

# portfolio

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*Didi Balnaves* p: 0403 217 368



# *Catalogues & Brochures*

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**UNDERCOVERWEAR**  
ISSUE 3 2011  
WE BRING THE FASHION & FUN TO YOU

**LOOK SLIMMER IN SECONDS**  
WITH CONTROL SWIMWEAR

*Catalogue*  
Spring Release.

## LOOK SLIMMER IN SECONDS

## FLATTERING SWIMWEAR SEPARATES

Our NEW swimwear has been cleverly designed to slim, trim & flatter, and includes hidden padded bust support for added shape & definition.

**A. Allegra Convertible Control One Piece**  
This comfortable swimsuit is made with a control panel fit, flatters the tummy and sculpt the waist. The hidden padded bust support adds shape and definition. Multi-way straps allow halter, criss-cross or strapless necklines. The beautiful jeweled center on the front diverts the eye away from problem areas. Black #822, #A899 N23110 Sizes 6 to 24. Polyester/Elastane

**B. Allegra Convertible Tankini**  
Hidden padded bust support adds shape and definition. Multi-way straps allow halter, criss-cross or strapless necklines, and the 3 layered fits hide all your secret. The tankini is your perfect swimming companion and it also looks great with your favorite cargo or pants, refer 243 & 253. Black #822, #A899 N23117 Sizes 6 to 24. Nylon/Elastane

**C. Allegra Bikini Pant**  
The short waist control helps hide the hip. Black #811, #A899 N2311 Sizes 6 to 24. Nylon/Elastane

**D. Allegra Convertible Bikini Top**  
The hidden padded bust support adds shape and definition. Multi-way straps allow halter, criss-cross or strapless necklines. Black #811, #A899 N2312 Sizes 6 to 24. Nylon/Elastane

**E. Allegra Boardshort**  
with stretch panel. Black #822, #A899 N2361 Sizes 6 to 26 (standard fit) Polyester

**F. Allegra Boardshort**  
with stretch panel. Black #822, #A899 N2361 Sizes 6 to 26 (standard fit) Polyester

## THE DENIM STORE

**A. Nina Single 2' Pant**  
White/Cor #815, #A899 N2261 Sizes 6, 10, 12, 14-16, 18-20, 22-24, 26-28 (standard fit) Cotton

**B. Zaina Shorts**  
Denim #19, #A899 N2370 Sizes 6 to 24 (standard fit) Cotton/Spandex

**C. The Antique Booting Jean**  
Denim #19, #A899 N2362 Denim 436 Sizes 6 to 24 (standard fit) Cotton/Spandex Denim

**D. The Perfect Booting Jean**  
Denim #19, #A899 N2370 Dark Denim #916 Sizes 6 to 24 (standard fit) Cotton/Poly Spandex Denim

**E. The Perfect Straight Leg Jean**  
Denim #19, #A899 N2362 Dark Denim #429 Sizes 6 to 24 (standard fit) Cotton Spandex Denim. White stretch belt.

**F. The Perfect Straight Leg Jean**  
This jean is a great all-rounder. Great to dress up or down with heels or flats. Very flattering and easy to wear for all shapes and sizes. The wash is darker on the outside and lighter on the thigh area making it visually slimming. Cotton Spandex Denim. White stretch belt.

**G. Khloe Joggng**  
The look of a skinny jean with the comfort of a leggings gives you the joggng! Made from a highly stretchy denim with an elastic waist, it's light and comfortable while being strong enough to hold you in when you want it to. Black #119 Denim #116 refer 237 Sizes 6 to 24 (standard fit) Cotton/Elastane

**H. Zaina Cut Offs**  
The crystal jewel feature on front button and back pockets adds a special touch to these essential spring cut offs. Denim #807, #A899 N2382 Sizes 6 to 24 (standard fit) Cotton/Spandex

from **\$59**

**SEE FIT & size size chart.pdf**



ISSUE 1 2011

# AUTUMN COLLECTION 2011



## UnderCoverWear

Catalogue  
Autumn Release.



bling  
studded scarf  
& tee set

30 UCV



## MILITARY JACKET

fully lined classic for just AU \$99

**A. Preray Bling Scarf Tee**  
Color shown p40  
This set looks lovely on its own and teams perfectly with the Preray Bling Scarf. Features both garments for the one price!  
Grey #154 AUG99 1/2222  
Sizes ■ 6, 8, 10, 12, 14, 16, 18, 20, 22, 24 (standard fit)  
Polyester/Merino Cashmere

**B. Military Jacket**  
Navy #121 AUG99 1/2117  
Sizes ■ 6, 8, 10, 12, 14, 16, 18, 20, 22, 24 (standard fit)  
Polyester/Cotton

**C. The Slim Bootleg Jean**  
Dark Khaki #102 AUG99 1/2370  
Sizes ■ 6 to 24 (standard fit)  
Cotton/Poly Spandex/Linen  
Available while stocks last  
Refer to The Denim Store p40-47 for all jean styles

MY PERFECT FIT

www.undercover.com.au

UCV 31



**A. Amelia Sequin V Top**  
Shine black sequin all over neckline with matte black sequin detail on front panels.  
Black #151 A1879 1/2294  
Sizes ■ 6 to 24 (standard fit)  
Polyester/Viscose/Cashmere/Alloy with Polyester/Norjya Contrast

**B. Charlotte Twist Top**  
AUG99 1/2301  
Black #158 (also shown p40)  
Jazz #159 (also shown p40)  
Sizes ■ 6, 8, 10, 12, 14, 16, 18, 20, 22, 24, 26, 28 (standard fit)  
Polyester/Merino/Cashmere

**C. Platted Chain Necklace**  
Nude the same colored chain with 6 varying lengths of platted chain.  
Silver #201 A1829 1/2253  
Size OS, Silver/Nude/Rose Metal

MY PERFECT FIT

www.undercover.com.au



B, C



## FLASHY & FUN

tunic dress sizes 6-28



**D. Jenna Tunic Dress**  
Features beautiful black crystal beaded on sleeves & front that are finished with gold thread. Can be worn as a tunic over leggings or with flats.  
Black #152 A1889 1/2310  
Sizes ■ 6, 8, 10, 12, 14, 16, 18, 20, 22, 24, 26, 28 (standard fit)  
Polyester/Cashmere/Exclusives of Trim

UCV 37



summer 2011 supplementary catalogue



UnderCoverWear

limited release  
only while stocks last

Mini Catalogue

Mid season release.

only while stocks last  
limited release  
from **AU\$59**

**2 piece set**  
A. Braids Ring Set  
Retail Price: \$129  
@ RRP \$59.95  
New: JBC, LBC, MFC, Polynesian (Elastic)  
Red & Eye-bol (Elastic)

**2 piece set**  
B. Braids Set  
Retail Price: \$59  
@ RRP \$29.50  
New: JBC, MFC, DLA, MFC, MFC & Polynesian (Elastic)

**valentines**  
3 piece set  
**AU\$59**  
limited release size range  
only while stocks last

**3 piece set**  
C. Valentines 3 Piece Set  
Retail Price: \$129  
@ RRP \$59.50  
New: JBC, MFC, MFC, MFC, Polynesian (Elastic), Cotton (Elastic)

D. J. 7-neckline Dress  
Retail Price: \$129  
@ RRP \$64.50  
New: JBC, MFC, MFC, MFC, Polynesian (Elastic)

E. Floral Dress  
Retail Price: \$129  
@ RRP \$64.50  
New: JBC, MFC, MFC, Polynesian (Elastic)

F. Lillian Dress  
Retail Price: \$129  
@ RRP \$64.50  
New: JBC, MFC, Polynesian (Elastic)

G. Placid Dress  
Retail Price: \$129  
@ RRP \$64.50  
New: JBC, MFC, Polynesian (Elastic)

H. Cassini Dress  
Retail Price: \$129  
@ RRP \$64.50  
New: JBC, MFC, Polynesian (Elastic)

I. Cassini Dress  
Retail Price: \$129  
@ RRP \$64.50  
New: JBC, MFC, Polynesian (Elastic)

J. Cassini Dress  
Retail Price: \$129  
@ RRP \$64.50  
New: JBC, MFC, Polynesian (Elastic)

limited release  
summer 2011 supplementary catalogue  
only while stocks last



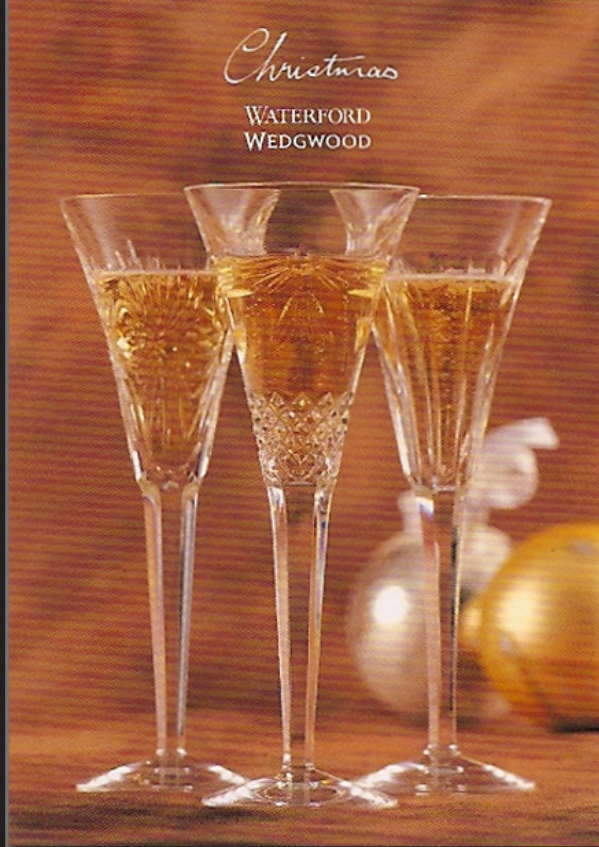


### Mini Catalogues

Mid season releases.







Waterford Wedgwood

Catalogues and sales brochures





# Corporate Brochure

Recruitment prospectus.

**love your freedom**

**Our Vision:**  
To support family, school and to empower women, their full walks of life, by offering them a unique business opportunity to be part of the team a you join business in Australia, New Zealand & Philippines.



**What's your dream?**

Achieve it with UnderCoverWear. For more than 20 years, UnderCoverWear has empowered women like you through building successful businesses and achieving their dreams. Our business opportunity offers you the flexibility and freedom you need to address today's demands... and tomorrow's.

**Love Life your way!**

Imagine what life would be like if you... And more than for your family, could pay off debt, could do something you really love, had extra income for the extra in your budget, had an opportunity to drive a corporate car or fuel the house of your dreams. That's what life can be like for our independent UnderCoverWear Consultants.

And as you share our business and opportunity with your VIP Hosts and guests, you show them how to get more from their shopping dollar with our fabulous Wholesale Solutions. It's what every woman wants to reach!

Love your freedom

Your opportunity

Flexible money & flexible hours

Ongoing training & support

Rewards & recognition

No annual rank penalty

How to get started



Love life your way

UnderCoverWear

Get Motorvated

**WIN**

UnderCoverWear

consultant only Citroën

\*To WIN just have the highest paid-in sales including sales from Recruits signed up during the promotion, plus at least one new Recruit.

**1st Prize**  
The Citroën C3  
The most beautiful car in the World 1.4L manual could be yours!

**2nd Prize** Trip for 2 to Uluru  
City to Ayers Rock, return 4 days at the Great Australian Hotel, plus a bottle of the "Red" and one bottle of wine.

**3rd Prize** Desktop Computer  
Required for training and sales. Includes 20GB of hard drive, 512MB of memory, Windows XP, Office 2003.

**4th to 103rd Prize** 1000 Euro vouchers  
1000 Euro vouchers (paid in cash) available until December 31st, 2005.

1 APRIL - 31 AUGUST 2005

the be rewarded

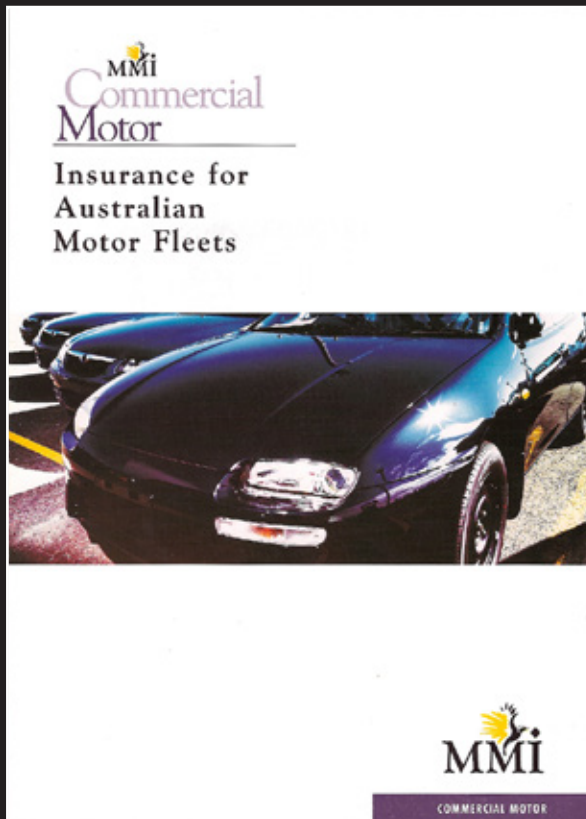
As an added bonus all your hard work will be acknowledged with Rewards for the Recruitment campaign.

