

biz tips
2013

bizology *n* the freedom you need to take care of business

We can support your business success.

While every bizology client is at a different stage of the business 'life cycle', they have one thing in common - something needs to change. Our clients regularly confide that they know what needs to be done, but simply do not have the time, resources and sometimes expertise to make it happen.

Helping business owners stay focused is what we do.

Our unique consultancy offers a diverse range of services, including practice management, project management, change management, financial management and more. With a focus on practical outcomes, we work closely with you to achieve your business goals and **make it happen.**

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JANUARY 2013

Inspirational Quotes

Every now and then, we need an inspirational quote to drive us forward. Here are a few of Bizology's favourites to start 2013.

Bizology's favourite quotes about work and life that we find encouraging and empowering.

You can't turn a ship that is not moving.

Bizology client

Success is getting what you want. Happiness is wanting what you get.

Dale Carnegie

The greater danger for most of us is not that our aim is too high and we miss it, but that it is too low and we reach it.

Michelangelo

Don't find fault, find a remedy.

Henry Ford

And the day came when the risk to remain tight in a bud was more painful than the risk it took to blossom.

Anais Nin

Success is often achieved by those who don't know that failure is inevitable.

Coco Chanel

If a window of opportunity appears, don't pull down the shade.

Tom Peters

Choose a job you love, and you will never have to work a day in your life.

Confucius

Your time is limited, so don't waste it living someone else's life. Don't be trapped by dogma - which is living with the results of other people's thinking. Don't let the noise of others' opinions drown out your own inner voice. And most important, have the courage to follow your heart and intuition.

Steve Jobs

Don't match the stereotype. Be the new one.

Nancy Clark

I can't stand the kind of paralysis that some people fall into because they're not happy with the choices they've made.

Hillary Clinton

Be the change you want to see in the world.

Gandhi

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All information or advice provided as part of this document is intended to be general in nature. You should not rely on it when making any decision.

JANUARY 2013 (CONT.)

Do not wait for leaders; do it alone, person to person. Be faithful in small things because it is in them that your strength lies

Mother Teresa

Business, more than any other occupation, is a continual dealing with the future; it is a continual calculation, an instinctive exercise in foresight.

Henry R. Luce

Profit in business comes from repeat customers, customers that boast about your project or service, and that bring friends with them.

W. Edwards Deming

We must do that which we think we cannot.

Eleanor Roosevelt

There are two kinds of people, those who do the work and those who take the credit. Try to be in the first group; there is less competition there.

Indira Gandhi

FEBRUARY 2013

Small Business Commissioner

*Are you part of a family business, with all of its benefits and challenges?
Can you access the right support for you and your business?*

This biztip outlines new support available for small business and shares small business reports and statistics.

Australian Small Business Commissioner

The office of the Australian Small Business Commissioner commenced in January 2013 and Mr Mark Brennan has been appointed the Australian Small Business Commissioner.

This is an independent role funded by the Australian Government. There are also Small Business Commissioners in Victoria, New South Wales, Western Australia and [South Australia](#).

The Commissioner will act as a first stop shop for small business people, representing their concerns and interests directly to the government. Small business owners will be able to access information and business advisory, and referral to external services such as dispute resolution services.

A dedicated website and [Australian Small Business Commissioner](#) Information Line has been established to access small business information, including dispute resolution services.

Mr Brennan will be speaking as part of the Adelaide Small Business Expo on March 21st, 2013 organised by [HomeBiz Connect](#).

HomeBiz Connect

HomeBiz Connect is a government funded programme through BEC Australia as the peak body for Business Enterprise Centres. This programme recognises that over 68% of the Micro and Small Business market are Home based as verified by the Australian Bureau of Statistics.

HomeBiz Connect will be rolled out nationally to each Capital city in the first half of 2013, as a one stop shop for the Home based businesses in understanding and accessing relevant government information, to ensure that they meet compliance requirements and to meet with potential suppliers to help them establish and grow their business. Participants will be linked into their local BECs for ongoing mentoring and support.

