

What Is The Role Of Business Institutes and Associations in 2018?

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Message From the AIBEF President



The Australasian Institute of Business and 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.*”

It's a fact that, at the moment, 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. Check out Google for instance; there must be a dozen (or more) sites on “*How To Start Your Own Business Consulting Venture*”.

We, the AIBEF Committee, hope to continue the association's great work to further promote the professionalism and quality of our members, and to endeavour to act as a respected voice and advocate for the wider community.

The AIBEF represents a profession that is proud of its independence and confident of the service it provides, committed to continual improvement in the skills and knowledge of our members and Business and Enterprise Facilitators in general, who ably assist in the professional guidance and support of business, enterprise and community development.

It is with the wider community in mind, that I consider the need to address the business assistance funding as a significant issue to pursue.

Australia's business assistance services are increasingly under-resourced leaving thousands of Australian businesses and entrepreneurs without adequate

access to quality advice and assistance.

I applaud the work done by qualified professionals in the industry and encourage Government both State and Federal to increase funds.

To break this impasse both Government and the community has to be better educated on the direct and indirect effects of funding and the true importance of it within the professional business and enterprise facilitation.

Also, a new and innovative approach needs to be taken to encourage the provision of increased funding.

These days it seems like everyone knows how to do everything. You just attend a course or two or acquire one or two products on a subject or field and then suddenly you are the expert.

Although we might work for, or represent, a wide and diverse range of industry sectors, we are all members of the AIBEF, and as such, we are qualified, competent, skilled and experienced, and constantly upgrading our knowledge through Continuing Professional Development - we wouldn't be a member of the AIBEF if we weren't.

We should all consider coming together, working in unison and being a “loud” voice for appropriate regulatory control of this vital industry, to help rid the industry of its “cowboys” and charlatans.

This is my last year as President, and I will be stepping down at the next AGM - which is due to be held before the end of the year.

I have appreciated the support of my fellow Board members and other members, but I recognise that after the last 3 years as President, I am becoming jaded, and hopefully, a “fresh” member with enthusiasm and new ideas will want to take up this challenging position.

*Dennis Chiron MAIBEF
AIBEF National President*

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.

The role of a Business and Enterprise Facilitator is to promote local economic growth by providing support to local entrepreneurs, groups or entire communities wishing to start or expand a small business enterprise or to assist to develop a concept where the community will benefit

The concept of Business and Enterprise Facilitation is a model of development that supports the creation of wealth from within a community by nurturing the resourcefulness of its people.

The Australasian Institute of Business and Enterprise Facilitators is an international not-for-profit institution that works with entrepreneurs, small groups and / or communities to establish sustainable, grassroots enterprise projects.

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What Is The Role Of Business Institutes and Associations in 2018?

Business Institutes and Associations are widely recognised as catalysts for economic and business development in any economy. While the role of industry, regional and national business associations is well described in literature, there is little academic research on the role of local business institutes and associates.

Australian Business Membership Organizations (BMOs) which by definition includes – and is often focussed on -- the larger organizations and Institutes such as Chambers of Commerce and Industry, and Employers Organizations.

*TS Dyce in his Paper for Donor Committee for Enterprise Conference Creating Better Business Environments for Enterprise Development, states: “However while the widespread inadequacy of many Associations is acknowledged, sufficient examples exist of effective SBA partnerships with the relevant authorities to show their role as vital in strengthening the private sector. It is argued that the more effective their advocacy work, the more effectively also they can work with authorities to improve the enabling environment for businesses.”

Business institutes and associations should play a significant role not only in assisting in funding, supporting their members, increasing number of working places and decision-making with regard to private enterprises, but also in social policy concerning private businesses.

Usually created by volunteers and governed by professional managers, such associations became the essential institutions of improving economic, political, and social structures of their countries.

Business associations of different countries conduct different activities and have different operating procedures depending on the existing economic basis.



Peter Strong, the CEO of the Council of Small Business of Australia (COSBOA), believes that business institutes and

associations have been around for more than a millennium and have become an integral part of the Australian business community and economy.

Even in Roman days there was an Association of Long Distance Shippers called *corpus naviculariorum*.

But what is the role and relevance of associations in 2017?

Modern associations want positive outcomes, support and development for their members that society itself actually needs – creating a community of industry fairness and opportunity.

Individual associations and business councils aim to ensure that: legislation and policies are user friendly for members; regulators do a professional job and protect the industry's reputation and regulators show respect for business people who do the right thing, even when the right thing is often difficult and nearly impossible.

Associations protect the special needs of particular industry groups – ensuring they are considered and that communications between Government and others is done in a way that can be understood.

The areas where associations spend a lot of time are workplace relations, competition policy, licensing and accreditation, skill development and training, corporate law and safety.

In August, the Vodafone National Small Business Summit, Australia's premier small business policy event saw three industry leaders discuss the role of business associations in the modern world.

Sandy Chong, CEO, the Australian Hairdressing Council highlighted her council's approach to the proliferation of backyard hair dressers, their impact on industry reputation and the role of associations to support accreditation, compliance and business success.

John Hart, recently retired ex-CEO, Restaurant and Catering Association shared what associations must do to remain relevant and valid and continue to survive when many question why they should join an association.

Finally, **Julie Owens MP, Federal Labor Member for Parramatta**, shared insights from all sides of the fence – business, association and of course politics.

What does a Labor politician think is the future of business associations? Prior to joining Parliament, Julie ran her own businesses and was head of The Association of Australian Independent Record Labels (AIR).



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

A head-and-shoulders portrait of a middle-aged man with short, dark hair, wearing a dark jacket over a white collared shirt. He is looking directly at the camera with a neutral expression. The background is slightly out of focus, showing what appears to be a bookshelf with various items.

Rod Mackenzie is the owner and Director of the Centre for Business & Entrepreneurs, trading as [The Business College](#), which is a Privately Operated Training College in Coffs Harbour, NSW.

His expertise lies in the practical strategies to set up and manage profitable new businesses and to ensure existing businesses and organisations are viable and effective.

Rod has also worked in local economic development, as administrator of local aboriginal land councils, and as director for two Census operations on the NSW mid north coast, in the disability services sector and was instrumental in establishing business enterprise centres across northern NSW.

Rod is married with two adult sons and lives a mainly retired lifestyle near the beach in northern NSW.

I've been a newspaper journalist and editor in the north Brisbane, Pine Rivers and Caboolture regions for more than 20 years.

As well as covering the usual general news and council rounds, the profession has also allowed me to gain many insights into the business world.

These have come from reporting on new, established and successful businesses, and those facing challenges from market conditions, new competition and the constant battle to manage the many facets of their businesses.

I've also seen how the companies I've worked for have marketed their products, developed relationships with clients, and tried to adapt to changes in technology and the commercial landscape. But perhaps most importantly the job has given me a front-row seat and valuable insights into the management (and mismanagement) of their most valuable assets – their people.

In the mid-2000s I combined some of those skills and knowledge to become an internet entrepreneur, launching a modest shopping website focused on leisure and tourism.

This one-man operation, run from laptop on a kitchen table, generated close to six figures of sales (not profit) for several years.

But the party ended when a large search engine changed its algorithms, kicked my site off the first page of search results, and effectively killed off the business model.

Having grown up in a family of entrepreneurs it was almost inevitable that I would become an entrepreneur too.

I started my first business in 1994 and have run three successful businesses since then; the core purpose of each business has been facilitating our customers' wellbeing, creative expression and personal/business success.

After 10 years of running a successful online store, I began my new business adventure - Bright Crafts in January.

This gave me some free time to follow my passion of supporting startup and micro businesses. Opportunities arose with the Hunter Arts Network to support their micro business members as well as the Hunter Region Business Hub to mentor businesses on the New Enterprise Incentive Scheme.

I love being able to give these business owners practical help to make their business dreams come true.

Having a business mentor with practical hands on experience growing businesses and creating successful online stores has been a valuable asset to my clients.

It is exciting and satisfying seeing businesses develop and blossom through participating in our training and mentoring programs.

Congratulations to Kerry Hallett Hunter Region Business Hub General Manager and Team



Hunter Region Business Hub general manager Kerry Hallett (centre) with the finalist award at the Business Innovation and Incubation Awards in Townsville last month, with other finalists Fiona Fitzgerald (WA) and David Williamson (Victoria).

Hunter Region Business Hub successful in recent National Awards

Hunter Region Business Hub was excited to be one of three finalists in national awards recognising excellence in innovation and incubation centres.

Hunter Region Business Hub general manager Kerry Hallett was presented with the accolade at the Business Innovation and Incubation Awards in Townsville last month.

Mrs Hallett said this was a great achievement for a small local not-for-profit organisation in its 25th year of existence.

"It is an uplifting honour to be recognised for our tenacity and positivity in continuing and improving operations during such an adverse period that has included the

recent Hunter Valley economic downturn," she said.



Business Innovation and Incubation Awards chair Lyn Hay said the awards showcased the innovation and incubation achievements of members and encouraged the adoption of best practice.

"The awards reflect outstanding achievement or improved performance as judged by an independent panel.

The criteria emphasises high impact, innovative measures and the approach of the organisation to client service, overcoming obstacles and success in fulfilling goals over time," she said.

"Your organisation is a notable example. As a finalist, this award recognises developed and implemented innovative programs and services that have enhanced productivity improvement, growth, jobs or export opportunities for start-up and small business clients."

Ms Hay said key findings had shown that innovative business strategies conceived at the local level usually achieved far better results for government investors, entrepreneurs and businesses.

The Hub is one of the largest incubators in Australia. It was one of the original government-funded incubators, which supplied work space and allied support programs to attract and support entrepreneur start-ups and early stage

growth businesses.

Nowadays there are different incubators for different types of business, some are run as not-for-profits and others as for profit organisations.

The Hub has remained as a generalist centre. It houses a mix of start-up businesses on subsidised rents and mature businesses on commercial rents.

This strategy also recognises the importance of contact with mature businesses as a positive catalyst for start-up business owners.

Business South West in Western Australia, nosed out the Hub as the overall winner.



Congratulations to the BIIA award winner and finalists for their achievements and being acknowledged on the big stage at the 2017 National Innovation Awards. Congratulations to Finalists:

Yarra Ranges Enterprise Centres (VIC): Executive Officer, Alison Fitzgerald and Team

Hunter Business Hub (NSW): General Manager, Kerry Hallett and Team

And the Winner of the 2017 National Innovation Award is Business Station! (WA): Chief Executive Officer, Kim Charles and Team





All The Very Best Michael

Long-serving BEC and AIBEF Member, Michael Todd, has taken on a new role, and I had the chance to talk to Michael, and below is some of that discussion.

Michael Todd is well-known by many of us. He has been working as a Business Mentor at Penrith BEC (now known as Western Sydney Business Centre) for over 8 years, and also served on the Committee of the AIBEF for quite a few years.

However, he has now moved onto “greener pastures”, and I had the chance to talk to Michael recently.

Tell us a little about your early days.

For example:

Where did you go to school?

St Dominic’s College - I am now the Chairman of the Board

Any academic achievements?

Bachelor of Business (Marketing)

Diploma of Business

Certificate IV in Training and Assessment

What was your first job?

Whilst at school I worked at Big W.

How long have you’ve been with the Business Enterprise Centres?