POS


Table talker for car promotion.

## MMI Insurance

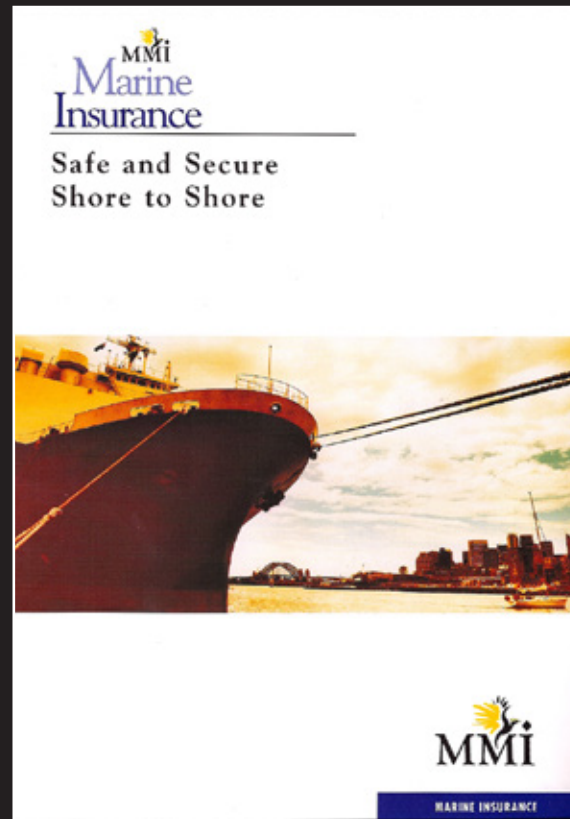
Product Brochures.




**MMi Commercial Motor**  
Insurance for Australian Motor Fleets



**MMi**  
COMMERCIAL MOTOR



**MMi Marine Insurance**  
Safe and Secure Shore to Shore



**MMi**  
MARINE INSURANCE

## Prospect Credit Union

Quarterly newsletters and product flyers.



**Prospect Credit Union**

# What's it all about?

JULY 2002 - PROSPECT CREDIT UNION MEMBERS NEWSLETTER

**Contents**

- Credit Bills and debt consolidation 1-2
- Mobile Banking 2
- 2002 Annual Credit Markets 2
- Deposit Interest Rates 2
- Special General Meeting and Director Elections 2
- Changes to Job 2
- Will Your Money Take Flight? Beware of Low-Cost Credit Card Fees 4
- Interest Rate Snapshot 4
- Contact Us 4



### If Credit Bills are Still Getting You Down ...

... talk to your credit union about debt consolidation!

Most people find themselves swamped by bills at one time or another. February and March are especially bad budget balancing months due to December/January holiday expenses. If these debts are not cleared, and you are suddenly faced with having to pay a huge motor vehicle repair bill, replace a fridge or, worse, find a new job late in the year, you could start to experience real problems.

The reality is that most people are NOT prepared to handle a financial crisis. According to credit union research, less than 10% of people have sufficient money set aside to cover unexpected bills, while

**Office Locations**

<b>Perth</b> 100 St. James St. Perth, WA 6000 Tel: 9442 1000	<b>Cardiff</b> 100 St. James St. Cardiff, WA 6000 Tel: 9442 1000	<b>Edith</b> 100 St. James St. Edith, WA 6000 Tel: 9442 1000	<b>Perth</b> 100 St. James St. Perth, WA 6000 Tel: 9442 1000	<b>Perth</b> 100 St. James St. Perth, WA 6000 Tel: 9442 1000
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**Whatever drives you.**



**Prospect Credit Union**  
PROSPECT CREDIT UNION



**You only live once.**



**Prospect Credit Union**  
PROSPECT CREDIT UNION



**STRIKE PAIN FAST WITH  
PAIN STRIKE OIL**

**NEW**

100% AUSTRALIAN MADE

**PAIN STRIKE OIL**

*Trade Presenter*

Pain Strike Oil.

**NEW PAIN STRIKE OIL**

**TREAT MUSCLE & JOINT PAIN EFFECTIVELY**

Pain Strike Oil is a concentrated hot formula medicine that gives hours of temporary pain relief from muscular aches and pains, back pain, sprains, strains, painful joints, sports injuries, as well as Arthritis and Rheumatism.

Once applied, you will feel the oil quickly going to work, sending soothing waves of heat through the skin, as the heat slowly cools, the pain is chilled easing inflammation in the effected area. Pain Strike Oil comes in a liquid form, so it penetrates the skin faster and deeper for maximum relief.

- Back Pain
- Neck Pain
- Shoulder Pain
- Rheumatic Pain
- Arthritic Pain
- Sports Injuries
- Inflamed Joints
- Muscle pain

**DUEL ACTION  
PAIN STRIKE OIL**

**TREAT SINUSITIS & CONGESTION**

Pain Strike Oil can also assist with alleviating blocked sinuses, nasal passages and chest congestion to help sufferers breathe easier and regain control of their airways.

For maximum relief, apply Pain Strike Oil generously to the palms of your hands, rub hands together to activate the oil and cup hands loosely over nose, taking care not to touch facial skin. For ongoing relief apply Pain Strike Oil as a chest rub, the powerful aroma will release more slowly unblocking the nasal passages for up to 4 hours.

- Relieve Sinusitis
- Ease Nasal Congestion
- Relieve Cold Symptoms
- Chest Decongestant
- Reduce Coughs
- Expectorant



UnderCoverWear **2009 Rewards Program**

*Your time to Shine*

## Rewards Program

Incentive program for Consultants

# Your time to Shine

**Dear Consultants & Managers,**  
 Our focus in 2008 has been to Inspire Excellence. Now it is Your Time to Shine in 2009.

Enjoy browsing through our fantastic new Shine Rewards Program booklet. Circle the rewards that inspire you to shine and then make a plan:

- How many parties you need in each month;
- What average will earn you the highest points.

Set about planning how you are going to book those parties into your schedule and what are the steps to ensure each party held has the highest possible sales.

**VIP Host coaching is the answer!**  
 VIP Host coaching takes care of bookings and when you partner with your VIP Host you ensure the highest volume of sales per party.

Don't leave your success to chance and possibly miss out on the rewards you would love to have. As the saying goes, "if you fail to plan, you plan to fail".

Keep up the great efforts. You will be one step closer to a brighter life and a blazing business in 2009. Enjoy the extra rewards for you, your family and your business.

*Elaine Vincent*  
 Elaine Vincent  
 Chief Executive Officer

UnderCoverWear

**Reward your family, your business and yourself.**

**Allowing yourself to shine in business and in all areas of your life, is even easier with the 2009 Shine Rewards Program.**

In this promotion you may earn points over a twelve month period from 1 October 2008 to 30 September 2009.

Whether you picture yourself with your new UnderCoverWear Launch pack, presenting at your next trade show with a new Merchandise Display, sky diving using a Red Balloon experience voucher or even steering your way around with a new satellite navigation system – there is sure to be something here to excite you.

So sit back and relax as you peruse the 2009 Shine Rewards Program and plan how you can take up the challenge to redeem your ultimate dreams.

# technology

**a. A3 Laminator – 375 points/Code 20824**  
 Laminatte promotions that are in the Brief or on our website to ensure that they really work for you.

**b. Cordless Phone – 300 points/Code 20966**  
 This 1.8GHz twin cordless phone is a digital answering machine and comes in a twin pack. All you need to manage the home and the office.\*

**c. tenton Satellite Navigation – 700 points/Code 20890**  
 You'll look forward to losing your way if you have one of these systems as you'll easily navigate your way out in a quick and timely fashion. An essential item for the car that likes to explore.\*

**d. Digital Camera – 800 points/Code 20936**  
 Look brilliant. Your pictures will with the DSCW1505 Sony digital camera. Powerful, colourful and pocket-sized, this ultra-compact camera offers superb 8.1 megapixel imaging and much, much more.\*

**e. Printer/Scanner/Fax – 400 points/Code 20820**  
 This all-in-one colour printer is just what your home office and business needs.\*

**f. Projector – 2350 points/Code 20996**  
 All you need is a white wall and this projector with your DVD or video player and your home movie theatre is all set! Also perfect for team meetings!\*

\*For complete specifications of latest model available at time of point redemption, please contact the Marketing Department.





## Product Guide

### Spring product guide.

# welcome to Spring

Spring 2010 is here and we welcome you to our flip side catalogue. On the one side we have the latest spring fashion in our UCV range of clothing, on the other side you will find the latest release of your favourite UnderCoverWear range of lingerie and sleepwear.



#### UCV Collection

The design team have drawn inspiration from the fashion trends around the globe and have come up with a stylish and on trend range that is specifically adapted to the UCV customer. The three new stories can be worn as a statement on their own, or take pieces from each story and mix n match them together to create some great individualised looks.

We have also included the 'denim story' packed with all the latest and most popular jeans. The Denim Store was introduced in our Autumn Catalogue and it has been such an outstanding success. In addition to these jeans, we have also given you some new summer denim pieces that you will see throughout the catalogue.

The Ultimate Essentials are back. A great range of tops these are the ultimate in mix n match pieces for your wardrobe. And because it may take a while to warm up in some of the states, we have also continued with some of women's best Ultimate Essential styles, perfect to transition into the new season.

#### Field of Dreams

Whimsical, floaty and dream like with a hint of innocence, soft flowing fabrics, styled in soft dresses and tops. Fills and layers are strong, and create a fresh newness to fashion tops, which can be dressed up or down depending on the occasion. A beautiful colour palette of cosmique pastels mixed in with great mid tone colours of pinks, blues, blacks and creams, this story is the perfect opening to the spring season. Spring knitwear pieces are a great addition to this season and ideal to put over dresses or tops. Field of Dreams will mix back with existing

denim, leggings, pants and shorts to bring an instant update to your wardrobe.

#### Wild at Heart

Inspired by the goddess in us all, Wild at Heart has a touch of tribal influence and is perfect to play the day or night. A series of fashion tops coordinate well back with denim, leggings or pants to create a true statement for the season. A strong and diverse colour palette teamed with black or denim creates a fresh take on the season with something for everyone. Popular silhouettes such as the maxi dress and tunic are included in this story and don't miss the Roma Jacket, a must have for the season perfect to dress up for the evening or create a smart casual look for daytime.

#### Urban Safari

Cool and casual, this story is all about style with confidence. Inspired by the safari feel, this theme

is perfect for a smart casual look, oozing relaxed sophistication as the everyday pieces mix n match to create your own look. The colour palette includes neutrals and some richer tones, perfect for a variety of people. Draped details in cow neck tops are perfect for so many occasions and work well with existing pieces from the autumn/winter season. Soft transparent shirts to layer on top of camisoles add that versatility needed for the change of season.

#### Lingerie & Sleepwear

This season we introduce 'Armonette's' our first range of the Luxury Edition Lingerie, a brand new concept for UnderCoverWear. In addition we have also released the Heartfrob range, a beautiful new spring lingerie story. In sleepwear you will find new ranges in Mikayla, a sweet and playful range and also the more sophisticated Kelsey range - something for everyone.

## tops & bottoms

this season's

### Dressy

These tops are perfect to take you out on a dressy occasion. Teamed with heels and your favourite bottoms they will make a great fashion statement. The Roma Jacket will add a touch of class or try the Bella Blazer or Kelli Trench for a weekend dressy look.



FROM DAY TO NIGHT WITH A JACKET



## jackets

dressy & casual

#### Dress up in the new Roma Jacket

Following the success of our autumn/winter jackets, we have two new additions to the range. The Roma jacket fits into all three fashion trends. A great deconstructed style jacket it is perfect to dress up over tops with pants or jeans as well as suitable to go over dresses. It will fit any outfit to a dressier look. Definitely a wardrobe staple, this style jacket will carry you through many seasons.

#### The perfect versatile everyday Denver Jacket

The Denver Jacket is designed to wear as a shorter or longer jacket, with its unique zip-off top on bottom panel. By changing the length of this jacket you can adapt it to many body types and personal tastes. For a sportier more youthful look, try the shorter version, for a more conservative and sophisticated look go for the longer length.

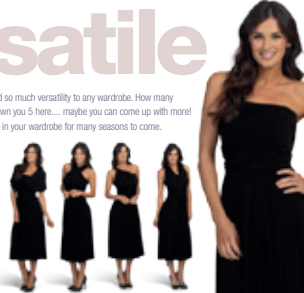
The Kelli Trench, Bella Blazer & Suzanne Jacket can be teamed with all of the new stories.



## versatile

This fabulous black dress will add so much versatility to any wardrobe. How many ways can you wear it? We've shown you 5 here... maybe you can come up with more! This is a staple dress that can be in your wardrobe for many seasons to come.

Try wearing it in different ways for different occasions, straight or one shoulder with heels for a dressed up evening, with sleeves for dinner, a halter for a summer evening barbecue, the list is endless. Wear it with classic flats for a smart casual look. This dress is in a knit fabric so has stretch to fit a variety of body shapes. Top it with the Roma jacket or one of the spring knitwear pieces for those cooler evenings.



## lingerie & sleepwear

so beautiful

spring knitwear

Introducing UnderCoverWear's 'Luxury Edition' Range of lingerie. Indulge in this new range that takes our lingerie into a new dimension. This beautiful range is delivered with a free organza bag with every piece.

