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NEW
business
contact
directory

A portrait of Terri Cooper, a woman with long blonde hair and bangs, smiling. She is wearing a dark top and a necklace with a small pendant.

terri cooper
debunks
e-myth

+ ALL ABOUT NETWORKING
+ 10 tips for publicity

EDITORIAL



March Madness

Well it's the third month already, how quickly the realities of New Years resolutions fade into obscurity. I must admit I am still on plan with my fitness goal, but so many other things have changed in terms of my business plans. I suppose that's why they say a business plan is not set in stone. It needs to be flexible and be supported by an abundance of cash! This month we are featuring networking organisations to help you start the year off with some new business acquaintances or clients. I tried to get a gamut of organisations spread out over the State but due to deadlines, mine and theirs, it seems to be a little biased towards Queensland. Sorry guys.

Hope you enjoy the mag, if you do, drop me a line. All the nice letters go into the new "letters" page. Anything defamatory, or derogatory goes in the bin. Anything controversial is always welcome!

Susan
All letter to the editor
skirk@lingo.net.au

+++++

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+++++

premie babies.

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A parenting website that takes a look at some of the real issues

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A look at some of the options when it comes to networking organisations.

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Terri Cooper talks about what works for her as a business owner and head of a networking organisation that boasts a database of 12,000

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An online business that helps with support and advice for parents of

terri cooper

Building successful businesses through networking.



TOC



Dear Susan,

Thank you for your great feature on 'A Table for Six' last month. The exposure will be great and is much appreciated. The articles on franchising, I'm sure, captivated the interest of your readers.

Good luck with your fabulous magazine.

Kind regards
Margaret Newitt
A Table for Six

++++
What a great read, the last edition, all about franchising. Very interesting. Thanks for profiling my business. Keep up the good work.

Jacqueline Richards
Ignition Business Services

++++

Hi Susan

A quick thank you for your excellent coverage of my book in your magazine. Thanks very much – I do appreciate it. You did a good job with the camera as well!

Best wishes Susan
cheers,
Ian Benjamin
Consultant Training Australia

10 TIPS FOR PUBLICITY

1. Launch your business. A launch party doesn't have to be extravagant, but it will need to be creative. Send out an invitation to local media. Invite someone prominent/famous.

2. Sponsor an event. School fetes are always looking for sponsors and in return you should get coverage in their newsletter and be able to put up a banner or poster on the day. Send out a press release before and after to local media. School fetes usually get local media coverage.

3. Invest in and prepare a media kit and send it out en masse. Again think creatively. Prepare your website media room. This is a great place to keep all your media releases, back-grounders, company profile and photographs.

4. Invent a new product/service and announce it to the world.

The internet was connected to 63.7 per cent or 5.1 million Australian households in 2005-06 and 32.5 per cent of those connections were by broadband

Source: Australian Bureau of Statistics.

5. Write an article once a month for your trade or industry magazine.

6. Enter an award and win it.

7. Donate an amount of money, either a lump sum, or from each sale of your product or service and send out a press release.

8. Get signage for your company cars and the car you drive around in.

9. Keep a good record of all upcoming anniversaries of events or people and piggyback off the event. For example Breast Cancer in October, sponsor a pink bubbly cocktail party and donate the proceeds.

10. Have a PR coaching session and brainstorm ten more ideas.



Advertorial

ARE YOUR CUSTOMERS BORED WITH YOUR NEWSLETTER?

Once upon a time there was a business owner. He had a lot of work to do BUT instead of hiring professionals, he did everything himself.

Every month he wrote his company newsletter, struggling to find interesting stories. Every month it was sent out to eager customers. But the customers soon got bored and stopped reading it. Meanwhile another business owner was doing things differently. In fact this very sensible business owner used professionals to manage his newsletter. The professionals created the template design, mapped a yearly plan for content, set up the database, wrote interesting articles; and set up landing pages to capture more information from his customers. The only thing he had to do at the end of the month was look over the statistical reports and chase up any new leads. In return his customers continued to read the newsletter and stayed loyal to the business owner and his products and they both lived happily ever after.

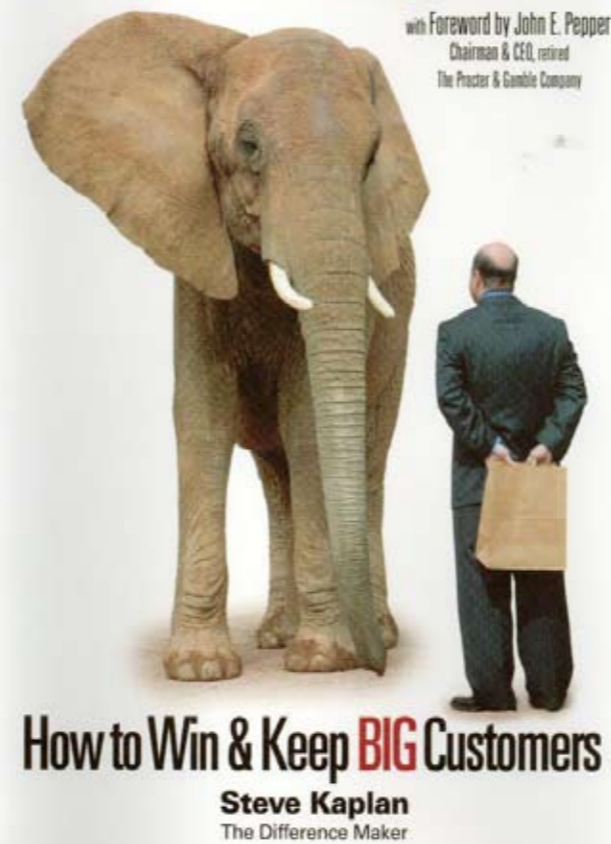
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BOOK REVIEW

Bag the Elephant!



If your dreaming of landing that big account then according to Steve Kaplan his vast experience will demonstrate how you can put the powerful ideas in this book to work.

Bag the Elephant shows you:

- + the six keys for a successful big-customer focus.
- + how to map and use a big company's red tape to your advantage.
- + ideas and techniques for developing your own Elephant prospect list
- + How to find champions who can become your inside sales reps
- + How to build strong alliances that result in maximum sales and much more.

Go into a draw to win a free copy of this book.

Complete our online survey

<http://x-mail.red-imageting.com/em/forms/subscribe.php?db=64495&s=0&u=13520&k=b89b62d>



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“you’re going to be working very hard for one shot at a potential client and if you blow it, you’re done”

network choices

nationwide networking **- MELBOURNE**

How long has your organisation been around for?

2 years.

How many members?

95.

Non- members?

We will typically get 60 to 100 members and non members attending each event.

What are your membership structures and fees?

We focus our membership programs on the current needs of the business owner. Whether that is starting a new business, improving their marketing techniques or helping them look for corporate contacts.

The programs include:

Business Builders Program - Get your new business off the ground! \$499 or \$45 per month.

Marketing Mastermind Program - Create profitable marketing and networking strategies that work. \$699 or \$60 per month.

Corporate Connections Mastery Program - Meet corporate connections and build a powerful and influential business

network. \$899 or \$75 per month.

What happens at one of your network meetings?

We are very different to other networking events. When our attendees book online we ask them about their current business objectives, what they can offer other attendees and what they are looking to achieve when attending the event.

We then pre match them to other individuals on the night that are appropriate for them to network with at that point in time.

After a one hour session of facilitated networking, we conduct a live interview with key business professionals and entrepreneurs. Past guests have included: Diana Williams of Fernwood Fitness, James Tuckerman of Australian Anthill Magazine and Sam McConnell previous editor of Marketing Magazine.

How often are your meetings?

Every month.

What geographic areas do you cover?

Currently Melbourne, however we are currently building our database across Australia with a view to launch further networking events in other states in 2008.

What is different about your meetings/organisation?

We pre match the individuals at the net-

working events so they meet who they need to based on their current business objectives. If their business objectives change from month to month so do the contacts that we introduce them to, to ensure they are always relevant.

Predominantly what sort of businesses attend your meetings?

Service professionals typically dealing with business to business services.