The [Adelaide event](#) on 21st March, 2013 will cover information on a wide variety of topics including business set-up, employment obligations, government support and grants, IT platforms and social media for business.

More information about small business – a RBA Report

The Reserve Bank hosted a small business [finance roundtable](#) in May 2012. One of the outcomes was a comprehensive paper, "[Small Business : An Economic Overview](#)" outlining key characteristics of small businesses.

Australian Family Business Sector Statistics

Family Business Australia is also an important source of information about business providing statistics and [reports](#).

Family Business Australia is the peak body committed to contributing to Australia's future through a dynamic and sustainable family business community. [Family businesses account for around 70% of all Australian businesses, employing 50% of the workforce](#). However, a family-owned business does not always mean a small business.

MARCH 2013

Small Business Superannuation

Does your business or organisation have less than 19 employees, then the Small Business Superannuation Clearing House maybe for you.

The Small Business Superannuation Clearing House is a government provided free online superannuation payments service to assist small businesses with less than 19 employees meet their superannuation guarantee obligations and reduce the administrative burden.

It is very easy to set up, just go to the clearing house [website](#)

Then:-

- Register your business.
- Register your default superannuation fund.
- Register your employees and their superannuation funds of choice.
- Make a single contribution payment.

It is fast, secure and all the super records are in one place. Each time you make a contribution, your employees' preferences are already pre-populated, so you only need to enter the contribution amounts.

For further information go the [website](#) or consult the [Reference Guide for small businesses - Small Business Superannuation Clearing House](#) or call 1300 660 048 It will be worth the initial setup time, to simplify your ongoing small business superannuation obligations..

APRIL 2013

Working in an open plan Office

Working in an open plan office can be very beneficial. Some good ground rules and protocols will help it run smoothly.

We recently discussed with one of our clients, the pros and cons of open plan offices on mentoring, exchange of ideas, communication and team building, Although open plan offices is often touted as new, we agreed we have seen the benefits for decades.

There are certainly some challenges, which like most things if they are handled with an open, respectful and transparent approach plus genuinely modelled by owners/leaders, open plan offices are more likely to succeed.

Here are some strategies worth considering:-

- Choose carefully who you locate together eg by task type or function, or need to access other areas such as public areas or records and IT. Avoid it being on personality or friendship to encourage broader communication in the team but sometimes that is unavoidable or you'll have deliberate "buddy" arrangements.
- Have meeting rooms available so there are some private spaces, for those confidential (and even personal) discussions but also to avoid disruption of the broader team for more in depth discussions.
- If possible, and it is not always, encourage employees to have lunch away from their desk. Where there is no designated lunch spot then be respectful when employees are at lunch and give them some space.
- Have a protocol for "do not disturb" time (for particular tasks or deadlines) and ensure the team respects it. But also be on the look out for any employee who overuses this idea and determine what the issue is for them.
- Encourage people to be aware of the volume of their voice when on the phone or talking with a colleague. No need to whisper otherwise we lose the communication benefits but it is not OK to always yell across the office to someone either.
- Encourage getting up and walking about to communicate as a healthy alternative.
- Encourage a clean desk policy, at the end of the day especially. Clean desks make the environment pleasant for all. Provide some storage areas for off desk storage where appropriate and lockable spots for confidential information.

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APRIL 2013 (CONT.)

- Discuss guidelines for how much personalising a work station is reasonable before it becomes unprofessional. This may also include screen savers. It is important to some people to have something on their desk that makes them happy but if they hot desk with someone else that may be annoying too. Encourage discussion.
- Agree if music is acceptable and if OK for employees to be using headphones (perhaps not if you are seeking communication and collaboration)
- Decide how mobile and other such devices work in your business context so it is clear if it is OK to have mobiles audibly ringing or if mobile phones should be on silent or vibrate only. Some ringtones are annoying to some people so encourage discussion.

Other benefits will be economical use of space and flexibility is increased when the office is open plan – as the company grows and changes, seating can grow to suit.