Armonette is our first release of the Luxury Edition Lingerie. Delicately styled this exceptional range is designed to have women feeling beautiful and sensual. Perfect for a special occasion or for making the everyday feel special including a mainstay bra, a minimeg bra, a babydoll, a vesting, a boyleg and a bikini, this range has something for everyone. Inspired by the Field of Dreams customer trend, Armonette captures the innocence of a woman mixed with her beauty and confidence.



### Heartfrob

This beautiful new range of Heartfrob lingerie was designed to capture the passion of the feminine spirit. A perfect spring addition, the vibrant pink takes us into the new season and will lift off any remaining winter blues!

The story contains two bras, a bikini, a boyleg and a cami. Try the cami as an outerwear garment under a jacket for a striking look.

This season sees two great new looks in Sleepwear. For the more fashion orientated customers try Mikayla with the pink heart design. Or the Kelsey range is directed at the customers who prefer something a little more subtle.

### Mikayla captures that spring feeling.



The Mikayla pants or shorts teamed with a white top singlet are a really fresh spring style along with the babydoll which completes the story in fun and playful look. The PJ pant is a long pant providing lots of versatility. In cool blue, the Kelsey sleepwear story is cool and sophisticated and makes a great lounge around the house PJ. The PJ pant is a 3 way pant, providing the convenience of versatility.





# the brief

UnderCoverWear • January 2010

**1/2 Price Kit Offer**  
Sponsor in January with  
our Special Kit Promo

**Double Your Points**  
Kit start your Business  
in the New Year

**Casino Royale  
Fashion Parade**  
2010 Sales Conference  
Jupiters Casino, Gold Coast

**New Leads System**  
How online 'Leads' work

**Have a Mid Winter  
Escape on us!**  
Sponsoring Promotion

Magazine

Monthly magazine.

**opportunity** **2009 Sales Conference**  
Hunter Valley Crowne Plaza  
17-20 August 2009



**Be part of the RIX Challenge!** The Gold, Silver or Region with the Highest % of Record Breakers will win a special prize. Managers will host an on-site Cocktail Party at the 2009 Sales Conference. All attending Record Breakers from the winning Region will be invited. Talk to your Manager before about how you can be a Record Breaker and help your Region win!

**ISC Early Bird Registration**  
Pay Early & Save

Sign up for our ISC Early Bird Registration and save up to 25% on both Accommodation and Conference packages when you book and pay for your package online by 1 April 2009.

- Conference package • \$160 (Early Bird) per \$170
- Accommodation only • \$150 (Early Bird) per \$160

When you take advantage of our Early Bird Registration\* and qualify for free or part Record, we will happily reduce your money at the show of the qualification period 30 June 2009.

Include your self with your travel costs, we have the Super Rates. For each new Consultant that you introduce to the business by 30 June 2009 you will be awarded with 1 ISC POINT, 1 SC, 1 VC, 100 ALD, 100 50 50A, 100 50A, 100 50B, 100 50C. This will be generated as you as the Consultant.

**ISC TIP**  
Make time for our speciality table in March with the amazing kit offer - (06) 411 2191 (02) 3 171 1474 for more ISC's listed items 1 February to 31 March 2009.

**New Consultant offer**  
We'd like to begin to offer all new Consultants who sign up from 1 January to 31 June 2009, the opportunity to attend the Conference for FREE (paying a \$200 as \$100 Conference package).

**ISC TIP**  
Use our March "Record Breaker" to help ensure you qualify to attend Conference for free! For all sign up details login to the Consultants section of the website.

Talk to your Manager today to find out how you can attend for FREE. We can't wait to see you in the Hunter Valley - it's your chance. Please see 2009.

Register online today • An event not to be missed!

## Cheers!

You are invited. In fact, your entire Region is invited, to join us for an exclusive cocktail party, when your Region wins Record Breaker.





**opportunity**

## Our New Catalogue

March signals the latest enhancement to our business: the launch of our stunning new outerwear brand - UCW, and the exciting new look flip style Autumn catalogue.

The aim of the new look catalogue is to engage your customers from their very first peek at it. A key enhancement is the increase in editorial content to our catalogue comes to life and is a significant local part of your business. It has been redesigned so a week for you when you are not there and is an amazing tool to leave on the coffee table at the houses of family and friends so it can work for you! It will talk to your customers in your absence by providing seasonal fashion tips and developing in your customer's mind that we are an authority in fashion. UCW is the 'one stop shop' for their outerwear needs and UnderCoverWear is the 'one stop shop' for all their lingerie & sleepwear needs. We have fine tuned our fashion to fit and grow your business!

We have researched the globe for the latest fashion trends from New York, Paris and London and in our March catalogue you will see the fashion that is currently on the streets in Europe and America. We are bringing the latest in fashion to you, and through you into the houses of your customers.

To support the development of our outerwear brand we have segmented the UCW Autumn Range in our catalogue into three stories: Metropolis, 80's romance and Glamour rock. Each story has a unique theme and will provide an amazing array of versatile options for your customers. Mix and match within each story or across all stories - there's no better way to win the mix and match concept than by building your wardrobe around the 'must have' wardrobe essentials.

In our March catalogue you will find the exciting new launch of our Denim Store, with six key styles for the season, we have all your customer's denim needs covered. At UnderCoverWear we continue our fine tradition of providing the latest in fashion at everyday prices.

**THE DENIM STORE**  
PERFECT FIT - PERFECT STYLE - PERFECT SIZE  
YOUR ONE STOP SHOP FOR ALL YOUR DENIM ESSENTIALS



**NEW ULTIMATE ESSENTIALS**  
The essential wardrobe for the modern woman

**Metropolis**  
Directly simplistic, creatively combined for a classic urban look.

**80's romance**  
Colour blocking, layer & fashionista ensemble create a chic backdrop to any wardrobe.

**Glamour rock**  
Sure to be a hit, this look is applied to be the epitome of the Autumn season.



# the brief

UnderCoverWear • March 2010

**Introducing UCW**  
UnderCoverWear's  
new outerwear brand

**Have a holiday on us!**  
With the Mid Winter Escape  
8-11 June 2010

**The new KYP**  
Get the new season  
off to a flying start!

**Where in the World**  
will we be going in 2011 on the  
International Incentive Trip?

**Something for nothing!**  
Just for being a Manager & sponsoring  
we'll give you an extra 3%

Magazine

Monthly magazine.

## opportunity

### Fashion week, every week

Know how to 'Create the Look' with our new KYP

Have you been watching the news and reading about 'Fashion Week' featured in Paris, New York, Milan and Sydney? People clamour to get tickets to see the latest styles and models on the runways.

Create this scenario at your Parties during Autumn with women clamouring to be a Hostess or Guest because they've heard the buzz about our Autumn 2010 catalogue!

**What's the buzz?**  
You'll find all the latest fashion styles you would see on the runways in Paris, New York, Milan and Sydney are in our Autumn 2010 catalogue!

Your 'KYP' is your 'Know Your Product' Workbook! This is where you'll learn to 'Create the Look' for every Hostess and her guests this season.

**Knowledge is power!**  
As a Fashion Consultant, people will look to you for direction: they want to trust that you know the latest information on the new season's looks. Through our KYP and our website, we will equip you with all of the knowledge on the key fashion trends for Autumn; the hottest must-haves for the season and how to work these to get the most out of your wardrobe.

Help your Customers find styles for the workplace, the home, travelling, comfort, a positive first impression and to match their personality.

Your KYP explains the key 'looks' and the essential wardrobe pieces that will mix and match throughout the stores to allow you to offer your clients true versatility.

Product knowledge is about knowing the facts & benefits. Customers will want to know the details of how garments are made, they will want to know how it will make them 'feel' and, most of all, they want to know how to put it all together to 'Create the Look'!

Your KYP booklet has everything you need to know about each and every garment in our range and it provides valuable information to help you recreate the look for every customer! This knowledge will give you the confidence to help all your customers achieve their style!

**What to know about each garment?**

**Know the facts:**

- Fabric
- Style (Metropolis, Glamour, rock, 80's romance)
- Construction
- Price

**Know the benefits:**

- The comfort
- Where to wear it
- The fit (fitted, standard fit, loose fit)
- What to wear with it
- See the selling words in your KYP or on the swing tags

KNOW HOW TO  
Create the Look

## opportunity

Have a holiday on us 8-11 June 2010!

### Mid Winter Escape

3 month Sponsoring Promotion January - March

Yes it doesn't get any better than this - except we will pay for your twin share accommodation, return flights (if necessary) and breakfast every morning.

All you have to do is turn up, relax and enjoy a five star luxury resort which is located in the picturesque surrounds of the Great Barrier Reef, a world heritage rainforest and Cape Tribulation - WOW - does it get any better?

Actually it does! UnderCoverWear have some great March promotions designed to help you to get there. To start there is the 'Start your new career for 1.2 Price' promotion which will run until 31 March 2010, when a new Consultant can be eligible to receive a 50% rebate on a Business Starter Kit (see page 23 of this Brief). Then there is the fabulous new catalogue which will assist your Hostesses to invite guests, allowing you to extend the invitation to join UnderCoverWear to a wider audience of fashion lovers.

The Mid Winter Escape will be a wonderful holiday. Remember, for sponsoring just 10 new Consultants between 1 January and 31 March 2010, not only will you get to go but you can also take your partner or your best friend!

\*Please note, your second ticket can be used to take another UnderCoverWear Consultant or Manager.

QUALIFY	1 January to 31 March 2010, new Consultants who achieve Diamond 1
1 LEVEL	SPONSOR 1 NEW CONSULTANT Reward: 100 Reward Points
2 LEVEL	SPONSOR 2 NEW CONSULTANTS Reward: 200 Reward Points
3 LEVEL	SPONSOR 3 NEW CONSULTANTS Reward: 300 Reward Points
4 LEVEL	SPONSOR 4 NEW CONSULTANTS Reward: 400 Reward Points
5 LEVEL	SPONSOR 5 NEW CONSULTANTS Reward: 500 Reward Points
6 LEVEL	SPONSOR 6 NEW CONSULTANTS Reward: 600 Reward Points
7 BONUS LEVEL	SPONSOR 7 NEW CONSULTANTS Reward: 1 ticket to the spectacular Port Douglas Sea Temple Resort & Spa
8 BONUS LEVEL	SPONSOR 8 NEW CONSULTANTS Reward: 1 ticket to the Port Douglas Sea Temple Resort & Spa plus 100 Reward Points
9 BONUS LEVEL	SPONSOR 9 NEW CONSULTANTS Reward: 1 ticket to the Port Douglas Sea Temple Resort & Spa plus 200 Reward Points
10 BONUS LEVEL	SPONSOR 10 NEW CONSULTANTS Reward: 2 tickets to the Port Douglas Sea Temple Resort & Spa plus 300 Reward Points per additional new Consultant
BONUS LEVEL	TICKET INCLUSIONS <i>Valid 8-11 June 2010</i>
	<ul style="list-style-type: none"> <li>• 2 nights twin share accommodation with breakfast every morning.</li> <li>• Welcome Dinner hosted by Sima Perera, UnderCoverWear's National Sales &amp; Marketing Manager.</li> <li>• Return flights to Cairns from closest regional airport &amp; return airport/resort transfers.</li> </ul>

Stay 3 nights & 4 days in five star luxury at the Port Douglas Sea Temple Resort & Spa

Monthly magazine.

*Advertising*

---

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one ham at a time.



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Companies

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We've got strong products, a strong foundation and a strong vision, that's why **at Bertocchi, we will conquer the world one ham at a time!**



SALES & ORDERS: Tel: (03) 9355 5114 • Tel: (03) 9355 5117 • [www.bertocchi.com.au](http://www.bertocchi.com.au)

*Ad Campaign*

Bertocchi hams and smallgoods



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*Advertorials*

Dose Innovations



DEC 2012/JAN 2013 | Retail Pharmacy

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Stingose® calms and soothes the pain, itch and inflammation of stings and bites.



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Mosquitos



Bees



Ants



To order, contact your Aspen Consumer Pharmacy Account Manager. Always read the label. Use only as directed. If symptoms persist, see your healthcare professional. Stingose® is a registered trademark. Aspen Pharmacare Pty Ltd. 34-36 Chandos Street, St Leonards NSW 2065. ST-002

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- Wound Care
- Five CPD Credits
- Weight Management
- Sweet Talk Winners
- PSA Excellency Awards

# THIS SUMMER, DON'T FORGET THE STINGOSE®

Stingose® calms and soothes the pain, itch and inflammation of stings and bites. Stock up today and be ready for the summer holiday period. Available in gel or spray.



Gel 25g



Gel 25ml



Spray 100ml

To order, contact your Aspen Consumer Pharmacy Account Manager.



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Ad Campaign

Stingose.





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And now with a stand out \$1.1 million advertising campaign, this is one Parcel you can't afford to pass up.

\*Source: Aztec 09/09/12 vs same period last year

MEDIA TO THE VALUE OF \$1.1M REACHING OVER 7.2M GROCERY BUYERS	SEPT	OCT	NOV	DEC
Magazine Brand Ads	●	●		
Magazine Advertorials		●	●	●
Online Advertising		●	●	●
In-store media and POS	●	●		

Contact your Patties Sales Representative today or call 1800 650 069.



herbertadams.com.au

Ad Campaign

Herbert Adams.

