



ISSUE:  
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**WE HELP YOU  
GROW YOUR BUSINESS  
TO THE NEXT LEVEL**

## 2015 - The Long and Winding Road

Here we are already one month into the new year with a vast majority of employees having returned to work from a vacation.

Importantly before we stargaze at the year ahead, it is critical for us to reflect upon 2014, a year of unprecedented economic change in which our terms of trade experienced their biggest fall in 50 years, commonwealth debt rose to \$40 billion, interest repayments on this debt rose to \$11 billion, unemployment rose to 6.3%, notably the highest rate recorded in 12 years, our currency dropped 25% and recognition that our global competitiveness continued to slide. When considering these indicators as drivers of economic stability and prosperity it prompted us to coin this edition "the long and winding road" not merely in reference to the beatles classic, but as the forerunner to the long term change in thinking and actioning that is required for us to remain the kind of country that we want for now and future generations to come.

We quote the Australia Day speech delivered by BCA Chief Executive Jennifer Westacott, who spoke about the impact of demographic change, shifts in economic power and the

profound impact of digital technology, all of which affect our economy, our labour market, our national budget and the choices we have as individual Australians.

Whilst Jennifer spoke at length about three aspects of change, namely, the budget and fiscal arrangements, education and skills and profound growth, she reiterated that all of them need to be driven with extremely strong leadership that begins with dialogue and conversation with the Australian people and then communicates the strategy, involving setting the direction, agreeing on the fundamentals, designing the detail and measuring and explaining progress.

The conclusion is that the vision for Australia can be achieved, one of a progressive, modern and prosperous country, one of continued freedom and choice.

Having said that 2015 is seen by many pundits as a year of solid growth on the back of a reduced dollar which will provide more demand for our exporters and benefit companies that earn much of their income overseas. Falling oil prices will make consumers happier and

wealthier with the average Australian \$30 better off per month in their petrol bill and the continued strength of the US recovery also gives cause for optimism throughout the year ahead.

Back to understanding that the holidays are well and truly over is the barometer, our TV greeted by a plethora of reality television, from The Block to MKR, to I'm A Celebrity Get Me Out Of Here, to Shark Tank and Gogglebox, we pontificate if there is an end to this mindless media madness, although as mentioned recently the positive to take out of this reality riot is that it increases communication and interaction through social media.

On the home front at Morris Finance we are pleased to report that the first half of our financial year has continued to show excellent results in all departments, allowing us to grow with structured and measured confidence. Once again we thank you for your unqualified support of Morris Finance and we look forward to reporting on our successes in 2015 and beyond, as we venture down the long and winding road, one in which success is the journey, not the destination!

## 2015 Festival of Sails at the Royal Geelong Yacht Club

The Festival of Sails is Victoria's oldest ongoing sporting event and the largest annual keel boat regatta in the Southern Hemisphere. Highly competitive and diverse, the event caters to all levels of sailing from high performance racing machines to family cruisers. Annually, the event attracts not only huge numbers of yachts carrying over 4,500 sailors, but also provides a fantastic weekend for all of the family to enjoy.

With almost 300 entries this year, the Festival of Sails was full of excitement and trials and tribulations throughout the Australia Day long weekend.

Whilst both Friday and Saturday saw good sailing conditions Sunday saw the seas challenge the most experienced and competent crews with fresh south-westerly winds prevailing early, shifting to a cold and choppy south-easterly in an afternoon of

trying conditions on Corio Bay. In the Morris Finance sponsored Sydney 38's, Brenton and Jen Carnell's Phoenix from RGYC finished clear winners on what was a tough regatta for all yachts involved.

Morris Finance CEO Ian Murray had an extremely busy weekend at the helm of his Sydney 38 Cinquante, whilst also presiding over the Australia Day long weekend regatta as the Royal Geelong Yacht Club Commodore.

Cinquante finished the regatta in 18th place, a commendable effort after being forced to retire after breaking their traveller in Sunday's racing.

Whether you are a sailor, a boating enthusiast, a local or a visitor to Geelong, the Festival of Sails is always a perfect way to celebrate the Australia Day long weekend with your family and friends. Make sure you put it on your calendar for next year!



## Earn Competitive Rates

In addition to our array of financial services, Morris Finance also offers investment options.

Morris Finance offers sophisticated investors the chance to earn extremely competitive rates in the current market, contrary to an article that appeared recently in the Age, quoting "there is still plenty of competition across call and term deposit rates, although it does appear rate competition has eased a little from the intense levels seen in previous years."