How have you achieved success in the business of networking?

By ensuring that I stay current with my members needs through the process of surveys and regular individual meetings with them.

By doing this I gain a deeper understanding of what challenges they are going through. I then focus networking events around key topics that cover their current needs.

There is nothing like getting in on the ground level with your customer to learn what their real needs are instead of making the mistake many business owners do and that is assuming what their needs are.

TESTIMONIALS

"Nationwide Networking is about business people connecting in friendly, collaborative and mutually beneficial ways. So the benefits you get are long term and permanent."

Mandy Vicsai

www.talkingturkey.com.au



"Always a must every month, great interview, great new contacts and a great investment for my time."



Kon Iatrou

www.ikonimages.com.au

"Ben Angel runs one of the most effective, innovative and professional networking events I have attended. Ben's enthusiasm is contagious and his dedication to the members is excellent! He ignites energy into his events and combines this with high calibre networking, advanced education and business building strategies to create an atmosphere and culture of networking for results while having fun."

Vesna Grubacevic,

www.qtransform.com

Nationwide Networking 03 9826 8468

ben@nationwidenetworking.com

www.nationwidenetworking.com

network choices



connectworking - QUEENSLAND

How long has your organisation been around for?

3 years

How many members? Non-members?

We have an average of 100 businesses come through a month when combined over all regions. At ConnectWorking® you don't just get exposure to the same people every-time we balance each event out with new guests. We aim to have a 50/50 ratio of members and guests at every event.

What are your membership structures and fees?

We have developed membership levels for small to medium enterprises right through to large corporate companies. Our three 12 month Membership Levels are as follows:

Connect Micro This base level membership has been developed to address the needs of established businesses or those who want to take advantage of more exposure and promotion than most networking organisations offer. Connect Micro is \$770 for 12 months

Connect Leader membership level offers a fantastic range of marketing and promotional benefits and tools. Similar to the concept of a "dating service" – business matching is the pivotal advantage to this level. As a

member you tell us who you want to network with, build alliances with, and we then find the people who need your service and who you need in your business. Connect Leader is \$1250 for 12 months.

Connect Advisor The advisory level membership is offered to specific businesses namely professional people whose services are considered an asset to both ConnectWorking® and its members. The only way a business can be promoted to the Advisory Panel is by personal invitation from the ConnectWorking® Management Team. The major benefit to a business at Connect Advisory level is the exposure to many businesses across the board by being involved in the Business Development Workshops aptly named "The Panel".

What happens at one of your network meetings?

Before the event our members are able to tell us who they want to network with and request who they sit with. The day before they are sent an attendee report and seating plan so they know who will be in the room and where they will be sitting.

At the event our friendly team introduces new guests to members or fellow guests at their table to ensure that they are able to start networking and have someone to talk to. From registration to the start of the program, members and guests are given 15

minutes networking time so they can start building rapport and getting to know each person at their table.

At the start of our program, one of our members has the opportunity to give a 10 minute showcase. After our member showcase we have our guest speaker who shares their business knowledge and gives "how to" strategies and information that you can take away and implement in your business.

We then have another educational segment which we call "Getting The Most Out Of ConnectWorking", which educates both members and guests on different areas of networking and how to network effectively.

After this the floor is then given to both members and guests so they can tell everyone about their business through their infomercial. We allow an hour after the event for networking.

How often are your meetings?

Depending on the region, you may find a ConnectWorking® Breakfast on nearly every day of the week in every week of the month.

What geographic areas do you cover?

Currently we have events running throughout Brisbane and the Gold Coast.

What is different about your meetings/organisation?

Business Matching and education.

Predominantly what sort of businesses attend your meetings?

At ConnectWorking® we have a good cross section of Businesses ranging from SME's to larger corporate companies.

It's your business how have you achieved success in the business of networking?

We believe that our success and growth is directly attributed to the fact that we don't say what ConnectWorking is, we ask our members what they want it to be.

TESTIMONIALS

"I can directly attribute at least \$12,000 in new business as the result of my association with ConnectWorking over the last 12 months."

James Yuille IMA Group
www.jamesyuille.com

"These breakfast meetings are extremely professional and very well run and I would encourage any new or existing business to take an opportunity to join."

Nolene Wood Key Essentials
www.keyessentials.com.au

"Just join, become involved and see how it can work for you."

Jeff Withers Team Success Group

ConnectWorking® 1300 653 318
info@connectworking.com.au
www.connectworking.com.au

network choices

COOPER CONSULTANCY - QUEENSLAND

How long has your organisation been around for?

Since 2001

How many members?

12,000 on our database

What are your membership structures and fees?

Membership is \$120 for Individual and \$250 for Corporate. I don't have a strict membership policy. You can attend my events for as long as you like and you won't be pressured to become a member. There are member benefits of course, but membership is not the total focus of my business, - networking is.

What happens at one of your network meetings?

The first thing I do at any event is encourage people to network and meet new business people. That way people feel more relaxed about handing out their cards and approaching new people. They know that it's accepted as the done thing and that they won't offend anyone by doing so. I also have a trade table where everyone who attends can place business cards or flyers to promote their business.

How often are your meetings?

There is a breakfast held in Brisbane and on the Gold Coast each month, with other events added in for variety from time to time.

What geographic areas do you cover?

Byron Bay to Sunshine Coast and out to Toowoomba. I even had someone fly up from Melbourne once to see one of my speakers!

What is different about your meetings/organisation?

The one comment I keep getting is the feel or atmosphere at my events is the difference. It's warm and friendly and people feel comfortable attending. It's also very proactive in relation to networking.

Predominantly what sort of businesses attends your meetings?

Everything from work from home businesses to corporate organisations.

How have you achieved success in the business of networking?

I believe my success has had a lot to do with treating people as I would like to be treated. Going that extra step to help people, make them feel welcome and valued.

TESTIMONIALS

"I relocated my business to Brisbane last year and didn't know a soul! I was reluctant to make a long term commitment or a large financial investment to local networking groups until I knew a little more. I shopped

around and visited a few groups but Terri's group had the flexibility and value I was looking for. The speakers are entertaining and informative and the relaxed atmosphere makes it easy to get to know other attendees.

I've met almost all of my clients through The Cooper Consultancy, either directly at a networking event or through a referral from someone I met at an event, and Terri herself makes a point of passing on my information to those who might be interested in my services. Without a doubt it has been the most cost effective way to market my services."

Jane Long - Director
www.miragedesigns.com.au

"Terri Cooper is truly an extraordinary woman. When I first met Terri, I was starting my own business, and needed assistance. Through the help of Terri and the Cooper Consultancy, many business opportunities were presented to me, opportunities which were previously out of reach. As a result, I was able to establish my business faster and more efficiently than any other Consultancy or Network I attended.

I suggest that any business, whether starting out or professionally seasoned, benefit from Terri and the Cooper Consultancy's networking abilities, business acumen and high professional standard. It is an honour to call Terri my friend and associate.



Stephen Dale, - Smiling Tiger.
www.smilingtiger.com.au

"If you want to have a great time and do some seriously good business then come to Terri Cooper's networking events. You'll find an eclectic mix of people from all walks of life and all interested in finding out what it is that you do.

Over the years I have met many interesting people some of whom have become my valued clients. Terri always ensures that you feel welcome and get the most out of each event. Happy networking! "

Di Watson.
Brisbane Circle Magazine

"Networking is a great way to find new contacts and Terri Cooper provides an excellent avenue for new and existing business people to expand their opportunities and grow their businesses."

John Moodie - Business Advisor
Department of State Development & Innovation Northside

The Cooper Consultancy,
0412 556 412.
www.terricoper.com.au

networks CHOICES

**bayside smart business
network association -
QUEENSLAND**

How long has your organisation been around for?
9 years

How many members?
We have approximately 30 members

What are your membership structures and fees?
Membership fees are \$650.00/year and includes 48 meetings and continental breakfast at each meeting.

What happens at one of your network meetings?
At the meeting each member does an introduction of their business and referrals are passed on to other members. From time to time we also have guest speakers from outside the group that come and talk.

