic role in ensuring that the organisation has the required capacity and capabilities to deliver on its purpose
9. A board or committee and its individual members have a leading role to play in promoting a healthy culture and ethics within the organisation they serve
10. Relationships matter and most of the work of Not For Profit organisations requires collaboration with its membership, government agencies, other organisations, businesses and the community.





[Rachel McFadden @ProBonoNews](#)

**Rachel is a journalist specialising in the social sector*

As many as one in five Australians have taken time off work in the past 12 months because they have felt stressed, depressed or mentally unhealthy, a new report shows.

Beyondblue's report, [State of Workplace Mental Health in Australia](#), found there was a disconnect between managers and the workforce on how well mental wellbeing was promoted within their organisations.

The [report](#), surveying more than 1,000 participants across Australia, found 71 per cent of leaders believed they were committed to promoting the mental health of staff while only 37 per cent of staff agreed with this.

Long work hours and a lack of adequate work/life balance were to blame.



[Nick Arvanitis](#), head of workplace research and resources for beyondblue, said one of the key things that can contribute to poor

mental health in employees was working excessive hours, particularly when they were ongoing.

"Some recent research we did at beyondblue showed that only 12 per cent of employees and 19 per cent of managers agreed their workplaces were definitely managing excessive hours so workers could cope effectively," Arvanitis said.

"It's important to note there are many other risks too. For example, employees just not being clear on their roles and what's expected of them can create real stress. Our research says that less than half of managers and only around a third of

employees feel there are clear job descriptions for roles in their workplaces. But there are ways to address this."

Data from Safe Work Australia showed that workers' compensation payouts triggered by mental health conditions cost more than double the average claim and sideline workers for almost three times as long.

The median workers' compensation payment for mental health-related serious claims was \$24,500 between 2008-09 and 2014-15, compared to \$9,200 across all serious claim types.

The figures also showed that despite comprising fewer than 10 per cent of all serious claims, mental health-related serious claims resulted in an average of 14.8 weeks off work over the same period, compared with 5.4 weeks for all serious claim types.



[Safe Work Australia CEO Michelle Baxter](#)

said that while employers had a legal duty to maintain a mentally health workplace, it also made good business sense.

In light of beyondblue's report, beyondblue has released a free training module on their HeadsUp website.

The training module, called Managing Mental Health Risks at Work covers scenarios like unclear work roles, poor change management practices, stressful interactions with customers, workplace bullying and the stress that comes with regularly working extra hours.

"This training module will help employees, and also managers to protect their employees' mental health. It serves as a reminder that mental health at work is every bit as important as physical safety," Baxter said

According to [Heads Up](#) A range of factors can contribute to job stress, including:

- working long hours or overtime, working through breaks or taking work home
- time pressure, working too hard or too fast, or unrealistic targets
- work that's monotonous and dull, or which doesn't use your range of skills or previous training
- roles where you have low levels of control or inadequate support from supervisors and/or co-workers
- job insecurity
- a lack of role clarity or poor communication
- conflict with colleagues or managers
- [bullying](#)
- [discrimination](#) – whether based on gender, ethnicity, race or sexuality.

Workplace stress is a major risk factor for anxiety and depression. Most jobs have some degree of stress, and this is often beyond our control – we can't always set our own workloads and deadlines, or change the workplace culture.

However, there are some strategies everyone can adopt to manage and reduce their own stress levels, as well as finding a positive work-life balance.

Part of taking care of your mental health is also about looking at your overall wellbeing. A balanced diet, exercising regularly, getting enough sleep and avoiding harmful levels of alcohol and other drugs all contribute to mental wellness.





Simple Ideas for Improving Your Small Business



A successful small business requires an owner who is able to handle a wide variety of issues. In many cases, identical small businesses can have different levels of success due to different approaches to planning.

By thinking through the establishment of your business carefully and taking the time to research and plan your operations, you can create a competitive advantage while also helping secure the future of your business.



Brooke Chaplan says that if you're a small business owner, you'll probably face different marketing challenges throughout the year.

For example, because you have limited scales of production, your costs may increase rapidly each month. Luckily there are simple ways to improve your business's finances strategically, and at a low cost.

If your business has a website, you can drive more traffic to key pages by implementing some additional procedures:

Develop Local Campaigns

Every small business campaign should mainly focus on the local market. If your business serves clients in multiple cities, you'll need to develop campaigns that target each specific city.

Look into where your customers are and where the business itself is located. With a good local campaign, you can target the areas most profitable to you.

Use Free Marketing

Although of process of designing a free marketing campaign can be time-consuming, you shouldn't ignore it, because you'll miss many great opportunities if you do.

If you'd like a lot of exposure,

you'll need a professional Facebook page, and a Twitter account. Choose social media accounts that will work best for you and that your customers will actually see and interact with.

Maintain Consumer Data

If your sales are suffering, consider using your consumer data for special promotions and offers. Although you probably can't afford to hire a consultant who can analyze your data, you can still closely monitor the information that relates to your target audience.

Make sure all your records are up to date and correct.



