



Facilitation Focus



Typical Small Business Mistakes	2
Leadership Lessons - Post-Pandemic	3
Employee Burnout Is On The Increase	4
The Skills of a Successful Enterprise Facilitator.....	5
Build Real Customer Loyalty	6
Certified Master of Business & Enterprise Facilitation ...	7
AIBEF Scholarship Program 2022	8
About The Institute	9



Typical Financial Mistakes Made In Small Business



Andy Blues is a Director at Cairn Analytics has this to say about business financial mistakes ... and these mistakes are much more common than you think:

"From our extensive library of financial analyses, we have observed a number of common themes when it comes to some of the mistakes businesses make when analysing and acting upon their financial data."

These issues are common to all businesses regardless of age, business or size and are what we have observed for the last 33 years and over 10,000 analyses through our US and UK operations.

Managing your finances is highly complex and is an infinite game – it never stays still!

So, let's take a look at some common business financial mistakes and how to avoid them.

1. Not Focusing on Cash Flow

Even if your business is profitable, it's easy to be caught in a financial soup if you fail to manage your cash flow. This is one of the most common small business mistakes to avoid.

To stay on top of things, continuously monitor your cash flow, track expenses, and analyze sales, accounts receivable and other shortfalls.

2. Not Paying Attention to Loan Interest Rates and Other Charges

To run your business smoothly,

taking on debt is inevitable. But, don't fall into the trap of having a high interest rate tied down to your loan.

Be it a personal loan or business loan, always consider the interest rate and other charges and fees associated with the loan. A smart move is to research and compare interest rates before taking on debt.

3. Not Preparing for a Rainy Day

What happens when you are caught in a rainstorm without an umbrella? You get drenched. Same is true for your business. If you don't have a rainy day fund, the downpour can impact your finances drastically.

Start a savings account for business. Slowly build a reserve that'll help your business thrive. Experts recommend six months of operating expenses as an ideal amount for an emergency.

4. Running a Business Without a Budget

Unplanned spending is one of the biggest startup mistakes. That's why you need to have a budget in place. Budgeting encourages you to avoid reckless spending.

5. Making Big Purchases Early in the Business

When you start a new business, your excitement knows no bounds. You want to invest in new technology, get the best-in-class software, hire talented staff and build a flashy website. But all this comes at a huge cost, which you probably can't afford, especially if you are in the nascent stage of your business.

So, review your buying decisions very carefully. Always ask yourself if the big expense is going to help

you strategically grow your business and generate more revenue.

In the initial stages of your business, make do with the bare minimum.

Accumulate a good amount of disposable cash, then spend on fancy "nice-to-have" things.

Manage Your Money Well



Shiv Nanda, a financial analyst offers this advice: *"It's easier to lose money than it is to earn it."*

A single financial mistake can be the cause of your business failure.

You can avoid these common financial mistakes.

So, Stick to your budgeting plan and have a clear **financial management goals** for the future. It's inevitable that you'll make some financial mistakes and learn some hard lessons as a small business owner, but it's important to be aware of the most common mistakes so you can avoid them.

Consider various options of personal loans for business owners to aid your business during a financial crisis.

Plan your budget, **monitor your cash flow**, save for emergencies and always spend on things that are essential for business growth.

You are then set for success!





Leadership lessons from an NFP CEO in a post-pandemic landscape



The following is an excerpt from an article written by [Sue Karzis](#). *Sue Karzis is the first female chief executive officer of State Schools' Relief.*

As a CEO, I believe that it's key for leaders to now reflect on how their leadership style needs to adapt to a post-pandemic landscape and how we now need to consider new variables such as mandated vaccinations, empathy for heightened emotions, mental health challenges and re-socialising teams who have been working remotely.

Pre-pandemic circa March 2020, as an organisation that had just emerged from the devastation of the bushfires and the subsequent additional support that we had been providing to rural communities, we certainly did not foresee the looming pandemic or truly grasp the repercussions for nearly every aspect of our lives, both professional and personal.

From a professional point of view, as the CEO of State Schools' Relief – an NFP that had to pivot overnight as our model rapidly shifted to the changing circumstances once schooling transitioned to remote learning – this period has not been without its challenges. However, I have learned much from the experience and my leadership style will reflect this moving forward.

Flexibility and Agility

The need to be agile and flexible were key learnings. Events unfolded at lightning speed which meant that decisions had to be made and quickly. In addition, handling the pressures of an

unprecedented pandemic in a productive way was one of the biggest challenges that I faced as a leader. We didn't have the luxury of time or experience to guide us, so it felt as though decisions were made on the fly and at times it felt that we only had our instincts to rely on.

It became a case of determining what mattered most at any given time and then putting that into action. For us at SSR, we learned that many families were struggling with remote learning and often did not have access to digital devices or the internet, so that determined how we needed to pivot as an organisation to deliver on our mission of removing barriers to education for those in need.

