

Cliftons – THE Business Specialists

Cliftons are developing a series of small group seminars (20 people) to be held over the coming months to give The Keys to Wealth, Business Growth and Profits!

1. Planning & Working ON your Business, not just IN it

You need to take a step back and give yourself time to consider how you do business.

The point to life is having a business that provides a good income with which to enjoy life. We do not or should not live life just to work.

Therefore **it is a good thing to Grow your Business**, for you can give employment to others, have finances to contribute, to be generous, to help your family and your community. We should not desire Money and Wealth for its sake, but for what we can do with it.

You would not build a house without following a plan, yet we try and build a business without a plan. We will look at some of the many planning tools that can help you effectively work on YOUR business and do a worked example on one business.

2. How to recruit, retain & manage GREAT staff

This is one of the most challenging issues faced by most business owners. Indeed many business owners have a mindset to avoid having to employ staff at any cost! The problem is that it ultimately costs their business. Growth is retarded, owners work excessive hours, family and relaxation time is diminished.

It can be argued that in a business without staff you do not have a business but are simply self-employed without a team working for you. So it begs the question of who will carry on the business when you are on holidays or sick??? While it is possible for self-employed professionals to earn good income, real wealth is generated from the profits from the labour of others.

Come and learn the benefits of building a team around you, and building a “turn-key operation” that can continue without you.

3. How to develop your Creative Marketing Ability

Like everything else in business your marketing strategy needs a plan: set aside funds for marketing; determine methods to measure the results of each campaign to determine what works best for your business, measure your marketing success, revisit the plans.

In this seminar experienced marketing professionals will help you develop your creative marketing abilities, and develop a strategy that suits your business

But you need to take up the challenge to set aside the time to do it, to step outside your comfort zone and plan your business future – without a plan your business may not have a future!

4. Understanding Your Financial Statements & determining KPI's

How to read, interpret and understand your Profit & Loss, Balance Sheet and Cash Flow Reports, and more importantly use the information to better manage and run your business.

Many business owners do not understand the information supplied to them by their accountants, it is not your fault – it is the fault of us accountants! We will show you the important information that you should know.

We will also give actual demonstrations of how small changes to Price, Turnover, Profit Margins, Debtor Collections and other things affect profit and cash flow. You will be able to determine what additional sales would be needed to cover a reduction in price of say 5%.

We will look at simple KPI's (Key Performance Indicators) that should be determined for each business. We will examine why many new and established businesses fail.

5. Asset Protection and Tax Effective Structuring.

We will cover the advantages, disadvantages, costs and savings of:

- Service Trusts and Asset Protection Trusts
- Share investment into different Trusts to save on Capital Gains Tax
- Double Mortgages to protect home and assets outside the trust.

6. Equipment Financing – Explanation & Comparisons

We will learn the differences between, advantages, disadvantages, costs and savings of:

- Lease
- Hire Purchase
- Bank loans
- Chattel Mortgages

You will then have an understanding of what is best for your business.

7. Personal Wealth Creation (for both Business Owners and Employees)

The basis is simple, yet like dieting we find it hard to do. It really requires us and our family to do one thing – spend less than we earn by at least 10% and invest that saving amount first. Sound basic? It is! So why don't we all DO IT? We examine simple wealth creation and gold mining principles such as those expounded in the classic financial management book *The Richest Man In Babylon* ([click here for a review](#)), and learn why “money is plentiful for those who understand the simple rules of its acquisition”.

We will be exploring what is an asset, and what is not an asset. Test yourself on this one:

My personal home is an Asset Yes or No?

We will look at budgeting and some tools to make accounting for it easy.

8. Baby Boomers Retirement – Challenges and Opportunities

In the next 10 years in Australia over 500,000 good long established businesses will have ownership/management changes. They will either be;

- Sold
- Transferred to family
- Closed down
- Manager appointed

Many of these businesses have not changed hand in 20 to 40 years.

This seminar will benefit you if you:

- are selling or wanting to transfer your business to family; or
- are looking to close down and sell assets; or
- wanting to buy a good business

For all positions there are things you need to do now to prepare you for the best result!

To receive more information on these upcoming seminars, please complete a fax return form, or alternatively complete our online enquiry form for [Bomaderry](#) or [Bowral](#).