Develop a Diverse Offline Marketing Campaign

According to reports, advertising online is cheaper than advertising offline, but you'll still need an effective offline approach in order to increase your monthly sales. Instead of using newspaper ads and radio spots, pursue other media sources that are less expensive.

Design a Reasonably Sized Site

A big website doesn't benefit a small business owner because the information will load slowly if too many consumers access the pages at once. Typical shoppers aren't patient, so they may leave if a page doesn't load within a few seconds.

Utilize the programs you have and make sure your website fits with customer needs.

Simplify the Design

Your website doesn't need flashy elements to stand out. Consumers don't enjoy shopping on sites that are overly distracting which is why you must keep your overall design simple so visitors can focus on the products and the descriptions.

Increase Accessibility

You'll lose many potential sales if your e-commerce site lacks accessibility. To reach a larger crowd, your pages must function properly on all desktop and mobile devices.

Improve the Checkout Process

According to studies, most consumers review the checkout process before they begin shopping. If your shoppers don't like or understand your procedures, they will shop at another store.

If your store has many abandoned carts, you'll need to simpler checkout tool. In this situation, a customer survey system can be quite helpful. By placing key questions on your site, you can gather valuable information, which can help you choose a better checkout system.



Another option is utilizing the services of a program like [Opinionmeter](https://www.opinionmeter.com/) to get live feedback.

If you follow these steps, your marketing effects will become more successful. However, to maximize your sales, you'll need an efficient and reliable business website.

Use good marketing and technological techniques to make sure your business doesn't fall behind.





Look Inside

Business Book Review

Business Facilitation

An essential leadership skill for employee engagement

by Mike Parkes

It is fundamental to the engagement challenges within the current business environment.



In this revolutionary book, the first to examine the link between business facilitation and employee engagement, Mike Parkes provides practical techniques to achieve success in leading a team through using this unique method.

The concept initially grew out of the development of T-Groups during the 60's/70's when individuals were brought together for the exploration and the development of interpersonal behaviour and were supported in this by a process advisor or facilitator.

Its applications have subsequently widened to project groups, management teams and groups, as well as sole traders, partnerships, small business and larger corporations, as well as entire communities, and have become integral to high engagement.

The facilitator is external to the team, independent and objective. Business facilitation is a line manager's role in engaging the team to take greater responsibility for the problems, issues and solutions in the workplace.

Although the manager may seek to be objective, they undoubtedly have a vested interest in the outcome. This is the route to encouraging more positive engagement and empowerment, and as a result far greater business results.

Drawing on real work situations, Parkes offers practical frameworks, examples and exercises that enable the reader to readily apply the ideas back in the workplace.

He combines this with a thorough understanding of business facilitation and the skill of employee engagement, resulting in original material that has not only been tried, tested and proven to work but is also recognised as cutting edge by practitioners in the field.

Business Facilitation captures the author's 25 years of experience in working through challenging situations with some of the UK's most prestigious companies including Marks and Spencer, Tesco, Royal and Sun Alliance, Deloitte, Gap, B&Q and VW Group (Volkswagen).

Facilitating Organization

Change: Lessons from

Complexity Science

by Edwin E. Olson, Glenda H. Eoyang



"The authors offer a comprehensive alternative to traditional change models" (Quality Progress, June 2002).

The authors have approached this with a highly effective alternative to traditional change models? Finally, an alternative to traditional change models-the science of complex adaptive systems (CAS).

The authors explain how, rather than focusing on the macro "strategioc" level of the organization system, complexity theory suggests that the most powerful change processes occur at the micro level where relationship, interaction and simple rules shape emerging patterns.

- Details how the emerging paradigm of a CAS affects the role of change agents
- Tells how you can build the requisite skills to function in a CAS
- Provides tips for thriving in that new paradigm "Olson and Eoyang do a superb job of using complexity science to develop numerous methods and tools that practitioners can immediately use to make their organizations more effective."

--Kevin Dooley, Professor of Management and Industrial Engineering, Arizona State University

The authors skilfully address an Emerging Paradigm of Organization Change; Organization As Machine Problem with Traditional Approaches; Alternatives to the Machine Model Toward an Integrated Framework From the Part to the Whole; Change Through Connections (Not Top-Down Control); Story: Hospital Merger Entangled Connections; No Single Source of Change Leadership and Influence in a CAS; Role of Formal Leader Change Agent; Role Summary Method: Feedback Analysis Method: Leader As Change Agent.

They skilfully explain How to Adapt to Uncertainty (Not Predictable Stages of Development) Nonlinear Organization Change Story: Unpredictability vs. Need for Control Consulting to Uncertainty No Sequence of Events Speed of Adaptation Change Agent Role Summary Method: Decision Making Under Conditions of Uncertainty .



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The 10 Conversations Managers Must Have

In my book (co-authored with Aubrey Warren), [Conversations at Work: Promoting a Culture of Conversation in a Changing Workplace](#), I state that “organisations are conversations.” What does that mean?

Your business—or any organisation for that matter—is a group of people working together for a common cause. It’s easy to lose sight of this simple concept in the hurly burly of turning a profit.