It meant trying to procure devices and data, both of which we had not facilitated previously, and we had to do it quickly to be able to distribute these to thousands of students who were struggling to engage with remote learning. The pandemic highlighted the digital divide and thankfully there were many organisations and individuals who were willing to assist us in achieving this positive outcome.

Kindness and Empathy

Seeing the difficulties faced by many reinforced the need for leadership which prioritises kindness and empathy. Whilst as leaders we often feel the need to be strong and purposeful during a crisis, many around us were struggling on a personal level. The need to be kind to each other was brought to the fore as it quickly became evident that many, both from within and external to the organisation, were struggling to cope with the "new normal", which often felt anything but normal.

As a leader, releasing everything that wasn't vital was an effective approach to managing in a crisis as it meant that staff could focus on the immediate priorities. Giving people the time and space that they needed and understanding that staff may have felt overwhelmed, scared, or uncertain was important in devising a caring and compassionate culture.

Don't Sweat the Small Stuff

All the trivial concerns that could cause stress pre-pandemic changed when a real crisis ensued. Having the context of the pandemic really clarified what was important and what wasn't, and honed my focus as a leader on what needed to be done.

I have learned to focus on what is important and let go of the trivial concerns which often take up our time and headspace. As Churchill wisely noted, "never let a good crisis go to waste."

Whilst in crisis mode we had to think productively and focus on the big-ticket items. What did we need to do to get through the crisis?

For many organisations, they used the situation as an opportunity to pivot, harness technology and develop new models for service delivery which ultimately benefited them in the long term.

At SSR knowing that we were helping those from the most challenging backgrounds fostered an attitude of gratitude and the knowledge that small things can make a big difference.





EMPLOYEE BURNOUT IS ON THE INCREASE



According to a new survey of 2,800 workers, conducted by global staffing firm [Robert Half](#), burnout keeps rising for employees after a year of pandemic-related anxiety and isolation, heavier workloads and little to no time off.

More than four in 10 employees (44%) say they are more burned out on the job today compared to a year ago.

That's up from 34% in a similar 2020 poll. Nearly half of employees experiencing increased fatigue (49%) blame it on a heavier workload.



[Nikki Stefanoff](#) a journalist at Pro Bono News covering the social sector writes: *"Employee burnout has increased by over five per cent in the last 12 months, driven by one simple reason: leaders don't really understand what the global phenomenon really is."*

[The Global Burnout Study](#) which was published recently and included non-profit sector organisations and workers in its research, found that burnout is predominantly caused by organisational structures and cultures, and is not the fault of an individual employee.

Now in its second year, the study, authored by Dr John Chan of [Infinite Potential](#) and author, coach and burnout expert Sally Clarke, provides further evidence on the workplace patterns behind burnout, and what leaders can do to prevent it.

The hope is that insights from this year's study will help leaders develop strategies to protect their employees.

The global study took place across 30 countries, had 3,273 respondents and found that 34.7 per cent of those surveyed were experiencing burnout, up from 29.6 per cent in 2020. Women in middle-management roles had the highest level of burnout among all job levels.

[CNBC](#) has said that work burnout is its own epidemic and stated: *"Employers are making burnout and mental health more of a priority after 19 months of working from home during the COVID pandemic."*

The stress the pandemic placed on workplace culture

Nikki Stefanoff said that the last two years have seen an incomparable shift in the way both employers and employees see the workplace, and changes caused by the COVID-19 pandemic have meant uncertainty and high levels of stress on a global level.

Burnout and the 'Great Resignation'

The number of people currently leaving, or thinking about leaving, their jobs is so endemic that it's been termed the 'Great Resignation.' It's a global phenomenon, with research by Microsoft showing that over 40 per cent of employees are likely to leave their current job in the next three years.

The COVID-19 pandemic has made society rethink what work looks like and realise that, sometimes, it's about more than salary.

What can leaders do to help their employees?

"Structural and cultural shifts, not wellness initiatives, are needed to address the chronic workplace stress of burnout," Chan said.

Informed by the study's participants, the researchers have developed RISE – a new framework for leaders to take action on burnout by rethinking their approach, inspiring and supporting their people, and experimenting with new approaches.



[Suzie Forell](#), research director, [Health Justice Australia](#)

told [Pro Bono News](#) that the organisation had a strategic focus towards practitioner wellbeing and capability.

"While practitioner wellbeing is important in its own right, it is also essential to practitioners being able to do their work well and look after the people they're here to help," Forell said.

The 10 causes of burnout

- Lack of manager support
- Unreasonable time pressure
- Unmanageable workload
- Unclear and inconsistent communication from managers
- Unfair/inequitable treatment
- Poor senior leader role modelling
- Lack of support structures and guidelines
- Structural under-resourcing
- Adherence to outdated modes of working
- Values mismatch



What Are The Skills & Competencies Of A Successful Enterprise Facilitator?