How often are your meetings?
Meetings are held every Tuesday at 7am at Cleveland,

What geographic areas do you cover?
We cover the Brisbane area.

What is different about your meetings/organisation?

What makes the BSBNA different is that we are a non profit organisation and any excess money raised is given to local charities. Members not only pass business on to each other but also help and give advice on many business issues whether it be speaking in public, putting a tender together, legal advice or financial advice.

Predominantly what sort of businesses attends your meetings?
Our group is made up of small to medium businesses.

TESTIMONIALS
“I have achieved success by being a member of the BUSBAR by winning large and small contracts through referrals from other members of the group which has helped my business grow substantially. I have new and repeat customers that have come from the group, I have clients that I got from the group that recommend me to other potential customers and I have made a lot of new friends from being a member of the BUSBAR.”

In the past 5 years of being a member of the BUSBAR I have passed on hundreds of referrals to other members of the group. These referrals have helped their turnover, introduced them to new clients and grown their business “
Neil Curham
www.wridgeways.com.au



network CHOICES

Ignition Business Services - QUEENSLAND

How long has your organisation been around for?

Ignition Business Services has been around since early 2006, and our group coaching sessions will start in March 2007

How many members?

Because our coaching sessions have not yet commenced, there are no members for this area. However, due to constant requests from small and home based businesses for a service such as this I believe the numbers will constantly be on the increase.

What are your membership structures and fees?

Group Coaching Sessions:

+ Member	\$35.00
+ Non-Member	\$55.00
+ Membership 6 mths	\$79.00
+ Membership 12 mths	\$149.00

As we are not solely a networking organisation our membership fee's allow you many additional services, such as:

- + Latest news first – events, press releases, and changes that may effect your business as well as hot business tips.

- + Free advertising on our website as a featured member
- + Free advertising in our newsletter as a featured member
- + Members rate for coaching
- + Members rate for Ignition Business Basics Manager © services
- + Access to our exclusive database of professional and government contacts.

What, typically happens at one of your network meetings?

Our meetings are structured as a group coaching session rather than networking per se however there are many opportunities for attendees to promote their services.

At all meetings every attendee has the opportunity to introduce themselves and their business. As these sessions are interactive and everyone is participating this allows the attendees to actually show where they excel and how their business may help others.

How often are your meetings?

Weekly (or upon demand)

What geographic areas do you cover?

Brisbane

What is different about your meetings/organization?

The difference between Ignition Business Services group coaching sessions and the other networking meetings is that you come away having learnt something.

You don't just come and listen to how someone else has done it, you actually participate. These sessions are about real businesses with real problems which need addressing now. What a better way to promote your business than to actually assist another business with a few ideas.....who knows they just may turn into a client.

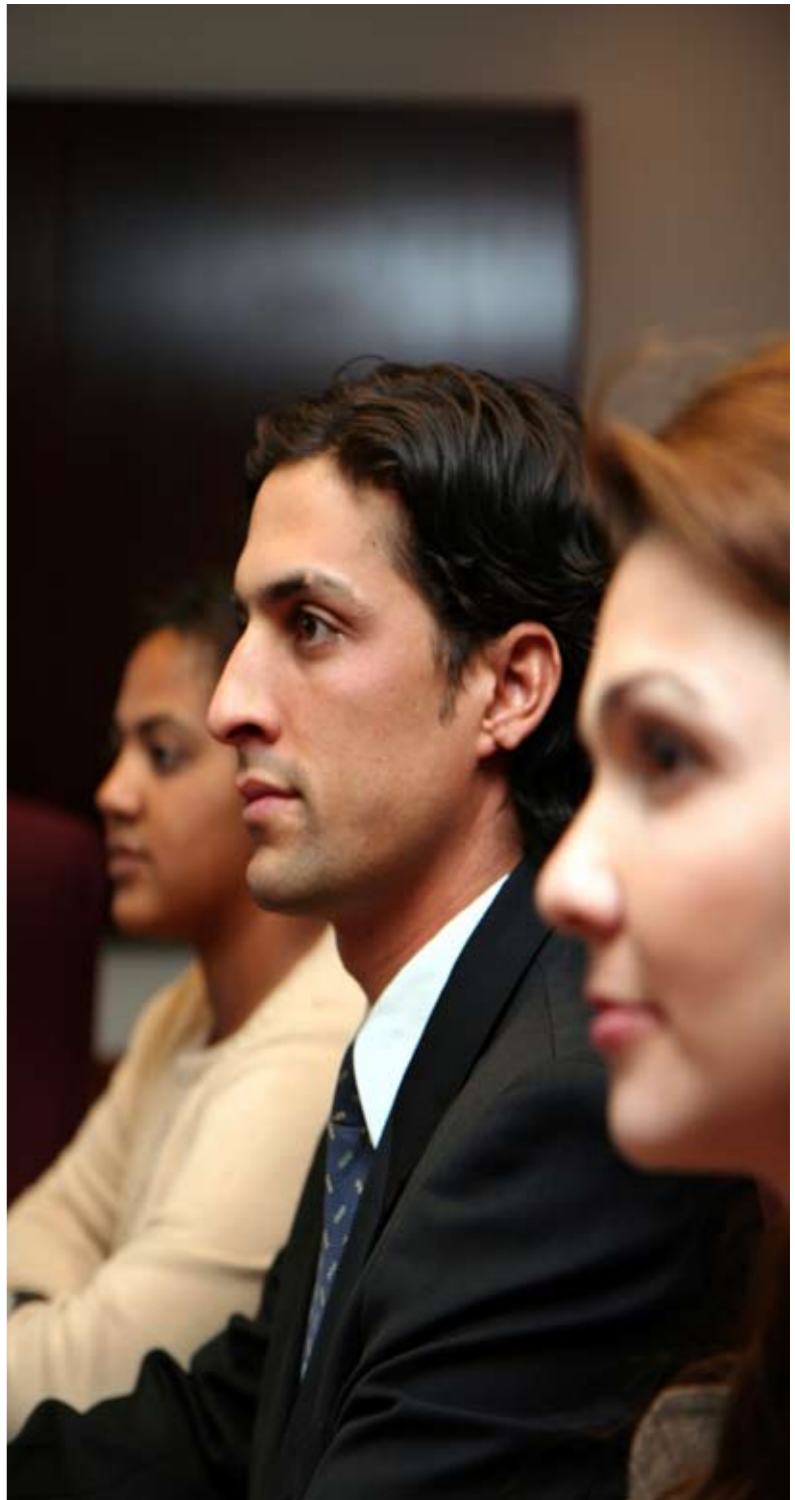
Our sessions allow you to meet with other like minded people in similar situations under the guidance of a fully qualified coach. Not only will you be networking, you will also be acquiring skills such as problem identification, setting effective goals, monitoring your progress and most importantly how to stay focused.

Predominantly what sort of businesses attend your meetings?

Small and home based businesses

Ignition Business Services
0408 198 707

www.ignitionbusinessservices.com



network CHOICES

How long has your organisation been around for?

We ran our first event in Melbourne in 1999 – so we're in our eighth year! Now we also run events in Sydney and Brisbane.

How many members?

We have 6,000 people on our database who've come to events or have subscribed to get our event invitations. We have around 500 financial members.

Non- members?

5,5000

What are your membership structures and fees?

We have two type of membership – individual and corporate.

Individual is \$175 + once off joining fee of \$25.

Corporate membership is \$400 for 5 people, \$600 for 10 people + once off joining fee of \$50.

Benefits include: discounted events, member lunches, Marketing Magazine subscription, Promotion of the business via the network, and more

What, typically happens at one of your network meetings?

Events are 2-2.5 hours. The first hour is typically drinks and networking (introductions), the second part is then a speaker or panel on a particular business/marketing issue (information & inspiration).

How often are your meetings?

Monthly

What geographic areas do you cover?

Melbourne, Sydney & Brisbane. Melbourne is looked after by Kimberly Palmer, Brazen Productions. Sydney is looked after by Michelle Larmer & Simone Larmer, Double Edge PR and Brisbane is looked after by Jodie Parker & Lisa Ma, Iceberg Events

What is different about your meetings/organisation?

