

he says. "If customers require a product or service immediately they can visit their local store or a mobile service van can come to them. They can speak to a professional with the ability to actually solve their issue. To me, this is the greatest advantage of 'being local' – customers can find solutions to their problems immediately. An online store or service doesn't offer customers this same timeliness or problem solving ability."

O'Brien says that real expertise in the pool and spa industry can never be completely replaced with an online presence, as it is very technical and can't be prepared as a one-formula-fits-all scenario. But they can complement each other by setting up tutorials and blogs about relevant issues to help customers understand what pool shops do.

"Establishing an online presence through a virtual store is a great addition to any physical business," he says. "Despite contrary belief, there is a market for both business avenues and the two can co-exist to increase productivity and profitability. It is beneficial for most businesses to enter

the online market in today's technologically driven age. It also provides another effective option to market the business and reach a wider audience."

O'Brien concurs with the other people SPLASH! spoke to, saying that there will always be a market for bricks and mortar.

"As much as an attractive discount can lure a customer to the online shopping world, there are other aspects to online stores that aren't quite as enticing – timeframe to deliver goods, shipping costs, damage/loss in transit, safety of credit details, returns policies, can't try/see before you buy and customer dissatisfaction. Should the customer have a complaint there is no physical person to resolve the issue with. Nothing can beat coming into a store, not knowing what you need and having an expert guide you in the right direction in a friendly and informative manner.

"The current industry environment calls for businesses to adapt and develop solutions that encompass both models. It is for this precise reason we created

a platform that leveraged our current national footprint while answering consumer need for convenience through an online web presence. Our industry has to move with the times."

PoolWerx new website (www.poolwerx. com.au) is billed as a hybrid model.

"Through our e-store we can give pool owners easy access to the range of PoolWerx products along with delivery and installation options where necessary," says O'Brien. "There are currently no pool and spa care businesses using a hybrid online/offline model such as ours, it is completely unique to the industry.

"When an online purchase is made through our e-store that order is relayed to the closest PoolWerx retail hub. The store's franchise partners then meet the customer who placed the order when they personally deliver and install the products.

"This not only helps to mitigate freight expenses, it also enables our franchise partners to get to know clients in their area and ensure any products purchased are correctly installed to warranty specifications."

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AQ 002 SPLASHh



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O'Brien says they offer free installation with any online purchase from the e-store.

"New research predicts Australians will spend more than \$13.6 billion online in 2011 with internet spending forecasted to reach \$21.7 billion by 2015. We've invested more than \$100,000 into our new website and e-store and we expect to see a return on that investment by the end of the

spring/summer swimming season, based on strong anticipated demand."

Competition and eBusiness

The ACCC has some advice for dealing with competitors online. In particular, they say the new online environment can create incentives for anti-competitive conduct, and traders need to be aware that they are subject to the same competition laws that apply to offline commercial activities.

Price fixing between competitors – whether operating online, offline or in both media – is prohibited by the Competition and Consumer Act 2010. If competing businesses – including online businesses – agree to prevent, restrict or limit the supply to, or acquisition of goods or services from, particular persons or classes of persons, this may breach the collective boycott provisions of the Competition and Consumer Act.

Also, the Competition and Consumer Act prohibits suppliers from attempting to induce you not to sell the supplier's products online at a lower price than the price specified by the supplier. However, generally the Competition and Consumer Act does not prohibit a supplier refusing to supply you with goods or services, supplying on certain conditions, or supplying on different terms because you are an online trader. However, there are some circumstances where such conduct can raise issues under the Act. For example, with the misuse of market power. If an offline supplier with a substantial degree of market power refuses to supply you for the purpose of preventing you from competing with its own online store, this could raise issues of misuse of market power.

One type of joint venture or alliance that is popular in online trading is an arrangement between suppliers or buyers in an industry to establish a B2B marketplace. This is a website that enables businesses to buy and sell to each other.

When dealing with a B2B marketplace, you should make sure that you know if it is owned or controlled by any of your competitors, and if so, what safeguards have been put in place to ensure confidentiality





of your trading information, and that your customers or suppliers have unbiased access to your products and catalogues.