I worked at the Western Sydney Business Centre for 8 years full time. I still help giving advice to some long-term clients.

What are some your memories in relation to the BECs?

Being the youngest ever winner of the ‘Best BEC Mentor in Australia’ Award in 2013 was a personal highlight. Also breaking new ground through fee-for-service advice was a great thing for our Centre.

I owe the BEC network so much. The constant support and good people. Everyone truly cares so much about their clients and small business in general. BECs do so much but they are very underrated in terms of impact and results.

What were some of the challenges you faced?

The hardest challenges always related to funding and making advice in the real world work as well as meeting requirements of various programs. Sometimes it didn't add up.

Apart from that I had no real challenges on a day to day basis. Advice was always appreciated and support was always available. Hard work but rewarding.

What attracted you to become a member of the Australasian Institute of Business and Enterprise Facilitators? And how long were you with the AIBEF?

- The chance to be recognised by an accredited association as a Business Advisor
- The credibility of the AIBEF and ability to include membership in tenders and applications.

I was a member of the AIBEF for 5 years.

I know you were on the Board for a number of years; what position (s) did you hold in that time?

I was the Secretary for one year and the rest was just a Board member.

What were some of the challenges you faced during your involvement with the Institute?

Initial challenges whilst I was on the board included:

- convincing other BEC advisors of the credibility factor.
- Growing the network and making the accreditation more recognised.

But over the past few years then the credibility factor has increased significantly with the new website, training programs, annual fees reduction and the Master Accreditation.

What is the position that you have taken up now?

I am Chief Executive Officer of [OnePointHealth](http://OnePointHealth.com), Sydney’s largest private allied health centre. Head Office is in Penrith but we also have a location in Ryde and some other smaller presences around Western Sydney.

We have over 50 staff in Penrith and 65 throughout the group. It is a one stop shop for private allied health with an integrated team approach to patient care - with Physiotherapy, Podiatry (largest in Australia by numbers), Sports Medicine, Exercise Physiology, Chiropractic, Dietetics, Massage Therapy, a Specialty Footwear Store and a Lab that manufactures orthotics.

And finally Michael: What is your vision for your future?

I have never really had any goals relating to my career. If I had of set goals earlier in life I may not have achieved what I have because I wouldn't have known it was possible.

I prefer to operate by weighing up every opportunity and if I think I will benefit from it then I take it on. Some things are impossible to plan for.

For now I will be working very hard at growing the OnePointHealth brand. Growth is on the agenda. I believe in what we do so it gives it more purpose.

I am very much enjoying being a CEO of a growing, medium sized business with a great culture and enthusiastic workforce. It is a great brand to be a part of so all my energy will continue to go into that.

Is there anything you’d like to add Michael?

I would encourage all business advisors to never forget their purpose and underestimate their impact. Draw motivation and enthusiasm from that.

Also don't de-value what you offer. Small businesses are willing to pay for advice - you get what you pay for so back your advice and expertise and offer clients a platform to grow and/or succeed.

Thanks Michael, and sincere best wishes from all of us at the AIBEF.



Do You Protect Your Intellectual Property ?



Australian Government
IP Australia



For many businesses, intellectual property (IP) protects more than just an idea or a concept – it protects many business assets that may be integral to the core services of the business and long-term viability.

Intellectual property can comprise many different aspects of a business, from logos and corporate identity through to products, services and processes that differentiate your business offering. It's when these ideas are used without permission that an organisation can suffer.

Intellectual property rights are valuable assets for your business - possibly among the most important it possesses.

Your IP rights can:

- Set your business apart from competitors
- Be sold or licensed, providing an important revenue stream
- Offer customers something new and different
- Form an essential part of your marketing or branding
- Be used as security for loans

You may be surprised at how many aspects of your business can be protected - its name and logo, designs, inventions, works of creative or intellectual effort or trade marks that distinguish your business can all be types of IP.

Some IP rights are automatically safeguarded by IP law, but there are also other types of legal protection you can apply for.

To exploit your IP fully, it makes strong business sense to do all you can to secure it.

Many small business owners and entrepreneurs usually lack the resources for protracted legal battles,

so protecting IP proves even more important. So what can you do to protect your valuable intellectual property?

The Australian Government's [IP Australia](#) says that Intellectual property (IP) rights provide IP owners with the time and opportunity to commercialise their creations. This protection serves as an incentive to innovate.

The creator of IP is not necessarily the only owner. [IP ownership](#) can be agreed upon through appropriate contractual arrangements, especially with employees, suppliers, distributors and manufacturers.

IP rights exist in many forms. In some cases they don't need to be registered in order to be of value. Each type of IP provides different competitive advantages.

For example: Registering a business, company or domain name does not give you exclusive rights like registered IP does. If you register a business, company or domain name, you do not automatically have the right to use that name as a trade mark.

Patents

A patent is a legally enforceable right for a device, substance, method or process. For your application to be successful, your invention must be new, useful and inventive or innovative.

When granted, a patent will give you exclusive commercial rights to your invention (a monopoly).

The type of patent you hold will determine the duration of your protection.

- A [standard patent](#) lasts for up to 20 years.
- An [innovation patent](#) only lasts for up to eight years.
- Pharmaceutical patents can last up to 25 years.

All Australian patent applications must be filed with IP Australia, and they will assess your application to make sure it meets legislative requirements.

Trademarks

Registered trademarks protect specific names or symbols, such as logos, from use by anyone other than the trademark holder. Businesses trademark not only business names, but the names of specific products as well. Trademark holders can sue anyone who infringes on their protected terms and phrases, which is especially useful for pirated products.

Copyright

Copyright is one of the trickier forms of IP protection because it's automatic, no paperwork required, but it only applies to specific expressions of ideas, rather than to ideas themselves. So, if you're Robert Kiyosaki, the actual text of your Rich Dad, Poor Dad books are protected by copyright, but not the conceptual material behind them. The "Rich Dad" brand, however, is protected by trademark. If you want to be especially cautious, though, you can register a copyright.

Non-Disclosure Agreements

NDAs often look draconian, but they provide entrepreneurs with much-needed protection from vengeful former employees and less-than-trustworthy associates. The NDA specifies the kind of information, such as trade secrets and other non-public business information, that an employee or vendor must have to fulfill their obligations, which cannot be shared for a specific period of time. If the employee or vendor breaks the agreement, you can sue them for damages.





Building a Winning Culture In Your Organisation



What is a Winning Business Culture: Culture illustrates the accepted norms and values and traditional behaviour of a group. One definition of culture by Deal and Kennedy is “*the way a we do things around here*”. However, culture also evolves over time. The culture of each country has its own beliefs, values and activities. In other words culture can be defined as an evolving set of collective beliefs, values and attitudes.

Culture is a key component in business and has an impact on the strategic direction of business. Culture influences management, decisions and all business functions from accounting to production. You may now be thinking predominantly about national culture but this is only one aspect, business culture is its own unique dimension that includes getting off on the right foot, meetings, negotiation, formalities, social media use, internships and work placements and other elements which are highlighted on this website.

Business culture is related to behaviour, ethics, etiquette and more. A business culture will encompass an organisation's values, visions, working style, beliefs and habits.

“A strong culture isn't something you wish into place, or even will into place. It's something you build.”



At least this is the belief of [Brent Gleeson](#), keynote speaker and leadership coach, and Founder of [TakingPoint Leadership](#).

Gleeson stated: “I’ve never met a business owner who didn’t say he or she wanted to create a winning company culture. But I’ve met plenty whose actions exhibited something different.

That's because building a winning culture isn't easy.

The most focused, most well-defined winning culture I've seen is the Navy SEALs culture, and at our company we try hard every day to replicate that personality.

Gleeson believes that one of the best ways to go about building a winning culture in any business is to: **Define values and ingrain them in everything you do.**

Instilling company core values takes communication and repetition. It also takes action and leading by example.

The values and guiding principles of any company should be so important that without them the organization would fail. To create and build a winning team, you need to clearly define the values, partner with team members and clients that share the same values, and live them every day.

Also, set values-based performance measurement systems and reward success publicly. Always reference values when doing so.



However, [Martin Zwilling](#), Founder and CEO of [Startup Professionals](#) says: “As a mentor to entrepreneurs, I often get asked what you can do to build the right culture.

The simple answer is effective communication and leadership.

If an entrepreneur can't build a culture of excitement and commitment at a startup, the chances of long-term success are negligible. It simply doesn't matter how great your solution is. Every investor knows this. That's why they insist on spending a day with your team as part of the due diligence process. A winning culture is easy to see, and a culture of fear and desperation is hard to hide.



[Ben Hamer](#), Associate Director at [KPMG](#) talks about the winning culture at [Netflix](#):

Netflix has often been used as a case study for discussing workforce management practices and organisational culture due to some of their non-traditional approaches.

These approaches are still relevant and if not more important as organisations

embrace agile working, flexible work structures, and a fluid workforce demographic.

It is no secret that salaried employees at Netflix get unlimited Annual Leave and can expense without getting managerial approval, which highlight an organisational commitment to building a culture of trust.

However, I thought it relevant to reflect on some of the underlying principles driving their interesting workforce management practices.



To do so, I am drawing on insights from [Patty McCord](#), who spent 14 years as Netflix's Chief Talent Officer, helping lead the company through its early days to its current streaming dominance, and building a hugely influential corporate culture.

From reading several of Patty's thought leadership pieces, I have distilled five key underlying workforce management principles:

1. **Hiring only “A” players is “a perk better than football or free sushi.”**
2. **Logic and common sense work better than formal policies**
3. **Get rid of formal reviews**
4. **Performance improvement plans (PIPs) never work**
5. **Make sure people know what “high performance” means**

However, not every business has the vision and the foresight to continually work on, and ultimately develop, a long-term plan for company growth and culture.

In fact, there are exceptionally few businesses that correctly do this, because it requires a certain confidence in your company's long-term survival – something that can be difficult and unpredictable in these uncertain economic times.





Something To Say?



The Australian Small Business and Family Enterprise Ombudsman (ASBFEO) recently conducted a survey in conjunction with the Australian Institute of Credit Management (AICM) to gain an understanding of the issues and effects of late payments on small business.

The purpose of this survey was to understand your experiences with late payments as well as trends and effects these have on small business.

We were interested to learn about how you set payment times, the impacts on your business and what actions you take in relation to late payments.

Results from this survey will inform the Late Payment Times and Practices Inquiry and will complement submissions from business, industry and interested parties.

So far, what we've found is that late payments and drawn-out payment times are a growing problem for small businesses.

"In fact, six out of ten small businesses tell us that they've experienced an increase in late payments in the past 12 months."

"40 per cent say they spend up to five hours a week chasing payments, while one in five say they're owed anywhere between \$1000 and \$10,000."

It's not only late payments causing headaches for small business owners, with many frustrated by unnecessarily long payment times stipulated in contracts with big businesses.

"A large proportion of small businesses tell us that they can rarely – if ever – influence the payment times set-out in a contract with the big guys; they're simply not in a position to

Letters and Article
contributions from
AIBEF Members and
readers are most welcome
Please send your letters to
info@aibef.org.au

negotiate these sorts of things.

