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A rising tide lifts all ships - it's a comforting phrase, isn't it?

But what happens when the tide starts to go out?

Reflecting upon the year you had, you mostly likely enjoyed good revenue, good cashflow and in some cases you have not had to do a lot to get business coming in the door. When the tide is in, everyone is floating nicely. It would be lovely to say it will always be like this, but history tells us that business goes in cycles, so I want to ask you this question to ponder...

.....What happens when the tide starts to go out?



What if your business suddenly faces less than desirable times, and your revenue and cashflow aren't what they used to be? Have you considered what you would do to keep the cashflow coming in and preserving your bottom line?

Like all genuine business consultants, I want the best for your business and the best for your business is to be prepared for any changes you don't want and how to react quickly and effectively if, or when they come. Let's face it, the truth is, business does fluctuate, so it is important to be prepared for the ups and downs that come with it. Will you feel the negative impact of a changing market, or will you be one of the few businesses that not only survive, but thrive during tough times?

This isn't one of those times that "she'll will be right" attitude is going to work, so let's talk prevention is better than cure, resilience and being "change ready" because that is the key to preparing for the inevitable business downturn, that if not now, but later will affect us all.

A good friend of mine is a clinical phycologist, and he often reminds his clients of a key principle for when times change. It's the famous words of Charles Darwin. "It is not the strongest of the species that survives, nor the most intelligent, but the one most responsive to change."

So, what can you do right now to be prepared? Let me share a couple of essential starters.

Prepare for new lead generation and test your systems. Yes, you have a digital presence -website, Facebook page or something online. BUT make sure everything works. Make sure all your contact details are correct and they flow as intended – opt-in forms work, links are not broken, emails get to you. I have lost count of how many people think things are in order until they test them.

A simple task is to pretend you are a customer, be your own mystery shopper and see what the experience is like contacting yourself. You might be surprised. Plug up this hole first if it exists. Have a reliable and predictable system for how you deal with leads, who is going to contact them, how fast, what will you give them, what questions will you ask, how will you follow up? Who will answer your phone, voicemail greetings etc.?

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I know these can seem basic but sometimes you lose opportunities right from the start by the way you handle customers. What timeframe will you action inquiries by, and honor that as a first way to gain credibility. You only get one chance to make a good impression, don't lose your prospect before they even have a chance to experience you.



Turn your focus on existing customers and have them refer business or leads to you loyalty program or incentives for them to refer opportunities to you. How can you communicate with existing customers to make them and treat them like VIPs? Don't ignore them as they are more valuable to you than ever.

In short let them know that you're still there and that you value their business. Consider offering discounts, loyalty incentives to encourage customers to continue buying from you.

Ask your customers for their feedback and suggestions on how you can improve your products or services. This can help you identify areas where you can make changes or improvements to better meet their needs.

Pay as much attention to the customer after the sale as you do in making the sale. This will not only prevent buyer's remorse, but it will also create lasting positive relationships, repeat sales, and referrals.

If you get the above correct and your competitors don't, then who is going to get the edge straight from the beginning? You! Get in front to stay in front.

Finally, in difficult times don't forget to look after your staff as they are your most valuable asset during a downturn. It is important to invest in their training, development, and well-being. This could involve offering training, support for mental health and wellness, or offering incentives/commissions to retain your top talent and keep staff aligned with your profit goals.



As Richard Branson says often, "If you take care of your employees, they will take care of the clients..."

SAM TORNATORE

Author | Speaker | Certified Performance Consultant & Neuro Change Practitioner, Assoc Member AIBEF



If any of the above resonates with you or if you have more questions than answers, then as a gift to readers of FOCUS I would be willing to open up 5 consultation bookings to understand your specific and unique situation a lot better, I may possibly give you some clarity and new insights you may not have access to in the past and maybe provide the breakthrough you have been looking for...

To apply for a free consultation (with no sales pressure), simply go to www.bookwithsam.com and simply write "FOCUS" in the input field and you will override my normal selection process.

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Ways that you can attract shoppers in the Holidays And beyond



Christmas is a vibrant time in the retail industry, where many retailers go all-out offering many opportunities to increase their revenue and grow customer bases. Top-selling Christmas gift-shopping items like **sports gear**, **t-shirts**, **wall art**, **mugs**, **phone cases**, **cards**, **tote bags**, **and photo books** can elevate sales during this festive season.