People have conversations every day at work. Some are long and some are short. Some are structured and others meander aimlessly. Some conversations are pleasant, while others are distinctly unpleasant.

Some are interesting, others are dull. Some are important, others are a waste of time. Some are work-related and others are personal.

We have hundreds, thousands, tens, and hundreds of thousands, even millions of conversations year in and year out.

We have conversations in the lunchroom, the boardroom, in the car, on a park bench, even in the toilet. Some of these conversations are with ourselves and most are with other people.

We can categorise conversations as task-focused and people-focused. Task-focused conversations are about directly or indirectly getting the services you provide, or the goods you produce, out the door.

I don’t have a problem with task-focused conversations; nor do you.

But I don’t think we have enough people-focused conversations. What are people-focused conversations? Why are they important?

People-focused conversations are about the development and performance of people at work.

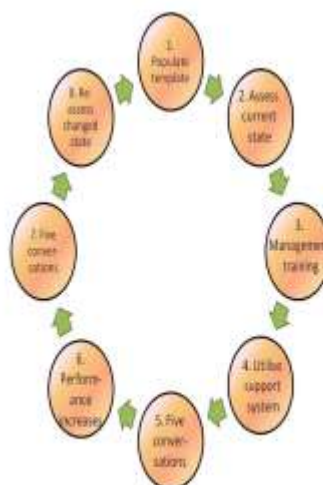
There are 10 conversations leaders must have. What are they?

Here is the first five:

1. The coaching conversation
2. The delegation conversation
3. The visioning conversation
4. The encouraging conversation
5. The relationship building conversation

These five conversations are essentially to do with people development.

The below diagram illustrates the eight steps in implementing the Five Conversations Framework into an organisation.



Then we have performance conversations.

These include:

6. The climate review conversation
7. The strengths and talents conversation
8. The opportunities for growth conversation
9. The learning and development conversation
10. The innovation and continuous improvement conversation

As a leader, how many of these conversations are you having with the people that work with you?

These five conversations make up what I all, The [Five Conversations Framework](#). I have a new book coming out later this year called “The 10 Conversations Leaders Must Have.” Keep your eyes peeled for it.

Again, leaders—being self-starters—often don’t appreciate the value of encouraging others. Leaders ought to be spending time encouraging others in some of the challenging work assignments they undertake.

Make it your resolution to have more of these conversations as a leader. You will be pleasantly surprised at the results it reaps.

**

Dr Tim Baker is a thought leader, international consultant, and successful author. His latest book, [Performance Management for Agile Organizations](#) (Palgrave Macmillan) is out in December, 2016. www.winnersatwork.com.au He can be contacted at tim@winnersatwork.com.au





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What Defines an Excellent Workplace?



There has been an enormous shift in the labour market in the past decade and many businesses have not adapted to the situation they now find themselves in where all staff, and particularly skilled staff are increasingly difficult to attract and retain.

In the past, Australia has had a double-digit unemployment rate and employers could survive quite well no matter how they dealt with their team.

They held the balance of power in the workplace and were able to dictate workplace behaviour and conditions. This is no longer the case.

This situation is now well and truly reversed with critical skills shortages being experienced in many industries.

For instance, 70% of Australia's accounting graduates are going overseas to work within the first three years. This means that when and if they return to Australia, they are far more expensive to attract due to their overseas experience.

Interestingly whilst complaining about this increased expense, most firms seem to discriminate against candidates who don't have international experience.

In my previous role as GM of a medium-sized advertising company in Sydney, the primary factor identified to ensure the continued success and growth of the Group was to attract, develop and retain great people.

The Board felt that if we could achieve that one objective the other goals would also be achieved.

Having the right corporate culture and becoming an employer of choice is now seen as a major priority as businesses realize that the 'soft skills'

are the hard skills to embed and maintain.

So what makes some workplaces different?

According to a recent Australian study, there are numerous significant factors that differentiate excellent workplaces from generally good workplaces.

Some of these significant factors are:

- *The quality of working relationships* – people relating as friends, colleagues and co-workers and supportive relationships that 'get the job done'.
- *Workplace leaderships* – immediate supervisor, team leader manager or coordinator acts as a role model or 'captain/coach' rather than someone who gets in the way.
- *Having a say* – participating in decisions that affect the day-to-day decisions of the workplace.
- *Clear values* – the extent to which people could see and understand the overall purpose and individual behaviours expected in the workplace.
- *Being safe* – high levels of personal safety, both physical and psychological. Emotional stability and a feeling of being protected by the system.
- *The built environment* – a high standard of accommodation and fit out applicable to industry type.
- *Recruitment* – getting the right people who share the same values and approach as the rest of the group.
- *Pay and conditions* – a place in which income levels and the basic physical working conditions (hours,

access, travel and the like) are met to a reasonable standard.