And when you consider that most small business failures are a result of poor cash-flow, waiting weeks – even months – to get paid, is a significant hand-break on small business growth and sustainability,"

If you require immediate assistance regarding a business dispute-or your issue falls outside the Inquiry's terms of reference-please contact our Assistance Team on 1300 650 460 or you can send an email to info@asbfeo.gov.au.

Kate Carnell, Australian Small Business and Family Enterprise Ombudsman (ASBFEO).

Business Planning Workshop!

"The Business Planning workshop presented by Dennis Chiron last Saturday at the Business Centre was by far the best workshop on conceiving and constructing a business plan that I have ever seen.

Congratulations Dennis. I've seen a few and I would also say that in my opinion, any supporter or backer in seeing a plan constructed with your method and formula would consider that the person presenting that plan to be a serious contender".

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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.)

About The Facilitator



What is a facilitator? It seems the more that this question is raised, the answer becomes more confusing.

[Wikipedia](#)'s definition is: A **facilitator** is someone who engages in the activity of [facilitation](#). They help a group of people understand their common objectives and assists them to plan how to achieve these objectives; in doing so, the facilitator remains "neutral" meaning he/she does not take a particular position in the discussion.

Some facilitator tools will try to assist the group in achieving a [consensus](#) on any disagreements that preexist or emerge in the meeting so that it has a strong basis for future action.

What can be confusing is that in practice many people have different definitions.



[Ewen Le Borgne](#), Team leader Knowledge, Engagement and Collaboration with [International Livestock Research Institute](#) offers this explanation:

"In my view the facilitator metaphor might even work better with an object perhaps: a reflector (like a mirror), agent provocateur, lighthouse... for sure there's no clear-cut answer to this question. Perhaps a facilitator is some kind of 'everyday shaman' who helps people reveal their own visions, though we (facilitators) don't use magic mushrooms, lick magic toads' backs or do other funky things to invoke any kind of magic... Perhaps a facilitator is simply a coach."

Many people associate the word "facilitator" with the training environment; or with leading a meeting.

Often, that person at the front of the room leading a training sessions, is referred to as the course facilitator.

While it is true that some seminar leaders do "facilitate", the facilitation role is often important in other areas. For example, the chairperson at a meeting often takes on the responsibility for facilitating the meeting, rather than "running it". The government employee involved in mediation of disputes between other parties is also a facilitator.

Human resources staff members often facilitate discussions in various contexts. And staff that work with groups of stakeholders and members of the public may be well advised to take on a facilitating role rather than a directing one.

The Business and Enterprise Facilitator's role is more complex, and involves a unique mix of that of coach, mentor, advisor and/or consultant.

This facilitator works more with individuals or groups, or sometimes, whole communities with the client(s) to help them improve aspects of their business performance; or, perhaps, guides them through a process of starting their business.



[Robert Bacal](#) gives this simple definition: "A facilitator is an individual who's job is to help to manage a process of information exchange. While an expert's" role is to offer advice, particularly about the content of a discussion, the facilitator's role is to help with HOW the discussion is proceeding."

The [Sirolli Institute](#) defines it as follows:

Enterprise Facilitators work with a community based board to provide free, confidential business management and networking advice to aspiring entrepreneurs and existing businesses.

Since 1985, Enterprise Facilitation has provided an effective mechanism for mobilizing community leadership and has demonstrated the capacity for inspiring community revitalization around the world.

- Local leadership is essential to the establishment of an Enterprise Facilitation program. Without local endorsement, understanding and management, nothing can happen.
- Enterprise Facilitation is controlled and managed at the grass roots of a community by a local Board of Management, comprised of civic leaders, community professionals and economic development practitioners.
- The local Board hires and supports the training of a full-time Enterprise Facilitator who is the catalyst for assisting and encouraging local enterprise.
- Enterprise Facilitators provide intensive, one-on-one assistance. They link clients to programs and resources offered by development organizations and professionals as well as community people.

In short, the facilitator's responsibility is to address the journey, rather than the destination.





[Kate Carnell](#), Australian Small Business and Family Enterprise Ombudsman (ASBFEO).

Be Proactive In Creating a Mentally Healthy Workplace



At first it may not be obvious how the pressure of running a business will affect a person's mental health.

Understanding this can help a business owner identify early on when additional assistance is needed to keep functioning at an optimum level.

Creating a mentally healthy workplace is just as important as your approach to marketing or finance.

What will you do to ensure you and your team develop a level of resilience that you can draw upon when needed?

Taking a proactive approach to mental health in your workplace is a great investment for everyone who is involved in the business and everyone has a role to play, both in looking after their own mental health and creating a mentally health workplace.

Starting, growing and sustaining a small business can be a rewarding experience. However, it's not always an easy journey. Running a business is a bit like riding a rollercoaster; it's full of highs and lows.

It's important to know how to cope when inevitable challenges arise.

At first it may not be obvious how the pressure of running a business will affect a person's mental health.

Understanding this can help a business owner identify early on when additional assistance is needed to keep functioning at an optimum level.

What do we mean by mental health?

The term 'mental health' is frequently misunderstood. It is often used as a substitute for mental

health conditions such as depression, anxiety conditions, schizophrenia and others.

But according to the World Health Organisation, mental health is **"a state of well-being in which every individual realizes his or her own potential, can cope with the normal stresses of life, can work productively and fruitfully, and is able to make a contribution to her or his community"**.

What is mental health in the workplace?

When we talk about mental health in the workplace, we are looking at how the business environment affects us – either positively or negatively – as well as the effect our mental health has on our ability to do our jobs.

Thinking about creating a mentally healthy workplace is just as important as thinking about your approach to marketing or finance.

What will you do to ensure you and your team develop a level of resilience that you can draw upon when needed?

Taking a proactive approach to mental health in your workplace is a great investment for everyone who is involved in the business and everyone has a role to play, both in looking after their own mental health and creating a mentally health workplace.

There are two key areas you can address to ensure you have a mentally healthy workplace. They are:

As the **business owner** – identifying your own mental health priorities; and

If you **employ people** – creating a mentally healthy workspace for them.

The business owner – your mental health:

Many small businesses are owned by sole-operators who work alone

in the business. Alternatively, micro businesses have small, almost family-like teams. In both cases, it's important that the business owner is aware of their own mental health needs – the business needs them at the helm!

Be proactive about your mental health

There are a number of things you can do to care for your mental health. This may include:

Make time to exercise each day: For example, a simple daily lunch time walk can help maintain a positive outlook.

Practice mindfulness: Mindfulness means being aware of your reactions/feelings/thoughts as you have them.

This helps you choose how to manage matters as they arise. Mindfulness is a great tool to help lower stress and anxiety levels.

Adopt work/life boundaries: Don't let work overtake your life. Set some boundaries to ensure you have time for both work and a social life.

You might decide not to discuss work from 5pm Friday night to 8am Monday morning because weekends are for family time only.

Connect with others: Find someone worthy of your stories – a confidant or mentor you can talk to about your business experiences. Make sure this person is supportive, a good listener and someone whose opinion you value.



iCare awards \$1.1 million for the Hunter Institute of Mental Health to work with Small Businesses

It is highly likely that, as an owner or manager, you will supervise a worker with mental illness at some point in your career – whether you know it or not.

Mental illness is more prevalent than many people realise. Around 45% of Australians aged between 16 and 85 will experience a mental illness at some point in their life, while one in five Australian adults will experience a mental illness in any given year.

A worker may develop mental illness prior to employment or during employment. Most workers successfully manage their illness without it impacting on their work. Some may require workplace support for a short period of time, while a minority will require ongoing workplace strategies.

It is often presumed that a worker's mental illness develops outside of the workplace. However, an 'unhealthy' work environment or a workplace incident can cause considerable stress and exacerbate, or contribute to, the development of mental illness.

Research indicates that 'job stress and other work-related psychosocial hazards are emerging as the leading contributors to the burden of occupational disease and injury'



THE Hunter's small business owners and employees will be asked to help design a practical strategy to identify, prevent and manage mental health and wellbeing challenges in the workplace.

The [icare foundation](#) – a government initiative to prevent injury and improve the wellbeing of people injured at work or on the road – will announce on Friday \$1.1 million for the Hunter Institute of Mental Health

to work with the small business sector and its surrounding networks to develop an "e-health intervention".



[Hunter Institute of Mental Health](#) director [Jaelea Skehan](#) said there had been an increased focus on workplace mental health in the past five years, which was linked to the time most people spent at work, and the job-related stressors that put people at risk of or exacerbate mental health problems.

"We often think about big businesses with human resources teams, workplace health and safety, managers and supervisors, and employee assistance programs or flexible support," Ms Skehan said.

"But 97 per cent of businesses in NSW are small businesses. Going to each of them to develop their own strategy and for each to have the resources and tools they need is a really big investment.

We want to ensure small businesses get access to structures and programs that big businesses have within their organisations."

Ms Skehan said the proposed "e-health intervention" would be a website with screening programs, treatment programs and individual and team activities to boost workplace culture.

"It will take the best of what's available in other evidence based programs to improve health and wellbeing, prevent the onset of problems at work and provide customised and flexible early treatment and support," she said.

"The hub would be connected to primary care and health networks so it can be adjunct to or the way that people get treatment and support from health professionals."

Ms Skehan said small business owners faced a number of challenges

specific to size, including being more likely to work through illness and having less separation between home and work life.

Mental illness is the leading cause of long-term workplace absence in most developed countries. Mental illness is also associated with high levels of presenteeism, where an employee remains at work despite symptoms that contribute to lower productivity.

Addressing this issue is a major economic as well as health and personal matter therefore.

Every year, around one in five of the population is suffering from symptoms of mental illness, most commonly Depression and Anxiety, but also including Bipolar disorder and psychotic disorders such as Schizophrenia.

A further one-sixth of the population will be suffering from symptoms associated with mental ill health, such as worry, sleep problems and fatigue, which while not meeting criteria for a diagnosed mental illness, will still affect their ability to function at work.

This creates costs to individuals, businesses, the economy and society in general.

With 45% of Australians experiencing a mental health problem in their lifetime, it is likely that at some point, every worker will be affected by mental illness, either directly or indirectly.

While businesses can have the best intentions, if their managers and employees are not equipped to respond to an emerging mental health issue, the end result can be costly both to individual lives and the business bottom line.



SMALL BUSINESSES VICTIM TO EMOTIONAL STRUGGLES



A recent survey has found that a quarter of small business owners have fallen ill due to stress and overwork. Periods of unmanageable stress can cause or worsen a mental health problem, according to [Mind Australia](#).

For most small business owners, there is stress from the moment they wake until they close their eyes at night, which often, is never for too long.

According to a [study by insurance provider Simply Business](#), almost half of the 2,000 individuals surveyed cancel social plans at least once a week, a quarter take less than 10 days' annual leave and 25% have fallen ill due to stress and overwork.

And the effects are likely to go further than physical illness, according to mental health charity Mind. With [one in four](#) people experiencing a mental illness each year, business owners need to keep a close eye on their wellbeing.

If it is not cash flow issues making them toss and turn in their sleep, it is contracts being negotiated, staff being reliable, not spending enough time with their family and the list goes on and on.



[Tom Treadingham](#), journalist for the [Sunshine Coast Daily](#) reports: NEW research has revealed the emotional toll small business owners face in day-to-day life.

Findings published in the BOQ's Business Balance Report has shown more than one in 10 (13.5%) SME owners in Queensland have been diagnosed with depression, stress or anxiety at some point as a result of running their own enterprise.