Do you think it's too late to attract holiday shoppers into your business? Whether you're a retailer, a training college, a hot food take-away or a service provider. The spending doesn't stop after Christmas, either—consumers with gift cards or gift cash in their pockets are out and about, eager to treat themselves, to celebrate and splurge. How can you attract customers to your business for the holidays?

Here's a few strategies that I suggest you might try.

1. Focus on existing customers. Instead of putting all your effort into attracting more new customers, put most of your effort into getting existing customers to buy more. Current customers are already in the mood to buy from your business—all they need is a nudge. Stay in touch with your current customer list via email, direct mail or even phone calls with enticing offers to get them into your store or outlet. When customers make a purchase, give them a coupon good for a few dollars or a percentage amount off the next purchase—but make it a limited-time offer, such as a week or 10 days.

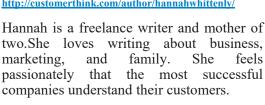


- 2. Put it on display. If your business depends on foot traffic, such as in a mall or a town shopping centre, the importance of signage and window displays in attracting customers inside should not be underestimated. Use sidewalk signs to announce specials, sales or deals inside. Make sure your store windows convey all the specials you have to offer. Put holiday lights and décor up outside, if local zoning regulations allow. Consider having a salesperson offer free samples, or have someone selling impulse buys at a small gift table outside your shop's door (zoning permitting).
- 3. Create a festive atmosphere. Sights, smells and sounds attract shoppers at the holidays, and these are what separate in-store shopping from clicking through a website. Make sure your store feels inviting, with holiday music playing, and décor that conveys your business's brand. You could even have your employees (if appropriate to your image) dress in red and green, or wear Santa hats or sleigh bells, so they stand out from the crowd.
- **4. Know your stuff.** Knowledge is power, so make sure your salespeople have as much knowledge about your products as possible, and cheerfully approach customers and offer to answer any questions they may have about the product. Point out the benefits of buying from you, such as being able to get the item now instead of waiting for it to arrive by mail, store warranties or any other benefits you can think of.
- **5.** Use the right marketing messages. It's not hard to get people to ease up on the purse strings this time of year—if you take the right approach. What marketing messages resonate at the holidays? Attract consumers who've been spending, spending, spending on friends and family with marketing messages that encourage them to treat themselves. Appeal to frazzled mums by urging them to take time out to relax and renew their spirits. Get just about everyone to open their wallets with marketing messages about making memories and enjoying family togetherness.Try these marketing tactics, and watch your business profit from the holiday spirit.



Hannah Whittenly http://customerthink.com/author/hannahwhittenly/

How Your Choices Affect How Your Business Performs



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

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

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

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

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

How Do You Choose to Manage Others?

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

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

This could lead to a loss of morale and productivity, and that may lead

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

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

How Do You Choose to Treat Customers?

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

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

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

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

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

Is Community Service Important to You?

Corporations are supposed to be good citizens within the community.

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



As Dallin Larsen, CEO of Vasayo, says, "a life of significance is a byproduct of making the "best" choices". This means that you should be

making decisions that help the community as well as the bottom line. In some cases, this may mean holding food drives to feed the homeless at Xmas or after a natural disaster strikes.

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

Is Your Business Constantly Evolving?

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

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

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

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

Older adults feel undervalued at work and are struggling to secure work due to age, writes University of South Australia researcher <u>Justine Irving</u> in this article which first appeared in <u>The Conversation</u>. Almost a third of Australians perceived some form of age-related discrimination while employed or looking for work in the last 12 months – starting as early as 45 years of age, our study finds.

We conducted a national survey of 2,100 men and women aged 45 years and over, and 100 telephone interviews. The most common form of perceived discrimination was negative assumptions about older workers' skills, learning abilities or cognition. Survey participants also reported limited or no opportunities for promotion or training, working in an organisation that undervalued them and difficulty securing work due to age.



Our findings align with previous research from the Australian Human Rights Commission where 27 per cent of Australians aged 50 years and over had recent experience of age-based discrimination in the workplace.