It is all about what suits your business best.

MAY 2013

Changes to Flexible Working Arrangements

The Fair Work Act is set to broaden the right to request flexible working arrangements for more workers who need it. What your business needs to know.

The Minister for Employment and Workplace Relations, Financial Services and Superannuation, the Hon Bill Shorten P announced earlier this year that the Government would amend the Fair Work Act to broaden the right to request flexible working arrangements to more workers who need it.

“The independent panel that reviewed the Fair Work Act last year found the current provisions in the National Employment Standards for requesting flexible arrangements were working effectively, were being taken seriously by employers and employees and the vast majority of requests are being granted when they are made,” Mr Shorten said.

“However the Panel noted that many workers weren’t aware of their rights to request flexible work arrangements and recommended that more workers should be able to access the right.”

Currently, the right to request flexible hours is limited to parents with responsibility for a child under school age or a child with disability aged under 18.

Workers who can make right to request flexible work arrangements will be extended to include:

- workers with caring responsibilities
- employees who are parents, or who have responsibility for the care of a child of school age
- employees with disability
- mature-age employees
- workers experiencing family violence and workers providing personal care, support and assistance to a member of their immediate family or member of their household because they are experiencing family violence.

Currently, employers can only refuse a request on reasonable business grounds and this will remain. The Government will provide further guidance to employers and employees about what constitutes ‘reasonable business grounds’.

Employers can refuse a request for flexible working arrangements when they have real and specific operational reasons for doing so. However, they must document their decision-making process to show they have undertaken a genuine review of the request.

Providing these opportunities means that workers and employers have a framework for discussing employees’ needs for flexible work arrangements across a range of circumstances.

It benefits employees who may otherwise feel they have no choice but to leave employment, and benefits employers who retain skilled and experienced staff and benefits the broader economy and community by providing pathways for increased workforce participation and social inclusion for particular groups.

JUNE 2013

SA Young Entrepreneur Scheme

*Do you know a young entrepreneur looking to develop their business or business idea?
Consider SAYES.*

SAYES is the South Australian Young Entrepreneur Scheme located at Business SA and works with eligible young South Australians to provide skills and confidence to develop and implement their business ideas.

To be eligible, a young owner of a business or a business idea who is in startup or early stages of business operations, must be between 18-35 years of age, a South Australian resident and an Australian Citizen.

SAYES provides structured business training in monthly evening workshops to help build business skills and confidence. The workshops are presented by experts in their fields. It is also an excellent opportunity to meet like-minded entrepreneurs and to network.

An important benefit of SAYES is the matching of each participant with a business mentor. Anecdotally this is said to be the best part of the SAYES Programme. The business mentors are very experienced and willing to mentor and guide participants through the early stages of their business journey.

Read [testimonials](#) about the SAYES programme from past participants.

Applications close at the end of June for this year's intake and can be made [online](#) so tell someone about it now!!

JULY 2013

Backup Your Data

Losing your business data can be devastating. So how good are your business data backup routines.

What would happen if your laptop, computer, server or network crashed or was stolen? Often it's only when this is experienced first hand ie the loss of information, intellectual property and time lost, stress gained, that that the painful consequences of inadequate routines become obvious. Even if your business has a good process have you tested it lately?

The obvious tips and routines are

1. Chose a backup media appropriate to your business size
2. Buy adequate backup software
3. Make someone responsible for doing this regularly. If it's you - do this often – daily is best - and don't forget to back up your emails ie back up Outlook to a PST file if not using MS exchange, or use the cloud
4. Have more than one backup
5. Store backups offsite securely e.g. another office, at home or in a bank or PO box. Preferably in fire proof storage
6. Document your computer backup system and business backup plan
7. Test the backup systems regularly.

Your business data is likely to be irreplaceable. Don't risk it. When was the last time you backed up your data. Do it now!!

AUGUST 2013

Working from Home

*Do you have employees who work from home? Is their workplace safe?
What is your WHS responsibility.*

Having employees working from a home office can be a common and convenient arrangement for both you and your employee but what are the risks?