Australian businesses are subject to Australian laws, but one question often asked is what about competitors in other jurisdictions, are they subject to the same laws?

The ACCC says this will depend on the circumstances. If your online competitors are carrying on a regular business in selling goods or services to customers within Australia, then they are likely to be subject to Australian competition laws. (Don't forget that if you are carrying on a business in other countries, you may need to comply with those laws as well.)

Supplier controlled prices

Suppliers may attempt to impose a resale price to maintain brand positioning or to give resellers attractive profit margins. The ACCC warns that any arrangement between a supplier and a reseller that means the reseller will not advertise, display or sell the goods the supplier supplies below a specified price is illegal.

It is also illegal for a supplier to cut off, or threaten to cut off, supply to a reseller (wholesale or retail) because they have been discounting goods or advertising discounts below prices set by the supplier.

A supplier may recommend an appropriate price for particular goods but may not stop retailers charging or advertising below that price. In most cases, a supplier may specify a maximum price for resale.

Suppliers may withhold supplies of goods to a company that engages in "loss leader selling". That is, purchasing goods with the intention of selling the goods below their cost so they can attract customers who are likely to purchase other goods or services.

Store Sense

Stephen Ogden-Barnes (Retail Industry Fellow, Deakin University) and Danielle Barclay (Retail Consultant and General Manager, Retail Engine) have put together a research document called Store Sense: Reclaiming the Four Walls with Sensory Engagement.

They have discovered that it is the sensory experience that helps bring people into physical shops, and that might be the factor that influences the success or otherwise of bricks-and-mortar establishments in the future.

The report states that "Our sense of sound, sight, smell, and touch have a powerful effect on us, and psychological research is just beginning to explain some of the physical, cognitive, social and emotional effects. Sensory stimuli can influence environments, improve the shopper experience and change the nature of behaviour in ways beyond our consciousness."

It doesn't take too much imagination to import that information into the pool shop environment, where bubbling spas, warm water, fragrant aromas and colourful toys can add to the overall sensory experience.

The report finds that the explosion of internet and multi-channel retailing in the last decade is having a considerable impact on the evolution of retail environments and shaping how people buy.



o residential **feature**

Below is an excerpt from the report.

The growth in online sales is capturing a significant and increasing share of the retail dollar, estimated by Forrester research to reach 8 per cent of total retail sales in the US and Europe by 2014.

In Australia, the value of online purchases has grown at an average rate of 15 per cent per annum since 2005, with Forrester predicting that Australian online retail sales will more than double from \$16.9 billion in 2009 to \$33.3 billion in 2015.

With the ease, convenience and cost effectiveness of new technologies at their disposal, consumers are increasingly playing the currency markets to take advantage of lower overseas product costs, and domestic retailers are finding it difficult to compete in key commodity categories like home electronics, books and music.

In addition, online retailers are using web-based technologies – for example 3D – to create virtual online environments where consumers can interact and engage with products and retailers much the same as in a physical store. Other consumer benefits

offered by online shopping includes virtual shopping carts, product comparison and recommendations based on purchase behaviour, tailored advertising and access to limitless information and reviews. Finally, for the time-pressured, there are no queues and no need to leave the comfort of home or the office.

Technology enables consumers to do all this 'on the move' with mobile phone internet penetration reaching 50 per cent in Australia. Social media has become a critical component in the retail message mix, changing the way consumers hear about products, research and acquire. Now consumers seek the opinion of others in relation to their purchases, bypassing (or at least qualifying) the mainstream marketing messages of retailers.

There is no disputing the fact that the multi-channel consumer is here to stay. With the explosion of new 'connectivity' between consumers, brands and channels, many retailers are strategising to capitalise upon these new market channel and dynamics, for example in evaluating the role

that mobile phone applications and social media channels like Twitter and Facebook can play in relation to both sales promotion and transactions.

