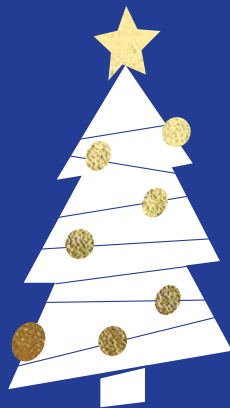


A string of Christmas lights with white and gold bulbs hangs across the top of the page.

# 2022

**...had new *twists*  
*and turns* but we  
can now see the  
finish line!**

**BIZDOM.** Business Advisors &  
Chartered Accountants



# Let's review '22!

## This year had its pits and peaks.

Grab a pen - and a moment - to reflect on your highs, your lows, and where you 'want-to-goes'.

Summarise where you are now and how you'll get to where you want to be in '23.

## Now, set a Big Hairy Audacious Goal!

A BHAG pulls you out of short-term thinking to look boldly forward. It should be an outrageously ambitious 10-25 year goal and help you align and stretch your goals when you create your 2023 Business Plan.

## What's your BHAG?



Put your scribbles somewhere safe for the new year.



Yeee *haaa!*....

## The staff party's back!

*Dress up, have fun, celebrate your individuality, and fill up that cup!*



### **OPTIMIST:**

*The glass is half full.*

### **PESSIMIST:**

*The glass is half empty.*

### **ACCOUNTANT:**

*How much did the glass cost?*

*Achieving balance at this time of year is hard. Read on for some hot tips...*





# *Mind* Freedom

## Simple burnout prevention tactics

1. Check yourself regularly - prevention is best.
2. Get clear on your needs - put them first.
3. Have sufficient quality family time.
4. Ensure the basics - exercise regularly, eat well and get enough sleep!
5. Build a personal support network.
6. Take 10 if you're feeling unproductive - (10 minutes, 10 breaths, 10 yoga poses, etc.).
7. Regularly review and align your goals and passions.
8. Discuss setbacks with us - we can help you define improvement strategies.



## No headspace for buying gifts?

Minimise waste and maximise memories by gifting an experience. You don't even need to leave your house (or pyjamas).



*Freedom is a  
state of mind.*

WITH BORDERS OPEN, TROPICAL HOLIDAYS ARE TRENDING

# If 2022 was a *cocktail* it would be an...

## *Island Sunrise*

60ml white rum

120ml pineapple juice

30ml orange juice

30ml coconut cream

Ice cubes

15ml grenadine

Freshly grated nutmeg

Add the rum, pineapple juice, orange juice, coconut cream and ice to a shaker. Shake vigorously then strain into a tall glass. Pour in the grenadine for a red ombré and add some freshly grated nutmeg.



*If you can't make it  
to a tropical island,  
turn up the heater  
and add a dash of  
imagination!*





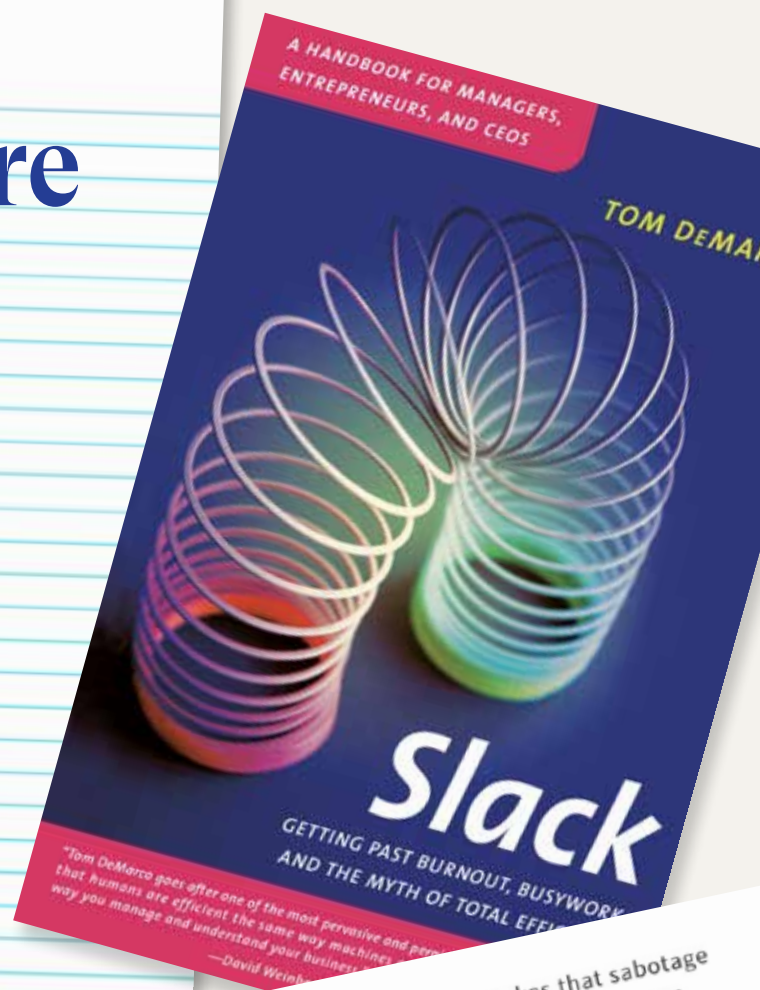
# Time Freedom

*You're efficient when you do something with minimum waste.  
You're effective when you're doing the right something.*

TOM DEMARCO

## 10 books to make you more effective.


1. Random Acts of Management - Scott Adams.
2. The Road Less Stupid - Keith J Cunningham.
3. The How of Happiness - Sonja Lyubomirsky.
4. Atomic Habits - James Clear.
5. Surrounded by Idiots - Thomas Erickson.
6. When - Daniel H Pink.
7. Start With Why - Simon Sinek.
8. Think Again - Adam Grant.
9. Slack - Tom DeMarco.
10. The 10x Rule - Grand Cardone.



Avoiding the dumb mistakes that sabotage growth, profits and business success

### THE ROAD LESS STUPID

Advice from the Chairman of the



*Being rich is having money;  
being wealthy is having time.*

MARGARET BONNANO



# *Financial Freedom*

## *Minimise the impact of inflation in '23*

- Review, streamline, and automate processes
- Analyse your profit margins
- Improve your productivity & effectiveness
- Minimise expenses when possible (and sensible)
- Stock up on supplies you need and can afford to buy in bulk
- Raise prices judiciously
- Be ready to welcome and care for new customers



*Planning ahead  
(with our support),  
could maximise your  
financial freedom!*

## **Consider *Secret Santa* for family & friends...**



Set a value or theme, e.g. homemade or re-gift. Spend less money, create less waste, and everyone gets a gift!





# Festive *risks* to manage:



1. *Buying now paying later*

2. LAST-MINUTE SHOPPING CHAOS.

3. *Using a credit card while under the influence*

4. WATERING THE CHRISTMAS TREE WITH ITS LIGHTS ON.

5. *Peaking too early*

6. TALKING POLITICS.

7. *Forgetting to buy batteries for the kids toys*

8. UNDER (OR OVER) COOKING THE TURKEY.

9. *The amount of brandy in Nana's Christmas cake*



*Managing risks in your business will help you gain some control of the somewhat uncontrollable.*



Ready to kiss 2022 goodbye...?





**From our team**

*to yours,*

**have a**

**fun,  
safe,  
and *restorative*  
break.**



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