"The downwards trend of an easing of rates comes despite no change in the cash rate since August 2013, and bankers concede they are competing less fiercely for deposits than a few months ago."

Below is an overview of our current terms and rates for investors:

**12 Months**  
**6.25%**

**24 Months**  
**6.50%**

**36 Months**  
**6.75%**

**48 Months**  
**7.00%**

Interest is paid monthly and you can choose to have it compounded or credited directly to your bank account.

Our investment rates are guaranteed, there are no ongoing bank fees or charges, additional deposits can be made at any time and you will always receive personalised service.

If you would like to know more about our investment options please contact Sue Case our Finance and Administration Manager.



### Sue Case

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## Business Focus Transport Innovators

This month we are showcasing one of our long term clients Transport Innovators Australia who have been a loyal customer since 2007. TIA service the demanding needs of transport operators throughout Australia, taking pride in their expertise in fibreglass and structural repairs to accident damaged refrigerated vans and semi trailers.

The business was established in October 2005 under Director Dennis Hofen who has been part of the transport industry since 1969, having previously owned and operated a successful Commercial Truck and Trailer refurbishing Company.

Working alongside major manufacturers, the continuing growth of their customer base, including various major insurance companies, led to TIA deciding it was time for their company to expand and move in 2007, subsequently they sourced a 16,000 square foot factory with two 16 tonne overhead cranes within Dandenong.

It is pleasing to note that the major reasons TIA use Morris Finance is because they are provided with tailored financial solutions to cater for their growth and always receive personalised customer service.

For any of your refrigerated trailer repair needs please contact Transport Innovators Australia on (03) 9794 5825 and let them know Morris Finance sent you or visit their website for more information: [transportinnovators.net.au](http://transportinnovators.net.au)



## Morris Finance Partner with Victoria's Third Generation Sprintcar Team, Lacey Motorsport

Morris Finance are now an active part of the Sprintcar arena with our latest partnership with Lacey Motorsport, emblazoning the Morris Finance red across the Sprintcar team. Nick Lacey, Victoria's third generation Sprintcar racer, is our newest addition to the Morris Finance Sports Ambassador program.



In 1987, the year Brett Lacey won the National & Victorian Sprintcar titles, son Nick was born, destined to become a third generation Sprintcar driver. After years in Motocross, Go Carts and Formula Ford, Nick began racing after the reformation of Lacey Motorsport in 2008. Nick has experienced many successes over his six year career, including various wins and track lap records and is considered a rising star, being only 27 years of age.

The team at Morris Finance have attended numerous events throughout the 2014-15 Sprintcar season, launching a season-long competition that gives Sprintcar attendees the opportunity to win a Pro Crusty Motorbike and the "best seats in the house" watching the A-Main from the infield in the back of a Morris Finance Ute.



The competition has proved to be a great success with numerous winners enjoying this exclusive infield experience.

The Lucas Oil Grand Annual Sprintcar Classic is Australia's most prestigious and the world's biggest Sprintcar race. Hosted over Australia Day long weekend at Warrnambool's Sungold Stadium, the event attracts more than 120 cars and the best drivers from America, New Zealand and Australia - including Morris Finance's Sports Ambassador Nick Lacey.

Californian Kyle Hirst raced to a record-breaking victory at this year's Grand Annual Sprintcar Classic. A crowd of about 10,500 people packed the circuit for the final night of the three-day Classic, but overnight rain and then strong, drying winds, made track preparations difficult.

With eight laps remaining in the first of two B mains, rain forced a halt to proceedings. Racing was delayed by more than 90 minutes but the slick track had become a high-speed test of horsepower, ruling out a lot of passing. The Classic stretched into a fourth day with the final not starting until 1.54am.

With tough competition Morris Finance Sports Ambassador Nick Lacey won his heat on Sunday but unfortunately did not make the top four of his B-Main.

Morris Finance received great brand exposure throughout the weekend with our competition running on both Friday and Saturday nights, MFL branded give-aways being handed out to fans and having Nick Lacey speak about Morris Finance on stage at the Fan Appreciation Day, including handing out MFL caps and show bags to Sprintcar adoring fans.

The next Sprintcar event on the Morris Finance agenda will be on Saturday 14th March at Avalon Raceway, we hope to see you there!

## 12 Simplistic ways to manage your Time

Some of the most compelling ways to maximise time are extremely basic but when used effectively they can have a huge impact on your productivity, your state of mind and the time you actually spend on this earth, pardon the pun.