- *Getting feedback* – always knowing what people think of each other, their contribution to the workplace's success, and their individual performance over time.
- *Autonomy and uniqueness* – the organisation's capacity to tolerate and encourage that sense of difference that excellent workplaces develop. Their sense of being the best at what they do.
- *A sense of ownership and identity* – Being seen to be different and special through pride in the place of work, knowing the business and controlling the technology.
- *Learning* – being able to learn on the job, acquire skills and knowledge from everywhere, and develop a greater understanding of the whole workplace.
- *Passion* – the energy and commitment to the workplace, high levels of volunteering, excitement and 'wanting to come to work'.

In excellent workplaces importance is placed on how people feel and what they believe about their workplaces rather than the technology they utilize, the geographic location, industry type or any other factor.

Absolutely central was the quality of relationships at work – how people related to each other as friends, colleagues and co-workers. In the excellent workplaces the atmosphere of mutual trust and understanding was overwhelming.

Colleagues and workmates supported each other and helped get the job done.





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Weather vs Climate

At the risk of being overly topical I thought I might reflect on the recent extreme weather events that have affected most of Queensland and Northern New South Wales, and the often catastrophic results for many businesses that are left in its wake.

Firstly, have you ever thought about the difference between climate and weather? For the purposes of this article my brief explanation is the climate is what you expect and weather is what you actually get.

Our recent weather shows how that traditional patterns are in a great state of flux and it is increasingly difficult to predict what extremes we are likely to experience, no matter how sophisticated the technology the various authorities use to define our risk.

Essentially our weather system is in a state of chaos, so predicting it will never be an exact science.

This adds an incredible degree of risk to us as business owners as we have to try to guard against the effect of climate in our long term planning, as well as our daily operations; but now we also have to try and mitigate the risk of climate change in our deliberations.

I'm not going to be controversial here about the cause of climate change, whether it be caused by us or a natural cycle, but any analysis of the data will show it is a fact. Global temperatures are rising faster than predicted, and increased extreme weather effects are a known result of this.



A number of years ago I did some study in the area of Climate Risk Assessment as part of Strategic Planning, which was coordinated by AGForce with a number of prominent meteorologists presenting sessions.

This was an extremely productive program as it focussed on a holistic review of the possible effects of extreme weather both locally, nationally and internationally. All businesses need to examine their whole supply chain.

Of course all this should be done in conjunction with a comprehensive risk management plan no matter how small your business. In the end there are only three things we can do to alleviate risk. We can eliminate it, manage it, or insure against it.

We obviously can't eliminate the weather, and in general insurance will always be an expensive option. However in the absence of being able to manage the risk of weather events it may be the only option.

Review your risk and talk to a reputable broker about the most appropriate approach for your circumstances.

In doing this you need to look beyond the direct effects on your infrastructure;

For instance, in the Lockyer Valley the farmers produce large amounts of salad vegetables, much of which is sold into southern markets. If there is a cold snap in Melbourne, the

demand for salads will drop overnight so producers can be left with large amounts of produce they can't sell into traditional markets.

The only solution is to strategically develop a more geographically diverse market area which is less prone to isolated geographic effects.

Similarly a business that relies of raw materials that come from some areas of Queensland and Northern New South Wales at the moment may struggle to get access to sufficient supply. Even service firms such as accountants and lawyers can be affected by weather as their clients will have less to spend on professional services if their client base is adversely affected.

Failure to include weather and climate risk in your strategic planning could see your whole enterprise at risk, and to tell the truth we actually need flooding rains from time to time.

As Livio Regano, our local meteorologist said last week; in the country such as Australia which is almost always in drought, it is only extreme rain events that makes it habitable as it is. ☒



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I am a qualified Accountant and I have celebrated my 21st 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.

Changes to Superannuation Laws

You're probably tired of being bombarded with the news that the government has again made changes to the rules surrounding your superannuation.

Unfortunately, after our home, super is usually the next most important investment in our life. It will also become more important in the future with the imminent reductions in the age pension for the future generations.

The next few months up until June 30 this year is the last opportunity to put a substantial amount into your super. After that, contribution caps have been reduced. The total concessional contributions that will be allowed is \$25,000pa, whilst non-concessional cap is \$100,000pa.

There are further arrangements allowing a greater amount than these caps, but professional advice will be required to be sure you meet the eligibility criteria to do this.

If you are using the strategy of a transition to retirement income stream combined with salary sacrificing, you will need to act before June 30 2017 to adjust your strategy to comply with the new rules.

After June 30, your superfund will no longer have a tax exemption on income used to pay a transition to retirement pension, so you will need to assess the benefit of continuing with this strategy.

You will also need to ensure salary sacrifice amounts into super are within the new contribution caps.

Professional advice will be needed



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to be sure that you don't have to pay more tax than necessary.

The value in superannuation comes from investing over the long term. That is, the earlier you start to contribute, even if only a small amount, the more chance your fund has to grow using the power of compounding investment returns.

Many consider a Self Managed Super Fund to be out of reach. However, provided that there is a solid investment strategy in place, these entities can be used to grow wealth for your retirement, particularly over the longer term.

Once in the retirement phase, tax exemptions come into play, to further preserve your capital. If you're unsure, a discussion with a professional SMSF advisor will give you a solid basis on which to make your decision, as well as being tailored to your personal financial position.

There are a number of investment types that Self Managed Superannuation Funds can invest in, and they are not limited to listed shares or managed funds.