In this survey the most common forms were limited employment, promotion or training opportunities and perceptions that older people have outdated skills or are too slow to learn new things. Older adults in our study described a subtle pressure from their colleagues and management to stop working in order to "make room for the younger generation". Workers also faced patronising attitudes, where employers or colleagues assumed they would struggle to pick up new technology or work systems quickly, due to their age.

Our survey also found that men were more likely to suggest discrimination based on assumptions about their physical abilities or working pace, and women reported the organisation they worked for undervaluing older workers as a group. To avoid discrimination interviewees reported using strategies such as minimising health conditions, concealing Age Discrimination in the Workplace is Happening to People as Young as 45 their age or maintaining a "youthful" appearance.

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

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professional service industries. Hiring and firing of older workers over two-thirds of retirees in our study, who had experienced age related discrimination, attributed their retirement to involuntary factors such as "having no choice", redundancy or dismissal.



Negative experiences at work (with a colleague, management or client) or dissatisfaction with organisational changes were often the trigger events for retirement. Older job seekers reported being rejected through recruitment processes on the basis of age alone. Education, training and a steady working history were not guaranteed to help study participants in their search for employment. Some interviewees had found it necessary to accept work for which they felt overqualified. Job seeker services in particular were considered ill-equipped to assist older, highly experienced and often well-educated adults.

These findings are in line with similar research in which study participants interpreted suggestions from potential employees that they were over qualified or experienced for a role, to mean they were "too old". Our interviewees believed that younger managers can feel intimidated by older workers. This may be based on concerns regarding an older employee's ability to take instruction from somebody younger, learn new work methods and technologies or readily adopt change.



Why we should fight age discrimination The government is trying to reduce dependency on the aged care pension by encouraging workers to stay in the workforce longer and accumulate sufficient superannuation (and other assets). Employment in high quality work can support and protect the health of men and women as they age. But adults who feel devalued in their workplace, or unable to find suitable employment, are more likely to enter retirement earlier than anticipated and less inclined to re-enter the workforce.

Our survey results also suggest that people experiencing work-related ageism tend to report poorer health, lower household incomes and lower total superannuation fund balances, than those who have not had this experience. Mature aged workers bring with them a range of favourable characteristics such as stability, reliability, loyalty, experience, wisdom and maturity. One way to tackle work related ageism is to firstly address negative perceptions regarding the competency of older workers.

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

Why Corporate Governance Reforms Fail



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

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

But the search for principled leaders and the building of cultures take time. Meanwhile, the short-term promoting approach to good corporate governance has been mainly through "carrots and sticks." The carrot is usually public recognition various given by organizations media and publications.

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

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

As a result, companies also expect that their share prices will improve and that they will have easier access to global funds. But we should be careful to take such awards with a grain of salt. Businesses have We need principled corporate directors and executives to build ethical cultures and improve corporate governance

Dr. Benito Teehankee

Business World

always tried to project a good image to the public.

Why should it be any different when it comes to corporate governance? In fact, with so much at stake, the bigger companies will have to earn such recognition, if only to appear on a par with the rest. The question will always be whether the substance matches the public claims. Let's not forget that Enron had a 64-page Code of Ethics. What about the stick?

sanction for non-compliance. For what judgment of corporate leaders and good is a regulation without teeth, even undermine their right? Regulators, to be sure, can't be cultures. blamed for tightening the screws on corporations after each wave of scandals. The public's need often combines the reassurance politicians and tendency of government agencies to assert their mandates while gaining visibility points.

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

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

These have resulted, however, in some paper companies' viewing good governance punishments but actually sow the as simply a compliance exercise or seeds of malpractice that produce "check-the-box game."

The US Justice department has voiced concerns that the corporate governance rules and the resulting systems compliance encouraged companies to adhere to the letter but not to the spirit of the law. The real problem with carrot-and-stick approaches is that they are merely external mechanisms to promoting good corporate governance.

They do not tend to strengthen the ethical culture of companies. In fact, when used alone, external This is usually a regulatory rule with a mechanisms weaken the moral

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

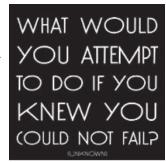
> Unfortunately, these providers tend to view governance through the lenses of their own codes and practices, and not through principles of sound and ethical corporate management. We need principled corporate directors and executives to build ethical corporate cultures in order to improve corporate governance practices.

and risk Without this, carrots and sticks produce morally stunted corporations that look good on and that can tomorrow's scandals.