# Ad Campaign

Blackmores Krill Oil - 3D Popup gatefold



## End of financial year briefing

Neil Featherstone is a Director of Pine Deavin, a leading accounting, management consulting and taxation firm. Neil has been advising pharmacists since 1984. neil@pinedeavin.com.au or 02 8525 3370

If it's the end of the financial year and you're a pharmacist, there are a few things you need to know before you close your books. Neil Featherstone, a Director of Pine Deavin, a leading accounting, management consulting and taxation firm, has been advising pharmacists since 1984. neil@pinedeavin.com.au or 02 8525 3370

**The key to effective tax planning:**

- Use common sense.
- Keep things simple only use a structure that is appropriate and necessary.
- Consider the interrelationships between all factors before making a decision.
- After you've worked out the best option, consider the impact on your cash flow.
- Ensure you can justify your actions based on reality to save your business is allowed for an audit. The ATO can challenge a transaction if they believe it has been motivated for the 'wrong' reason.
- Keep good documentation. You could be asked to substantiate your decisions, sometimes many years after having lodged your tax returns, so be prepared. Effective tax planning is often a compromise between many different strategies, so you need to approach it from a broad perspective. For this article, I have assumed that most businesses have a turnover of over \$2 million (meaning they are not classified as small-business enterprises) so they don't qualify for a few basic ATO concessions.

**Individual tax rates**  
The table does not include Medicare

Taxable income	Tax on this income
\$0-\$6000	Nil
\$6001-\$37,000	1% for each \$1 over \$6000
\$37,001-\$80,000	\$4650 plus 30% for each \$1 over \$37,000
\$80,001-\$180,000	\$17,250 plus 33% for each \$1 over \$80,000
\$180,001 and over	\$54,582 plus 45% for each \$1 over \$180,000

**Medicare Levy**  
The Medicare Levy will increase to 1.5% per cent, over the Medicare Levy surcharge (for those without adequate private health cover).

**Food levy**  
The Government will introduce a new levy in the 2012 financial year that will not be paid for by subsidising. The levy will not be paid for those affected by the food, or low-income earners.

**Levy is calculated on the basis:**

- Net taxable income under \$50,000 will not pay the levy.
- A single earning between \$50,000 and \$100,000 will pay 0.5 per cent of taxable income in excess of \$50,000.
- Those earning over \$100,000 will pay 0.5 per cent of taxable income in excess of \$50,000 and one per cent of taxable income in excess of \$100,000.

**Pre-June 30 checklist**

**Stocks**  
Most businesses are required to conduct a stocktake on June 30 each year. Before starting one, thoroughly review all companies for goods that are damaged or obsolete and include them before you take stock. If they have no value or are worth less than cost, you need to be aware so that you don't overstate the value of the stock (which reduces the true gross profit margin). You have a choice of using the lower of either actual cost, replacement cost or market selling value. For every dollar of stock you identify as unsalable, you could be saving up to 40% in tax.

**Open completion, review the stocktake report to ensure there are no material errors in price and quantity. As the dollar value of stock in a retail Pharmacy can be several hundred thousands of dollars, even a small percentage error can translate to a large tax saving. It also helps you to report an accurate gross profit margin, which is very important to this sort of gross calculation. PPS ethics and compliance disclaimer.**

**Employee superannuation.**  
To claim a tax deduction for superannuation, the amount must be paid prior to June 30. Superannuation

payments cannot be deducted in the same way as many other expenses (like wages and salaries) because employers must not believe they can receive superannuation benefits.

As a tax-saving tip, you should pay the super immediately after your last pay period in June for staff, and consider making the payment by EFT so ensure the expense shows your account in time. Note the minimum superannuation contribution for SGL for the 2012 year is still one per cent of gross wages.

If you fail to pay the contributions by July 28, then you will not be eligible to claim a tax deduction even in the 2013 year. On top of that, you will still have to pay the super as well as a surly fine.

**Deferring taxable income.**  
If you can legally postpone earning income until after June 30, generally there is a 12-month deferral of income tax on it (there is also a delay in reporting the GST from the June BAS to the September BAS). This goes for both ordinary income such as sales as well as capital gains on disposal of shares, real estate, etc. The first thing to consider is whether you expect to earn more income in either the financial year or the next, and what marginal rate of tax you would be paying on every extra dollar of income if it was earned in either of those years. For many pharmacists, the critical threshold is \$180,000 per annum. Below that figure, the marginal rate of tax is 37 per cent, above that the top marginal rate of 45 per cent kicks in.

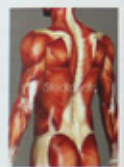
**Deductions and prepayments.**  
If your business is eligible to make a prepayment, ensure that a cheque is drawn for the expense in June rather than after July 1. Most pharmacies will be restricted to individual prepayments of less than \$1000. For example, a \$500 prepayment for an extended warranty on business equipment would not be caught. However, if you or more payments of less than \$1000 were made for the same purpose, this would not be accepted. Even so, this could be an excellent way to legally delay payments of some tax for a year. Some examples of prepayments



We are proud to announce our new partnership with WWF and MSC and our goal to be sustainable by 2015.

At Blackmores we not only care about your health but we are passionate about the long-term health of our oceans.

# Today's the day to protect tomorrow



Today's the day to make a commitment to yourself & the environment

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**Fish Oil 1000**  
Ut inani integre adolescens mel, mea amet diam ut. Evertitur quarendum ne his. Sed id enim ponderum pericula.

**NEW ECO Krill Oil 1000**  
Ut inani integre adolescens mel, mea amet diam ut. Evertitur quarendum ne his. Sed id enim ponderum pericula.

**Odorless Fish Oil + Vitamin D3**  
Ut inani integre adolescens mel, mea amet diam ut. Evertitur quarendum ne his. Sed id enim ponderum pericula.

**Cod Liver Oil 1000**  
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Saint Tropez Beverages - Gatefold section wrap.





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Smiths Snack foods - Die cut cover with Gatefold.





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# RetailPharmacy

MARCH 2014

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in under 50 seconds!



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Nicabate Minis 4mg relieve cravings in minutes

versus cold turkey. Stop smoking aid. Contains nicotine.  
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GlaxoSmithKline Consumer Healthcare, 82 Hughes Avenue, Emmington, NSW 2115. 11/13 GSK09681K/1C

**INSIDE  
THIS ISSUE**

NIelsen REPORT SMOKING CESSATION SEXUAL HEALTH EXCLUSIVE INTERVIEW: GEORGE TAMBASSIS  
3 CPD CREDITS ACPA IN COURT CALIFORNIAN PHARMACY CHANGES SUMMER CARE  
COMPOUNDING DESIGN AND LAYOUT PROFESSIONAL DEVELOPMENT MANAGEMENT FINANCE LEGAL



# RetailPharmacy

MARCH 2014

Stop cravings in under  
**50 seconds!**  
The answer is clear!

Stop cravings in under **50 seconds!**  
The answer is clear!



The fastest way to help your customers  
who want to manage their cravings  
when there's no time to loose.

The way to help  
customers who  
struggle to  
manage their  
cravings.



**NICABATE**  
Nicabate Minis 4mg relieve cravings in minutes

**Unlock the SPEED Nicabate**  
STEP 1: Remove the patch from the blister pack.  
STEP 2: Peel the patch from the blister pack.  
STEP 3: Apply the patch to a clean, dry, hairless area of skin.  
STEP 4: Rub the patch for 30 seconds to activate the nicotine.  
STEP 5: Remove the patch after 20 minutes and discard.

SMOKING CESSATION SEXUAL HEALTH EXCLUSIVE INTERVIEW: GEORGE TAMBASSIS  
ACPA IN COURT CALIFORNIAN PHARMACY CHANGES SUMMER CARE  
COMPOUNDING DESIGN AND LAYOUT PROFESSIONAL DEVELOPMENT MANAGEMENT FINANCE LEGAL

*Ad Campaign*

GSK - Pin wheel cover and cover wrap.



# Ad Campaign

Tic Tac - Die cut cover and DPS.



## Grinders Coffee House Australia's largest roaster of Fairtrade Certified Coffee



Grinders Coffee House is proud to support Fairtrade partnerships to empower farmers and workers in developing countries with opportunities to plan, design and implement development projects for their communities.



With farmers and workers involved in the planning and implementation of a variety of projects, they have the opportunity to participate in the development of their communities. This gives them new responsibilities and creates a sense of ownership over these projects.

In 2012 Grinders' coffee purchases not only ensured farmers received a fair price for their hard work, but also contributed more than \$170,000 of additional funds for community investment and farming improvements.

Grinders Coffee has seen first hand the impact Fairtrade has on farming communities with a recent field trip to the Highland Organic Agriculture Cooperative (HOAC) in the Okapa Region of the Eastern Highlands province of Papua New Guinea, which has 2600 members supporting up to 50,000 people. The pulping machines that were recently purchased through the Fairtrade program will also help to increase production levels.

With five Australian International Coffee Awards medals received already in 2013, Grinders Coffee House is going from strength to strength in its 51st anniversary year. Noted for their outstanding quality and taste profile at the awards held at the Melbourne International Coffee Expo, Grinders Coffee House and its award-winning coffee brands are proving to be a force to be reckoned with.

"As Australia's largest purchaser of Fairtrade coffee beans, we are especially proud to have had two of our Fairtrade blends recognised. A bronze medal for the Grinders Master Roasters' Crema and silver for the Organic blend, both were noted by the judging panel for their great taste profiles. These award-winning blends are produced using ethically farmed beans and make a direct contribution to a better life for Third World farmers. For a company that is extremely passionate about Fairtrade, this is a massive achievement," says Giuseppe Cianchi, Grinders Coffee House Master Roaster.

Grinders Master Roasters' Crema and Espresso blends are available in Coles, Woolworths and most independent supermarkets.



Grinders Coffee Crema and Espresso varieties, locally roasted, Australian certified organic and Fairtrade approved.

Giuseppe Cianchi, Grinders Coffee's Operations Manager & Master Roaster (Right) presents a certificate of appreciation to Thomas Tassone, Coles Category Manager, for Coles' support in making Grinders Coffee House Australia's largest roaster of Fairtrade Certified Coffee in 2012.

## D-D-Demazin Relief that keeps families performing

### Your recommendation makes a difference

As a pharmacist, customers trust you to provide professional help and advice when cold or flu strikes. More often than not, you'll be the first port of call as an estimated 40 per cent of weekly consultations are for coughs, colds and flu<sup>1</sup>.

Of course, once winter hits, this may escalate to more than 50 per cent<sup>2</sup>, that's why it's essential to be able to appropriately recommend a product that is most suitable for your patient. It's also good to know that the Demazin range of products can help provide your patients with effective relief. Demazin offers cold and flu symptomatic relief for both adults and children (6 years and over). So when cold and flu season strikes, remember Demazin.

### Demazin: what a relief

For children older than six with cold symptoms, Demazin Syrups offer effective relief. Worried parents can find comfort in the knowledge that Demazin Syrups effectively help relieve symptoms for their children.

In fact, Demazin Cold Relief Colour Free 200mL is Australia's No. 1 selling cold relief syrup SKU<sup>3</sup>. To ease nagging coughs, there is Demazin Cough and Cold Syrup (growing in pharmacies at close to 40 per cent<sup>4</sup>), while new to the market, Demazin Chesty Cough Syrup helps loosen and clear chest congestion and mucus.

### Caring for the carer

Everyone knows that Mum is usually the lynchpin of the family – often madly multitasking to keep everything running smoothly and in its place, but who takes care of the carer if she comes down with a cold or flu? Demazin PE Day & Night tablets for adults provide effective, round-the-clock cold and flu symptomatic relief to help Mum (or Dad) get through the day and rest at night.

### No dramas: keeping families performing

When coughs, colds or even flu symptoms turn your patients' lives into a drama, Demazin relieves symptoms to help keep them going. Trusted by pharmacies and families for 50 years<sup>5</sup>, the Demazin range for adults provides relief that keeps families performing.

REFERENCES: 1. TLE Brand Indicators Study, 12/2012 NABU; 2. Aps Pharmacy Scan Sales Data MMT 15/13 of CFC, Cold & Flu Syrup; 3. Aps Pharmacy Scan Sales Data MMT 10/13 of Demazin Cough & Cold Syrup; 4. Data on file; 5. © 2013 MSD Consumer Care, Inc. All rights reserved. BESP-1020201-000-002013  
Demazin Cold Relief Colour Free Syrup contains Phenylephrine hydrochloride – 2mg/5mL, Chlorpheniramine maleate – 1.25mg/5mL.  
Demazin Chesty Cough Relief Syrup contains Benzydolone hydrochloride – 8mg/5mL, Guafenesin 200mg/5mL.  
Demazin PE Day & Night Cold & Flu Relief tablets contains (Day) Pseudoephedrine Hydrochloride, Sing (Night) Pseudoephedrine – 500mg.  
Demazin Cough and Cold Syrup contains Pseudoephedrine Hydrochloride – 5mg, Sing (Night) Pseudoephedrine – 500mg, Phenylephrine hydrochloride – 5mg.



### Demazin Cold Relief Colour Free Syrup

- Provides relief from runny nose, blocked nose and sinus, sneezing and watery, itchy eyes.
- Colour free.
- Gluten and lactose free.
- Great tasting peach/vanilla flavour.
- Suitable for children older than six\* and adults.

### Demazin Chesty Cough Relief Syrup

- Provides non-drowsy relief from a chesty cough, loosens and clears chest congestion.
- Sugar free.
- Gluten and lactose free.
- Great tasting peach flavour.
- Suitable for children older than six\* and adults.

### Demazin PE Day & Night Cold & Flu Relief Tablets

- Provides relief from runny, blocked nose, sinus pain, fever, headache, body aches and pains.
- Aids rest at night.
- Preservative, artificial flavour, colour & sugar free.
- Gluten and lactose free.
- Suitable for adults and children older than 12.