The group was started because we found other business networking events a bit formal and boring! So we keep ours fun and relaxed and almost like a party someone is hosting. Instead of hotels, we hold them in funky venues; and because we hold our events in the evening, it's important to us to make it relaxed and fun. In terms of the information covered, we primarily use panels, to ensure no-sales pitches and lots of experience. And we focus on "tomorrow not today" with our experts, with lots of trends, new ideas and topical issues.

Our motto: Information. Inspiration. Introductions.



Our Manifesto: http://brisbane.networkx-events.com.au/news_details.asp?id=58

Predominantly what sort of businesses attend your meetings?

All sorts. It's around one third corporates, one third services industries (primarily in the marketing space – PR, events, advertising) and then one third smaller business owners, looking for tips on how to better market their business.

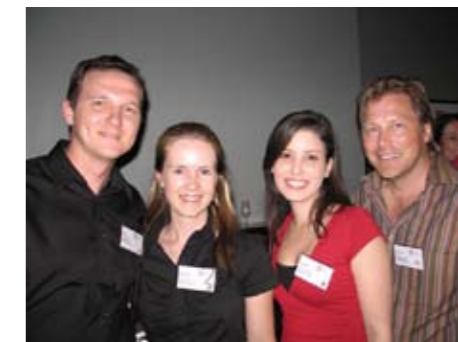
It's your business how have you achieved success in the business of networking?

By loving meeting new people all the time – and only hosting events I would want to go to! It's also about being genuinely interested in REAL networking – that is, always looking for ways to help other people, not just being in it for yourself and what you can get out of it. Finally, making sure people have a fantastic night and tell others about it. You can't grow a national networking group, with low ticket prices, on anything other than good word of mouth.

TESTIMONIALS

"Good range of topics and speakers. Organised yet informal networking opportunities give me an opportunity to meet other marketing professionals in a relaxed environment."

Louisa Dahl, Agency Fusion, Brisbane



"My contact list has grown exponentially, with 6 new clients gained directly from events and many more leads generated through word of mouth referrals."

Kate Clarke, Final 5, Melbourne
www.final5.com.au

Melbourne & Sydney
www.networkxevents.com.au
info@networkxevents.com.au
Phone 03 9328 1958

Brisbane
www.brisbane.networkxevents.com.au
brisbane@networkxevents.com.au
Phone: 07 3876 4911

TERRI DEBUNKS EMYTH AND GIVES HER OWN PERSONAL TESTAMENT OF A SUCCESSFUL BUSINESS

With a database of approximately 12,000 people the Cooper Consultancy can certainly help businesses looking to expand their networks.

The owner, Terri Cooper, concedes that when she first started networking she was terrified walking into a room full of people.

"I was encouraged by others to start a networking business because they believed I had a knack for it," she says.

For over five years the business has been running network meetings in Brisbane and for over two years on the Gold Coast.

When she first started Terri admits it was difficult.

"I worked full time and ran the business in my spare

time.

"For the first two years I had no money.

"I never knew from week to week how I was going to pay the rent and bills.

"Also, five years ago, networking was not as accepted and sought out as it is now.

"Getting people to accept that networking was not some sort of airy-fairy thing was initially a challenge."

The key services of the business include networking events, corporate networking training, one on one networking coaching, brainstorming sessions and keynote speaking

Members of the organisation include home business owners and corporate clients.

Clients have also travelled from as far as Byron Bay, Toowoomba and the Sunshine Coast to attend the networking events.

The difference in Terri's networking events has to do with the atmosphere. The events are designed to make people feel relaxed welcome and comfortable. This, she believes, is her point of differentiation.

"It's hard for my competitors to copy because it's intangible."

Her entire business has been built on networking and without it, she wouldn't be where she is today.

"For me networking is the best value for money."

The business continues to

grow each year, with member numbers growing along with her market share.

In creating her brand Terri says she was clear from the beginning. The business card is bright, fun and friendly and this image is applied to her website, email campaigns and even the choice of colour for the wrapping of door prizes.

"Branding consistency is very important.

"There was no awareness of my business when I began, but now it has an exceptional recognition rate."

The business also has a well-defined online marketing plan.

"My business would not or could not exist without online marketing."

"It is an absolute essential tool for businesses today."

The business is very much a reflection of Terri and she says that she guards its reputation fiercely and works hard to ensure that she delivers excep-



"I know that this is the worse thing that I can say as far as the emyth and business coaches go, but the strength of my business is me,"

tional services and products.

For those of you who are familiar with coaching and the Michael Gerber's book the e-myth setting up your business so you can move away from it is the key.

"Mine is the opposite.

"The strength of my business is me.

"When you are responsible for everything your level of concern is better."

Terri chooses to outsource rather than employ and runs the business on her own. She chooses people with skills that she does not have and says she has an excellent team who help to make her business a success.

One of the major challenges facing any business is funding. Showing her concern and passion for small business Terri says,

“I’d love to see the government introduce a system where they loan new businesses \$5,000 - \$10,000 which is to be paid back at the same interest rate as a bank.”

“This would be such a boost to the small business economy!”

The Cooper Consultancy has been a finalist in a number of business awards including Micro Business Awards, Quest Newspaper Business Awards, and the Shine Busi-

“I never knew from week to week how I was going to pay the rent and bills.”

ness Awards. Terri was also recently interviewed for an article on networking in the December issue of Virgin Blue’s inflight magazine.

Helping business develop from an introduction at a networking event is a highlight for Terri.

“This is what gives me my buzz.

“I also love seeing shy and nervous people leap ahead with their networking after attending one of my workshops or coaching sessions.”

In the meantime Terri is concentrating on writing a book and developing a CD to help people with their networking, which are due for release sometime this year. In 2008 she plans to commence networking events on the Sunshine Coast and start public speaking engagements.

All of this proving that modesty is indeed an admirable quality that can lead to success.

For more information visit www.cooperconsultancy.com.au

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magazine
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moment by moment

PROFILE :

NAME:

Fiona Maree Dixon

BUSINESS:

Moment by Moment

www.momentbymoment.com.au

+++++

What is your business?

Web portal that offers support, information and products to the families of premature babies.

When did you start?

The moment Airlie was born and I started to see that this area was heavily under resourced. In August 2006 I started to research and launched the business in February, 2007

Your qualifications?

Business Admin TAFE Premmie Mum

What was the inspiration behind your

home-based business?

Moment by Moment was born out of experience when I had my daughter at 27+5 due to Pre Eclampsia and HELLP Syndrome. Through my own struggles to find clothing, accessories, information and emotional support I decided to open this business to support other families.

Did you start your business for economical, emotional or other reason?

Emotional reasons: to support the parents of prems. Economical reasons: to gain a better life for my family, so I can work from home and be with my daughter, help at my son's school and be home when he gets home.

Q How much did it cost you to startup?

\$7000

Do you have a website and if so what advice can you give about setting it up?

Yes I have a website at www.momentbymoment.com.au Research what looks good and the features that you would like to have on your site then look for the

best product that suits you. Hire someone who sees your vision.

How much does it cost in terms of website maintenance and upkeep?

My website will be maintained by myself.

What kind of professional development do you undertake or have undertaken to develop the skills necessary to run a business?

I have attended small businesses seminars, gained information and help from small business incubators and small business advisors.

What are some of the challenges you have overcome in operating a home-based business?

Knowing when to take a break as work is home and home is work. I am still learning that. Also having the courage within myself to go with my passion and not worry how others make me feel when I speak about my site.

How do you go about marketing your business?

Adding my name to directory sites. Press Release, Article writing and Link swapping

What computer software do you use to run your business?

Windows XP, IE 7, Outlook 2003 and MYOB

What do you think is the most important equipment and supplies for a HBB?

My laptop and a passion

How do you manage your money i.e. cash book, software?

MYOB



Most useful piece of advice?

Believe in yourself and your idea.

Most useful government agency?

Fairtrading

Did you consider buying an established or franchise business?

In the past yes with my husband but not for this business.