They can invest directly in property, or be joined with other entities to invest this way. These arrangements are conditional on complying with super law, but have been used for many years as an alternative to or to compliment super savings in retail superannuation funds.

The government is also offering a rebate of tax on superannuation contributions called the Low Income Super Tax Offset. (LISTO). This takes the form of a tax offset for tax on concessional contributions and is capped at \$500.

This offset is available to those with an adjusted taxable income of less than \$37,000. Whilst not a handout as such, it will allow low balance super accounts to generate more income through not having tax deducted from contribution amounts.

In terms of getting the most suitable superannuation investment for you personally, it's crucial to speak with a qualified advisor who will take you through the investment options open to you.

The information and any advice provided in this article has been prepared without taking into account your objectives, financial situation or needs.

You should, before acting on the advice, consider the appropriateness of the advice, having regard to those things.





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Secondary Employment

My clients often ask me about the issues around employees having a second job outside of their business – what are the risks and what can the business do about this?

We also hear a lot in the media these days about part-time work, and how the number of full-time jobs is decreasing.

So it seems a fact of life that with more people being forced into part-time positions rather than the full-time work that they really want, there will be an increasing number of people working at two or more jobs simultaneously.

Employers sometimes ask the question as to whether they can prevent an employee from working at a second job, or if they can be dismissed for doing so.

The short answer is no, but employers have a responsibility to manage their workers in order to maximise productivity and eliminate or minimise risk.

Generally speaking, an employer cannot have any control over what an employee does outside of their work hours unless these activities are damaging to the employer's business in any way.

An employer should make it clear to their employees how secondary employment is viewed, particularly in relation to their obligation to disclose it.

This can be covered in a policy or code of conduct, or in the employee's contract of



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employment.

Whichever method is chosen, it should be clearly communicated and reviewed regularly.

The main issues are about workplace health and safety, particularly fatigue and travelling between jobs, and conflict of interest if the second job is in the same industry or with a competing business.

Under workplace health and safety legislation, employers must ensure the health and safety of their workers, and workers must ensure that they are fit and capable to be at work and do the job they are supposed to do, without endangering either themselves or their co-workers and other people who may be present in the workplace, e.g. customers and other visitors.

The duty of fidelity to one's employer is part of employment law, and essentially means that employees must ensure that they act in the best interests of their employers.

They must maintain confidentiality, and not use information gained at

work to benefit another competing business. Therefore, it would be difficult to justify holding two jobs simultaneously with two competitors

in the same industry, but quite acceptable to have jobs with two quite different employers.

For example, if person is working a day job in retail, and then drives for a ride-sharing organisation in the evenings, it is possible that fatigue may become a significant factor in one or both of the jobs, and therefore this may place the worker and his or her co-workers and customers at risk.

The managers of both organisations should be aware of the double employment situation and ensure that they manage the risk of fatigue.

On the other hand, there is little or no risk of a conflict of interest arising as the two jobs are so different and in non-competing industries.

Additional issues arise when an employee takes a second position during a period of paid leave. When on annual leave, there is generally no problem providing that there is no conflict of interest.

However, with respect to long service leave, there are different rules in different states and territories. In Western Australia, Northern Territory, Victoria and South Australia, legislation prevents employees from taking other employment during a period of long service leave, while in New South Wales, ACT and Queensland there is no such restriction.





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HOLISTIC TREATMENTS IN BUSINESS -VI.

Introduction to Systems Thinking



Be careful with this message.
It contains information that
might change your life.

In the previous parts we could learn about the different elements of dancing waltz, such as its steps and the music that harmonises with it. Now we should pay attention to another aspect which is so often neglected when we try to understand the relations of the parts: TIME.

Think about it: **whatever system you look at, “time” factor is always present.** Sometimes this is absolutely obvious, and **the consequences appear on the spur of the moment:** when, for example, you drop a glass and it breaks as it hits the ground. You don't start to ponder about what you might have done wrong in your previous lives, do you?

Other times the causation remains hidden and unseen until things slowly accumulate and reach the tipping point, where the state often becomes irreversible.

For many years you eat junk food believing that your body tolerates it, and seemingly nothing bad happens, but one day “out of the blue” you develop symptoms of a disease.

Or perhaps you take a medicine whose side-effects appear much later. There are numerous examples for this phenomenon, just look around in the field of education, healthcare, economy, finance, etc.

When the cause-and-effect is hidden for long, so the feedback is much delayed, and/or it does not appear in the immediate environment we fail to understand the correlations and can get away “scot-free”.

But perhaps we sense something wrong, and then we start to ask

questions like these: *Is it worth going on? How will this process end up? What might be the unexpected results?* etc.

However, unfortunately, **without knowing the operational mechanisms thoroughly,** these ones remain only rhetorical questions, and **the system keeps going to be seemingly chaotic, incoherent and unpredictable.** (Just think about the slimming diet after which you put up substantial weight.)



Knowing the system inside-out includes being very conscious about time-frame. You arrive home and it's very hot, so you switch on the air conditioning.