\* Do not use in children under six years old.

\* Do not use in children under six years old.

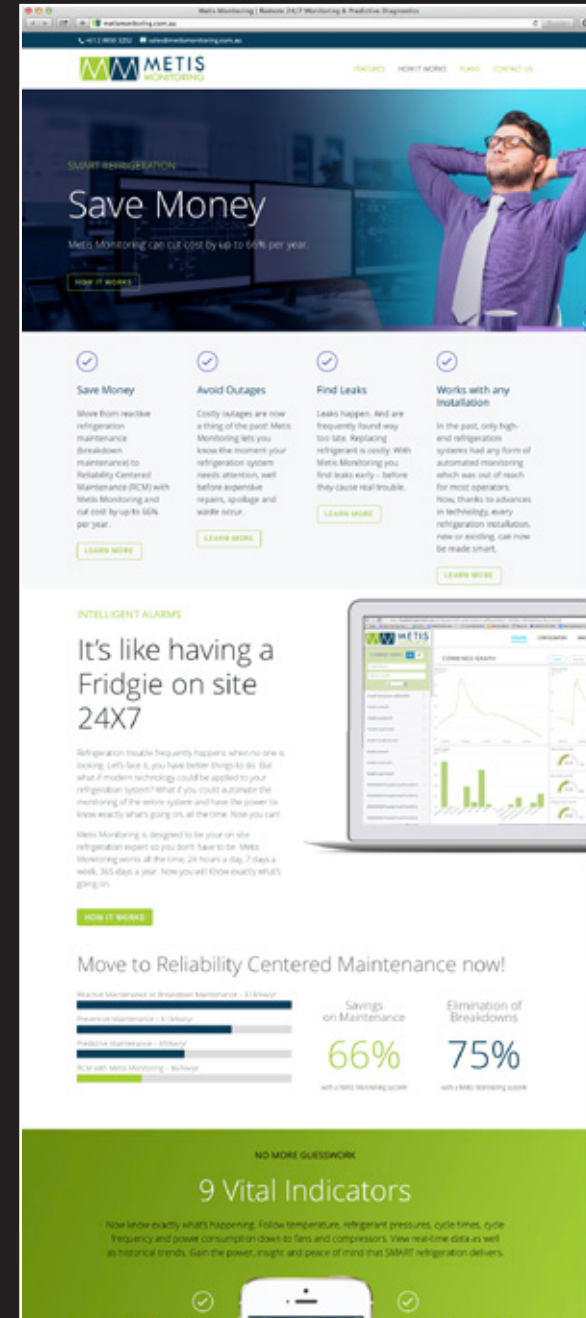
## Advertorials

### Grinders Coffee and Demazin



# *Websites*

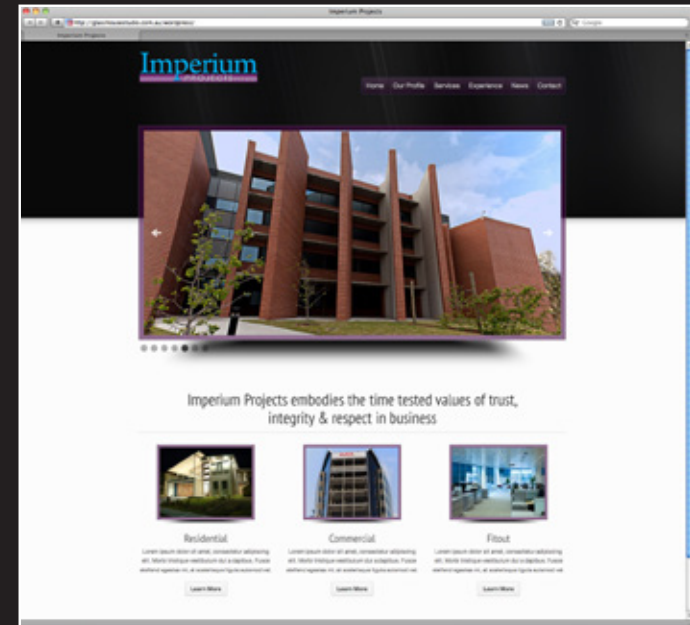
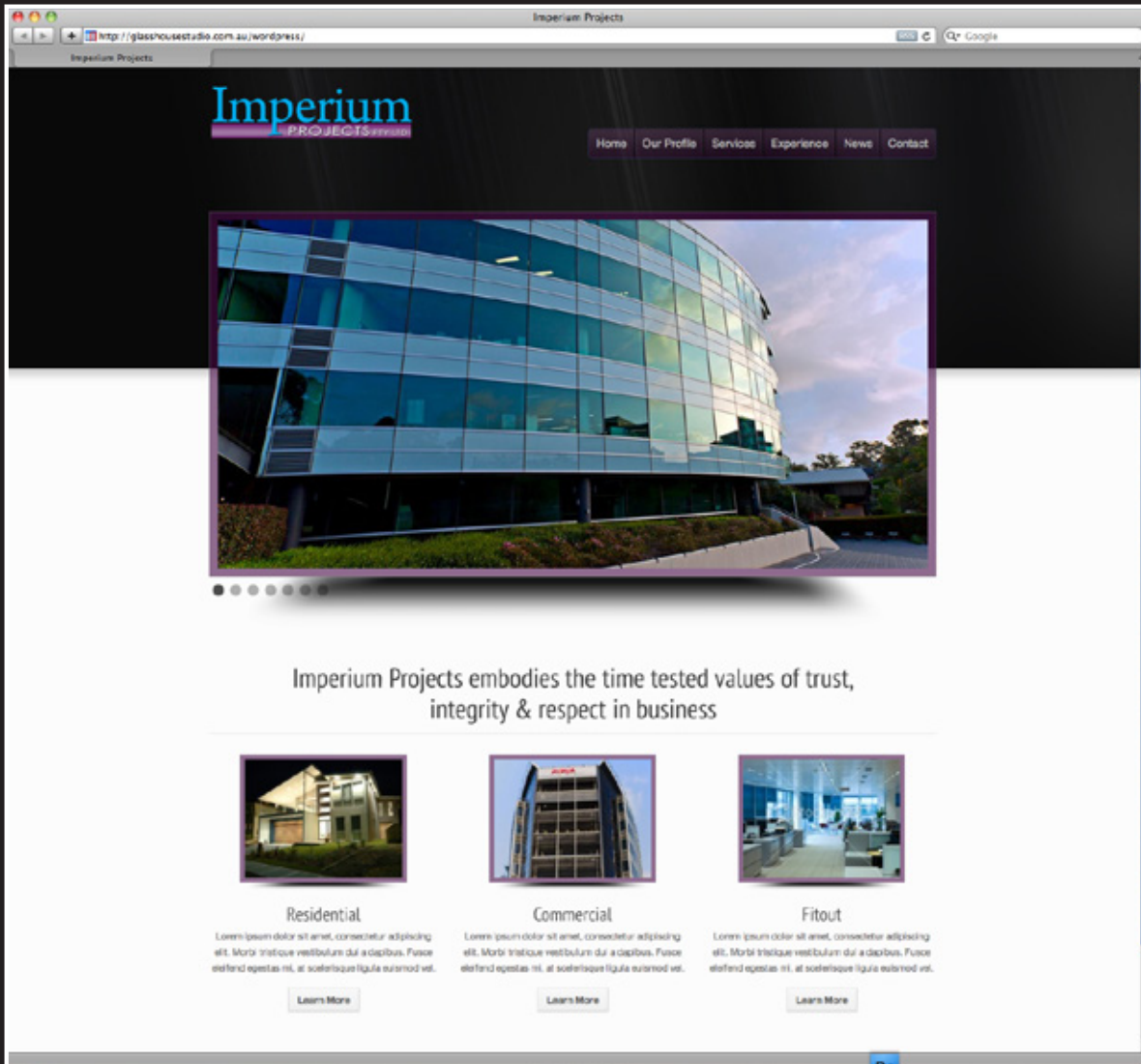
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Website

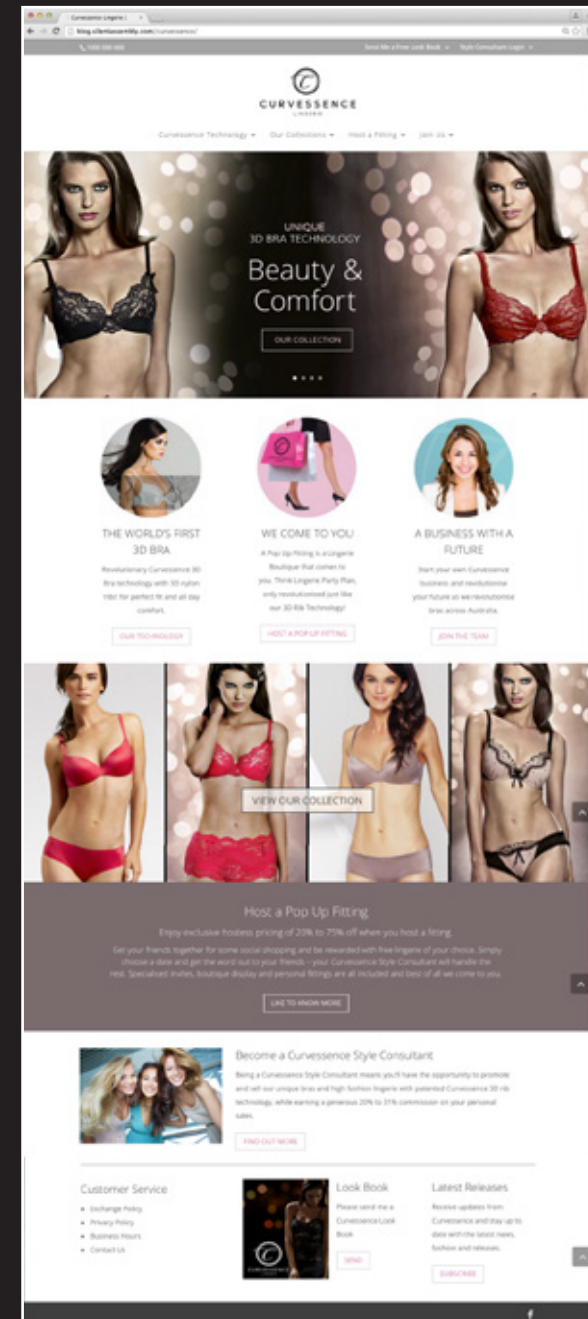
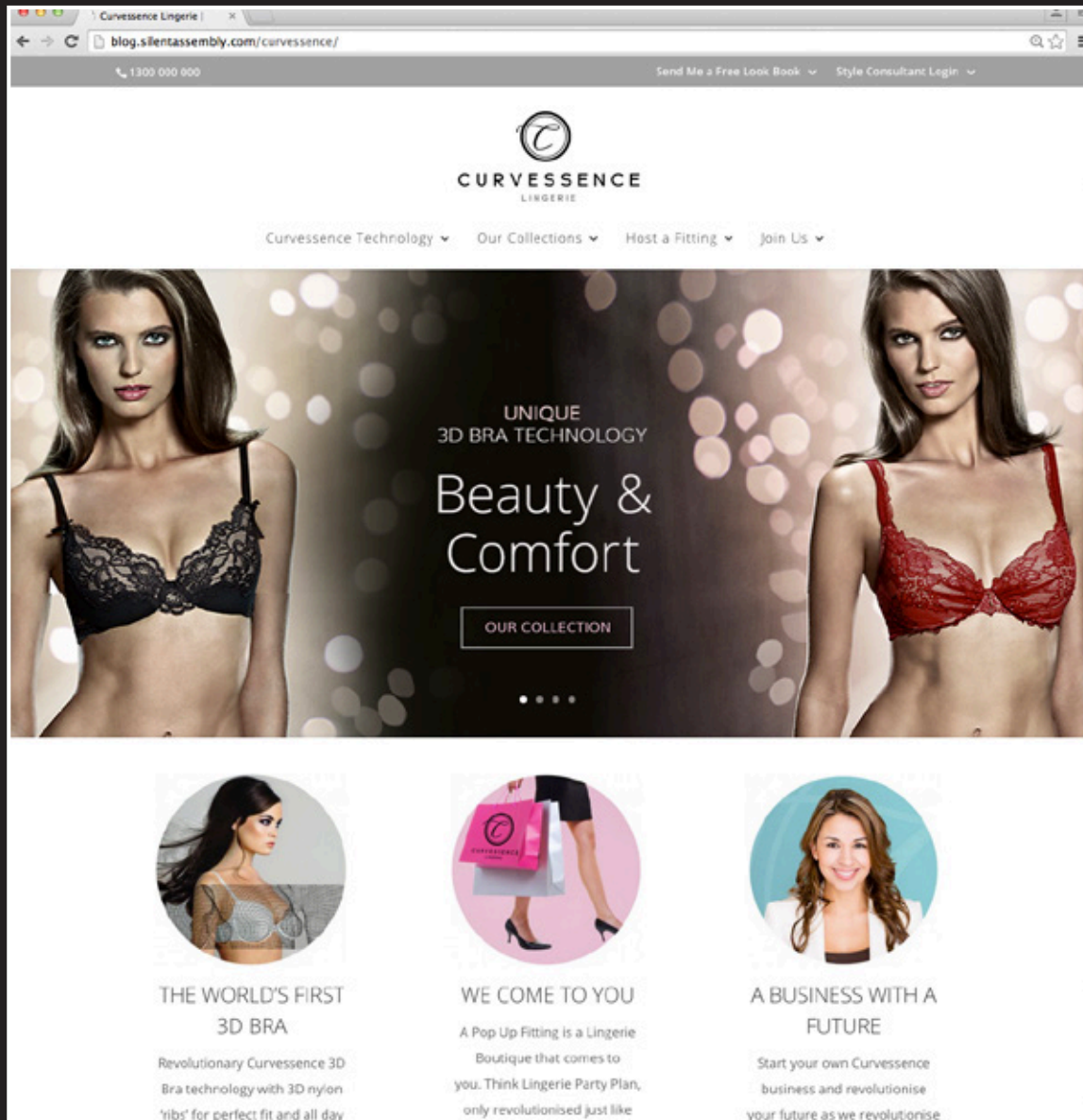
Design and development for Metis Monitoring





*Website*

Design and development for Imperium Projects.