What professional services do you use ie accountant, solicitor, graphic designer, PR firm and why?

Virtual Assistant www.tildavirtual.com.au

Press Release www.fixmybusiness.com.au

Your interpretation of entrepreneur?

Big thinker, hard worker and achiever.

Who is your role model and why?

Sarah Murdoch & Kim Watkins. Both passionate women of today who believe in their causes who I draw much inspiration from.

What method did you use to work out your pricing?

Depending on the product a % + GST



moment by moment

Sarah is a wonderful speaker I love to watch any press release or functions she speaks at and one day hope to be an excellent speaker for AAPEC as she is for BCF.

Kim is such a caring person who loves animals and children. I follow her work with the humpty dumpty foundation, Royal woman's Hospital and the work she does to save animals.

What sort of information is useful to HBB?

How to set up a home based business
Importing, dealing with wholesalers, becoming a wholesaler.

The advantages and disadvantages of working from home?

Advantages and disadvantages are both always being at work. I can do something for a few minutes then go and play with Airlie but



“Little acorns grow into big oak trees”

I also can spend hours doing this too. I do love working at home. I sit and watch Airlie during the day and Mason when he is home from school and think I always wished I could do this and now I am.

What's next for you?

Reaching the families in the Neo Natal intensive Care Units they need the services and this is now my aim. To join with not for profit organisations and other businesses to offer as many services and products to the people who need them. I want to help in so many ways I have so many dreams of ways to support families of premature babies.

I have also become the exclusive distributor of CUSKI a UK toy/comforter. Two UK Mums have seen the potential and passion I have. They have entrusted me with their precious baby which I take very seriously. They said to me “Little acorns grow into big Oak trees” and that really means a lot to me.

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e: advertising@lingo.net.au

Real mums

a parenting website
and an online shop.

Melbourne based business Real Mums offers a parenting website to discuss the realities of parenting.

PROFILE :

NAME

Amanda Cox

BUSINESS

Real Mums dot com au

www.realmums.com.au

+++++

What is your business?

realmums.com.au parent support website, providing articles, recipes, tips, competitions, events ... a whole lot of stuff. We also offer a forum in which mums can literally say what they like. Unlike most other parenting websites, we openly discuss the realities of parenting, It's a lot of fun, cynical and sarcastic and just aims to make all mums (and

dads) feel "normal". By allowing open discussion, we hope to remove the inadequacies and isolation that many mums feel – and have fun while we're doing it.

We also have an online shop with products for mums only, and we'll be adding a lot more things over the next few months. We like mums to be able to spoil themselves with things they really want.

When did you start?

realmums.com.au went live in April 2006, although it was almost twelve months in the design process. It's well and truly taken off since then.

Your qualifications?

No formal business qualifications. I did run a wedding reception venue with

my husband for nearly 11 years, where we did a number of business and sales courses and seminars. As far as qualifications for what I do now, I'm an ex-personal trainer and have recently completed a degree in Health Promotion – I officially graduate in April this year. I'm also a mum of two boys – which qualifies me as a mum.

What was the inspiration behind your home-based business (HBB)?

I think, essentially, it was my own needs. I needed a place I could feel comfortable chatting about what was bothering me – and I couldn't find one that really suited me. I have a sense of humour, which a lot of sites couldn't appreciate, and some parenting "issues" which either excluded me from some sites, or

made me feel really isolated. Combined with my study, which was about "health in a context", I thought I was in a position to provide a service that was about parenting, but also funny, inclusive and real.

How did you get started?

I came up with an idea – I thought this is great, mapped it out (ish) had a chat to a few people who also thought it sounded great. I found a web designer and said "This is what I want."

Did you start your business for economical, emotional or other reason?

Lots of things! I had kids, I was studying, and my husband was in hospitality – didn't make for easy getting a "real job". I did want to spend time with my kids, especially when kinder and school started – so I could be there for drop-off and pickup.

Mostly, though, I'm an ideas person – I get loads of them all the time. Working in paid employment I felt I was really restricted in what I could do, that my ideas were going to waste, that I couldn't help others the way I wanted to...



"sometimes i've had to hide in cupboards to take and make phone calls."

Real mums

Finally, I really needed something like this, so I figured (well, hoped) that there were others out there that did, too. It was also a bit of an outlet for me (and I always wanted to write, so this was a start for me).

How much did it cost you to startup?

It cost less than \$50 to register the domain name, and another \$350 for the website design, plus hosting (about another \$60-70 per year).

Unfortunately, the designer I chose, whilst understanding the concept, and coming up with a design I liked, proved to be incompetent and after 12 months I ended up passing it onto another designer and host- and another \$350 to finish the job. In the grand scheme of things – not a huge outlay, just very annoying and stressful!

Do you have a website?

I do – www.realmums.com.au (and coming soon, www.badmothersclub.com.au)

Any advice on setting up a website?

If you don't have one, how can you prove you have a business?

I think the most important thing is to choose a designer that has come recommended by someone else you trust (and whose website you like). Ask around, get lots of feedback, ask specific questions: did they get back to you, did they work with you and your ideas, did they understand what you wanted, did they offer suggestions or did they just present you with what they wanted (or thought was good); do they host or who does their hosting for them.

I'd also suggest having some ideas in mind, including colour schemes, idea's for logos, and a basic idea of the content and pages you would like on your site.

Also, be open to the designer's ideas and suggestions – they do this for a job, they usually have an idea of what they're doing. You don't have to like or do what they suggest, but you can talk

about it. If they're a good designer they'll work with your ideas.

Finally – and take note of this one – set a date you want the site launched, add 6 months to this date and it will be ready about 12-18 weeks after that.

How much does it cost in terms of website maintenance and upkeep?

There's the ongoing hosting cost, which is minimal, and the bi-annual renewing of the domain name (\$45 every 2 years). Aside from that, well I'm constantly coming up with new things for the site, so this year I'm putting another couple of hundred (well a lot of hundreds) into it. I hope, soon, that it will be "finished" but I don't know if that's ever going to happen!

I do all the content and maintenance myself, so it's costing me time more than anything else. I do a monthly newsletter, which takes a lot of hours, but no financial cost, and I visit the forums several times a day – although that's hardly work, because I love it and have

a great community there. I upload and update all the content myself. At this stage.

Occasionally there will be the odd payment here and there to my designer/host for things she has to, um, fix for me.

What kind of professional development do you undertake or have undertaken to develop the skills necessary to run a business?

I learn from my mistakes and I'm a member of a number of websites where I glean a lot of information from other business owners, and have signed up to some business related e-courses.

I'm also working with a marketing coach, and have attended a number of business seminars and workshops. And conferences when I can.

What are some of the challenges you have overcome in operating a home-based business?

Working around my kids can be an issue, as I try not to

send emails or make phone calls outside of the 9-5 "working hours". I've also had to hide in cupboards to take and make phone calls sometimes.

My husband has discovered MSN, and chats to my business colleagues – then tells them its not me!

The main challenges, I think, are the belief that "you have your own business, therefore you have lots of money" and the "you're the boss, you can do what you like/work when you like/take time off when you like". People don't seem to understand that if you don't do the work, no-one else will. Oh, and when people drop around because "you're at home" and you can see your mile-long To Do list for the day merge into tomorrow's and creating havoc.

How do you go about marketing your business?

My marketing budget (well, my budget in general) is quite small, so being web-based, I try to exchange links with other businesses,



"If you really want to do something, go for it, and don't listen to the 'don'ters!'"

Real mums

particularly those that I want to promote. I'm a member of a few business forums, which helps with networking and establishing relationships, and ultimately the assistance in promoting each others businesses.

I've recently had a lot of media attention, which has been great for marketing

I'm also a believer in getting out there and jumping at opportunities, so I donate products for giveaways and competitions – it gets your name out there quickly and easily.

And you get the added benefit of a nice warm fuzzy feeling by helping someone else out.

What computer software do you use to run your HBB?

Quite simply MS Office and MYOB, outlook express and Internet Explorer.

And whatever my web-designer person uses ...

What do you think is the

most important equipment and supplies for a HBB?