(Do You Have Them?)



Facilitator / Mentor / Coach / Trainer / Consultant ... Whilst the titles are different, and, to a degree the role of each can be different. However, the common thread between these various roles is the activity of providing advice, guidance and support to the client.

A study by the Association of Talent Development (2017) found that 75% of executives believe Facilitating and/or Mentoring was key to their success, and 75% of millennial employees surveyed expected their manager to mentor them.



Saranya Narayana Moorthy asks:

“Have you ever wondered how these facilitators successfully manage to

communicate with us in an inspiring and effective manner? What makes them so strong, energetic, practical, and inspiring is that their words not only give us knowledge and value but also highly inspire and motivate us!

What are the skills that these people possess?

Dr. Linda Phillips-Jones, a licensed psychologist, is also a mentoring consultant, author, and researcher, believes that:

“Effective mentoring requires more than common sense.

Research indicates that mentors and mentees who develop and manage successful mentoring partnerships demonstrate a number of specific, identifiable skills that enable learning and change to take place.”

Core Mentoring Skills

There are many wide and diverse theories on the necessary skills required to be a competent and successful mentor or facilitator. However, there is a common thread of main or core skills throughout:

1. Active Listening

Listening appears to be the most basic skill. When you listen well, you demonstrate that your client's concerns have been heard and understood.

When your client(s) have explained their need to you, Linda Phillip-Jones says *“Summarise the key elements of what of what has been said. Resist the impulse always to turn the conversation to your experiences and opinions and to find immediate solutions to problems you may be hearing.”*

Listen carefully first; problem solve much later. If your client has a habit of immediate problem solving, see if you can help them be better listeners and problem explorers.

2. Build Trust

The more that your client(s) trust you, the more committed they'll be to your partnerships with them, and the more effective you'll be. To become trustworthy, you must:

- keep confidences shared by your clients
- follow through on your promises to them;
- respect your clients' boundaries;
- admit your errors and take responsibility for correcting them; and
- tactfully tell them if and why you disagree or are dissatisfied with something so they'll know you're honest with them.

3. Encouragement

According to Dr Phillips-Jones' research, the most valued facilitation skill is giving encouragement. This includes giving your client recognition and sincere positive verbal feedback.

Be certain that your praise and encouragement is sincere. It is also better to err in the direction of too much praise, rather than too little. Some human development experts recommend a ratio of four or five praises for every corrective remark.

4. Identifying Goals and Current Reality

You should have a personal vision, specific goals, and a good grasp of current reality. Be clear on and talk to your clients about their visions, dreams, and career/life goals.

They'll be interested in your current reality (your view of your strengths and limitations as well as the current reality of situations within your organization) and want help recognizing theirs as well.

In addition to the core skills described above, mentors use several specific competencies in an attempt to help clients develop.

Probably all coaches do some teaching or instructing as part of their mentoring. The skill is especially important in formal mentoring. This seldom means that you'll give formal speeches and lectures. Instead, your instructing will usually be more informal—from modeling specific behaviors to conveying ideas and processes one-on-one, in a tutoring mode. ■



Building Real Customer Loyalty



[Steve Brambley](#)
[Corporate](#)
[Copywriting](#)

Customer loyalty is the backbone of any small to medium-size

business. Without customer loyalty, most SMBs won't survive. Of course, large corporations rely on loyalty, but their greater reach and market share means their business can tolerate significant churn rates.

They also have the systems and budget to capture loyal customers with sophisticated schemes. So, how does the average company build customer loyalty?

HOW DO THE BIG PLAYERS SAY THEY GAIN CUSTOMER LOYALTY?

"One of the best ways to do that is through a loyalty program that rewards returning customers and draws new customers to the business. However, the best loyalty programs require the proper tools to gather and analyse data insights, marketing and sales tools to implement those insights and a strategy to bring it all together."

Sounds great, but who has the resources to maintain a system like this and still run a business?

CUSTOMER LOYALTY – THE REAL DEAL

Communication is key. SMBs work hard to stay in touch with their customers through multiple channels. It's this communication that builds productive, mutually beneficial relationships.

So, keep in touch through email, Skype, Zoom and the good old telephone. And, because your customers may be locals, positively encourage face-to-face

meetings whenever possible. Also, when time allows, keep an eye on your customer's social media. But, ultimately, your most significant advantage over the big boys is to provide a more personal, dedicated and yes, friendly service.

1. SHOW THAT YOU KNOW YOUR CUSTOMER

Becoming knowledgeable about your client's business shows respect. Moreover, it gives your customers confidence that you can provide appropriate services and solutions. So, at the most basic, make sure you know the key players' names and positions within the business.