*Website*

Design and development for Curvesence



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**careers + YOU** sharpen your skills + enjoy the journey

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Do you dream in code?  
Spend your waking hours  
in our Tech department.

Tech Positions

**Product**  
Get your hands on the  
product and make it even  
better with Product Team.

Product Positions

**Business**  
If business is your thing,  
shake it in our Business  
department.

Business Positions

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Featured Jobs

myrecruitment+YOU

**Tech**  
Do you dream in code?  
Spend your waking hours  
in our Tech department.

Tech Positions

**Product**  
Get your hands on the  
product and make it even  
better with Product Team.

Product Positions

**Business**  
If business is your thing,  
shake it in our Business  
department.

Business Positions

Meet the Team

Meet Sally Black, Assistant Product Manager for the Asia Pacific region

Meet Jane Stillstone, Senior Java/J2EE Programmer

Meet Belinda Smith, Marketing Manager for the Asia Pacific region

We're growing like crazy.  
So we always need more talented people (with or without beards) to join our global team.  
If you can't find a position matching your skills, you can send us your resume using the button below.

If you can't find a position matching your skills, you can send us your resume to keep on file.

Send Resume

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Australia  
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F +61 7 329 8362 1300  
E info@adlogic.com.au

Website

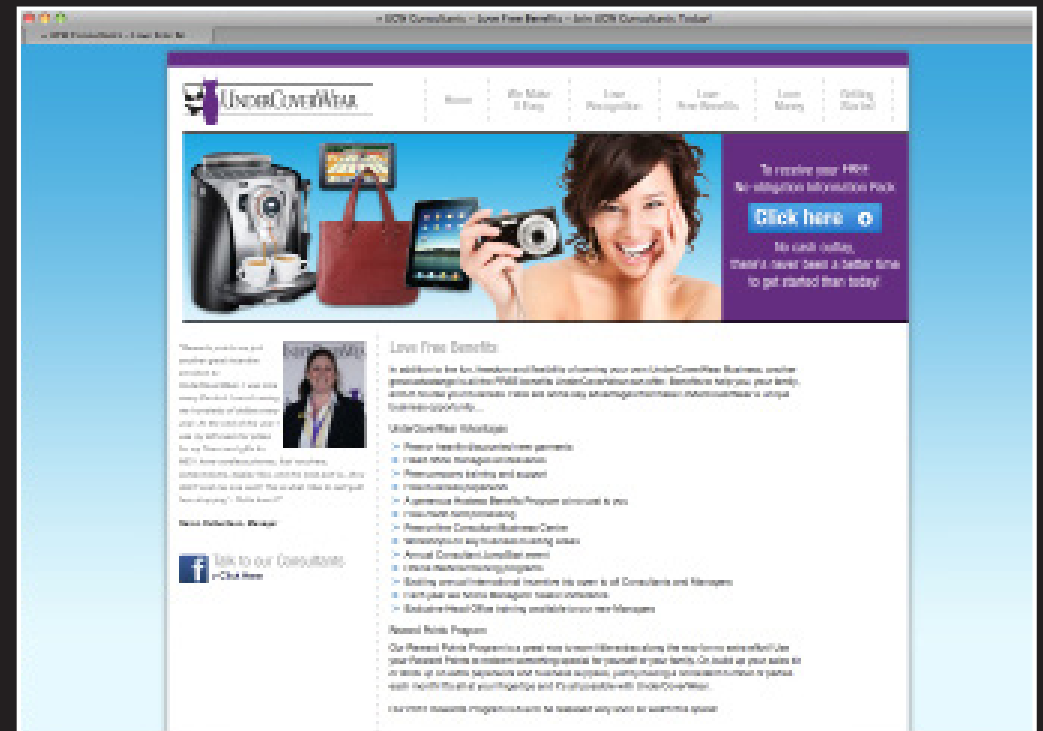
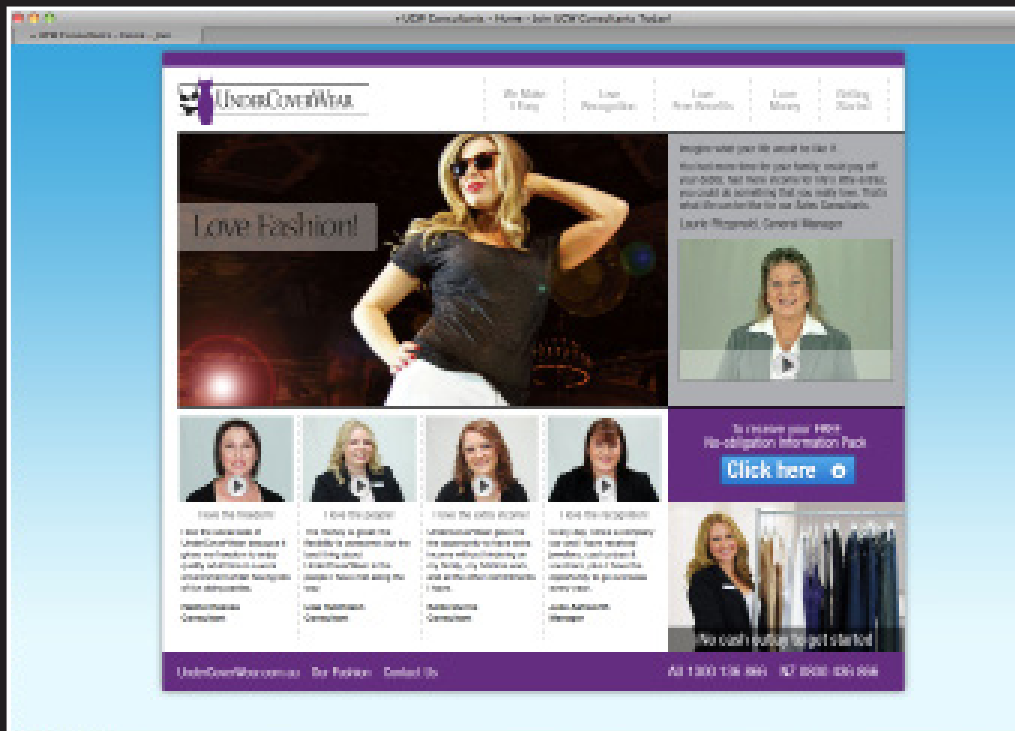
Website design for Adlogic



## *Website*

Website design for Agrichem





Website

Specialist micro-site for recruiting new Consultants. UnderCoverWear

# Figtree Systems Website

Corporate site for a global software developer to the Insurance & Risk Industry.

The screenshot shows the 'Figtree Global Home' page. At the top, there is a navigation menu with links for 'Home', 'Company', 'Careers', 'Our Solutions', 'Case Studies', 'Resources', 'Technology', 'Media Centre', and 'Contact Us'. The main content area features a large image of a man in a suit, with the headline 'Specialist provider of Claims & Risk Management software solutions.' Below this, there are several sections: 'Industry Specific Solutions Include Risk Management.', 'Highly flexible, configurable & rapidly implemented solutions for Corporates, Government, Insurers & Third Party Administrators.', and a 'Latest News' section. On the right side, there is a 'What we do' sidebar with a list of services: 'Claims Management', '3rd Party Administration', 'Risk Management', 'Peer Management', and 'Custom Solutions'. Each service has a small icon and a brief description.

The screenshot shows the 'Figtree - Technology' page. It features a navigation menu on the left with links for 'What we do', 'Company', 'Careers', 'Our Solutions', 'Case Studies', 'Resources', 'Technology', 'Security', 'Admin Centre', 'FAQs', 'Updates', 'Media Centre', and 'Contact Us'. The main content area is titled 'Technology & Resources' and includes a sub-header 'Figtree Systems' Leading, Feature Rich, Corporate Claims Management Solution Enables Companies To Manage The Entire Claims Process From Initial Scanning Of Claims Documents Or Input Of Web Claim Form Data, To Automated Claims Payment, Dramatically Reducing The Costs Of Each Claim By Task Automation.' Below this, there are three sections: 'Solution Deployment', 'Module Integration', and 'Security Control', each with a small image and a brief description of the benefits.

The screenshot shows the 'Figtree - Who we are' page. It features a navigation menu on the left with links for 'What we do', 'About Figtree', 'Who we are', 'Our History', 'Corporate News', 'Latest projects', 'Careers', 'Our Solutions', 'Case Studies', 'Resources', 'Technology', 'Media Centre', and 'Contact Us'. The main content area is titled 'Long term partnerships with our Clients to provide specific solutions to specific business problems is the essence of what Figtree Software Systems delivers.' Below this, there is a section 'Tightly manage claims & costs in each Portfolio' with a sub-header 'Figtree Systems' Leading, Feature Rich, Corporate Claims Management Solution Enables Companies To Manage The Entire Claims Process From Initial Scanning Of Claims Documents Or Input Of Web Claim Form Data, To Automated Claims Payment, Dramatically Reducing The Costs Of Each Claim By Task Automation.' The page also includes a 'What we do' sidebar with a list of services: 'Claims Management', '3rd Party Administration', 'Peer Management', 'Risk Management', and 'Custom Solutions'.

The screenshot shows the 'Figtree - Claims Management Solution' page. It features a navigation menu on the left with links for 'What we do', 'Company', 'Careers', 'Our Solutions', '3rd Party Administration', 'Peer Management', 'Risk Management', 'Custom Solutions', 'Case Studies', 'Resources', 'Technology', 'Media Centre', and 'Contact Us'. The main content area is titled 'Third Party Claims Solutions to enable contracting & agent firms to manage all aspects of a portfolio, including customers' claims & another thing with a single digital workflow based solution.' Below this, there is a section 'Tightly manage claims & costs in each Portfolio' with a sub-header 'Figtree Systems' Leading, Feature Rich, Corporate Claims Management Solution Enables Companies To Manage The Entire Claims Process From Initial Scanning Of Claims Documents Or Input Of Web Claim Form Data, To Automated Claims Payment, Dramatically Reducing The Costs Of Each Claim By Task Automation.' The page also includes a 'What we do' sidebar with a list of services: 'Claims Management', '3rd Party Administration', 'Peer Management', 'Risk Management', 'Custom Solutions', 'Case Studies', 'Resources', 'Technology', 'Media Centre', and 'Contact Us'. There are also sections for 'Case Studies', 'PDF Available', and 'Reference Material'.



# UnderCoverWear Website

Public website for a fashion & lingerie party plan company.

The screenshot shows the homepage of the UnderCoverWear website. At the top, there is a navigation menu with links for Home, Our Fashion, Host a Party, Join UnderCoverWear, Consultant Login, Order Online, and Pay Online. The main content area features a large banner for the 'AUTUMN COLLECTION 2011' with a woman in a black leather jacket. Below the banner, there is a 'NEW AUTUMN CATALOGUE OUT NOW >>' link. To the left, there is a 'Consultants Corner...' section with three promotional tiles: 'HOT NEW SEASON'S FASHION', 'HOST & SHOP FOR FREE!', and 'START YOUR OWN BUSINESS'. The footer contains contact information: 'About Us', 'Investor', 'Media', 'Community', 'Contact Us', 'Ph: 1300 136 866 (Aus)', and 'Ph: 0800 436 866 (NZ)'.

The screenshot shows a product page on the UnderCoverWear website. The page features a large banner for 'AUTUMN FASHION designed to tempt & inspire you!' with two women. Below the banner, there is a 'Jackets and Knitwear - Tops With Warmth' section. The page also includes a 'Favourite Garment FREE' promotion and a 'Live It Up' section. The navigation menu at the top includes Home, Our Fashion, Host a Party, Join UnderCoverWear, Consultant Login, Order Online, and Pay Online.



*Conference Brochure*

Promotional brochure for Annual Sales Conference.



*Conference Micro-site*

Promotional website for Annual Sales Conference.





## Website

Website design and development for Retail Media

# *EDMs & Newsletters*

---



## Blackmores Institute Symposium 2014

Integrating Natural Medicine into Community Pharmacy - An Evidence-Based Approach  
25 July - 26 July 2014 | The Westin, Sydney  
Full program available at [blackmoresinstitute.org](http://blackmoresinstitute.org)



**Adjunct Associate Professor Lesley Braun PhD**  
Director Blackmores Institute National Institute of Complementary Medicine (University Western Sydney), Adjunct Senior Research Fellow at the Monash/Alfred Psychiatric Research Centre



**Dr Charlie Teo**  
MBBS, FRACS  
Neurosurgeon  
Founder, Cure Brain Cancer Foundation



**Associate Professor Tressure McGuire PhD**  
Assistant Director of Pharmacy, Mater Health Services, Brisbane Campus  
Senior Lecturer, School of Pharmacy, University of Queensland, Associate Professor of Pharmacology, Faculty of Health Sciences & Medicine, Bond University



**Dr Candy Tounis**  
Professor of Clinical Pharmacy, University of California San Francisco



**Professor Charlie Beattie**  
Head of School and Professor of Pharmacy Practice

### How comfortable and confident are you when answering patient enquiries about complementary medicine?

Pharmacy research shows that most of your patients use complementary medicines (CM) and would welcome advice about efficacy and safety. However, a lack of confidence in advising on CM is seen as a concern across the profession.