Then you engage in housework, and just when you sit down you start freezing. You rush to switch on the heater to counterbalance the cold... (And of course the same happens in the bathroom if you don't wait until the right temperature of water gets flowing.)

Time is that dimension in which the elements of the system affect each

other: they might strengthen, weaken or balance each other, and by doing so they either reinforce or change the state.

Time is also a frame in which a certain element exhibits its behaviour.

Its occurrence might be an only and accidental one, or it might show a tendency to repetition which develops into a pattern.

Speed can be measured only within time-frame: without a certain interval speed cannot be defined. Speed factor is highly significant, let's take this example: Are you rich? Don't answer, just tell me where you keep your money: under your mattress or in a cash-flow?

And if the latter one, then tell me how fast is the slowest element of this cash-flow... Because the speed of the flow of the system is limited by its slowest element; in other words: **the system is as fast as its slowest element.**

How can you apply TIME in your business? Do you have great time-investments? Do you know and do you understand the time-frames of the elements in your business?

Can you calculate how long it takes to establish certain changes? How could these changes be hasten or slowed down?

What are the long-term consequences of your actions? What about the feedback that doesn't appear at your place but somewhere far?

Answering these questions will make you WHOLEstic!





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DIY Mindsurgery for engineering businesses

Electric Vehicle Economy

You must have been thinking about running electric vehicles (EVs) as a way to lower expenses. Plug-in hybrid (PHEV) or battery electric vehicles (BEV) are in all automotive tradeshows today.

Reports suggest that the main barriers to wide adoption in Australia will soon be overcome, and by 2035 all new light vehicle sales will be either electric or at least not petrol car.

Electric car is not a new technology: they were the dominant horseless carriages before 1920 in New York, and gained popularity especially amongst women. Compared to internal combustion engine (ICE) vehicles, EVs are simpler, quieter, and more reliable; they emit no harmful gases and cost less to run even when charged from the grid.



The re-emerge of EVs has been supported by recent **falling battery prices**. The expensive batteries and limited range had made EVs commercially non-viable.

But with the advancement and widespread use of **lithium-ion batteries**, prices fell dramatically while power density and charging rates are improved.

More recently, batteries have been used for power storage for renewable energy and grid load balancing.

As the demand for use in domestic energy storage and cars progresses, price will continue to fall. As they fall below \$100/kWh, which is estimated around 2020, EVs will become cost competitive with ICE vehicles without any incentives or subsidies.

Today there are only 3 BEVs and 3 PHEVs available in Australia while buyers in US can choose from 14 BEVs and 13 PHEVs and in Europe from 16 BEVs and 15 PHEVs.

At the end of 2015, there were approximately 1.5 million EVs on the roads worldwide, yet in Australia only about 3,000 were registered.

The key barriers to EV adoption: the purchase price, the infrastructure, the cost of charging and the oil industry's respond.

The biggest barrier is **affordability**: the economics are getting better as the upfront purchase price is falling and running costs are already below those of ICE vehicles. Using off-peak residential electricity to charge EVs costs \$30 less (for 500km), than filling similar vehicles at a petrol station.

Also, EVs need less maintenance, making them cheaper in the long term.

Another barrier is **infrastructure**. There must be enough charging stations along the roads to make it suitable for a country with long distance travels.

It is expected that charging stations will be installed more frequently, and will become common at workplaces and shopping centres.

The third issue is the **cost of recharging**: New players are pushing down recharging prices for electric vehicles.

Tesla is already offering owners of most vehicles in its range of vehicles free recharging using its Supercharger network and AGL has announced electric vehicle charging for \$1 per day.

The fourth barrier is the **response of the oil industry** to rising demand of EVs. It's expected that refineries will move to other products for use in plastics, resins and chemicals rather than petrol.



There's hope. A recent ATO ruling provides a major boost to EVs: drivers of electric vehicles will be able to claim the same **deductions for business use** as they currently do for petrol cars.

There no longer are separate rates, all motor vehicles will have a single deduction rate of **66c/km**. EV's typically cost less than a third of their ICE equivalents per km, and as little as one fifth if charged on off-peak rates or via solar panels.

The ruling means (on the basis of one third of running costs) that the economics of electric vehicles may be boosted by as much as **\$2,200 a year**.



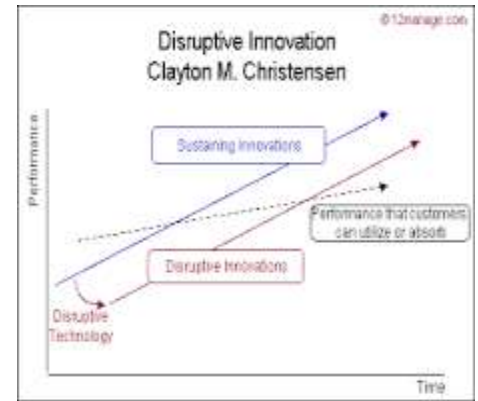
About Clayton Christensen



Clayton Christensen

Clayton Christensen is the Kim B. Clark Professor of Business Administration at the Harvard Business School, where he teaches one of the most popular elective classes for second year students, Building and Sustaining a Successful Enterprise.