The report also revealed that close to a quarter (24%) of local small business owners had become physically unwell as a result of operating their sole

venture, while a further 17% had sought the services of a psychologist to help them manage the daily pressure

Sunshine Coast businessman Kristian Muir can attest to the daily struggles SMEs face, having started Muir Developments in his early twenties.

"It's definitely hard getting a start in small business," he said.

A big sports fan, Mr Muir said one of the many sacrifices he had to make early on was his weekend sports and socialising.

"It's pretty much a full-time job and you can't just go home and switch off," he said.

"In small business you will tend to have to give up some of the finer things like playing sport and general hobbies."

While Mr Muir said he hadn't fallen down a dark path, he knew plenty that had.

"I do think there is depression out there in any small business, but my advice is to surround yourself with good people and just try and keep going," he said.

Leaning on fellow peers in the industry, and getting advice from those with experience in SME, was something that Mr Muir considered invaluable.

"We were pretty lucky just by surrounding ourselves here on the Sunshine Coast with people that were successful and they were able to show me the ropes and the potholes to dodge," he said.

Mr Muir said his BOQ banking manager had been a huge help, along with his father, who had once started an Italian shoe business and been in small business for more than 30 years.

The report also found almost half of all SMEs (41%) admitted they'd be unlikely to discuss the emotional strains of running their own business, raising a red flag for mental health experts.

Corporate psychologist Stephanie Thompson said most SME owners tended to keep the pressure they were feeling bottled up in a bid to save their friends and family from feeling the same strains.

"When someone goes out on their own there's a tendency for them to hide any struggles they are experiencing in case they are perceived as a failure or as unable to cope," she said.

"Equally, they feel the need to shield their loved ones from their stress as they are afraid it will pass on to them.

"However in many cases, once an SME owner decides to open up and talk to someone - whether it's a professional, friend or family member - they feel a huge weight has lifted and are able to address these challenges more effectively."



"Having a good work-life balance, including regularly having time off, is key to staying mentally healthy," says [Emma Mamo](#), head of workplace

wellbeing at Mind. "Taking proper breaks allows staff to return refreshed and revived, and small business owners are no exception.

"Every business owner wants to ensure their business is a success and this can mean putting in the extra hours from time to time. But consistently working long hours and managing an excessive workload can take their toll on our physical and mental health, with the potential to negatively affect business performance."

But for many small business owners, there simply aren't the resources or support needed to enable them to create a healthy balance.





[Derek Coburn](#) is the author of [Networking Is NOT Working](#) and the co-founder and CEO of [CADRE](#), an un-networking community in Washington, DC, which currently supports over 100 CEOs and business leaders.

Don't Waste Your Time on Networking Events

Large, traditional business networking events are a time-honoured institution. They have been a staple of aspiring and successful professionals for so long that most networking advice focuses not on *whether* you should attend, but on how to make the most of these events when you *do* attend. In theory, they're one of the best ways to grow your business.

Here's the problem: you're probably not getting the consistent results you're looking for. Regardless of how you define networking, your success will be directly tied to your ability to interact with people looking to achieve many of the same things you are.

The most basic problem with traditional networking events is that they are mixing bowls for professionals who are there for different reasons. Everyone there is focused on his or her own personal agenda, whether it's signing a new client, creating awareness for their business, or connecting with someone in the hopes of developing a mutually beneficial relationship.

Everyone is playing a different game, which is why there are usually no clear winners.

Too many professionals are quick to attend yet another networking event, when in reality, they should be spending that time focusing more on their existing relationships.

My definition of "networking" is any activity that increases the value of your network or the value you contribute to it. The best way to do this is to avoid traditional networking events almost entirely. There are more efficient and effective ways to spend your time.

Here are three of my favourite strategies:

Hosting Your Own Events

Hosting your own get-togethers gives you almost complete control

over the attendees, the setting, and the outcome. It's a great way to add value for existing clients and connections, and can also be an opportunity to meet and develop relationships with prospective clients.

Most professionals struggle to find the right balance when allocating their time between client services and business development. But when done properly, you can accomplish both by hosting a great client appreciation event.

The primary goal when planning an event should be to choose an activity your existing clients will enjoy. If you and your best clients share similar passions, start there. Do any of them play poker, or enjoy attending musicals or sporting events? My favourite events to host are wine tastings.

When inviting your clients or strategic partners, indicate that the invitation is for them and a guest (this is key). Ask them to bring someone who enjoys the activity your event is centred around. And remember that this event is *not* about making a sales pitch.

It's about building upon existing and potentially new connections. Even though I never pitch my firm at these events, it has become commonplace for at least 50% of my clients' guests to reach out to learn more about my firm. However, if this doesn't happen (though I bet it will), your event should still be considered a success.

Even if you don't end up with a single new client, your existing clients will have had a nice night out, will have met some interesting new people, and will have shared the experience with the person they invited — all thanks to you.

Double Dating

Double dating, in the professional networking sense, is like one of the above events, but on a smaller scale. The next time you have four tickets to an event, invite a current client, connection or strategic partner. Ask them to bring someone they think *you* should meet and you do the same.

Think of all the ways this could be a success. Worst-case scenario, you will deepen your existing relationships. Best-case scenario, you and your client or strategic partner will have an opportunity to connect with an ideal prospective client whom you likely wouldn't have met otherwise.

Reconnecting with Dormant Ties

This strategy is designed for you to follow up with professionals in your network that you haven't connected with recently. People who fall into this category are: former classmates, former co-workers, or any contacts from a previous career (to name a few).

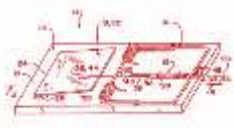
As author and Wharton professor [Adam Grant](#) has stated, these dormant ties can be more valuable than your current relationships. You and your current contacts likely run in the same circles and because of this, you probably know a good portion of the same people. However, your dormant ties will likely have unique connections and knowledge compared to your current network. Unlike complete strangers, dormant ties are easier to connect with in a meaningful way given your shared background.

Start by sending a quick email asking them how they are and mention something specific you once had in common. For those who respond favourably, invite them to have a quick 15-minute phone call to catch up.

Using these strategies will allow you to deepen existing relationships while meeting new connections. Implementing any or all of them will be significantly more productive — and more fun — than subjecting yourself to another inefficient and ineffective networking event.



Inventors & Inventions



Canning

Nicolas Appert (born 17 November 1749, died 1 June 1841 (aged 91) was the French inventor of airtight food preservation. Appert, known as the "[father of canning](#)", was a [confectioner](#).

Appert was a confectioner and chef in Paris from 1784 to 1795. In 1795, he began experimenting with ways to preserve foodstuffs, succeeding with soups, vegetables, juices, dairy products, jellies, jams, and syrups.

He placed the food in glass jars, sealed them with cork and sealing wax and placed them in boiling water.

In 1795 the French military offered a cash prize of 12,000 [frances](#) for a new method to preserve food.

After some 14 or 15 years of experiment, Appert submitted his invention and won the prize in January 1810 on condition that he make the method public; the same year, Appert published *L'Art de conserver les substances animales et végétales* (or *The Art of Preserving Animal and Vegetable Substances*).

This was the first cookbook of its kind on modern food preservation methods.

Appert's method was so simple and workable that it quickly became widespread. In 1810, British inventor and merchant [Peter Durand](#) also of French origin, patented his own method, but this time in a tin can, so creating the modern-day process of canning foods.

In 1812 Englishmen [Bryan Donkin](#) and John Hall purchased both patents and began producing preserves.



The Waterbed

Neill Arnott (born 15 May 1788 in Scotland, died 2 March 1874 in London (aged 85)

Neil Arnott FRS was a distinguished graduate of [Marischal College, University of](#)

[Aberdeen](#) (AM, 1805; MD 1814) and subsequently studied in London under Sir [Everard Home](#) through whom he obtained, when only eighteen, the appointment of full [surgeon](#) to an East Indiaman.

After making two voyages to [China](#) acting as a surgeon in the service of the [British East India Company](#) (1807-9 and 1810-11), he settled in London where he practised from 1811-1854, and quickly acquired a high reputation.

From his earliest youth, Arnott had an intense love of natural philosophy, and to this added an inventiveness which served him in good stead in his profession.

This inventiveness helped him to design the [Arnott waterbed](#) in the 19th century that was devised to prevent bedsores in invalids. The bed was composed of a bath of water with a covering of rubber-impregnated canvas, on which lighter bedding was placed.

However, Arnott didn't patent his design, and without a patent, anyone was able to construct a bed in this design.

The design was later developed into a water-filled chair intended to prevent seasickness. Other inventions include the [Arnott ventilator](#) and the [Arnott stove](#).

Arnott was a strong advocate for a natural view of health and on the causes of various diseases.



Air Brakes

George Westinghouse was born on October 6, 1846, in Central Bridge, New York, and initially worked in his father's shops in [Schenectady](#), New York, where they manufactured agricultural machinery.

He served as a private in the cavalry for two years during the [Civil War](#) before rising to Acting Third Assistant Engineer in the Navy in 1864. He attended college for only 3 months in 1865, dropping out soon after obtaining his first patent on October 31, 1865, for a rotary steam engine.

He was a prolific [inventor](#) who influenced the [course of history](#) by promoting the use of electricity for power and transportation. He enabled the growth of railroads through his inventions. As an industrial manager, Westinghouse's influence on history is considerable -- he formed and directed more than 60 companies to market his and others' inventions during his lifetime.

His electric company became one of the greatest electric manufacturing organizations in the U.S., and his influence abroad was evidenced by the many companies he founded in other.

Train accidents had been frequent before Westinghouse's invention because brakes had to be applied manually on each car by different brakemen following a signal from the engineer.

He continued to make changes to his air brake design and later developed the automatic air brake system and the triple valve.



Caron Beesley

Content Marketer / Writer /

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Absenteeism in the Workplace: 7 Ways to Resolve this Bottom Line Killer

Employees are the lifeblood of a small business but they are also human and need time off to deal with sickness, manage family needs, and fulfill civic commitments like jury duty.

Personal time off is essential, but what happens when it becomes a problem? Persistent absenteeism (habitual and intentional time off) is a chronic problem for U.S. employees costing \$3,600 per hourly employee per year, and \$2,650 per salaried employee per year.

Not only does absenteeism effect your bottom line, it increases everyone's workload leading to poor quality output and a sour atmosphere all round!

Absences occur for many reasons – burnout, stress, bullying, low morale, job hunting, etc. There's also a generational element when it comes to absenteeism. Research suggests that millennials are more likely to skip a day when they feel anxious, whereas as baby boomers value showing up for work, even when they are under the weather.

Whatever form absenteeism takes, it's bad for business. But here are seven ways to resolve persistent absenteeism:

1. Try to Identify the Root Cause

There's often a good reason behind that call you just got from an absent employee excusing themselves from work and your gut instinct can guide you on this one. However, if you are noticing an excessive pattern and finding it hard to take your employee's word for it, then it's time to take action. If an employee is just not bothering to show up or giving you advance notice, then an intervention is essential. Start keeping a paper trail and records of absences.