This CPD-accredited program has been specifically designed to address this need and to ensure that responsible, evidence-based CM education is available to support the development of pharmacy into a true healthcare destination.

The program will allow community pharmacists to:

- Find out how CM can fit into your professional practice
- Learn about a variety of clinical and primary care topics where CM can be a successful adjunct therapy
- Take away an exclusive toolkit with valuable resource information to support your clinical practice

Register now at [blackmoresinstitute.org](http://blackmoresinstitute.org)

The scientific program has been developed with the support of the National Institute of Complementary Medicine, University of Western Sydney



# Optifresh.

SOOTHING RELIEF FROM DRY EYES.

PBS Listed

## Optifresh

Optifresh is specially formulated to moisturise, comfort and protect dry eyes. Optifresh is now available in preservative free sterile single dose vials - Optifresh Tears (carmellose sodium 0.5%) and Optifresh Plus (carmellose sodium 1%). Optifresh Eye Gel (carbomer 0.2%) also available. For effective dry eye protection recommend Optifresh!

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



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Single unit dose vial eye drops | Compatible with contact lenses | Fast acting long lasting formula | Pharmacy only

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Bymbion	355917	366131	368086
Sigma	143283	143180	143255
API	555509	555568	555592

RRP Optifresh Tears & Plus \$10.55. Optifresh Eye Gel \$4.12. Applies to all orders incl. PDE & turnover. Deal assorted.

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QLD - 07 3291 7070

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**INNER HEALTH**  
RANGE TODAY?

WIN  
an Ethical Nutrients  
PRIZE PACK



Inner Health are the Probiotic Experts

With so many different probiotics on the market, being informed on the difference between probiotic strains can significantly improve your recommendations in store; resulting in better health outcomes for your customers, return sales and loyal customers for your pharmacy. Is the difference between probiotic strains important? Absolutely! Different probiotic strains exert different health benefits and importantly not all probiotics possess enough health benefits to be considered therapeutic.

The probiotic strains found in Inner Health Plus, Lactobacillus acidophilus (NCFM®) and Bifidobacterium lactis (Bi-07), are two of the most scientifically validated, therapeutic strains discovered.

You can recommend with confidence, probiotics by Inner Health; the probiotic experts.

Therapeutic applications:

- Aids in the maintenance of a normal healthy gastrointestinal system and digestive function.
- If you have been taking a course of antibiotics a probiotic such as Inner Health Plus may assist in maintaining the balance of good bacteria.
- Inner Health Plus may be useful for the symptoms of bloating, gas or flatulence.
- Aids in maintaining a normal healthy immune system.
- Helps improve general wellbeing.

TAKE THE INNER HEALTH PLUS TEST



CLICK HERE »

Complete our quick survey for your chance to

WIN  
A PRIZE PACK

CLICK HERE »

ETHICAL NUTRIENTS  
RETAILERS

- Online Learning
- Display Competition

Login

Exclusive to Pharmacies and Health Food stores, the Inner Health Plus Probiotic Range features specially selected strains for specific conditions to get targeted health results for your customers.

For more information on Ethical Nutrients products call Health World Limited on 1800 777 648.

Visit our websites: [ETHICALNUTRIENTS](http://ETHICALNUTRIENTS.COM.AU) [JENDURA](http://JENDURA.COM.AU) [INNERHEALTHPLUS](http://INNERHEALTHPLUS.COM.AU)

EDMs

Blackmores, Optifresh and Inner Health Plus

# EDM Campaign

Win a wardrobe promotion.

August Super Hostess Promo

If you are unable to see the message below, [click here to view](#)

## August Super Hostess Promotion

# Win a Wardrobe

UnderCoverWear

**\$20,000<sup>000</sup> of beautiful garments to be given away to 120 lucky Hostesses!**

**1st Prize** - WIN one of 20 UnderCoverWear Wardrobes valued at \$5000!

**2nd Prize** - WIN \$1000<sup>00</sup> of FREE Garments - 100 to be given away!

1st Prize - Be one of our 20 lucky Wardrobe Winners by hosting a Super Hostess party during August. To qualify, simply host a party with sales of \$500 or more plus 2 confirmed bookings. If your party's sales are in the top 20 highest parties you will win a Wardrobe valued at \$5000!

2nd Prize - Be one of the next 100 highest parties for August and win FREE garments to the value of \$1000! Winners may choose their garments from either the Winter or Spring catalogue. Every Hostess has the opportunity to be a Super Hostess and they will still receive all the Regular Hostess Benefits. Speak to your UnderCoverWear Consultant and book your party today!

### August Hostess Party Privileges

FREE Shopping Diaries left for every UnderCoverWear party!

- FREE shipping fees (dependent on your state) on all orders placed in the next 4 weeks.
- Free choice of garments for half price.
- Additional half price garments for 60/20 confirmed bookings.
- Full year Consultant access to all special benefits of being an UnderCoverWear Party.

SALES	PRIZES	AUGUST Bonus Level
\$500	100	100%
\$1000	200	200%
\$1500	300	300%
\$2000	400	400%
\$2500	500	500%
\$3000	600	600%
\$3500	700	700%
\$4000	800	800%
\$4500	900	900%
\$5000	1000	1000%

**FIND MY CONSULTANT**  
Click here to look at UnderCoverWear party!

\* Qualifying parties must have sales of \$500 or more plus 2 confirmed bookings, a minimum of 2 booking parties, be held during August 2009 and be held in full 21 days after party date. Winners may choose garments from either the Winter or Spring Catalogue. Australian prices are excluding GST and PAYG. New Zealand prices are excluding GST and PAYG. All winners will be notified in October 2009.

Contact us toll free! AU 1300 534 946 • NZ 0800 434 946 • email [ucw@ucw.com.au](mailto:ucw@ucw.com.au) • [www.UnderCoverWear.com.au](http://www.UnderCoverWear.com.au)

You have supplied the email address to UnderCoverWear and have received this e-mail as an Independent UnderCoverWear Sales Consultant. Please [contact us](#) if you wish to unsubscribe. Emails to [no-reply@ucw.com.au](mailto:no-reply@ucw.com.au) are discarded.

August Super Hostess Promo

If you are unable to see the message below, [click here to view](#)

To assist you in booking parties during August we are offering the August Super Hostess Promo **directly to your past Hostess.**

### What is the August Super Hostess Promo?

**Win a Wardrobe** Make your Hostess a Winner! \$20,000<sup>00</sup> of garments to be given away to 120 Winners!

During August every Hostess has the opportunity to host one of the top 20 parties with the highest sales and win a FREE wardrobe worth \$5000. The next 100 highest parties will win garments to the value of \$1000. This is in addition to the Hostess benefits for August. See pages 3 & 10 of the August Brief for more details or [click here to see >>](#)

### How will my Hostesses know?

Next week head office will be emailing the August Hostess Promotion to everyone who has hosted an UnderCoverParty during the past 18 months. This means **your past Hostesses will receive an email** telling them about the promotion and giving you the perfect opportunity to follow up and make a booking!

[Click here to see the email which we will be sending to your Hostesses >>](#)

### Anything in it for me?

As a Consultant you are also eligible to Win a Wardrobe in the August Super Hostess Promo! Simply qualify and if you have one of the top 120 highest party sales, you are instantly a winner!

**August Sparkle Jewellery Promotion**  
Plus the August Super Hostess Promo will also help you to qualify for the beautiful charm bracelet (pictured left) in the August Sparkle Jewellery Promotion. See page 5 of the August Brief for more details or [click here to see >>](#)

You have supplied this email address to UnderCoverWear and have received this e-mail as an Independent UnderCoverWear Sales Consultant. Please [contact us](#) if you wish to unsubscribe. Emails to [no-reply@ucw.com.au](mailto:no-reply@ucw.com.au) are discarded.

# Weekly eNewsletter

Sales field of UnderCoverWear.

InTouch - UnderCoverWear

If you are unable to see the message below, [click here to view](#)

## InTouch

UnderCoverWear eNewsletter for Consultants & Managers

Welcome to Issue 14 of InTouch - 9 April 2010

**OPPORTUNITIES | TRAINING | PRODUCT NEWS | RECOGNITION | PROMOTIONS | OPERATIONS |**

Dear Managers and Consultants,

I'm sure you all enjoyed a wonderful & safe Easter.

This week, I am writing to you from the beautiful Sunning Resort in Phuket, Thailand - the destination of the 2010 'Go Places' International Incentive Trip.

65 Managers plus their partners, friends and family are currently enjoying all that Thailand has to offer. We have relaxed by the pool, swam in the crystal clear ocean, eaten in great restaurants, taken fabulous day trips and attended the world famous Fantasea Cultural Theme Park CD, and did 2 morning shopping at some of the best markets in the world and been treating for better or even already ridiculously cheap products! Or 1 hour massages for just \$10 Aussie dollars!

No matter where this trip is each year - the International Incentive trip is an experience not to be missed! If you can't wait to find out where our 2011 International Incentive will take you!

**'Go Places' with UnderCoverWear**  
Phuket, Thailand

Rob  
Gen  
Linc

InTouch - UnderCoverWear

If you are unable to see the message below, [click here to view](#)

## InTouch

UnderCoverWear eNewsletter for Consultants & Managers

Welcome to Issue 20 of InTouch - 21 May 2010

**PRODUCT NEWS | OPPORTUNITIES | RECOGNITION | PROMOTIONS | TRAINING | OPERATIONS |**

Dear Consultants and Managers,

We have some exciting news to announce, our Fashion Guru, Sarah Gale, will be our special guest at the 2010 'Go Amazing' Conference on the Gold Coast, so not only do we have the amazing Terry Hawkins, we now have Sarah Gale as well. AMAZING!! This is a definitely a Conference not to be missed.

With the fantastic advertising promotion on all the members, where you can earn up to \$1,000 in CASH, there is definitely no better place to be for excitement and inspiration than here. You can double dip and top up on Conference Dollars during the Speaker for CASH sponsoring promotion. So make the most of it - I wish I could!

We've had a fantastic week with the Regional Executive Team in town for 2 days, everyone was jammed after the events, as it is always a mixture of education and fun and this time was no exception. We reviewed key training information on how your AED can help you increase your sales and your success as an UnderCoverWear Consultant. Talk to your AED about holding a Business Opportunity Event and maximise your business as we enter the big selling months of the year.

We also discussed ways to run the most successful Fashion Parties ever - we wish out for some exciting changes. One of the highlights of the 2 days was a workshop with Sarah Gale, who took everyone through the fabulous new garments in the Winter Range. The AED's were blown away by how exciting and versatile the new Winter Range was and couldn't wait to get home to update you.

The AED saying that you never stop learning, was never more true than the last few days. I am sure your Regional Executive Manager will come home with great ideas, some wonderful information and loads of cashback.

Have a successful week,

Robyn Keegan  
Communications & Customer Relations Manager  
UnderCoverWear

## ON SALE from 27 May!

UCW Winter WonderWear

Opportunities



**the brief**  
UnderCoverWear • June 2011

Laurie's Welcome  
CLICK to listen to Laurie >>

**contents**

- Sensational Recruiting Incentive >>
- Double Dip Mkt Promotion >>
- Manager Only Event >>
- Spot Manager Promotion >>
- New Business Starter Kits >>
- 2011 Salon Conference >>
- New Winter Catalogue >>
- Fantastic Fiji >>
- April's Record Ensembles >>
- Shoosahki Results for April >>
- Product News >>
- Ongoing Programs >>

Exclusive Manager Only Event

*eMagazine*

Engaging eMagazine that incorporate sound, video and hyper links.

**the brief**  
UnderCoverWear • September 2011

SPECIAL CONFERENCE EDITION

Laurie's Welcome  
Click to listen to Laurie >>

**contents**

- 2011 Conference Wrap Up >>
- 2011 Conference Results >>
- Record Breaker Cocktail Party >>
- The UnderCoverWear Logo >>
- New Manager Levels >>
- 2012 Manager Conference >>
- Fiji Bonus Levels >>
- 30th Birthday Promotion >>
- Introduction of a \$150 Kit Reward for Recruiting >>
- September Kit Promotion >>
- September Hostess Promo >>
- September Guest Promo >>
- Spring Sale Flyer >>
- Double Dip Results >>
- Above & Beyond Manager Annual Awards Results >>
- Product News >>
- Ongoing Programs >>

Congratulations to our UnderCoverWear Queens, Julie Ashworth, Julie Lauder, Theresa Brereton & Ann Martin!