As an employer your Worker Health & Safety (WHS) responsibilities don't end in your workplace, it can include any place where the employer requires or permits an employee to perform work, including the employee's home, vehicle or work site. It is likely that most of the work undertaken at home will be clerical or computer based.

A health and safety assessment should be carried out of the employee's proposed working area at home to look for potential for accidents or injuries. Risks could include but are not limited to the following:-

- Can the employee raise the alarm in an emergency
- Is there a compliant first aid kit, adequate fire extinguisher and smoke alarm
- Is the work area is segregated from other hazards in the home eg., hot cooking surfaces in the kitchen.
- Are there electrical or fire hazards such as overloaded powerboards, frayed power cords, or extension cords on the floor which can be damaged by chairs running over them. Electrical equipment used for the work environment should be tested and tagged.
- Is the path to the exit is reasonably direct and free of trip hazards and obstructions to allow unimpeded passage.
- Is the workstation adequately set up to avoid eye strain, poor posture and repetitive strain. Look for proper adjustable seating, proper desk & screen height, adequate working space, adequate lighting etc. Repetitive actions should not continue for long periods without appropriate breaks.
- Are filing cabinets non-tip and is storage appropriate. Are there hazardous materials that require specific storage and handling processes.
- Are there potential trip hazards such as extension cords, or other obstructions or objects on the floor.
- Is there any potential for slips, trips or falls
- Does the employee understand their WHS responsibilities?

There are checklists available for working from home, tailor one for your business so everyone is clear on the requirements and you have safe and healthy employees.

SEPTEMBER 2013

Networking – Tips and Tricks

Do you get the most out of networking opportunities, or do you avoid them at all costs?

Some people seem to be born networkers, while others find it doesn't come naturally at all. Networking can conjure up visions of a room full of people in business attire, talking about themselves and handing out dozens of business cards – something that can make some people uncomfortable.

Whilst it is a skill that may allow you to connect with a new client, supplier or strategic partner, networking is just as likely to have other benefits.

You can meet people in similar businesses to yours, hear about their fantastic customers and/or suppliers, see who is doing what in a particular industry/region or importantly, feel part of the broader business community. You may even meet someone who could be ideal for your staff team, or just get to practice your elevator statement.

You don't have to be gregarious to be able to network - just curious about others and their work or business.

Here are some key tips –

- Don't make it all about you – ask open ended questions to get people talking about their business or what they get out of networking events.
- Read the person's name tag and say - "So George, what does <name of business> do?" Ask if they have been to these events before or what networking events do they find works for them and why?
- Have plenty of business cards, but always ask - "Could I give you one of my cards?"
- When someone gives you their card, make sure you look at it carefully and comment on it. If they don't offer, you can always ask for one.
- If you meet someone even remotely interesting or in a beneficial business, ask if you can send them an email telling them more about your business. Of course, make sure you do! And check out their website and comment on it in the email.
- Use social media after the event, in today's "connected" world, it shows not only are you out and about at events but informed, active and connected, and adding value to your community of followers and contacts. Check if your new contacts are on LinkedIn and send a Connect invitation making sure you personalise it eg "Great to meet you at the last night...." Post some interesting "take-outs" or even photos from the event on Facebook, Twitter and other platforms to ensure even wider coverage.

Networking events we have found useful include Business SA, Australian Institute of Management, Family Business Australia, AMCHAM, Adelaide Word of Mouth etc

Above all happy networking and see you at the next one!

OCTOBER 2013

Planning for Growth in 2014

It is only October but it is not too early to plan past the madness of year end and think forward to 2014.

So, you've decided that 2014 is going to be a year of growth for your business. Are you well prepared?

Of course, you have your complete business & financial plan, with cash flow to weather the inevitable 'bumps in the road', and you know your customers like the back of your hand.

But are you really psyched up for growth? Ask yourself and your team some questions.

Can you clearly articulate your business model?

Do you have the passion for owning a business, especially the one you are in?