2. Give Employees an Opportunity to Explain Themselves

The first thing you can do is give employees an opportunity to explain themselves. When they return to work, have a one-on-one discussion about their absence and express your concern. This is not a disciplinary discussion, but more of a fact-finding mission. Your goal is to understand

what's happening and try to solve the issue.

For example, if stress is a factor, then you may need to discuss strategies that can help, such as shifting workloads, reducing responsibilities, etc.

Very often, employees are pleased that they have been given an opportunity to air their problems or grievances. But be warned, you may learn things that you don't want to hear, particularly if it turns out that your management style is the problem. Try to remain objective during the discussion and use it as a platform to change things.

3. Put a Performance Improvement Plan in Place

If the tactic above doesn't work, then you need to put a performance review plan in place that sets specific goals for improvement, attendance being one of them. Put the plan in writing and clearly explain the timeframe of the plan and the consequences of not fulfilling its requirements.

4. Develop and Communicate a Clear Leave Policy

A written policy won't stop absenteeism, but it will help you deal with it more effectively. It will also demonstrate to all employees that you don't tolerate absenteeism. Use the document to clearly explain paid and unpaid leave policies and the consequences of unexcused absences. If you have a company newsletter or intranet, use these to promote your policy.

Note that the law doesn't require you to provide common leave benefits, but it does require employers to provide leave under the Family and Medical Leave Act (FMLA). Be sure you know what the law is. Read more about the FMLA leave entitlement qualifying medical events in SBA's Employee Benefits Guide (scroll down to "Leave Benefits").

5. Review your Management Style

It's hard to acknowledge, but one of the more common reasons for employee dissatisfaction is management style. Could your style be encouraging employees to harbor grudges or lose morale? Step back and assess what you can do differently. Is your open door policy really that open?

Do employees really feel valued?

Plan on setting aside more management time for your team, discuss their professional goals, and share your vision for the continued growth of your business and their role in it. For more inspiration read: Top Tips to Lead and Empower Employees.

6. Consider Introducing Incentive Plans

While they're no guarantee you can control absenteeism, incentive plans and employee programs such as flex-time, wellness programs (by the way, the Affordable Care Act rewards employers who operate wellness programs), and project completion perks, are proven to increase morale and productivity. A survey by the business-to-business division of Staples, found that employees that participate in such programs have made them:

- Feel more valued (85%)
- Happier and more motivated (70%)
- More loyal to their employer (66%)
- More productive and results-driven (~60%)

7. Terminate Repeat Offenders

If you've exhausted all these intervention measures and aren't seeing improvement, then termination may be your only option.

Follow your HR policy to the letter on this one and refer to the law as it pertains to terminating employees, final pay checks, and more.

Absenteeism happens, but don't ignore it. Find out why it's happening, be empathetic to the needs of your team, and establish clear policies so that everyone understands what's acceptable. Finally, be prepared to take the necessary action when required. It's your bottom line that's at stake after all.





Tim Berry is the best-known business plan expert in the world. He's the founder of Palo Alto Software and author of *Lean Business Planning*.

Why You Need to Take a Fresh Look at Your Market



Years ago I was a foreign correspondent in Mexico City, writing for *Business Week* and other business publications. One of my favorite contacts was an expert with the U.S. Embassy who updated me on Mexican oil industry news. We had lunch about once a month.

He became a friend. So I was disappointed when he told me, at lunch one day, that he was being transferred out of Mexico.

“What? but you’ve only been here for three years,” I said. “You’ve barely learned the good restaurants!” Which was true, but, way more important, he knew the people, the language, and the economic sector he was supposed to cover. It didn’t make sense.

However, he explained to me that the U.S. foreign service moved people about every three years on purpose. “Otherwise we think we know everything and we stop questioning assumptions,” he said, “that’s dangerous.”

And I tell that story here as a lead-in to a similar problem we face as business owners. I see it often, in myself as an owner and working with other owners. It’s way too easy for us — business owners and operators — to fall into the same trap, getting too familiar with what we think we know, and losing sight of changes.

No matter what business we’re in, it’s constantly changing, but it’s also easy for us to miss the change because we’re absorbed with the day-to-day routine and immediate problems.

It’s Not Market Research

I don’t agree with many experts who say that thorough market research is an essential component of every business plan.

I go with the principle of efficiency, doing only what you need, and only what you’re going to use, as part of your planning. So if you really do know your market, and you’re ready to make business decisions and take risks based on that knowledge, I say you go ahead.

You don’t have time, resources, or budget to do market research for our normal planning process.

But Do Take The Fresh Look

The fresh look isn’t rigorous market research. It’s taking a step back from the business and taking a good objective look at your market, why people buy, who competes against you, what else you might do, what your customers think about you.

Think of the artist squinting to get a better view of the landscape. Think creatively. Talk with people. And listen. Open your mind about markets and trends.

One important part of this is engaging a few good customers. Take a few people to lunch. Generate a good conversation about ideas related to business, and changes.

Make sure they don’t take this as a sales pitch. And be careful to listen to criticism and new ideas. Having the right attitude for this is hard, but you can do it. Call it brainstorming. Call it a thank-you lunch for their business. And make the conversation 90% listening and 10% talking.

And also talk to people outside of your usual network.

Talk to people in related businesses that don’t compete. Talk to your local Small Business experts.

Read up on your market. Do some web searches. Look at census data. Shop your competitors’ businesses. Open your eyes.

The key to this idea is the fact that things change. Yes, you do know your market when you have a successful business and you talk to your customers.

But what about other potential customers you don’t know because you’ve never thought of them? What about developments that could make your business interesting to new types of customers?

What about competition you don’t see — because you’re not looking — that threatens your future? Are you watching? Do you have your antennas up? Or are you too busy to look.

Are you saying “we tried that and it didn’t work” to new marketing activities? Are you saying “this is the way we’ve always done it” to stifle suggestions?

Think about it. What didn’t work in 2014 might be just what your business needs right now. And what did work in 2014 might be hurting you today.

Remember to stress benefits. Review what benefits your customers receive when they buy with you, and follow those benefits into a new view of your market.

This approach is what I call the fresh look. Question all your assumptions.

What has always been true may not be true anymore. ☒



Joseph Krivickas is a technology industry CEO who has been involved in leading organizations through many different phases of value, mission and strategic-vision development which resulted in: the raising of venture financing; an initial public offering; and the sale of two publicly traded companies. He can be contacted at kazz-krivickas@usa.net

3 Steps to Win the Battle for the Soul of Your Organization

Would you believe me if I told you that some of the most successful CEOs I meet are more concerned about the *character* of their companies than their financial results? They believe the daily tests of their organization's *character* – what their team does when no one is looking - are battles for the very soul of their company. For these *character*-based leaders, an organization with a healthy moral core – or soul - is the ultimate competitive advantage.

If you are a leader in a business, a community association or even a little league baseball team, a big part of your legacy will be revealed in the soul of the groups you lead. You are making a lasting impact in the lives of people. You have been entrusted with a big responsibility.

So, how can you win the battle for the soul of your organization? I have observed that *character*-based leaders follow three steps.

Step 1: Display Your Value System Like a Wheel, not a List

Many leaders write their organizational values in a list like this:

- People First
- Customers
- Quality
- Make money
- Etc.

The problem with a list is that it is hierarchical – it implies a ranking in which some things are more important than others. It is difficult to find balance in lists. Rather than a list, your organizational values should look like a wheel with each value as a spoke. A smoothly functioning wheel has balanced spokes.

Everyday your team will encounter situations that will test your group values. Some days the terrain for these tests will be smooth. Some days the terrain for these tests will be rugged. You want your team to be able to adjust and adapt quickly – to find balance – so their actions can always represent your group values.

Character-based leaders know that what their organizations do when no one is watching is a window into the group's "soul." So, the first step in winning the battle for the soul of your organization is displaying your value system like a wheel, not a list.

Step 2: Form Your Mission as the Wheel's Hub

Your group exists for a purpose. A mission.

One of the biggest fears your team members have is that they might be part of something that is meaningless. To lead effectively, you will need to specifically identify your group's meaning, its mission. In the form of a statement, your mission sits at the "hub of your wheel." An ideal mission statement conforms to the following simple guidelines:

- It is not more than one sentence long.
- An eighth grader can get it.
- Under pressure, everyone will be able to recite it.

Your organization will encounter daily battles that, when added together, test its ability to survive. To grow and thrive, it will need to have endurance. Endurance will develop when your group believes their work is contributing to something meaningful.

Character-based leaders give their team members a strong sense of meaningfulness in their work by forming a clear, easy to understand and memorable mission and making it the

hub of all of their organization's actions.

Step 3: Strategic-vision Starts and Ends with an Honest Look in the Mirror

As the spokes of the "organization wheel" are values and the "hub" is its mission, strategic-vision is the direction you want your "wheel" to be heading in. Your team members have a lot of fires to put out each day. So, you will be the one who needs to spend as much time as needed to make sure your organization is heading in the right direction.

Strategic-vision is all about "what":

- What is your organization today?
- What do you want your organization to become?

The answers to these two questions help form your strategic objectives.

Character-based leaders take an honest look in the mirror at what their organization is doing when no one is watching. On a daily basis, they check and re-check to make sure their strategic-vision is not only producing their desired strategic objectives, but also supports their mission and values.

Measure Character One Day at a Time

If you think the only way to be a good leader is by focusing on achieving great results – think again.

Character-based leaders are winning the battle for the soul of their organizations. With daily vigilance, they: display their value systems like wheels not lists; form their mission as the wheel's hub; and, take honest looks in the mirror about strategic-vision.

You can lead your team toward the achievement of great results by using these three steps to measure its *character*, one day at a time ☒



Are You A Strategic Adviser?



Firstly; What is a Strategic Adviser?

Well, according to [Sam Ashe-Edmunds](#), *"A Strategic Adviser guides work, rather than executing it. Think of the position as someone who tells you what to do rather than doing it himself. Strategy is the creation of goals and how to get there, while tactics are the tools you use to do the job. A career as a strategic adviser is consulting in nature, requiring expert skills and knowledge to advise companies on what they need to do and how to do it."*

Strategy vs. Tactics

People often use the words "strategy" and "tactics" interchangeably, but they are two different tools for business.

Strategy is the "what," while tactics refers to the "how." For example, a business might decide on a strategy of increasing sales of its low-margin products.

Tactics might include selling the product in big box stores instead of boutiques, changing the packaging or selling it online. A strategic adviser's primary goal is to help companies plan specific strategies to fix problems or create opportunities.

The plan includes deploying tactics to do so, but the adviser's main goal is to make sure the company starts out on the right path, identifying realistic problems and pursuing attainable opportunities.



[Bryan Whitefield](#), author of ["DECIDE"](#) and a Specialist in Risk Leadership, Strategic Leadership and Agile Leadership, gives his view on **the role of**

strategic advisors:

Have you ever thought about the role strategic advisors such as accountants, lawyers, risk managers, auditors, HR managers, IT managers and many

other back of house advisors play in the success of organisations? I mean really thought about it? You probably have.

If you are a strategic leader receiving the advice you have probably thought about the need for key expertise and advice that you can rely on. Key elements required to develop trust in the relationship.

If you are a strategic advisor you have probably thought about ensuring your expertise is up to date, that your advice is sound, if not sage-like, and that you deliver it as clearly as possible so it is understood and acted on. You would have been seeking to develop trust also.