Definitely a computer with software/programs for books and organising whatever it is you do – whether is managing members, or expiry dates for certain things, accounting/bookkeeping.

A diary or organiser of some sort, or method for organising daily tasks, meetings, etc etc.

Lots of ring binders and those coloured tab dividers for organising paperwork effectively.

A really good coffee pot! And coffee mug.

How do you manage your money i.e. cash book, software?

I have a husband that doesn't do it for me, with the aid of MYOB (but I nag him often). I also have online banking, so I can regularly check what's going in and out (I have a designated account for Real Mums, which is only used for business related things)

Most useful website?

Realmums.com.au of course!

I'm also a member of www.businessmums.com, which, for me, has been fantastic – for advice, support, information, networking and businesses who I have, or can employ. Also for referral to other, useful websites. I'd say this has been the most useful for me.

Most useful piece of advice?

Just do it (sorry, I know I've stolen that one), and go with your gut!

Trust your instincts, and if you really want to try or do something, go for it, and don't listen to the "Don'ters!"

Did you consider buying an established or franchise business?

I have considered the idea – but I'm having so much more fun doing my own thing. I'd probably change it all anyway.

Your interpretation of entrepreneur?

Hmm, I think maybe someone who not only has a dream, but really does something about it. Not just getting it off the ground, but working on it until they achieve that dream, and

"My husband has discovered MSN and chats to my business colleagues pretending to be me."

being flexible in the process.

What method did you use to work out your pricing?

I usually go with a certain % mark-up, but before setting a definite price, I check out similar products and services to see what the going rate is, then work from that.

My costs are also figured into that, including time, postage (if applicable), printing and other advertising.

Most useful government agency?

www.business.vic.gov.au - Business Victoria, they have heaps of downloadable resources about starting a business, including business registrations, import and export, well everything.

What professional services do you use ie accountant, solicitor, graphic designer, PR firm and why?

An accountant to do the tax returns and company registration and that sort of thing, mostly because he knows what he's talking about and my eyes glaze over when people talk at me about these things. I have been known to fall asleep.

I have a company assisting me with PR, as

they have the contacts and the know how, and mostly the time to do it, freeing me up for working on the business.

I use a web designer, host and techo person (see reason for using an accountant)

I also utilise a few others for writing, and some secretarial work, mostly due to lack of time – it frees me up to do what I really want to do.

Who is your role model and why?

I don't really have one – I do have lots of other friends in business and I learn from them and through them. I also use some of my own successes and mistakes to learn from and inspire me.

What sort of information is useful to HBB?

Networking is essential, and knowing how to network is even better. There's a huge difference between "selling" and "networking" and if you get that right, you can be successful.

Marketing and promotion doesn't have to be high costs, there are loads of ways of promoting your business cost effectively, and getting your word out to lots of people. You just need to think outside the square a little.

Research and listen to what others are saying – you don't need to agree, but you do need to take it on board, then do some-

Real mums

thing with it, even if that “something” is out of the ordinary.

The advantages and disadvantages of working from home?

I don't have to get dressed if I don't want to (and, no, I'm not naked at the moment, but I was earlier), if I don't feel like talking to anyone I don't have to, I don't have to deal with the office politics, and my coffee is made just right (and I don't have to make it for anyone else). I can take the day off and work into the night if I choose to. Mostly, I'm not restricted by someone who thinks they know better, and I'm not working so someone else can live their dream – I'm making mine happen. The disadvantages – we only have one computer, so occasionally there's a fight for it, I have to jump in and stop the kids from brain-ing each other with trains, or referee a testosterone fuelled tantrum between my hubby and one (or

both) of the kids. I can't sue for sexual harassment when one kid comes in asking me to “look at his bum” while the other has two balls shoved up his shirt telling me his boobs are bigger than mine.

What's next for you?

Ha ha – how much time to do you have? Realmums.com.au has taken off and I'm currently planning to install a directory (mostly automated), and am working on some events to run throughout the year.

I'm in the process of organising the very first of the “Real Mum of the Year Awards” which has gained a lot of interest, and looks like it may be going national (well in a couple of states at the very least) already – and its not being held till May 2007!

I'd like to do some more writing, including parenting resources for the website (real mums style of course), books that sort of thing, and expanding the range of products in the shop.

In the next few months I will be expanding realmums.com.au offline, and launching Bad Mother's Club – its all very exciting! This will include a magazine, among other things.

I'm hoping to include some speaking engagements as well, whether it be parenting and parent support issues, post-natal depression, or parenting and business. Hey, I'll talk about anything. And including some forums and seminars relating to both Real Mums and Bad Mother's Club.

I'd also like to get a bit of sleep in, sometime in the near future.

Anything you would like to add?

If you have a passion, work with it. I'm of the firm belief that, even if a job pays LOADS, its no good if you don't like it, and its definitely not healthy.

If you think you can turn that passion into something great, a product or service, whatever, then do what you can to make

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christina's relationship coaching offers a refreshing zing to tired relationships

PROFILE :

NAME

Christina Owen

BUSINESS

Pink Apple Connections

www.pinkapple.com.au

+++++

What is your business?

I help people in business or personal relationships talk about the important things with each other. In particular, Pink Apple is about helping couples replace that “Ho-Hum, Is this all there is?” feeling in their relationship, with some refreshing zing. I label myself a Relationship Coach.

When did you start?

It's about three and a

half years since I began, but my original business was a partnership with a friend. For the sake of the friendship, we abandoned the business! So Pink Apple was launched two years ago. February was my Anniversary month.

Your qualifications?

My coaching training sits atop my university qualifications in Counselling and Education, but also some 30 years of nursing. Twenty of those years were spent working with couples in Midwifery (Obstetrics) and IVF (In Vitro Fertilization). With Midwifery I was helping couples adapt to new parenthood. In IVF the couples were at the other end of the spectrum, struggling to find ways to have the baby they so yearned for. Both of these periods in a couple's relationship

are acknowledged as high-stress, and so working with couples under duress has been a big part of my life.

What was the inspiration behind your home-based business (HBB)?

I was initially attracted by the “talking profession” of counseling but I was unable to throw myself wholeheartedly into counseling. I'm a pragmatic person so the “solutions” and “actions” focus of coaching was appealing. On a practical level, with some of my coaching conducted by phone, and with my ever-growing urge to write, it made sense to make Pink Apple home-based. When we designed our current house four years ago, it was always intended that the front “study” would end up as a business office for me.



My clients can wait in my lounge-room if need be, and I can comfortably accommodate myself and two others (wow, that might be a couple!) in the space.

How did you get started?

I started in business the WRONG way! I left full-time employment before I'd sufficiently scoped out how the business would work, where I'd get my clients, and what funding it needed. I was downright naive. I was also burned-out and needing to heal, at the same time as I was needing to throw all my energies into forming a new business and learning how to “be in business”. Suffice it to say, I wouldn't do it that way again! Despite that stumbling start, I now

see that my business is more than just delivering one-on-one/two coaching and hence my current development of alternative “products” or delivery mechanisms for potential customers.

Did you start your business for economical, emotional or other reason?

Oh Dear! I have to confess it was that old cliché of wanting to be my own boss! Tragic and infamous, isn't it? I had no idea just how lonely and scary being your own boss could be, but it's all been a great learning curve.

How much did it cost you to startup?

As I said earlier, having not scoped out the costings initially, my husband and I slowly “bled” about \$15K into the business.

Do you have a website?

Absolutely! Wouldn't be without it! At www.pinkapple.com.au, you'll find both my website and my blog. I especially like having a blog because it encourages two-way communication/interaction with me and my readers. I've carefully worked on my content so that potential clients discover what Pink Apple and Chris Owen are really like. It's as much about screening out mismatches, as it is about attracting good client/coach match-ups!

Any advice on setting up a website?