Beyond that, learn about their markets, products, services, staff, and business structure. This will lead to knowing their requirements and needs and will build customer loyalty.

2. COLLECT AND TAKE ADVANTAGE OF CUSTOMER FEEDBACK

In business, every bit of feedback, good or bad, is business gold. In fact, be grateful for negative feedback because it allows you to improve. After all, it's far better that you know when things aren't working while there's still time to change them.

So, value all feedback. Listen carefully and try to remove your emotional involvement. Ultimately, you don't have to provide instant fixes, but you need to deal with the issues quickly and with minimal fuss and fix the process.

On the other hand, lean towards actions that consistently generate positive feedback.

3. SHOW APPRECIATION TO GAIN CUSTOMER LOYALTY

Customers are the reason we are in

business. Sure, when you're facing a crushing deadline and the phone's ringing off the hook, it's easy to forget exactly who the customers are.

Moreover, sometimes it seems they're just getting in the way of running the business! So, although the customer is not always right, they always deserve courtesy and respect. With this in mind, show ownership and accountability for your customer's problems, but still manage their expectations.

For long-term clients, consider offering discounts and rewards.

4. STAY RELEVANT TO THE CUSTOMER

Staying relevant to your customers means evolving your business in line with theirs. By becoming more customer-centric, you will build customer loyalty. Look for ways to improve your processes to provide better value.

Moreover, being dynamic means you're able to utilise emerging technologies. Of course, some tech comes and goes, so as trends change, don't cling to failed processes; move on.

Staying relevant to build customer loyalty also means networking. So, talk to people, follow and engage with appropriate social channels, and participate in relevant events.

Above all, try to be a life-long learner, be humble. After all, you can't know everything. Also, be as honest as possible, acknowledge your limitations and don't promise things you can't deliver.

Certified Master Business and Enterprise Facilitator



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.

If you are already 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



AIBEF 2022 INTERNATIONAL SCHOLARSHIP PROGRAM

"The business advice industry in Australia and in many other countries 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

- **Do you provide Business Advice, Consulting, Mentoring or Facilitation Services?**
 - **Are you looking for recognition of your facilitation skills?**
- **Wanting to give clients the confirmation of your professionalism and experience?**
 - **The AIBEF is awarding 20 + Scholarships in 2022– Apply Now!**

www.aibef.org.au/aibef-scholarship-program

A program has been launched to enable business advisors and mentors to achieve industry-recognised accreditation without the need for lengthy study or expensive courses.

The Australasian Institute of Business and Enterprise Facilitators' (AIBEF) new scholarship program recognises the skills, knowledge and experience of business advisors and mentors who have the expertise but may not have gained relevant accreditation or qualifications.

There are three Scholarship categories:

- **Women**
- **Young Advisors (up to 29 years of age)**
- **General**

Additional details and Application Form is on our web site (www.aibef.org.au); or you can send an email to info@aibef.org.au requesting these forms to be sent to you.

Australasian Institute of Business and Enterprise Facilitators Inc.

QLD: PO Box 906, Bribie Island, QLD 4507

ACN: 161 325 686

ABN: 5016132 5686

Email: info@aibef.org.au

Mobile: +61 410 082 201



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.

Ph: +61 0410 082 201

About the Institute

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 and business 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 24 years

Web: www.aibef.org.au

Email: info@aibef.org.au



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, facilitators 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, facilitator, trainer or consultant.

Check out Google for instance; there must be a dozen (or more) sites on “*How To Start Your Own Business Consulting Venture*”.

The AIBEF is the Peak Body for Business Facilitators, Coaches and Trainers, and 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.



Welcome to our Newsletter

Facilitation Focus is an opportunity for Business Facilitators, Coaches, Facilitators, Trainers and Consultants to ask questions, offer answers, and become part of a group where we can all join in peer-to-peer discussions and conversations about challenges, experiences and outcomes. ***It is also worth noting that 'Focus' can be included in your Continuing Professional Development (CPD)***

Facilitation Focus is a publication for a rapidly changing world.

Almost daily, SME's are facing constant changes, and it is vital that the Business and Enterprise Facilitator is current with their expert advice and guidance.

Facilitation Focus has as its main aim to access to a professional network of peers through the AIBEF, and by gaining more insight into business and industry best practices, as well as increasing the focus on the important aspects of their own business, an AIBEF Focus member can accomplish amazing results.



Something To Say?

Thanks for the Info

Just a note to thank you for the helpful information contained in your magazine. I'm a client of one of your members, who sends your magazine onto me. I find it easy to read and some of the ideas in the numerous articles are very useful and valuable.

*Peter Haley
Solar For Life
Coffs Harbour, NSW*

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.

For more information please contact:

www.aibef.org.au

info@aibef.org.au

Assoc. No: AO2912

Mob: +61 410 082 201

PO Box 906 Bribie Island QLD 4507