1. Realise you'll feel better if you're time conscious and get things completed - the reward to having done something well is to have completed it
2. Break down your time into three groups, namely, essential tasks - work, calls etc, personal need tasks - exercise, relaxation and physical requirement tasks - eating, sleeping etc
3. Make time to plan - use 20 minutes a day to plan how you are going to use your time
4. Tackle the top priorities first - they are the most important that's why you ranked them first
5. Try to touch things only once - trust your intuition on making decisions on prioritisation
6. Include energy management in your planning and stay focussed - don't get distracted by the "glitter" that appears and make sure you plan in time segments that you can handle in a physical sense
7. Slow down and think - don't make rash or emotional decisions that are taken without taking time out to breath whilst analysing the consequences and visual outcome
8. Learn to say "no" - every time you say yes to a request you are saying no to something else, so be selective
9. Always have a sponge activity ready - an activity that soaks up the time wasters, such as research, reading or replying to emails
10. Delegate - this can turn out to be cost effective, productive, morally and culturally positive when used correctly
11. Cut down on unproductive meetings - make sure that meetings are organised in a specific, measurable and time framed manner
12. Reclaim your time - move from doing everything that constitutes the demands, pressures and responsibilities of life to mixing it up doing things you love doing

Time is a tool, its finite and in great demand, our most valuable resource, one that can be shared, divided and saved but we must learn how to control it as there are only 1440 minutes in each day.

## Staff Profile Financial Officer - Jodie Parker

Morris Finance have another new addition to the team, Jodie Parker our newly appointed Financial Officer.

Jodie joined Morris Finance in November 2014 after completing a Bachelor of Commerce, majoring in Accounting and Finance, at Deakin University and finishing with a High Distinction average. After all of Jodie's hard work throughout her degree she received Best Student Award for Business Finance and was invited into the Golden Key Honour Society.

On a personal front Jodie is kept very busy at home with her husband Brad and their three children; Mikey, 16, Jordan, 7 and Chloe, 5. As one of seven children herself, Jodie enjoys spending quality time with her large extended family and plays in a family netball team every week.

Being a huge Geelong Cats supporter and attending and volunteering at numerous Sprintcar events throughout the sprintcar season Jodie fits right in at Morris Finance.

As Financial Officer Jodie is responsible for developing, maintaining and supporting accurate and compliant financial, accounting and administrative reporting and systems, in conjunction with direct involvement in budgeting and forecasting. Jodie is well versed in continuous improvement processes and has rapidly adapted to the Morris Finance way of doing business.

Jodie is looking forward to a long and rewarding career at Morris Finance, adding value to the finance, administration and investment team and providing a high level of customer service both internally and externally.



## Stay Updated

We have a variety of channels that are open for you to interact with the team at Morris Finance.

Our Live Questions Portal on our website allows you to fill in the short live question form to have an inquiry answered by one of our department team leaders within 30 minutes of sending your inquiry within our business hours of 8.30am - 5.00pm Monday to Friday.

You can also connect with Morris Finance through our social media channels; Facebook, Twitter, LinkedIn, YouTube, and our most recent addition Instagram!

So if you haven't done so already, get in touch on our social media channels and stay up to date with Morris Finance online.

## Coming soon..

V8 Supercars - sydney.com SuperTest  
Saturday 7 - Sunday 8 February, 2015

V8 Supercars - Clipsal 500 Adelaide  
Thursday 26 February - Sunday 1 March, 2015

Labour Day Public Holiday  
Monday 9 March - Morris Finance office closed

SRA Sprintcar Series R11 at Avalon Raceway  
Saturday 14 March, 2015

## Business Tips

**Tip 1: In Social Media, Be Where Your Customers Are:** "Know where your customers are online. You don't have to be everywhere. Be where your customers are and make sure you communicate with them there."

**Tip 2: Never Stop Networking and Don't Give Up:** "Never stop networking, never stop pushing. It's easy to give up when everybody around you is telling you 'you can't do it'. You have to be around positive people."

**Tip 3: Twitter Provides Powerful Market Research:** "Twitter is the best thing that ever happened to small business owners. You can listen to your competitors or customers, and they don't even know you're listening."

**Tip 4: It's all About Mindset and Positive Thinking:** Your mind is everything, yet it's not what you know, but rather how you deal with it. It is about your mindset and positive thinking."



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