Anticipating a very different future, some researchers have conducted focus groups with 'avatar-shoppers' in virtual worlds like Second Life to understand the similarities and differences between the truly virtual and the real world shopper. Research into virtual category management, for example in online grocery stores, is also helping ambitious web retailers to identify improvement opportunities for selling products, thereby driving transactional efficiency and optimising sales. The physical bricks-and-mortar store, it would appear, is under increasing threat in the multi-channel age as both research agendas and media attention turns to alternative channels of research, engagement and acquisition. So is it all over for the humble shop, or can retailers work to restore the high street experience with new strategies to re-engage the shopper at the sensory level?



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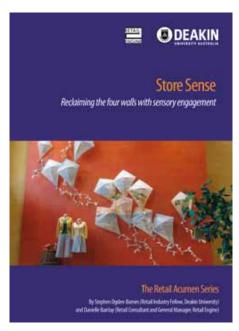


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Store Sense – the report by Deakin University on reclaiming the physical shopping experience using sensory engagement

Opportunities to reinvent the store

While the significance of the internet and social media in the retail mix is not to be underestimated, the very conservative recent sales growth noted in countries like Australia reveal that retailers need more than ever to optimise every physical customer contact and engagement opportunity (and crucially every store visit) to drive customer numbers, sales and customer satisfaction in bricks-and-mortar environments.

It is even more important to address some of the commonly reported negatives about the physical retail environment, for example the spatial and human crowding which affects consumer perceptions of their shopping experience.

With the significant capital investment that retailers have at stake in physical retail stores, it would be short-sighted indeed to both underestimate and undervalue the significance of tactile interaction with a product and the human service interactions that can only be found in a store environment.

For more information

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Greg Dobson Kona Group

Website: www.kona.com.au Email: Glenn@KONA.com.au Phone: 1300 611 288

Martino Santi Australian Consumer and Competition Commission (ACCC) Small business helpline: 1300 302 021 Website: www.accc.gov.au

Deakin University Store Sense: www.deakin.edu.au/ buslaw/gsb/retail/store-sense.pdf Or visit Quick Links at www.splashmagazine.com.au



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The 2011 Awards of Excellence is the industry event of the year for SPASA Victoria, offering substantial benefits to members and exposure and promotional advantages for our valued sponsors. Sponsor companies are promoted at various levels, culminating with the presentation of awards at the Gala Dinner.

Olympian and SPASA ambassador, Nicole Livingstone, continues to MC the industry night-of-nights.

Over 350 industry members and their guests attended another fantastic Awards Night at Zinc, Federation Square on the 27th of August.

The Awards of Excellence were hotly contested again this year, the array of entries was simply amazing and the expertise demonstrated by members impressive.

Support from our sponsors enables the Swimming Pool & Spa Association of Victoria to continue its work promoting the industry and pool and spa use in Victoria.

SPASA wishes to express our gratitude to the following leading industry players:

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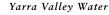
























Well done to all 2011 Awards of Excellence entrants and winners.

The Assocation would also like to thank judges:

Gary Kilworth David Luck (Chairperson of Judges)
Helen Strangos Brad Weir

Helen Strangos Brad Weir
Neil Wray David Hallett
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Lindsay Hartshorn

For their skill and professionalism in determining the 2011 Awards of Excellence winners.





SPASA Victoria Awards

ALL THE GOLD AWARD WINNERS



Pool of the Year:

Goldfish Pools & Landscapes

Best Residential Concrete Pool – Under \$50.000:

Sunbreaker Swimming Pools & Spas

Best Residential Concrete Pool – Under \$100,000:

Aquacon Pools and Landscapes

Best Residential Concrete Pool - Over \$100.000:

Goldfish Pools & Landscapes

Best Residential Fibreglass Pool - Under \$35,000:

Naughtons Pools & Spas

Best Residential Fibreglass Pool - Over \$35.000:

Gordon Avenue Pools & Spas

Best Traditional Styled Pool:

Neptune Swimming Pools

Best Natural Pool:

PJ Pools & Spas

Best Courtyard Pool:

Cantwell Pools & Courts

Beat Residential Spa:

Aloha Pools

Best Residential Pre-engineered, Vinyl-Lined Above-Ground Pool:

Clorex Pool Store

Best Residential Pre-engineered, Vinyl-Lined In-Ground Pool:

Albatross Swimming Pools

Best Residential Lap Pool:

Cantwell Pools & Courts

Best Residential Pool and Spa Combination:

Aquacon Pools & Landscapes

Best Renovation:

PJ Pools & Spas

Best Innovative Pool or Spa:

Aloha Pools

Best Water Feature:

Out from the Blue

Best Fibreglass, Acrylic, or Vinyl lined Pool by a County Member:

Narellan Pools Geelong

Best Concrete Pool by a Country Member:

Mediterranean Swimming Pools

Best Pool Display:

Naughtons Pools & Spas

Best Pool Shop:

Poolside Frankston

Best Spa Retailer:

Endless Spas

Salesperson of the Year - Wholesale:

Sunbather

Best Control, Water Quality or Convenience Product:

Clevaquip

The Water Neutral Pool Award:

Rainwise Coburg

Sustainability Award:

Sunbather

Product Innovation Award:

Clevaquip/Sunbather (joint Gold winners)











Residential Concrete Pools-Traditional or Geometric up to \$50.000

Gold: A1 Pools WA; Silver: Sunset Pools NSW; Bronze: Evans and Evans Pools QLD

Residential Concrete Pools-Traditional or Geometric \$50,000 to \$100,000

Gold: Exclusive Pools WA; Silver: Vision Pools NSW; Bronze: Urban Oasis SA

Residential Concrete Pools-Traditional or Geometric over \$100,000

Gold: Goldfish Pools and Landscapes VIC; Silver: Polar Pools NSW;

Bronze: Quality Dolphin WA

Residential Concrete Pools-Freeform or Natural up to \$50,000 Gold: Jade Pools NSW

Residential Concrete Pools-Freeform or Natural \$50,000 to \$100,000

Gold: Premier Pools NSW; Silver: The Pool Company VIC; Bronze: Norfolk Pools QLD

Residential Concrete Pools-Freeform or Natural over \$100,000

Gold: Norfolk Pools QLD

Residential Fibreglass Pools up to \$40,000

Gold: Barrier Reef Pools WA; Silver: Tranquility Pools and Spas NSW; Bronze: Australian Outdoor Living SA

Residential Fibreglass Pools over \$40,000

Gold: Local Pools and Spas NSW;

Silver: Gordon Avenue Pools and Spas VIC

Commercial Fibreglass Pools

Gold: Freeform Pools SA

Residential Vinyl Lined In-Ground Pools

Gold: Add A Splash Pools WA; Silver: Albatross Swimming Pools VIC

Residential Pre-Engineered Above Ground Vinyl Lined Pools

Gold: Classic Pools WA;

Silver: Classic Pools /Above Ground Pool

Sales SA

Residential Enclosed/Indoor Pools

Gold: Quality Dolphin WA; Silver: Sunrise Pools NSW; Bronze: Aloha Pools VIC **Spas Concrete/Fibreglass**

Gold: Aloha Pools VIC











Gold: Freedom Pools and Spas QLD

Display Pools

Gold: Vision Pools NSW; Silver: Urban Oasis SA; Bronze: Barrier Reef Pools WA

Commercial Pools or Spas up to \$250,000

Gold: Polar Pools NSW; Silver: Pool Fab QLD; Bronze: Imperial Pools WA

Commercial Pools or Spas over \$250,000

Gold: AVP Commercial Pools WA; Silver: South Pacific Pools SA

Commercial Renovations over \$250,000

Gold: AVP Commercial Pools WA;

Silver: Sunset Pools NSW

Renovations under \$25,000

Gold: Sunrise Pools NSW

Renovations over \$25,000

Gold: Reflections Pool and Spa Care WA; Silver: Freedom Pools NSW

Innovative

Gold: Aloha Pools VIC;

Silver: L&V Project Pools QLD

Water Features

Gold: The Pool Company VIC

Lap Pools

Gold: Cantwell Pools and Courts VIC; Silver: Splish Splash Pools NSW; Bronze: Future Pools Design and

Construction WA







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"Poolrite is all about creating innovative products that are mindful of the environment, efficient, safe and highly effective: the Ecosystem embodies this"

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Poolrite was awarded the prestigious 1st place prize for Innovation at the Piscina BCN 2011 Pool Show for their 10-year-in-the-making Ecosystem swimming pool appliance (formally Kopod/Davinci). Based on the Ecosystem's innovative approach, respect for the environment and sustainability the International Pool, Spa & Wellness Exhibition judging panel honoured Poolrite with this top award.

