

# Training tips trim salon sob stories

**D**ONNA Brennan was a TAFE qualified trainer and assessor who couldn't find any work when she decided to create a job for herself and boost hair-dressing awareness at the same time.

Ms Brennan, a hairdresser from Mount Coolum, has just launched her Culture Training business to offer four workshops for high school students and the community as well as customised and refresher training aimed at other hairdressers and apprentices.

Ms Brennan has 25 years' experience in the profession, has worked in London and owned two salons in Brisbane. She developed the workshops after observing a worrying trend.

"I started noticing a lot of unhappy clients coming into salons and I felt there was a need for some public education," she said.

"I wanted to share some of my skills and knowledge and help people learn about what cut and colour suits them, what to ask a hairdresser, how to use products, how to create up-styles and how to achieve that salon-styled look.



**A CUT ABOVE:** Donna Brennan of Culture Training in Coolum.

PHOTO: CADE MOONEY/187914

"That will help avoid a lot of hairdressing disasters and improve people's self-confidence.

"I will be giving the younger generation some deportment and grooming tips to give them the confidence to move forward.

"There is also not a lot of training for hairdressers on the Coast. The industry is so busy that many employers don't have as much time to spend training their apprentices on the basics."

Coast high schools have

indicated interest in the workshops this year and brand name hair companies have offered samples.

"Happy clients mean happy hairdressers and I believe their lives are made so much easier if people have that knowledge to work in with the hairdresser," she said.

"I can also help hairdressers train their own apprentices and I will be launching some courses in March."

To book phone 0404 606 100.



**FIT:** Accounting North's Briohny de Vere and Lel Christie cycle to work, and their keen colleague Grant Callaghan sometimes runs all the way from Caloundra.

PHOTO: NICHOLAS FALCONER/187841

## Fitness adds up to bonus

**I**S Accounting North the fittest workplace on the Sunshine Coast?

Partner Grant Callaghan competes in numerous ironman events and occasionally runs to work from Caloundra. Others in the firm take part in triathlons, a weekly swimming club is in full effect and two young staff also ride their bikes to work. Graduate accountant Lel Christie rides about five kilometres a day from her Mooloolaba home to the Cotton Tree business.

"It only takes 15 minutes," the 22-year-old said.

"On the way to work, it's mostly downhill, although I do get Alex Hill on the way back. And we have a shower at work, which I use sometimes.

"I'm not a cycling enthusiast. I have a very old-school bike with the big handle-

bars. I am not paying for petrol and it makes me feel better getting outside and doing exercise.

"It definitely saves you money."

Of course accountants couldn't resist the urge to find a way to calculate the savings being made thanks to this new eco-friendly way to get to work.

Apparently Lel is saving \$7 in petrol costs per week, burning 3700 calories and reducing Co2 emissions by 20kgs. The staff sourced the figures from a carbon calculator at the [www.goldcross.com.au](http://www.goldcross.com.au) website.

"Everyone at work is pretty positive about it. Everyone here is into fitness...a lot more than me," she said.

"We have a girls' swimming club that goes swimming at the Cotton Tree pool every Tuesday and Thursday."

## Franked my dear, it pays dividends

**B**ANKS are offering higher and higher interest rates, especially if you are prepared to lock your money away for three years or more, but you should understand the difference between tax on bank deposits and tax on franked dividends from Australian shares.

Say you received a dividend for \$700 - if it was a fully franked dividend it may carry franking (or imputation) credits worth \$300. Your \$700 dividend comes from after tax profits, and that \$300 is your share of the tax the company has paid.

You are entitled to use those credits to pay your



Noel Whittaker

own tax. As the credits represent value, you have to pay tax on them. Consequently, even though you received only \$700, you have to declare \$1000 (\$700 + \$300) as taxable income. That's the bad part - now comes the good bit.

Suppose you are in the 15% tax bracket, which now extends to \$35,000 a year. The tax on \$1000 is \$150, but you have the whole credit of

\$300 available. In other words, \$150 goes to pay your tax on that dividend, and the \$150 remaining can be used to pay tax on other income you may have earned in that year.

If you earn between \$35,000 and \$80,000, the tax payable on that \$700 dividend would be \$300 less \$300 in credits - your franked dividends are tax-free. If you earn over \$180,000, the effective tax on franked dividends is still just 23.6%. Noel Whittaker is a director of Whittaker Macnaught Pty Ltd. His advice is general in nature and readers should seek their own professional advice before making any financial decisions.

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