

From: ANZ Small Business  
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## WELCOME

TO THE NOVEMBER 2017 EDITION

Welcome to the November edition of ANZ Small Business in Focus.

Cash flow is understandably one of the biggest concerns for small business owners. This month in our articles we share some quick wins to introduce and the common mistakes to avoid from one of our cash flow experts.

Plus, if you haven't yet found your productivity tool soulmate, check out our article on how to save time and maybe even get a little more work-life balance.

This month, we're also connecting you with advice from businesses like Bulla, Go Natural and Carman's Fine Foods on how to succeed in Asia.

And, lastly our ANZ Research team provides you with an economic update.

We're always here to help; if you'd like to discuss your business banking needs, please contact your local [ANZ Small Business Specialist](#) or call 1800 351 663.

Kind regards,

Guy Mendelson

General Manager, ANZ Small Business Banking



### 5 tips to free up cash flow

Is profit really king? A business can survive without profit but it can't without cash flow, says one expert. How can you make sure your business keeps pumping?

[Read more](#)



### How you can reclaim two hours every day

Running a business eats up every hour available. These tips may help you free up time and give you the freedom to focus on high-impact areas of your business (and, get you one step closer to work-life balance!).

[Read more](#)



### 'Make or break' in Asia: What to consider in 2018

Want to share your product with a potential 3.2 billion middle-class consumers in the Asian market? Hear from businesses like Bulla who are already on the ground.

[Read more](#)



## Outlook more positive, interest rates set to rise in 2018

ANZ Economist Felicity Emmett shares the latest ANZ economic update, including a focus on the retail sector.

[Read more](#)



## How to get a grip on energy costs

Rising energy costs in many parts of the country have hit many small businesses hard. "At a minimum, re-negotiating your contract with your electricity and gas retailer, who are competing for your dollar, can be an easy way to have more control over your energy costs," says Gareth Arbuthnot, ANZ Business Banking Manager Vic. Providers like Beevo can also look at your energy bill and make sure it's working for you.

[Learn more](#)

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