"The Ecosystem is really the culmination of everything Poolrite hopes to represent" - Ross Palmer



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t's important to understand that not all parents commence swimming lessons with their baby from birth. It is a common misconception that if babies do not start from birth, then they are incapable of catching up and therefore cannot achieve great swimming skills. But babies who are regularly exposed to the water are the ones who truly excel.

Great learn-to-swim programs are based around the baby's growth and development. A baby's development on land will have huge implications on the learn-to-swim lesson and the suitability of skills to be introduced into the lesson framework. Therefore it is ideal for babies to be grouped into classes with children of a similar age.

Within the Laurie Lawrence program for example, our four-to eight-month-old babies are grouped together and our eight- to 12-month-old babies are grouped together. While this close grouping may not always be possible, it is essential that the parent and teacher adapt the swimming skills so that they are developmentally appropriate.

While all children are different and develop in their own individual time there are some common benchmarks. Around eight-months, the baby may be capable of holding a balanced sitting position, rocking on their hands and knees, crawling, selecting toys they are

interested in and can even shake their head "no".

It is during this time that babies are gaining increased curiosity in the world around them. Importantly they are beginning to show signs of their own independence and desire to strike out on their own.

Teaching your child independence is very important. Children are curious and learn through their own exploration. Personal exploration often teaches children their boundaries. Even from a very

"Around eight-months old, babies are gaining increased curiosity in the world around them – they are beginning to show a desire to strike out on their own."

young age, babies can learn boundaries. It is during this time that we can introduce to baby the differences between deep and shallow water. While under your strict supervision within arm's reach the baby will start to learn a respect for the water as they learn their limitations and boundaries.

0

Giving your baby the opportunity to sit up, balance and play in shallow water is fantastic. Babies love being given an opportunity to experiment with independent splashing, playing with toys and establishing their balance. While learning balance in shallow water it is likely that the baby will topple over. For this reason the parents must always be strictly supervising baby within arm's reach. If the baby has been conditioned and is happy with submersions, the parent can allow the baby to self submerge before gently sitting the baby back up. Babies who have not been conditioned should not be allowed to topple over.

It's tummy time

Tummy time on the shallow ledge where the baby learns to keep their face out of the water and crawl is also an important activity. The appropriateness of this activity will be determined by the depth of water available at the pool. If the water is too deep then the baby will drink the water. Ingesting large amounts of water is extremely dangerous for babies. Therefore if the water level is not appropriate parents should practice this activity at home in the bath where they can control the depth of the water. Remember, all shallow water exploration must be done under strict supervision within arm's reach.

If shallow water is not available at your chosen facility, parents and teachers can use rubber floating mats. These teaching aids are great to develop baby's independence and give them the freedom to back float, learn sitting balance, practice tummy time and even crawl. Parents must never leave baby unattended on a floating mat. Floating devices do not replace adult supervision.

Conditioning is the most important element in the learn-to-swim process and should be practiced during every home bath and every lesson. Conditioning has two objectives: initially it is to teach the baby breath control on command: once mastered it is used to extend the baby's breath control. Parents and teachers can extend the baby's breath control by counting (starting with 3 and building to 5) while pouring a cup of water over the baby's face. This skill can be further advanced by using a larger cup or small bucket of water. Once the baby has mastered good breath control, the parent and teacher can easily submerge the baby. Submersions should always be performed in a horizontal position allowing the water to run in a head to toe direction.

Parents can perform between six to 12



"Remember, all shallow water exploration must be done under strict supervision within arm's reach."

submersions throughout the course of a lesson. However if the baby cries or ingests water, stop immediately. Conditioning and submersion has been explained in the previous article in the October-November 2011 edition of SPLASH!. Information can also be sourced at www.babyswim.info.