A major problem that is encountered is that strategic advisors are tasked with much more than providing this advice and these other tasks can interfere with the relationship and the level of trust.

Finance need to put into place financial controls for example, usually along with a bunch of other administrative controls such as for travel and procurement. HR and IT do the same, as does legal and as do risk and compliance people while auditors are often seen as good cop and bad cop all in one.

These controls create friction between the support departments and management. This leads to complaints and/or excuses being wielded at the strategic leaders.

The challenge of course is striking a balance. No one likes a back office Nazi. However, how many of the advisors in your organisation that provide you advice, or that work for you, gets the balance right?

How many are cutting through with their advice and being invited to provide more?

If the answer is not nearly enough then you need to work with them to improve their ability to both design and build appropriate policy and systems while building trust through providing valuable advice. After all, for even an

average piece of business advice given in 15 minutes, it has taken 8 hours of someone's or a team's time to prepare it.

Whether giving or receiving you want those 15 minutes to be valuable.

A key role of a Strategic Advisor is to assist the small business client in establishing a plan for their business that represents their goals and what is possible in their industry; and then helping them stay on track with their forecast, by decoding the mammoth amount of information and data and presenting it in a way that is useful and meaningful.

Why Use a Strategic Advisor?

If you have ever thought about getting some help from the "outside" but weren't sure of the value it would create for you and your organization, here are some benefits that should make your decision really easy. Strategic Advisors fill the "holes" in an organization that exist in a particular discipline, experience level, or accumulated knowledge base.

As a result, they can speed decision making, time to market, or cost reductions with proven solutions and without the pain of trial and error.

Strategic Advisors offer a viewpoint based on facts and real experiences; not on politics or prejudice. The advice they can offer is "agenda free". Yes, the truth sometimes hurts, but savvy leaders know that the intellectual honesty that a strategic advisor brings drives innovation and growth.

Many companies deliberately look to outside assistance when formulating their business strategy. They do this not because they lack confidence in their team's knowledge of the market or ability to develop the right strategy, but rather as an acknowledgement of the significant benefits of utilizing a proven methodology and having an objective outside perspective to help them manage the planning process.





Look Inside

Business Book Review

The Enterprise Modelling and Strategy Planning Handbook *by Adrian Grigoriu*



The handbook is a concise and highly visual guide to Enterprise Modelling and Strategy Planning. It is also a reference manual and aide memoire for the modelling method provided.

While the book describes an Enterprise wide Architecture modelling method, the activity is referred to as Enterprise Modelling to distinguish it from the Enterprise Architecture today which typically covers mainly IT. This work covers all tiers of the enterprise.

The Information Technology is still in focus though because IT is the common denominator of any enterprise as is deeply embedded in the enterprise operation today and core to its digital future.

The handbook describes an one page generic business architecture, an enterprise modelling framework, a metamodel, sample models, blueprints design integration, strategy planning and the development and transformation process.

It enables you build your enterprise modelling approach by starting from the framework and adapting the generic business architecture, the various reference models, architecture principles and processes to your circumstances. A set of Posters sum up the key modelling aids.

Once compliant with the framework and the one page business architecture, each blueprint will be consistent in terms of components, relationships, I/O, representations and scope and as such shall fit in the Enterprise Model.

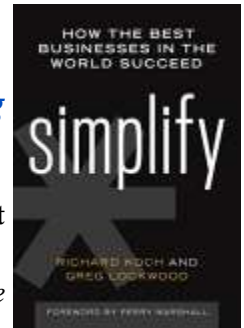
The works aligns in the framework context the definitions of the key enterprise modelling elements such as process, value stream, flow, function, capability, service... and their relationships but also to put right such misinterpretations that Business Architecture is the same as a Business Model or Business Capability map.

Why this book?

The market is ripe for Enterprise Modelling. Companies are won over the utility of the Enterprise Model because it enables enterprise analysis, operational alignment and strategy execution while rendering it agile, ready for change.

It also enables the reduction of the unnecessary enterprise complexity and its associated cost.

Simplify: How the best businesses in the world succeed *by Richard Koch and Greg Lockwood*



Are you ready to become the next market leader?

"For the past forty years I've searched for simple, elemental, elegant and parsimonious principles to help individuals create great businesses. To qualify, a principle must be so overwhelmingly powerful that ordinary mortals – such as you or me – can reliably create extraordinary results, just by following the principle carefully. In business there are just a few such principles. Now I've found a new one – perhaps the best and most useful ever – and I'm really excited about it." Richard Koch.

Investor and successful entrepreneur Richard Koch and venture capitalist Greg Lockwood have spent years researching what makes successful companies—such as IKEA, Apple, Uber, and Airbnb—achieve game-changing who status.

The answer is simple: They Simplify.

For the past 40 years Richard Koch has wanted to uncover the simple, elemental, elegant and For the past forty years, Richard Koch has worked to uncover simple and elegant principles which govern business success.

To qualify, a principle must be so overwhelmingly powerful that anyone can reliably apply it to generate extraordinary results.

Working with venture capitalist Greg Lockwood and supported by specially commissioned research from OC&C Strategy Consultants, Koch has now found one elemental principle that unites extraordinarily valuable companies: simplifying.

Some firms simplify on price - consider budget flights stripped of all extras that still take you from A to B - creating new, huge mass markets for their wares. Others, such as Apple, simplify their proposition, bringing a beautifully easy-to-use product or service to a large premium market.

How can your business become a simplifier? With case studies of some of the most famous firms of the last hundred years, from finance to fast food, this enlightening book shows how to analyse any company's potential to simplify, and enrich the world.



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Job Lag Costs Aussie Businesses \$6.5 Billion a Year

Job lag is a new term. I define it as the total cost of suboptimal employee productivity from employee turnover. It commences from the time an employee voluntarily or involuntarily gives or receives notice of the termination of their current employment to the time a replacement employee reaches optimal productivity in the same job.

The concept of job lag has important implications for business owners.

Job lag is a significant and inevitable hidden cost to business leading up to a replacement employee reaching optimal productivity.

I define optimal productivity as the point of which an employee is fully contributing the level of output that is expected of an established worker in that role. This cost is factored in to most calculations of the financial burden of employee turnover.

However, most of the writing on the indirect costs of employee turnover doesn't consider the exiting employee's inevitable decline in their productivity once they have given or received notice of termination. The suboptimal productivity of the exiting and replacement employee combines to calculate the costs of job lag.

The obvious answer to resolving this financial burden on business—whichever way it is conceptualise—is for organisations to reduce their employee turnover by retaining and developing their employees. Employee turnover is highest within the first 90 days of employment.

Job lag costs can also be minimised substantially by addressing factors related to this inevitable period of reduced productivity. In financial terms, the costs of suboptimal productivity are two-fold. First, organisations need to absorb the cost of paying wages to a worker who is working below the expected level of performance.

Second, the additional costs associated with suboptimal performance are related to the costs to capital income.

While job lag to some degree is unavoidable, it can be managed to the extent that it significantly reduced the costs to the business.

Apart from new recruits' background, the critical variables around the cost of job lag are the industry and the size of the organisation.

Beside the reasons for termination of the previous employee, the industry, employees' background and the size of the organisation, the capabilities of the individual and their aptitude to learn on the job, the level of support the new employee receives from the organisation, the nature of the work itself, and the size of the organisation are additional factors influencing optimal productivity and more broadly, job lag.

To off-set the high levels of vulnerability of a new employee during the first few weeks of their new job,

superior induction training is critical. Poor induction training can increase the risk of turnover of employees.

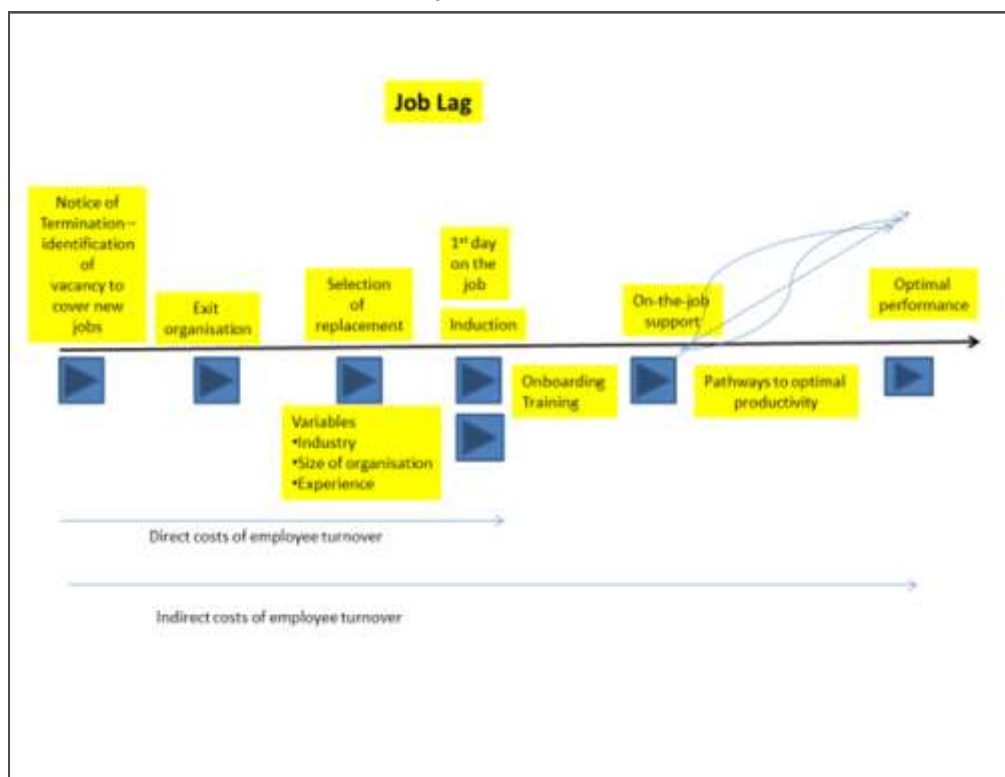
In a nutshell, an equation to calculate the factors involved in job lag can be summed up this way:

period from notice of termination to actual termination + the time it takes to replace the terminated employee + the origins of the replacement employee + the time it takes for the new employee to reach optimal productivity = job lag.

I have estimated the annual financial burden on organisations and the economy in general in Australia to be at least \$6.5 billion per annum. It would inevitably be higher in larger countries such as the US.

The hidden costs of job lag amplify the importance and value of induction training.

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Problem-Solving Skills - Do You Have Them?



If you are a skilled “Problem Solver” then you have a key skill, and it's one that can make a big difference to your career and life.

Problems are usually at the centre of what many Facilitators do every day. You are either solving a problem for a client, supporting those who are solving problems, or discovering new problems to solve.

The problems you face can be large or small, simple or complex, and easy or difficult to solve. Regardless of the nature of the problems, a fundamental part of every Facilitator's role is finding ways to solve them. So, being a confident problem solver is crucial to your success.

A skilled Facilitator usually has a good process to use when approaching a problem, which assists you to generally solve problems effectively.

There are four basic steps in problem solving:

- Defining the problem.
- Considering alternatives.
- Evaluating and selecting alternatives.
- Implementing solutions.

Defining the Problem

We all know that the key to solving any problem is ensuring that you deal with the real problem – not its symptoms. For example, if performance in your clients' business is below par, you might think the problem is with the individual employees.