Is it time to change your role to avoid doing everything yourself. Consider how you can delegate day-to-day operations to others and become the leader, strategic thinker and planner. If not, find someone who can work through this with you, such as a coach, or seek help from other business people, business advisers or business support organisations.

Encourage innovation at all levels of the business.

Take time out from just "doing it". Allocate thinking, planning and review time every week. Do not allow anything to interfere with this time. You run the business. Don't let it run you.

Good luck with your business plan and growth.

NOVEMBER 2013

Company Culture & Employee Engagement

In recent Bizology reading on company culture, we came across a small business blog about employee engagement which struck us in its elegance and simplicity, both in the company's straightforward but powerful "mantras" and also the employee award idea.

Headquartered in [Cleveland, Ohio](#), Briteskies is a full service solution company for website design, development, integration and eCommerce projects.

[See more at:](#)

"This year has seen the introduction of the Do the Right Thing Award in the Briteskies office.

This award is an opportunity to celebrate both our office culture and the team members who support it.

Along with the incredible achievements and certifications of our staff at Briteskies, one of the things that keeps our team strong is our commitment to our office culture. Being a part of the Briteskies family means contributing to an environment that is fun, supportive, and provides growth opportunities while always remembering that we are here to assist our clients by providing them with the best services possible.

One of the ways we adhere to that culture is by using our company mantras as guidelines:

Do the Right Thing - This simple reminder solves even the trickiest of dilemmas.

Eat Your Frog - If you have to eat your frog, do it early and do it quickly.

There can only be one Most Important priority - With so many critical tasks to accomplish, sometimes we have to ask ourselves, "If you could only get one thing done this week, what would it be?"

Better is Better - When growing a company, bigger is not always better. An organization with great people, amazing customers, and that operates efficiently is better.

Perfect Isn't - Being perfect does not necessarily mean being simple, elegant, or completely correct.

No one Stands Alone - We are all part of the same team. That includes our customers, our partners, and everyone in the Briteskies family.

Good news needs to be known, but bad news needs to be known right now! - If there is bad news to deliver, we deliver it quickly, honestly and personally. Then, we find a solution.

In order to celebrate those mantras, we pick one a month and team members nominate individuals who exemplify that mantra throughout the month. Nominees receive a gift card and their nominations are shared at the company meeting. Twice yearly, each of these nominees will be submitted for the Do the Right Thing Award, named for one of our mantras that supports our core beliefs as a company. The winner will receive a gift card and one additional PTO day. We are excited to recognize our employees for their commitment to our office culture, which helps keep Briteskies trusted by our customers."

Good for you Briteskies – this a small business with big ideas.

DECEMBER 2013

Stronger Super – New obligations

Is your business aware of the employer obligations from 1st January 2014 under the Stronger Super and other super provisions

Stronger Super is the former Labour government's response to reforms arising from the Review into the governance, efficiency, structure and operation of Australia's superannuation system

For further information see the [Stronger Super Information Booklet](#)

A key element is :-

MySuper

From 1 July 2013 funds have been able to offer a simple, low cost default superannuation product called MySuper to improve the simplicity, transparency and comparability of default superannuation products. MySuper will have a number of features designed solely with the interests of members in mind.

From 1 January 2014, employers need to make super contributions to a fund that offers a MySuper product for any employee who does not select a preferred fund.

Other key related dates are* :-

1st July 2014 - Employers with 20 or more employees must use the new data and e-commerce standards when making super contributions. Superannuation guarantee rate increases from 9.25% to 9.5%

1st July 2015 - Employers with less than 20 employees must use the new data and e-commerce standards when making super contributions. Superannuation guarantee rate increases from 9.5% to 10%

A new data and e-commerce standard is being introduced to make it possible for to send contributions to all funds in one standard electronic format.

**Note – the ATO advises that the current government has introduced draft legislation to delay increasing compulsory super for two years. If the legislation is passed, the next increase to compulsory (9.5%) super will not be until the 2016-17 financial year*