Free floating

Once the parent and baby are totally comfortable with submersions we can progress to free floating. Free floating gives baby the opportunity to truly feel their own buoyancy. Floating is the most important skill in the learn-to-swim process because it is the basis of all learn-to-swim. Once baby feels that fun floating sensation and that feeling of weightlessness they will become relaxed and at home in the water. There are many types of free floating activities and these activities will evolve with the baby's development.

Free floating between adults is a great way to practice and is easy to adapt as the baby's ability advances. In this exercise there is a passing adult and a catching adult. The passing adult uses the trigger words "name, ready go", followed by a kinaesthetic lifting trigger, then submerges and smoothly glides the baby underwater to the catching adult. In the initial stages the catching adult will lift the baby up under the arms. As the baby grows with confidence they will be encouraged to grip the T-Shirt and pull themselves up independently.

Once floating patterns have been established and mastered we can encourage propulsive skills. Propulsion of the arms and legs is what makes us move through water. Babies use very primitive movements like a wriggle or a crawling action. While they are not traditional swimming strokes they are sufficient for baby to move from A to B. The aim now is to establish neuromuscular patterns in the baby so they can perform more traditional swimming actions when they are physically capable.

Word action association is used to teach propulsive movements. Word action associations is simply saying a word and following that word with an action. For example saying "kick, kick" while manipulating baby's legs in the traditional kicking action. Word action association is taught in tandem with our "show, practice" teaching principal. We show the baby what we want and then give them an opportunity to practice. The process is consistently repeated in the learn-to-swim lesson until the skill is mastered.

The learn-to-swim lesson should be designed around the baby's growth and development and readiness to perform swimming skills. For this reason any programs which use force while the baby is showing signs of discomfort or distress must be avoided. Good programs will hold professional accreditation with Australia's professional bodies Swim Australia and AUSTSWIM.

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ou already know that running a business is about getting things done and making things happen.

How you do that is by managing – well to be honest it's about controlling things. Things and people. People's efforts, where they spend their time, what they should be doing and how they do it.

Your business needs control – otherwise important things don't get done. But how much can you do, if all the important things are done with your own two hands?

The Holy Grail for any business owner is the perfect team member who not only knows what you want and can do it, but delivers it without having to be watched.

But let's just open your eyes for a second, kill the harp music, stop the fantasy right there and talk about reality.

That fantasy team member is unlikely to pop out of the woodwork. So you'll have to look at the alternatives.

The two limiting excuses

You have to work with imperfect people and that takes effort. It requires you to delegate.

Most business have a lot of resistance to this idea. Because when it comes down to it, delegation is about letting go of some control. The two most common excuses I hear are: "It'd just be quicker if I did it myself" and "Nobody does it as good as me."

Both of those excuses may be true at that moment in time but let's look at both of them in the big scheme of things.

"It'd just be quicker if I did it myself."

Besides it only takes 10 minutes. 10
minutes x 5 days x 48 weeks = 2400 minutes.

2400 minutes = 40 hours a year. 5 working days! Is it really quicker? How much of your day is consumed by 10 minute tasks or phone calls that should be handled by someone else?

"Nobody does it as good as me"

Well you may be right. But face it, you weren't born with it. You had to learn it. And that took time. And there is the problem, your impatience.

The choice

So you can choose instant gratification, get it done the way you want, and you stay chained to the wheel.

"Nobody does it as good as me."

Or put in the effort, develop someone, accept their imperfections, correct them, and set yourself free. Your choice.

I think it was Henry Ford who said it best: "I prefer to have 1 per cent of a hundred people's efforts rather than 100 per cent of one person's effort."

Resign your position as Master of the Universe.

Unlike money, time is the only resource in your business that you can't make more of.
Time to build your business, time to plan a path, time to lead a team, time to grow your business.

If the key areas in your business are restricted by what you can do with your two hands then you have a choice to make.

Get moving: commit to staying hands-on or make a start in developing your team.
Either way, get off the fence starting today.