Clayton Christensen wears many hats in his life: professor, author, entrepreneur, missionary, husband, and father.



Eighteen years after *The Innovator's Dilemma* transformed the way business leaders look at innovation, **Clayton Christensen** the Harvard Business School professor is still inspiring managers everywhere.

Ranked number one in the Thinkers50 in both 2013 and 2011, his most recent book is *How Will You Measure Your Life? Finding fulfilment using lessons from some of the world's greatest businesses*, although in recent months he's found himself pressed into defending his model of disruptive innovation as critics have pointed to a string of historical exceptions to the theory.

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He is regarded as one of the world's top experts on innovation and growth and his ideas have been widely used in industries and organizations throughout the world.

A 2011 cover story in *Forbes* magazine noted that "Everyday business leaders call him or make the pilgrimage to his office in Boston, Mass. to get advice or thank him for his ideas." In 2011 in a poll of thousands of executives, consultants and business school

professors, Christensen was named as the most influential business thinker in the world.

Born in Salt Lake City, Utah, Clay worked as a missionary for his church in the Republic of Korea from 1971 to 1973, where he learned to speak fluent Korean. He continues to serve in his church in as many ways as he can.

Professor Clayton received his B.A. in economics, summa cum laude, from Brigham Young University and an M.Phil. in applied econometrics from Oxford University, where he studied as a Rhodes Scholar.

He subsequently received an MBA with High Distinction from the Harvard Business School in 1979, graduating as a George F. Baker Scholar. In 1982 Professor Christensen was named a White House Fellow, and served as assistant to U.S. Transportation Secretaries Drew Lewis and Elizabeth Dole.

He was awarded his DBA from the Harvard Business School in 1992, and became a faculty member there the same year, eventually receiving full professorship with tenure in 1998. He holds five honorary doctorates and an honorary chaired professorship at the Tsinghua University in Taiwan.

Prior to his academic career, Clayton worked as a management consultant with BCG in their Boston office and helped co-found Ceramics Process Systems, a Massachusetts-based

advanced materials company.

He has subsequently helped establish many other successful enterprises, including the innovation consulting firm Innosight, the public policy think tank Innosight Institute, and the boutique investment firm Rose Park Advisors.

Clay is the best-selling author of nine books and more than a hundred articles. His first book, *The Innovator's Dilemma* received the Global Business Book Award as the best business book of the year (1997); and in 2011 *The Economist* named it as one of the six most important books about business ever written.

His other articles and books have received the Abernathy, Newcomen, James Madison, and Circle Prizes. Clay is a five-time recipient of the McKinsey Award, given each year to the two best articles published in the *Harvard Business Review*; and has received the Lifetime Achievement Award from the Tribeca Films Festival (2010).

Clay has served on the Boy Scouts of America for 25 years as a scoutmaster, cubmaster, den leader, troop and pack committee chairman. He and his wife Christine live in Belmont, Massachusetts. They are the parents of five children and grandparents to five grandchildren.





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Glenn has taught courses on leadership and organizational development in several graduate schools. He is a graduate of the University of Tennessee at Chattanooga and holds an M.A. in Global Leadership.



How To Have A Difficult Conversation

One of the key differentiators between the exceptional business owners and the average business owner is the ability to navigate difficult conversations successfully. As a business and executive coach I see this frequently.

Whether it is a conversation with a customer, a vendor, a partner, or an employee, from time to time we all find ourselves in the middle of a difficult conversation. This becomes even more acute when we have family members working in our businesses. We must know how to have a difficult conversation when the time arises.

One of my favorite tools for coaching business owners and the executive on this subject is the book *Crucial Conversations* by Patterson, Grenny, McMillan, and Switzler. Today, I hope to share some insights and tips from my experience and from this excellent resource to help you as you engage these situations.

WHAT MAKES A CONVERSATION DIFFICULT?

For now let's identify what makes a conversation difficult and what immediate steps we can take. The authors of *Crucial Conversations* suggest that there are three factors that make the conversation difficult.

First, opinions vary. For example, you and your team have to solve a sensitive customer service problem but everyone has a different perspective on what needs to happen. You need them to be a part of the solution but everyone sees the issue differently.

Second, the stakes are high. You know that if this customer service

problem is not handled correctly you will lose a very large account that will effect your bottomline.

Finally, emotions run strong. Some of your team members have been at odds with one another and you're at the end of your rope with them. Worse yet, this valuable customer has expressed in no uncertain terms their disappointment with your service.

Typically when opinions vary, stakes are high, and emotions run strong you are headed for a train wreck. So what do you do? How can you guide the conversation to make sure this has a good resolution?

LOOK AT YOURSELF

The first thing you need to do is to step back for a minute and ask yourself 3 questions:

1. What is it that is creating anxiety for me in this situation? Identify the exact source within yourself and let that go for a few moments.
2. What is it that I want – what do I want for me, for my customer, and for my team?
3. What action can I take that will acknowledge what's going on right now and move us toward a positive outcome for all concerned?

