



# Traralgon Business Centre

Ph: (03) 5173 6800

We make business look great

Address: 55 Grey St, Traralgon

[www.traralgonbusinesscentre.com.au](http://www.traralgonbusinesscentre.com.au)

January 2014 Issue

## Welcome to the TBC newsletter...

**TBC update by Stacey:** Happy New Year everyone! With 2013 being a great year, we are looking forward to an even better year in 2014. We hope you all had a safe and happy holiday and are raring to get back in to work! ☺

2014

### 2 OFFICES NOW AVAILABLE!

We now have 2 Suites available full-time here at the Traralgon Business Centre, so don't miss out on this wonderful space!

You can have it all... Ideal location, close to reception ... and that's just the office!

#### Included in your package:

Basic reception services, kitchen facilities, wheelchair access, discounted rates for Meeting & Conference rooms...

As well as many more options!

It's all here, why look anywhere else?

**Call Stacey today on (03) 5173 6800 and find out how you can make an office all yours!**



Polly

### Regular Rewards

*25% OFF your 5th Massage or Kinesiology session*

Have 5 x 1hour Massage/Kinesiology Sessions in a 5 month period to receive discount (Period recommences after your 5th session)

New Rates as of 1st February, 2014  
Standard Rate \$70 (1 hour) | Seniors Rate \$60 (1 hour)  
Children 16 years and under \$60 (1 hour)  
All Kinesiology Sessions are \$70  
"Family Packages" now available, enquire at reception

Appointments Available:  
Wednesdays 6pm - 8pm | Thursdays 9am - 8pm | Saturdays 9am - 1pm

Traralgon Business Centre  
Suite 7, Level 1, 55 Grey Street, Traralgon  
(Cnr Grey & Breed Streets)

**5173 6807**

Reception is open 8.30 - 5pm for appointments

## A Virtual Office could be exactly what you need for your business!

Do you need someone you can rely on to answer your calls and take messages for you but don't want an answering service? Don't worry, we have the solution!


A Virtual Office with the Traralgon Business Centre allows you to portray a professional image for your business. Our dedicated receptionist will answer calls in your business name, take messages and manage your diary for you by taking bookings and following up clients... Talk about not having to lift a finger!

Not only is it convenient but it's affordable too! We have two packages to choose from; with costs of \$50+GST per week or \$80+GST per week.

To find out more about these packages contact us today! (03) 5173 6800







Neil has more than 21 years of financial planning experience, gained through roles with Westpac, RetireInvest, and, most recently, with Bendigo Bank.

Neil's qualifications include a Diploma of Financial Planning through Deakin University and a Diploma of Financial Markets through the Securities Institute of Australia. He is a Certified Financial Planner, as awarded by the Financial Planning Association.

Neil's areas of expertise include retirement planning, investment strategies, risk insurance, social security as well as estate planning.

**For advice on:**

- Deposits;
- Securities (such as shares);
- Managed investments (including Investor Directed Portfolio Services);
- Government debentures, stocks and bonds;
- Retirement products, including superannuation and retirement savings accounts;
- Personal risk insurance.

To book an appointment call Neil on 0400 897 254.

## What would you do with an extra hour?

We often cram as much into our day as we can and juggle more than one task at a time.

A survey commissioned by Telstra of more than 1000 small business owners found 43 per cent of respondents would choose to spend time with their families, while just 14 per cent would put time back into their businesses. But the Research Now survey found 70 per cent of respondents said they started their businesses because it was the best way to have a flexible job.

What would you do with one bonus hour in your week?

**Educate myself** - Training and professional development is so enriching – when there's time. Kate Fairley, from Get Informed Insurance, says she would benefit from more time for education.

**Generate new business** - Women's business coach Abbie Widin, from One Extra Zero, says just one extra hour would be enough to build new contacts and new lines of work.

**Me time** - It's on every small business owner's wish-list. Eugenie Pepper, from PLUM baby and kids fashion, says she would like one hour alone to do whatever she pleased.

**Family time** - Insurance adviser Paul Davies is keenly aware of balancing his business demands with family time.

**Exercise** - Brad Prout, chief executive of financial services franchise First Class Capital, says exercise has more than just physical benefits.

Read more: <http://www.theage.com.au/small-business/managing/what-would-you-do-with-an-extra-hour-20131128-2ybny.html#ixzz2nhSUG3jJ>

## Detox your financial management

The new year heralds a fresh start for many small business owners. They can say goodbye to a bad year and hello to a better one, or look forward to building and improving on twelve months of success. However, something all small businesses should make a priority for 2014 is reviewing and overhauling their financial management practices.

We recently conducted a survey among Australian SME owners that revealed just 15 per cent had engaged the services of a professional to help manage their books. More shockingly, three-quarters of those questioned didn't even set an annual budget. A budget is essential if you are to keep well and truly on top of your finances. Make it a key part of your business plan for 2014 and beyond.

Clearly the number one goal for all businesses this year will be to make more money. However, in order to do this you need to outline a realistic plan of how you're going to achieve this. Ultimately, 2014 is set to be a great year for small business in Australia. A recent survey by CPA Australia found small business owners have much more confidence in the local economy in 2014 than in 2013, with expectations of growth rising from 38 per cent to 58 per cent.

Whatever your plan for getting there, make sure financial management and budgeting are right at the top of the list. No business can succeed without it.

Read more: <http://www.theage.com.au/small-business/finance/detox-your-financial-management-20131201-2yj8h.html#ixzz2nhQfNYsS>