However, if you look a bit deeper, the real problem might be inadequate equipment, a lack of training, or an unreasonable workload.

Understanding Complexity: When your problem is simple, then, quite often, the solution is usually obvious, and you don't need to follow the four steps outlined above.

So it follows that when you decide to take this more formal approach, your problem is likely to be complex and difficult to understand, because there's a number of interrelated issues.

Quite often, what may seem to be a single problem turns out to be a whole series of problems.

The four-step approach to problem solving will serve you well in many situations.

Strategies to help you understand the problem:

Clarify the problem. It is always easier to solve a specific problem than an ambiguous one. So always clarify the problem before you start looking for a solution.

Identify key elements of the problem. Problems come to us with varying amounts of importance.

Focusing on useless information distracts us and wastes time. So identify the key elements of the problem before you start looking for a solution.

Visualize the problem or relevant process or situation. Sometimes we can see the problem and all its important details right in front of us. This helps us understand the problem. Other times we can't see important elements because they have already occurred or are not visible.

In these cases, it is valuable to visualize important elements of the problem.

Draw a picture or diagram of the problem or a relevant process or situation. Visualizing a problem can help to understand it. However, we can keep only some much visual information in our minds at once, and it is often useful to draw a picture or diagram.

Simulate or act out a key element of the problem. Understanding complex or ambiguous problems can be difficult. Simulating or acting out some key element of the problem can sometimes be extremely productive.

Consider a specific example. Problems often come to us in the abstract. Creating a concrete example helps us explore the problem.

Finally, never, never, underestimate the power of **Mind Mapping** and **Brain Storming** with your clients to assist in solving their problem.

As a skilled professional, you don't need me to remind you of the potential immense power of these activities.





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Contractor or Employee?

Get your documentation in place!

A recent decision of the Fair Work Commission highlights the need to have the appropriate contract in place and to ensure that it adequately defines the relationship – and that the way the relationship works in practice is true to the legal requirements.

A physiotherapist sought to have the Commission hear his claim for unfair dismissal.

In order to do this, the Commission first had to find that he was an employee rather than an independent contractor.

At the start of the relationship, the owner of the business had asked him whether he wanted to be an employee (and be paid on an hourly rate) or to be a contractor (and be paid a proportion of the receipts from his billed clients).

He opted to be a contractor, which seemed suitable and appropriate as he also worked in his own practice and at a doctor's surgery.

This contractor arrangement continued for some 2½ years, at which time the owner of the practice in question advised him that she no longer had need of his services.

There was no written contract in place, and despite the agreement at the outset, he contended that, at the time of the ending of the arrangement, he was in fact an employee.



What were his reasons?

- He worked as if he was part of the owner's business rather than operating his own business
- The owner carried the risk in relation to his services
- All equipment and consumables were provided by the owner
- The owner of the business exercised control and discretion over his work
- This included the hours he worked
- He had an expectation of ongoing regular hours
- Payments to him were made regularly and not on the basis of invoices (which were not raised)

Independent Contractor



www.igllaw.com

In contrast the owner contended that the physio was an independent contractor – why?

- He wanted to be a contractor – which was agreed
- He also worked in his own practice and another business
- No income tax was deducted
- No superannuation was paid
- He was not covered by WorkCover, but had his own insurances
- He was not paid annual leave or sick leave
- He attracted his own clients and kept his own records
- She did not control his service delivery nor hours of work
- He created goodwill for himself rather than the owner's business

The FWC decided in favour of the physio, declaring that, according to the meaning of the Fair Work Act, he was not conducting his own business but was acting as an employee.

This is despite the fact that on the surface, most of the requirements for a contractor appeared to be in place.

If, at the outset, the parties had laid out their agreement in a signed written contract, their intentions would have been clearer and the determination might well have been different.

The moral is – just because you say a worker is a contractor, that doesn't necessarily mean he/she is.





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15 Reasons Why Building an Email List is SO Important!

Research statistics and experts in the field of business and email marketing specifically, tell us that...

1. When it comes to selling products, email continually outperforms most marketing channels -- including social media. Just consider the e-commerce sites like Amazon, eBay, and Gumtree, as well as retail outlets -- one way they get us to revisit their sites and continually buy more products is by emailing offers on a regular basis.

2. If selling products via email isn't your thing, collecting email addresses still provides you with the opportunity to keep your member base informed about important updates, how-to's, and things to know which gets them back to your site on a regular basis. More importantly, this enables you to stay front-of-mind for when either they, or someone they know, is in the market for your skills, products or services.

3. Emails allows you to engage your audience in a creative, personalised way that blogs alone, and posts on social media can't.

4. Email gives businesses an outlet to prove that you understand your prospects' problem. It enables you to provide solutions in a lovely way, overtime establishing you as an expert in your field.

5. Many brands and businesses build their audiences on online platforms like Facebook, LinkedIn and Google+. While this is advised, it should not be your sole method given we don't own those names -- Facebook, Microsoft, and Google do. Big businesses know that **the asset is in the audience**.

6. Getting email addresses is the first critical step to figuring out who

your readers are, and hopefully in the future, your customers of some sort. If your goal is to drive sales or keep customers happy in some way, you first need to have them become part of your audience.

7. Emails are still one of the first things many people do after waking up. While some of them are annoying, it's still the preferred method of effective communication now and in the future.

8. Email is considered to be the most scalable way to make sales with new customers and build deeper relationship with your customers by letting them know when new products come out, or when you have a special offer for example.

9. Often your customers are interested in what you're going through in building your business, and enjoy being featured or seeing your other customers being featured.

10. Your customers WANT to hear more from you than you realize

11. Google is constantly changing its algorithm and, sometimes, you can end up with a penalty without even knowing what you've done something "wrong". In that situation your mailing list is the only real protection you have. Even if all of your search rankings disappeared overnight, and there is a myriad of reasons why this is a very real possibility at some point in this digital world, you are still able to promote your goods and services to people via email.

12. Building an email list is crucial because it's the best way to build a relationship with potential customers in an intimate way. You're not just a social media status update that's there and gone. Making it into someone's inbox, where they receive other

important communication from their work, family, and friends, is not only a privilege but also very powerful. Emails wait in someone's inbox until they're read, and when you write really useful emails people might refer to them more than once, given emails are easily searchable.

13. People consume email differently to how they interact and use other media, and we're told it still converts to sales better than other mediums at this point. The more people you have on your mailing list, the more potential buyers see your marketing messages.

14. "Reach" and "Leverage" are important buzzwords when it comes to email lists and marketing. On average, you're able to reach approximately 1-2% of your Facebook Fans. According to studies, while 22% of emails sent get lost in the junk or spam folders or are blocked by Internet Service Providers (ISPs), that still leaves you with an average of 78% messages being delivered.

15. When it comes to email lists, quality, not quantity are what matter most -- and both are ideal! If or when you consider passing your business on, or putting it on the market, one of the most vital and valuable aspects will be how well you have optimised your prospect and customer database. Enabling and empowering firstly yourself, and then any prospective buyer to communicate easily and on mass with their audience is held in very high regard.

Don't be the business owner that misses out on engaging with your audience, driving new business, and protecting yourself from changes in search and social media algorithms.

Instead, be the business owner that doesn't have to regret not building your email list sooner and perhaps you will even start today!





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How to Spot an Investment Scam

**Excerpts from interview with ASIC Deputy Chair, Peter Kell on Investment scams.*

According to ACCC's Scamwatch report, a significant increase over the last year 2016-17, from \$12 million to around \$24 million in reported losses, many people over the age of 55 have been the target.

Typical examples are:

1. **overseas** cold calling about investment opportunities
2. **fake credit or loans**
3. **fake employment or distributorship** where you must have Australian citizenship, bank account and send proof of these to the scammer
4. **gambling or betting schemes** or sports arbitrage scams that seem to offer magic software that can beat the bookies
5. **money transfer schemes** where you might have an inheritance or you can assist a foreign 'prince' or government official by receiving a large sum into your bank account
6. **fake debt and invoice scams** often targeted at small business, the most recent of these uses ASIC logo and official sounding wording.

"It would be unwise for anyone to think that you can't fall for a scam - they're not always silly or amateurish.

They are often accompanied by quite sophisticated websites or even paper documentation.



They promise tax-free benefits, quick returns, discounts for early bird investors, what seems like a great return for the payment of a small fee, and no risk or low risks where you can sell any time"

"We've regularly seen people who might get a brochure in the mail advertising a computerised system that will generate you extra income while having to do very little work, or generate extra income with opportunities to turn, say \$1,000 into \$40,000 in 12 months.

And that's often supposed to be achievable through software, say on sports betting, perhaps on share market trading."

"We see that even in some of these scam offers they try to play on some of the areas that people might currently be interested in" . . . such as . . . "investments in environmental companies, or high tech new technology companies."

"Further, that a scammer has an address in Australia doesn't always signify legitimacy nor does professional glossy brochure or sophisticated website"

"Interestingly, these scammers are

clever, they often do it in such a way that initially it looks like you're making money.

Or, they may even return you some money in the early days to get you hooked, but once you're in, suddenly the losses accumulate and it becomes very difficult to get in touch with people."

"The key point here is a massive

offer to make money coming at you out of the blue" said Peter

Also "We've found in the past that people who focus on the investment, rather than the actual type of firm or adviser they want to deal with, are more likely to run into trouble . . . often these scammers rely on the idea that you'll get caught up in the heat of the moment or in the emotion of the moment, and that you won't make a rational decision, you'll make an emotional decision."

Peter then goes on to detail ways to check:

1. Check ASIC's MoneySmart website
2. Check the company is real by calling publicly listed phone numbers or trying to contact them
3. Make sure that you're dealing with someone who's licensed by checking the ASIC license register
4. Get a second opinion from someone you trust such as a friend with good financial literacy, an accountant, solicitor or financial adviser

ref: <https://www.moneysmart.gov.au/tools-and-resources/audio/audio-peter-kell-talks-about-investment-scams>





CHOPS TO MINCE

WATCH THE SALES MIX - IT PROBABLY WILL CHANGE FOR MANY BUSINESSES

In January of this year 2017 the Federal Government changed the payment of pensions for over 400,000 pensioners who had their assets re-assessed. I was one such person. The affect was on those who had about 400K in their funds/savings/assets.

Many, like myself had spent considerable funds working out how to comply with the law as to how best use our savings to live a life that we had worked so hard for. I was philosophical about the fact that I was to not get the full pension as, I had worked hard to recover from a divorce and, an unwise investment in a business that fell afoul of a dud lease.

I also had mother who lived to 87 and, a father who lived to 97. My mother had two brothers who lived to 101 and, a sister who lived to 99. So, what I had saved had to go a bloody long way.

I also kept working as a consultant as I needed cash flow to keep my nest egg safe until the day came when father time beat me.

The \$275 a fortnight pension paid the rates and my medical benefits. That \$275 has now come down to \$15.00 per fortnight. The back of an envelope calculation makes that about \$1.6 billion claw back on the 400,000 other Australians.

It means that more of my savings have to be used to fund the future. There is another side to this and you could say I am being selfish and there is a ring of truth

to that comment.

But, the adjustment has to be made to your normal expenditure as, rates and medical benefits have to be paid.

So, taking another \$6000 out of your savings means that some things have to be sacrificed.