Blog platforms are not a great mechanism for full website hosting. I chose to move my whole site onto a blog

pink apple

christina's relationship coaching offers a refreshing zing to tired relationships

platform for ease of management of content. However, I suspect that over the next 6-12 months I will once again separate the two and have a new back-end to my website that allows me to manage content, without the slightly cumbersome look of the blog. Don't get me wrong! I think having a blog is ESSENTIAL for a business delivering a personal service, as it allows you to sell yourself, without flagrant salesmanship, but instead by developing relationships. After all that is what my business is all about – positive and effective communication. And it's also how I network! Content is king (or queen). While I know I

can write well, I still think I need a good copywriter's or marketer's advice about my content. Remembering to focus on "you –the client" can be hard when you're talking about "me and my precious baby – my business"! So get some advice. Be human. People buy people, not things!

How much does it cost in terms of website maintenance and upkeep?

With it set up on the Typepad blog platform, costs are small – about \$20 month PLUS all my time!!!! My friend Leah MacLean at Working Solo also provides technical assistance, some of which I won in a competition she held on her site!

What kind of professional development do you undertake or have undertaken to develop the

skills necessary to run a business?

Goodness me, I was a babe in the wood when I started! But I think my natural inclination to curiosity and my desire to be under control forced me to seek knowledge. If you follow Michael Gerber's E-Myth model, I knew how to do the coaching so I was a good technician, I knew how to be an effective manager as that's what I'd come from, (and by the way my current "boss" can be a real b***h some times), but I didn't know how to be in business and would never have dreamed of calling myself an entrepreneur. So that's where I had to start. I did some TAFE modules on Small Business especially Marketing. I had/have a business/personal coach. I read endlessly and still do (books, blogs, newsletters,

"persistence and belief in yourself are critical to succeed in business."

magazines, newspapers all about being in business) as well as setting myself up for accountability with some peer support groups! I STRONGLY believe that you NEVER know enough, but you don't have to know EVERYTHING before you take ACTION! So I try to do both. Sometimes it works better than others, but so does everything else. C'est la vie!

What are some of the challenges you have overcome in operating a home-based business (HBB)?

The biggest challenge for this extravert was the loss of company and simple, water-cooler type, social communication, as well as the support and advice of my peers. It was lonely and at first it was hard to admit to all the self-doubts and the failures! But that's part of the reason why I belong to local business groups, lo-



cal and international industry groups, and local and international peer support groups. I was a bit like a flower starved of sunshine, I HAD to crawl out and find the contact!

How do you go about marketing your business?

As I've said this is one of my struggles. My website, my newsletter (you can sign up on the website) and my blog Take A Bite are my primary tools in marketing. The contacts I have around the blogosphere certainly help raise my profile, as

does all the local networking I do. However, my work and business very much needs a personal touch so referrals are the greatest source of leads. That's the reason why I have opted not to do the standard "advertising" methods. Word of mouth marketing is in my opinion THE MOST powerful, especially amongst women. This year I am also planning to do more public speaking around the local communities as well as (hopefully) presenting at the Business Mum's Network Conference in Sep-

pink apple

tember

What computer software do you use to run your HBB?

Good old MS Office comes up pretty strongly in this HBB. I certainly couldn't be without Outlook! But I love Mozilla Firefox as a web-browser. It beats IE hands down, in my experience, but I'm hardly a techno queen, so that doesn't say much! I use Feed-Demon as my RSS aggregator and other cool tools like FreeMind for mind-mapping. I also wouldn't be without Acrobat Distiller for PDFs. MYOB deals with the invoices and bookkeeping and GST compliance. I also use Skype with some contacts. Finally, I use Trend Micro PC-cillin for my internet security

What do you think is the most important equipment and supplies for a HBB?

Business cards and some form of diary! Thinking that you can build it and they will come is setting yourself up for failure! Those wonderful Laws of Attraction require you to actively participate in the process. So go build some new relationships. If you're short on communication skills, or can't make small talk, give Pink Apple a call. I COULDN'T live without my computer and can't imagine how anyone in business could!

How do you manage your money i.e. cash book, software?

MYOB and my wonderful wonderful bookkeeper Hilary. Figures and finances are not my strength, so I rely on her enormously!

Most useful website?

For relationship building? www.pinkapple.com.au of course. For Marketing? Robert Middleton's Action Plan Marketing and More Clients Blog are terrific, as is John Jantsch's Duct Tape Marketing site and blog!.

Most useful piece of advice?

Persistence and belief in yourself are critical.

Did you consider buying an established or franchise business?

Remember this is the little black duck, who didn't effectively scope out her business before starting! Buying an established business or a franchise would have required me to stop knee-jerking and plan ahead. But I suspect in hindsight I still wouldn't have done either!

Your interpretation of entrepreneur?

Someone who never loses sight of the fact that business is about helping people solve problems. So they keep searching for people's problems.

What method did you use to work out your pricing?

Oh another tricky question! I tried all kinds of formulas that juggled hours, experience, and value, versus the price in the marketplace and created complicated

models that even I struggled to remember or feel comfortable with. In the end, I realized that having a coach is a bit like having a personal trainer. It's extremely helpful and productive, but can also be classified as a luxury! I knew that I deserved to be paid more than NOTHING for my services, so kept pushing upwards from \$0.00, relying on my intuition, until I found a round easy-to-remember figure (\$100/session) that fitted my belief of what my market would afford and what I thought was fair. I knew I was prone to selling myself short, so felt confident that value would be the guide nor greed! I also promised myself to increase that figure when both me and my clients got too comfortable with it. Hmm, I wonder if it's time! See? I said financials were not a strong point! And pragmatism doesn't always come first in my world!

Most useful government agency?

I really haven't used any, though I do like managing

my BAS through the ATO's electronic Business Portal.

What professional services do you use ie accountant, solicitor, graphic designer, PR firm and why?

My branding was designed by a fabulous couple at Hopkins Design. I have a business coach, an accountant and a bookkeeper and am considering contracting some assistance to create a more strategic Marketing Plan.

Who is your role model and why?

Andrea J Lee is an innovative business woman, marketer, and coach with an amazing capacity to step back and see the big picture. I wish!

What sort of information is useful to HBB?

Shortcuts and methods of doing anything on a shoestring!

The advantages and disadvantages of working from home?

While my children are all

adult and gone, I'm part of the "sandwich generation" and have an elderly mother with dementia. My decision to set up my own business was influenced by the fact that she was going to need progressively more of my time. So being a HBB has helped me do that! Choosing my hours is a double-edged sword though, as I am often guilty of hitting the office (opposite my bedroom) before I've even been to the kitchen. Probably my greatest difficulty is the lack of transition time as I walk the 5 metres from work to the kitchen to start dinner!

What's next for you?

Lots of product and e-commerce development this year, as well as publishing Save Our Xmas Sanity in time to help women get through Christmas 2007!

Anything you would like to add?

You don't ask, you won't receive! I'm looking for contacts in the publishing world? Anyone out there who could help?

TAX MATTERS

with Ann O'Brien

Networking and promotion are an important part of growing your business.

However, not all costs associated with this promotional work are deductible.

Membership of professional organizations and subscription costs are deductible when they are necessary to produce assessable income. However, expenses to obtain or maintain membership of a recreational club are not usually deductible.

Expenses incurred to entertain clients such as dinners, football or concert tickets, or a weekend accommodation voucher are generally not deductible as such costs are not incurred to produce assessable income. They would only be deductible where provided as a way of advertising or promoting the taxpayer's goods to

the public.

Claiming the costs of meals can be deductible in certain circumstances.

For instance:

- + Whilst travelling on business, meals for a client also travelling can be claimed, but not for a client who is not travelling
- + Food and drink provided at advertising and product launches is deductible, but only if the exhibition or display is open to the public
- + The cost of food and drink is also deductible if provided as part of an eligible seminar, as long as the seminar runs for a minimum continuous period of 4 hours
- + Morning and afternoon teas and light lunches consumed on the employer's premises by employees and clients are deductible and not subject to fringe benefit tax, as is food

provided at an in-house dining facility operated mainly for use by employees of the business.

There are other specific instances where meal entertainment is provided to an employee or associate and although a tax deduction is allowable, the benefit is also subject to Fringe Benefits Tax.