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'It's not what's in front of you that's stopping you. It's what inside of you that's holding you back' - Mork from Ork

I just happened to walk into the lounge room the other day and heard this pearl of wisdom in a repeat episode of the inimitable 'Mork & Mindy' as Mork was delivering his weekly report to Orson. It struck me how profound the statement was, and how if we all learned from it what a difference it would make to our lives, both business and personal. You see it's a researched fact that the biggest cost to business has nothing to do with the economy, our team or any external factor. It all comes down to three little letters: 'F.T.I' or 'Failure to implement'.



We all spend a great deal of time and money planning how we want our businesses and lives to be, but then end up just sliding back to do pretty much what we have always done. It's not that we don't want to make the changes, but when things start getting difficult we just tend to slide back to our comfort zone.

One of my favourite management gurus, who actually left school at 14 and became a pastry cook is Tom O'Toole, the infamous Beechworth Baker. I really like Tom because he is not an academic but a person with more common sense than most, and one of my favourite quotes of his is 'You will never find what you're looking for in your comfort zone.' If you haven't seen Tom (sometimes called John Cleese on Speed) do yourself a favour and Google him or get hold of one of his books.



When it comes to business, my experience is that the management of change, and the art of communication are actually the major factors that affect the long term success of any venture. In essence, having developed a strong set of future objectives and strategies to support them, communicating the change and building belief (including your own) is the first step successful change management. Then there are three critical stages to implementing change. Of course each of these can be broken down into a number of smaller steps, but essentially they are:

The first is to unfreeze the present. This involves consciously and conscientiously letting go of the existing situation and readying the business for change. This is a very tense time for all if not well managed, and there will be a need strong leadership and support of all involved to ensure they have the necessary human, physical and financial resources to make the change;

The second is to make the change. Now having built the rapport and confidence it is time to make the planned change using detailed planned and measureable objectives, along with delegations and accountabilities for all involved; then

Lastly, and most importantly, it's time to refreeze at the new reality. My experience is this is where most businesses fail in the process no matter whether if it's a major change management process or something relatively minor. You see if you don't spend sufficient time refreezing at the new situation the first time things start to get tough or unexpected issues arise, the easy option is to slide back to where you started from and all the effort and evolution will be wasted. You'll just end up doing what you have always done. This is a very simplified description of change management and in the end it will all depend on your internal self- belief. Change is hard, and doing nothing is nearly always an easy, if somewhat uninspiring option.

But remember fair weather never made a great sailor, and we need to constantly challenge ourselves and our team to overcome our self-limiting beliefs. No successful person ever had it easy, but they had a gut full of determination and an unfailing belief in their ability to achieve, and were able to convince the right people to join them on the journey.



Business Mentoring

Connect with an expert through our network of Certified small business mentors.

Whether you are thinking about starting a business or need help growing your existing business, AIBEF Certified Business Facilitators offer valuable counseling, training and mentoring services to help you achieve your goals. AIBEF Certified Business Facilitators are located throughout Australia (and beyond). Connect with one near you.

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Become a Member Join us Today

Are you a Business Mentor, Trainer, Coach or Facilitator? Are you a professional, and an expert in your field? The Australian Institute of Business and Enterprise Facilitators Inc (AIBEF) is in the process of updating and modernising our web site, and we are placing a lot more emphasis on promoting our members to the world.

If you are experienced and skilled in your field, and you are not a member of the AIBEF, you might consider that now would be a good time to become a member and profile yourself/your business amongst highly respected and accredited Business Consultants under the banner of the AIBEF.

Provided you meet our requirements, an annual Membership fee of \$49.00 entitles you to a Certificate of Membership and approval to use the post nominals of the Institute MAIBEF; You will also receive our monthly publication "FOCUS"; PLUS your photo, profile and bio portrayed on our Website on your own Personal Page providing direct access for potential clients to contact you through this portal;

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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 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.

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 postnominals, 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

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- 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



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.

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