I would suggest that this cohort of 400000 people is not spending on the few "extras" they liked to buy. This may translate into a little travel, better cuts of meat, car servicing, "hair do's" and so on. I am still helping a few clients and many are wondering why there is a dip in sales or the sales mix has changed and why margins are skinny. This applies particularly to food.

I am not suggesting for one minute that all business is affected BUT, it is a suggestion to look at sales mixes and what trends they are taking.

Here consultants and nimble business owners can capitalise on the current marketplace. Just how, is up to them and those who help them. Many consultants these days are capable young women and men and, it would be hard to be critical of them for perhaps overlooking this phenomenon, that I believe is out there as they perhaps have no personal experience of the matter.

I firmly believe this is happening in "clusters" where suburbs of middle class folk have had their pensions cut dramatically. Other wealthy suburbs full of self-funded retirees are not affected. So, pay close attention to the demographics

of your customers suburbs (particularly if they rely heavily on local custom).

The ABS have wonderful datasets that can help those who really want to do the research on suburbs.

The culture of waste by Governments does not help either.

Older people are seething at the way the Australia we grew up in is treating us. Repugnant as he may be Trump tapped into this and won the most stunning election in history.

It is the small business owner who has every pressure imaginable on him/her and this claw-back has made a change. Power prices soar and more money is used to stay warm or cool.

I do not have the fight in me anymore but feel so terribly worried about those businesses who have put their homes up as collateral only to have markets they thought secure truncated.

Yup chops to mince. For a while any way.



**Peter Nicol is the inventor of a Garden Tool called The Prong. He sells it online and has developed a successful online business.*

He has been a professional small business trainer and mentor since 1998.

His websites are:

www.prong.com.au

www.wisdommarketing.com.au

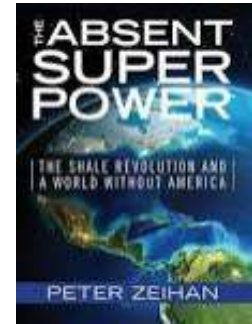
About Peter Zeihan



Peter Zeihan

Peter Zeihan is a geopolitical strategist who specializes in global energy, demographics and security. He analyzes the realities of geography and populations to deepen the understanding of how global politics impact markets and economic trends.

Books: [The Accidental Superpower: The Next Generation of American Preeminence](#) and [The Coming Global Disorder](#)



Geopolitical strategist, Peter Zeihan is a frequently quoted and highly sought authority on how demographic trends, energy, and other natural resources are shaping the world's political and economic future.

He is the best-selling author of two eye-opening and much discussed books, *The Accidental Superpower* and *The Absent Superpower: The Shale Revolution and a World Without America*.

Zeihan's consulting firm, [Zeihan on Geopolitics](#) specializes in helping clients make smarter more informed decisions for the future of their business by providing them with a deep understanding of the geopolitical forces shaping current and future conditions.

From China to Mexico, Zeihan lays out factually-based outlooks of foreign markets, giving clients and audiences a thorough comprehension of what will most likely come, why, and how it will affect you.

Zeihan is a frequent guest on national and international television news shows on CNN, ABC, and Fox News. His timely insights have been featured in the *New York Times*, *Forbes*, AP, Bloomberg,

MarketWatch, and many others.

Zeihan started his career analyzing developments in Asia, Europe, and the former Soviet Union for the U.S. State Department in Australia and later, the Center for Political and Strategic Studies under Susan Eisenhower.

As Vice President of Analysis at Stratford, he was instrumental in building the firm into a leading authority on geopolitical analysis.

Geopolitical Strategist Peter Zeihan is a global energy, demographic and security expert.

Zeihan's worldview marries the realities of geography and populations to a deep understanding of how global politics impact markets and economic trends, helping industry leaders navigate today's complex mix of geopolitical risks and opportunities.

With a keen eye toward what will drive tomorrow's headlines, his irreverent approach transforms topics that are normally dense and heavy into accessible, relevant takeaways for audiences of all types.

In his career, Zeihan has ranged from working for the US State Department in Australia, to the DC think tank community, to helping develop the analytical models for Stratford, one of

the world's premier private intelligence companies.

Mr. Zeihan founded his own firm — Zeihan on Geopolitics — in 2012 in order to provide a select group of clients with direct, custom analytical products.

Today those clients represent a vast array of sectors including energy majors, financial institutions, business associations, agricultural interests, universities and the U.S. military.

His freshman book, *The Accidental Superpower*, forecasts the coming collapse of the global order. It debuted in 2014.

His newest project, *The Absent Superpower*, published in December 2016. It highlights what comes next.

Peter Zeihan reveals why the U.S. will maintain its competitive advantage and how it may be the only developed nation where things will be "normal" more than a decade from now.

Zeihan's analysis is not based on speculation or a series of "what if's", but rather key factors we can see today: geography, demographics, and energy sources.





Glenn Smith Coaching

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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.



5 Ways To Increase The Size Of Your Transaction

I see too many **business** owners [working too many hours for too little return](#).

These business growth strategies are designed to help you work less but make more.

This third strategy will take some careful thought but should not be overlooked by small businesses.

The third strategy is to *Increase the Average Size of Each Transaction.*

One of the things I enjoy most as a Houston business coach is helping the small business owner analyze their business model or business formula. You need to know how many transactions you have each day, week, or month. And you need to know the average size of each transaction.

Once you have this financial intelligence you can track and measure your strategies to know what works and what does not work!

In order to increase the average size of each transaction you should consider these tactics.

1. Listen to Your Customers

Survey your customers to know what their needs and wants are. You can do this formally (through research) or informally through conversations, or both!

Solicit their honest feedback on what they like and don't like currently. By doing this you will discover how to improve your service/product so that they will want to buy more.

You'll also get great [reviews and testimonials](#) you can use to promote your business!

2. Cross-Sell

Let your customers know of other services or products that you offer. [Market to them regularly](#) so that they will be educated on how you can add additional value to them. If they are using one of your products or services, chances are they might be interested in another.

And if they are already satisfied customers, the sales pitch won't be as tough!

3. Provide Volume Incentives

There are many different ways to do this through volume discounts, volume add-ons, or volume rewards.

Reward the clients and customers you have that purchase lots of your products or use your services on a regular basis.

4. Bundle Products or Services

This is similar to a volume incentive. However, the difference is that you are combining particular services that work well together to add more value around the same need or want.

Mobile providers and cable companies are great at doing this, and it works!

5. Raise Your Prices

This scares most small business owners! I've seen many business owners keep their prices way below the market value because they are afraid of losing customers by raising their prices.

However, my experience has been that this rarely happens. Your customers and clients actually expect your prices to go up at some point.

They will continue to buy from you if you continue to provide excellent value and service.

These are 5 ways that you can increase the average size of a transaction. This may be a strategy you should consider for your business! If you need help or guidance in this, feel free to [contact us](#) for a free strategy session to help you get on a growth track!



However, [John Michael Morgan](#) believes it's just a matter of basic simplicity: "One of the best ways to grow your business is to increase the

amount you make per transaction. If you can sell more during the initial purchase, your business can grow without having to add more customers.

Savvy business owners love this because it's often easier than adding a ton of new customers in an effort to grow the business."

Morgan believes that one of the most common way to offer more is by simply adding an Up-Sell or One-Time Offer to your sales process. If someone is buying a painting on a large canvas, then a good up-sell would be asking the customer if they'd like to add a dust-cover for it.

The customer is already in the buying mindset so it's easy for them to make a decision. When you're selling something people are passionate about they especially love taking advantage of your additional offers.





Biz Tips



Relationships Are Building Blocks

Building meaningful relationships with customers and other people in your industry is a vital aspect of continued growth. Choosing to view competitors as potential partners and collaborators as opposed to competitors can have a positive impact your business.

Do You Measure Your Activities and Outcomes?

If you don't measure it then you can't manage it. This is a vital aspect of monitoring your business outcomes.

This is not just accounting jargon, but includes number of people entering your business and the number of sales generated, average value of each sale on a weekly basis, daily basis and then on an individual basis. If you advertise do you measure the success of your advertising.

Do you know how frequently your clients/customers buy from you? *Again, if you don't measure it then you can't manage it.*

The Importance of Customer Service

Great customer service is a key part of a successful small business' toolkit, and you have the scope to delight your customers in a way that your larger competitors cannot.

So review your customer service standards and revisit old relationships to determine whether you can breathe some new life into them and encourage repeat business.

Consider ways in which you can reward and engage your customers, including loyalty programs or personalised service, and examine how you can leverage your customer base to

obtain referrals and avoid losing business to your competitors.

Quality Customer Service

Every day each of us receives or provides customer service and everyone has a story about a favourite retail shop, restaurant, dry cleaner, hotel, etc.

Why do certain businesses earn your long-term support and word-of-mouth recommendations?

Because they exceed your expectations. They treat you with respect and make you feel as though you are an important part of their business.

As a business operator, your focus must always be on the customer. You exist to provide service and **Satisfaction** and meet the needs of your customers.

Do Your Customers Like You?

It's a fact

People buy from people they like.

You may believe that if you have the best products at the lowest price, that's what really matters.

However, if a potential client doesn't like you, they are likely to do business somewhere else. When it comes to dealing with customers, it's all about human psychology.

Do You Like Your Customers?

Sometimes I meet business owners who obviously can't stand the sight of the next person to walk through those doors. And instantly, I know they're dooming their business.

This obvious display of dislike can be contagious. It spreads to the employees, giving them permission to dismiss the customer's importance.

Soon enough, customers start going elsewhere, sales start falling, and margins are even slimmer.

.... And what happens next?

That's right. The business goes to the wall.

And yet, when you like your customers, you get good at serving their needs, even anticipating them.

Taking pride in the fact that they have chosen to come back to you for repeat business.

Helping them becomes a calling, not a chore.

Work On Your Business

There are many business owners who wish they could be less involved in the day-to-day operations of their businesses. To run a successful business and enable it to grow, you must know your strengths and your weaknesses, and be able to capitalise on your strengths and also ensure that you address your weaknesses.

While many business owners aspire to successfully grow their business, the average business owner usually gets bogged down working in the business, rather than working on it.

A major obstacle to this can be the problems of micromanagement.

One of the biggest challenges for any business owner is accepting that they are not the only competent person in the team. Learning how to delegate tasks can be very difficult for many SME owners and managers.

Micromanagers usually believe that they can do just about any job better than their subordinates. However, micromanagers can also have huge difficulty in delegating, and ultimately do the job themselves because they are simply unable to delegate.

As a result, they get involved in too many of the details of the business. This can hurt the business if not totally destroy it. It is nearly impossible to do the jobs of subordinates properly in addition to your own. ☒

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

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

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

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

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

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



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

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

Learn How You Can Optimize Your Business Potential

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

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



- [Request a Free Consult](#)
- [Subscribe to AIBEF's Free Quarterly Business Publication](#)

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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.

Meet Our Board Members

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

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



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



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

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

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

Have You Considered Becoming a Board Member of this Dynamic National Institute?

Want more information?

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



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.

Australasian Institute of Business and Enterprise Facilitators

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"That's Enterprising" is distributed to all Members and Associate Members of the AIBEF. Many of our Members also send it on to their stakeholders, Board members and clients, as well as numerous Government Departments and training institutions.

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