Fringe Benefits tax

This applies to benefits provided to an employee or associate of the employee. It is levied on the employer and not the employee. The taxable value of the benefit is subject to a gross up factor. Certain fringe benefits may be exempt from tax. Also some employers such as religious organizations and public benevolent institutions are exempt from Fringe Benefits tax.

The Australian Taxation Office has issued a tax ruling TR 97/17 if you would like further information on Entertainment by way of



did you know?

“Food and drink provided at advertising and product launches is deductible, but only if the exhibition or display is open to the public.”

food and drink & what is considered deductible and/or subject to Fringe Benefits tax. However, it is important to consult your Accountant when considering the deductibility of any promotional and marketing costs as the rules and regulations can be quite complex, and there are many factors to take into consideration.

Ann is an accountant with Frederiks Ac-

countants located at 12 Doig Street, Cleveland Q 4163.

They offer a free first consultation and would be happy to discuss these and other matters.

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ann@frederiks.com.au

Tech News

spyware the hidden enemy

Your business is under attack. Its efficiency, its profitability, its competitive edge – perhaps even its survival – are at risk.

But the enemy is hard to detect. Moving in the shadows, it operates by stealth. Its goal? To access your intellectual property and other confidential, business-critical information – and then exploit the data for commercial gain.

It's the enemy within. And it's known as "spyware". Spyware can inflict devastating damage on small business.

Spyware is usually defined as any software installed on a computer to gather information about the user, such as passwords and their Internet activities, without their knowledge.

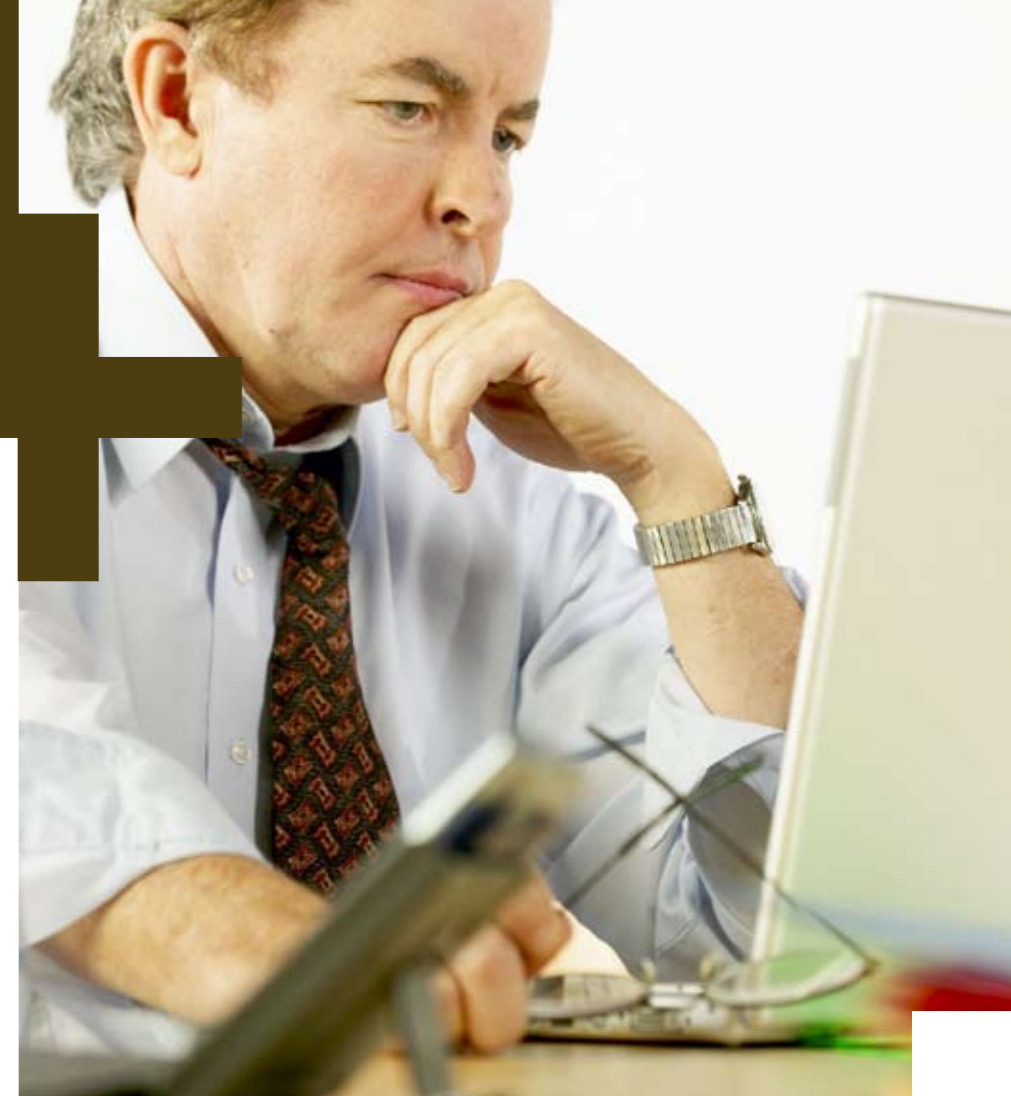
Having only emerged over the last three or four years, spyware has already acquired the ability to inflict devastating damage on small businesses inadequately equipped to combat the threat. In the early days, spyware was little more than an unwanted nuisance. Typically, it installed itself by enticing victims to click on a "pop up window", which led to a stream of irritating, unsolicited adverts appearing on their screens, based on information the spyware had gathered about their browsing habits. But spyware evolved very quickly, becoming increasingly insidious, helping fraudsters gain secret access to bank account or credit card details and rapidly overwhelming the capacity of traditional anti-virus protection to repulse it. Today, cyber criminals are growing ever more sophisticated and commercially motivated. Spyware attacks are becoming increasingly targeted, with social engineering techniques harnessed to pinpoint



potential victims and bypass conventional technological defenses. A carefully targeted attack can go unnoticed for months, during which time a steady flow of sensitive information is leaked out. No wonder spyware is now a global, multi-billion dollar industry.

Across the board, the implications of spyware successfully reaching your network can be severe and far-reaching. So the threat spyware poses to small business worldwide shouldn't be under-estimated. Nor should the limitations of in-house anti-spyware solutions, in terms of protecting you from this menace. Small business will provide potential prey for an increasingly sophisticated and aggressive array of spyware threats. To take just two examples, anti-virus software can only deal

with known threats and it can't know how a particular item of software came to be installed on your computer, e.g. whether it was downloaded with your permission or simply as a result of a visit to a bad website. These are the kinds of weaknesses that spyware is specifically designed to thrive on. You also need to be aware of the dangers posed by the burgeoning, and virtually unregulated, anti-spyware industry. There's been a surge in the number of rogue anti-spyware applications available – applications whose source, effectiveness and misleading sales tactics are all equally dubious. In some cases, this software is promoted by the same organizations that created the spyware in the first place. In others, pop-ups alerting you that spyware has been detected on your computer may, when clicked on, lead to even more spyware being installed! Naturally, the legitimate IT community sees it as a key priority to develop new weapons that can be deployed against spyware and other malware. Microsoft®, for example, designed Windows Vista with the aim of making it the most secure



version of Windows yet developed. Moreover, improved legislation and better international co-operation could also have a positive impact on the war against cyber crime. But whatever advances are achieved in terms of legislation, operating systems etc, no panacea will make the problem of spyware suddenly disappear. Not least, this is because the weakest link in the security chain will always be the end-user. Lack of awareness, vigilance, and sometimes, plain bad luck can combine to make your employee and their computer interfaces a key source of risk to your business. The most cost-effective solution is to follow the route being pursued by more and more small businesses – subscribing to a managed messaging and web security service provided by an organization with the proven track record. Services of this kind provide you with robust defenses at spyware's potential point of entry into your network – the Internet. By addressing the problem at this level, or "in the cloud" as it's known, managed service providers like MessageLabs take the fight one step closer to the cyber criminals.

Article courtesy of Message labs www.messagelabs.com info@messagelabs.com

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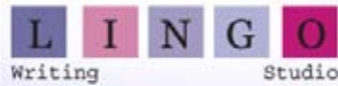


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