This may not come easy at first but practice these 3 questions until you master them. A key aspect of being a successful businesses owner is knowing yourself and your mindset.

LEARN TO OBSERVE

The next step in handling a difficult conversation is to learn to observe.

Once you gain some emotional detachment by stepping back and looking at yourself, then look at the situation.

Look for both *content* and *conditions*. By content I mean look at what is actually being said as well as what is NOT being said. By conditions I mean to look and see if everyone feels "safe" to talk about the real issues. If there is not safety there will not be dialogue. Do you see any "flight or fight" taking place?

When "flight" is taking place, you might observe withdrawal, avoidance, or masking behavior. When "fight" is taking place you might observe attacking, labeling, or controlling behaviors.

Most important, be sure you are watching for these types of behavior in yourself. The better able you are to observe this in yourself, the better able you will be to observe this in others.

KEEP THE DIALOGUE GOING

The goal is to keep all parties engaged in constructive dialogue. But dialogue is NOT debate! Dialogue is characterized by listening and sharing honest perspectives, not defending. The moment we start defending ourselves or our positions, we have moved away from dialogue. In dialogue we must suspend judgement and learn to listen objectively and openly.

Bottomline, when a conversation turns "crucial" the tendency is to become defensive which typically leads to flight or fight. The dialogue is over.

As a business and executive coach, I encourage my clients to first look at themselves, and then to learn to observe.

Watch for safety problems and work to maintain dialogue.





Biz Tips



In this current economy we need all the help we can get to ensure that our business is noticed and ideally, stands out from the crowd. In my opinion Marketing is key, but which approach to take?

Many small businesses are reliant on their web site to do a lot of the marketing “work” for them, but how many of us have simply started off our web site, and then never considered updating it, changing it, adding to it so, both our web site and our business begin to stagnate.

So maybe it's time to get creative to try to compete in today's very aggressive and competitive market.

Consider these following suggestionshere are some low and / or no cost techniques that really can make a difference.

- **Spruce up your Web site.** Stale sites don't attract business. Fresh, frequently updated Web sites show your customers you're a vibrant and active business. Let users subscribe to get update notices, and then update frequently.
- **Increase visibility in your community.** Join local organizations that provide business networking opportunities, or start your own. Do some volunteer work for a local charity. You'd be surprised at the marketing support such activities can bring.
- **Participate in online marketing groups.** Search Twitter and LinkedIn and other social-networking sites for groups meeting to discuss marketing.
- **Submit information to blogs.** Blog writers are always

looking for content for their sites. Target appropriate ones and send them press releases or descriptive e-mails.

- **Reward existing customers.** Offer an exclusive incentive to your regular customers—**only your regular customers.** Notify them via e-mail or personally ring them with your exclusive offer. ... they will feel complimented and valued.
- **Update up your Web site.** Stale sites don't attract business. Fresh, frequently updated Web sites show your customers you're a vibrant and active business. Encourage users subscribe to get update notices, then continue to update frequently.
- **Provide free, helpful information to your customers.** Such content should be related to your type of business and can include tips, hints, reviews, and other information that can help drive sales.
- **Offer your noncompeting business customers a link exchange.** A link exchange is much like a bulletin board at your business that holds your customers' business cards.

The more links your business has to its Web site, the better your search engine placement, and the greater the number of people who see your business's links, the more will visit you.
- **Use downtime for marketing.** When times are slow, keep employees busy contacting customers. Create e-mail marketing documents your employees can send to individual customers. Personal contact with customers gets results.
- **Visit your own Web site frequently.**

Look for ways it can be improved. Too often, small business Web sites load slowly, are poorly organized, and are difficult to navigate. Fix bottlenecks that impede customers and look for ways to get customers to act. Make sure all links work and lead to up-to-date content.

- **Check out your suppliers' Web sites thoroughly.** Add links on your site to informative and helpful content on those sites. Many corporate sites offer instructional videos and other material that can inform your customers and lead them back to you, ready to do business.
- **Consider getting a toll-free phone number for your business.** It makes you look more professional and encourages business—and the fees aren't as high as you might think.
- **Develop a Customer Referral Program.** Offer existing customers a free product, free month of service, or some other reward for referring new customers. Remember, word-of-mouth is powerful and very, very effective, so friends telling friends about your business can be incredibly valuable.
- **Business Card Drawing.** Put a fishbowl at your place of business with a sign asking visitors to drop their business cards (or contact information) in for a chance to win a product of your choice – ideally one of your products, or you might consider having a draw with the prize being a movie pass for two; and hold a monthly draw. The objective is to collect their email addresses to enable you to build your potential client base.

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.



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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.

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.



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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 any conflicts of interests are avoided and confidentiality maintained. Members are required to adhere to the highest standards of facilitation, advice, referral, information provision, support and client care through undertaking ongoing professional development.

The Process of Becoming an 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 post-nominals, 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 AIEBF's code of conduct and high professional standards.
- To encourage, undertake and support research into the art and science of enterprise facilitation and its impact on small business performance.
- To advise and inform government, industry and business on matters relating to the building of an enterprise culture in Australia and New Zealand.

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