Steve Smit is a business coach with Reality Consulting. For more information visit www.realityconsulting.com.au or email stevesmit@realityconsulting.com.au.



It's all in the clouds

Sue Hirst of CFO On-Call explains how cloud commerce can help your business.



"Cloud" may not be the best word to instil confidence in business owners looking to store their precious data – but the enormous benefits can't be ignored.

The Cloud is a term for describing online software delivery and data housing. Until recent years, most business owners have used software and kept data on their computer hard disk.

Software updates had to be downloaded and data had to be backed up and a copy kept offsite for security purposes. Data had to be transferred between bookkeepers, businesses and accountants. There is now a better way – via the Cloud. "Cloud Commerce" provides the ability to work on live data anywhere, anytime. Staff can work from home at midnight if it suits them; advisers can fix up issues that SMEs raise without having to travel to get the "true" data and reduce the risks associated with loss of access to files and apps.

Most of us have been banking in the Cloud for many years now and Cloud Commerce is the next step.

The pros of Cloud Commerce far outweigh the cons. Some people worry about the security of their data and about the internet going down. Having data on computer hard disks is probably more dangerous than having it in the Cloud. Most Cloud Commerce organisations use extremely reputable and secure servers for housing systems and data. In most regions the internet goes down rarely, and if it does it's generally for hours rather than days.

And with the NBN we are on a path to greater internet speed every day. If you Google 'Online Accounting Software' some of the top listed systems are Xero, MYOB Live Accounts, QuickBooks and SAASU. Both MYOB and QuickBooks have had desktop offerings for many years and have entered the online arena recently. Xero and SAASU were born in the online environment.

Desktop versus Cloud

One of the biggest concerns so far from SMEs who we've spoken to is the perceived risk of having data in the Cloud and what would happen if a provider closed its doors.

If this happened during the current 'early adoption' phase and clients suffered, it could set back the whole concept substantially. Linked to worries about losing control of data is the financial status of some of the smaller suppliers. Risk management around backing

up data is replaced by risk management around keeping a good internet connection.

The smart model for Cloud Commerce is to build a robust general accounting engine and allow for seamless integration of add-ons. This follows the "best of breed" theme and means each provider can focus on and provide the very best solution using their know-how. Add-ons such as inventory management, job management, e-commerce, customer relationship management (CRM) and mobile workforce management would be very difficult for one provider to develop effectively.

In a typical business using desktop software the bookkeeper enters all transactions and has to perform bank reconciliations, check each bank transaction from a bank statement against the accounting system and tick them off.

Pretty much all of the Cloud accounting systems have bank feeds which means they are linked to the bank account and entries are automatically fed into the system. The system recognises the amount of the bank transaction and matches up with its own transactions. All the bookkeeper has to do is click the OK button. Some systems also have system-to-system transactions. i.e. if a supplier and customer are working on the same system, purchase orders and invoices can be automatically received into each system without the need for a bookkeeper to enter them.

The time and cost saving by removing this repetition could far outweigh the monthly subscription fee of an online accounting system.

Probably the biggest benefit of online software is the ability for business owners and advisors to have real time access to vital financial information. Once a financial strategy and budget is set, it can be closely monitored and corrective action taken immediately to ensure achievement of the desired outcome.

For more information go to www.cfooncall.com.au or call 1300 36 24 36.

What should you be looking for in an online accounting system?

Here are some questions to ask:

- 1. Is it provided by a reputable and solid organisation? Who is involved?
- 2. Where is the system and data housed and is it safe?
- 3. If it's free, how much will it cost to retrieve data if you chose to move to another system?
- 4. How is support delivered?
- 5. Is there a local presence or is it a "faceless" internet page?
- 6. Does it create greater efficiencies than desktop software such as automatic bank feeds to reduce

- bookkeeping data entry time?
- 7. What functions does it include?
- 8. Does it handle local taxes and compliance?
- Is it scalable with add-ons such as inventory, job management, CRM, payroll, e-commerce etc.
- 10. How much training is available for users?
- 11. Are there a good number of advisors who work with the system?
- 12. Will it create efficiencies working with your accountant and will it reduce their fees?