**the brief**  
UnderCoverWear • October 2011

Laurie's Welcome  
Click to listen to Laurie >>

**contents**

- Ultimate Staff for Managers >>
- Marketing System >>
- Advanced Leadcall >>
- October Special Double Promo >>
- Have nothing to wear? >>
- Wage Launch Parties >>
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- Item Manager >>
- October Business Prizes >>
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- October Guest Prizes >>
- PrizeWin Pooling >>
- Annual Prizes Results >>
- Product News >>
- Ongoing Programs >>

RECORD BREAKER  
October 2011  
Up for Grabs

# *Annual Reports & Prospectuses*

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“WATER PROMISES TO BE TO THE 21ST CENTURY WHAT OIL WAS TO THE 20TH CENTURY; THE PRECIOUS COMMODITY THAT DETERMINES THE WEALTH OF THE NATIONS”

SOURCE: FORTUNE MAGAZINE, MAY 15 2000



**PROSPECTUS**

WATER RESOURCES GROUP LIMITED • ABN 11 124 426 339

Prospectus for the Offer of up to 58,648,145 Shares at an Offer Price of up to \$0.60 each  
Lead Manager Blackwood Capital Limited ACN 101 849 110

THIS DOCUMENT IS IMPORTANT AND SHOULD BE READ IN ITS ENTIRETY  
If you are in any doubt as to the contents of this document, you should consult your accountant, stockbroker or other professional adviser without delay.

**BIW BLACKWOOD CAPITAL**

*IPO Prospectus*

**Water Resources Group**

**IMPORTANT NOTICES**



**LODGEMENT & LISTING**

This prospectus is dated 4 September 2008 and was lodged with ASIC on 4 September 2008. The fact that ASIC may admit the entity to its Official List is not to be taken in any way as an indication of the merits of the entity. The Company will apply to the ASX for listing and quotation of the Shares on the ASX within seven (7) days after the date of the Prospectus. No securities will be issued on the basis of this Prospectus later than 13 months after the date of this Prospectus.

**NOTICE TO APPLICANTS**

The Offer contained in this Prospectus does not take into account the investment objectives, financial situation and particular needs of the investor. It is important that you read this Prospectus carefully and in full before deciding to invest in the Company. In particular, in considering the prospects of the Company, you should consider the risk factors that could affect the financial performance of the Company in light of your personal circumstances (including financial and taxation issues) and seek professional advice from your accountant, stockbroker, solicitor or other professional adviser before deciding to invest.

Unless expressly stated in this Prospectus, no person named in this Prospectus, nor any other person, guarantees the performance of the Company, the repayment of capital or the payment of a return on the Shares.

No person is authorised to give any information or make any representation in connection with the Offer which is not contained in this Prospectus. Any information or representation not so contained may not be relied on as having been authorised by the Company and the Directors. This Prospectus does not constitute an offer or invitation in any state in which, or to any person within, it would not be lawful to make such an offer or invitation. No

action has been taken to register or qualify the Shares or the Offer, or to otherwise permit a public offering of Shares, in any jurisdiction outside Australia. The distribution of this Prospectus outside Australia may be restricted by law and persons who come into possession of this Prospectus outside Australia should seek advice and observe any such restrictions. Any failure to comply with such restrictions may constitute a violation of applicable securities laws.

**EXPOSURE PERIOD**

The Corporations Act prohibits the Company from accepting Applications in the seven (7) day period after the date of lodgement of the Prospectus with ASIC. This period may be extended by ASIC by up to a further seven (7) days. This period is an Exposure Period to enable the Prospectus to be examined by market participants prior to the raising of funds. Applications received during the Exposure Period will not be accepted or processed until after the expiry of that period. No preference will be conferred on Applications received during the Exposure Period. Examinations during this Exposure Period may result in the identification of deficiencies in the Prospectus, in which case any applications received must be dealt with in accordance with section 724 of the Corporations Act.

**APPLICATION**

The Prospectus may be obtained from the Lead Manager by telephoning on 180 922 2983. Investors can only apply for Shares using the Application Form included in this Prospectus. The Application Form must not be handed on to any member of the public unless it is attached to this Prospectus.

**FORWARD LOOKING STATEMENTS**

Certain statements in this Prospectus constitute forward looking statements. Applicants should note that these statements are inherently subject to uncertainties in that they rely upon a variety of known and unknown risks, variables and other factors which could cause actual

results, performance or achievements to differ materially from anticipated results, implied values, performance or achievements expressed, projected or implied in the statements. These risks, variables and factors include but are not limited to, the matters described in Section 8 of this Prospectus. The Company gives no assurance that the anticipated results, performance or achievements expressed or implied in these forward-looking statements will be achieved.

**FINANCY**

The privacy obligations and policy relating to this Prospectus are contained in the privacy disclosure statement in Section 9.

**FINANCIAL STATEMENTS**

Photographs used in this Prospectus which do not have descriptions are for illustration only and should not be interpreted to mean that any person shown endorses the Prospectus or its contents or that the assets shown in them are owned by WRG.

**FINANCIAL AMOUNTS**

Financial amounts expressed in this Prospectus are in Australian dollars unless otherwise indicated.

**GLOSSARY OF TERMS**

Certain terms and abbreviations used in this Prospectus have defined meanings which are explained in the Glossary of this Prospectus.

**GENERAL**

If you are in any doubt as to the contents of this document, you should consult your accountant, stockbroker, solicitor or other professional adviser without delay. Shares offered by this Prospectus are considered to be a speculative investment as WRG has not, at the date of this Prospectus, supplied or installed any desalination plant or sold any treated water being the business objective of WRG contemplated in this Prospectus.

**INVESTMENT OVERVIEW**

**1.4 STRUCTURE, JOINT VENTURE PARTNERS & RELATIONSHIPS**

As at the date of the Prospectus WRG has not supplied or installed any desalination plants or sold any treated water. The Company has the arrangements and the infrastructure described in this Prospectus to enable it to do so and this section describes the structure of the WRG Group and the arrangements it has entered into with its joint venture partners for this purpose. These arrangements are also set out in more detail in section 9.6.

The WRG group structure is set out below. As at the date of the Prospectus, the Company owns 20% of Water Resources International and has an option to acquire the remaining 30% held by and on behalf of the Campbell Applied Physics shareholders in consideration for the issue of 207 million shares as described in section 9.5.3. Water Resources International owns 100% of CAP Systems and has an option to acquire 100% of the Shares in Campbell Applied Physics for consideration of US\$1, exercisable at any time during a period of 10 years from completion of the CRADA with Pacific Northwest National Laboratories as described in Section 9.

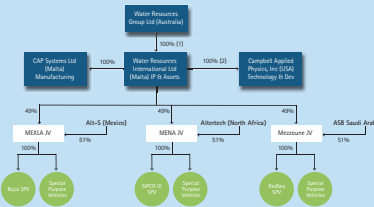


Figure 8 - 1. WRG requires Campbell Applied Physics shareholders share in WRG for consideration of 207 million WRG shares. 2. WRG has option to acquire remaining 30% CRADA

agencies include Airbus, Komatsu, AT&T Technologies, Bridgerton and Roswell Dallas. ASB Group also owns Saudi Industry Project Company (SIPCO), which owns the PFSI and AquaFina bottling facilities for the Western Province of the Kingdom of Saudi Arabia.

**1.4.2 MIDDLE EAST NORTH AFRICA (MENA) JOINT VENTURE - CAP MENA SARL**

Water Resources International's "CAP MENA SARL" joint venture partner is Alstretex (BVI) a company headquartered in Casablanca, Morocco. Alstretex provides services for high technology, agricultural, engineering and construction projects in North Africa. It represents a

number of US based companies which include: Ecology and Environment Inc., Dr/Water Inc., Jacobs Engineering Group, Inc., and Terra Road - Terrafusion. Alstretex's CEO and President, Dr Hassan Hamid has dual Moroccan and American citizenship. He completed his PhD in Earth Sciences, with honours in 1992 at the Université de Rennes 1 in Rennes, France.

**1.4.3 MEXICO - CENTRAL AMERICA - JOINT VENTURE - ATL DE RL DE CV**

Water Resources International's "ATL S de RL de CV" joint venture partner\* for Mexico and Central America is Alternativas en Soluciones de Ingeniería, S.A. de CV ("ATL S de RL de CV"). Water Resources International's "ATL S de RL de CV" joint venture partner\* for Mexico and Central America is Alternativas en Soluciones de Ingeniería, S.A. de CV ("ATL S de RL de CV"). Water Resources International's "ATL S de RL de CV" joint venture partner\* for Mexico and Central America is Alternativas en Soluciones de Ingeniería, S.A. de CV ("ATL S de RL de CV"). Water Resources International's "ATL S de RL de CV" joint venture partner\* for Mexico and Central America is Alternativas en Soluciones de Ingeniería, S.A. de CV ("ATL S de RL de CV").

**1.4.4 AUSTRALIA**

A number of leading Australian mining services and civil engineering and construction companies are in discussions and negotiations with WRG to form joint ventures to develop water treatment opportunities within the Australian resources and infrastructure sectors. WRG believes it has unique water treatment solutions for general water treatment applications and specifically for the coal seam gas industry. The Company believes it will demonstrate this capability to the leading coal seam gas producers in New South Wales and South East Queensland. The joint venture contemplated for Australia will enter into water off-take agreements with each coal seam gas producer. The joint venture will assume ownership responsibility and remove the water from the well site for treatment and charge a fee to the mining company for each cubic metre removed.

The joint venture will either use or sell the potable water to local communities, for human consumption or for agricultural or industrial uses.

**1.4.5 JOINT VENTURE OPERATING STRUCTURE**

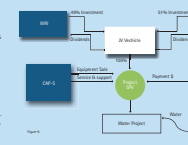
Under the joint venture structures WRG will have three main revenue streams, represented as follows:

1. the sale of water treatment plant and equipment to the SPVs owned by each of the joint venture entities at full margin. The SPV will be the ultimate owners and operators of each of the water plants;
2. the provision of operating, maintenance and repair support to the SPVs for commercial assets length services fees; and

3. the receipt of dividends from the joint venture entities resulting from profits generated by each SPV from selling water under long term off-take agreements.

Each SPV will be funded under a traditional project financing structure utilising a mix of equity, senior debt and mezzanine or subordinated debt facilities. It is expected that the joint venture entities will provide up to 20% of the funding to the SPVs to acquire plant and equipment for each individual water project. Under a typical infrastructure financing structure, the Company would be expected to finance its pro-rata equity requirement of each individual water project (ie, 80% of 20%).

**The arrangements and cash flows under each SPV project would typically be represented as shown in Figure 9:**



The joint venture arrangements in place at the date of this Prospectus are described in more detail at Section 9.6.

**1.4.6 BUSINESS MODEL**

**Build, Own, Operate**  
The Company's plan, in association with strategic and joint venture partners, is to build commercial water treatment and water production plants and generate recurring revenue streams from long term (25-30 year) water treatment and supply contracts. WRG will also generate early revenues from the manufacture, sale and servicing of its proprietary equipment and systems to its joint venture special purpose vehicles ("Product SPV" in the structure shown in 1.4.5 above).



## Annual Report

### UnderCoverWear Limited

## HIGHLIGHTS

**REVENUE**

**EBITDA**

**CONSULTANT NUMBERS**

**2004-2005 MONTHLY PRODUCTIVITY**

Historically, UnderCoverWear has recorded significant increases in revenue and EBIT through organic growth. The performance of the company in its first full year of trading is no exception. Sales revenue totalled \$44,100,923 for the year, which, over the four years to 30 June 2005 represents a compound annual growth rate of 24.2%.

This growth in sales has been driven by the improvement in a number of key business drivers. During the past 12 months, effective marketing and advertising campaigns have helped to raise product and brand awareness throughout Australia and New Zealand. This has contributed to the growth in new customers and increased sales from existing customers. Consultant numbers have increased steadily and are in line with prospectus forecasts with more than 2,500 consultants.

On a per consultant basis, the productivity rate has increased by 10% over the past 12 months. This has been complemented by a 10% improvement in average value of party sales over the same period.

UnderCoverWear has achieved a net profit from ordinary activities before tax for the year of \$3,993,989 and a net profit after tax of \$2,427,215. The EBITDA result was \$5,717,990 for the twelve months, which represents a compound annual growth rate of 35.0% over the four years to 30 June 2005.

The total dividend payable in respect of the year ended 30 June 2005 represents a 10% return to shareholders based on initial offer price.

	2005 ACTUAL
Sales revenue	44,100,923
EBITDA	5,717,990
EBIT	4,101,910
Profit before tax	3,993,989
NPAT	2,427,215
NPAT - before goodwill amortisation	3,670,090
Earnings per share (cents)	5.06
Earnings per share (cents) - before goodwill amortisation	7.65
Total dividend (cents)	5.0
Dividend yield (on initial offer price)	10%



### STATEMENT OF FINANCIAL PERFORMANCE

FOR THE YEAR ENDED 30 JUNE 2005

	NOTE	ECONOMIC ENTITY 2005 \$	PARENT ENTITY 2005 \$	PARENT ENTITY 2004 \$
Revenues from ordinary activities	2	44,100,923	2,243,664	4,031,645
Changes in inventories of finished goods and work in progress		(8,284,218)	(501,106)	–
Raw materials and consumables used		(7,305,329)	(253,444)	–
Distribution costs		(1,812,896)	(706,937)	–
Commissions paid		(9,546,777)	(499,965)	–
Promotions and advertising		(2,449,161)	(142,195)	–
Depreciation and amortisation expense	3	(1,616,080)	(73,915)	–
Insurance expense		(177,493)	(6,445)	–
Employee benefits expense		(5,753,072)	(193,743)	–
Rental expenses		(759,782)	(30,186)	–
Borrowing costs expense	3	(107,920)	(11,911)	–
Other expenses from ordinary activities		(2,294,206)	(98,315)	(54,181)
Profit from ordinary activities before income tax expense	3	3,993,989	361,782	3,977,464
Income tax expense relating to ordinary activities	4	(1,566,774)	(124,133)	(1,566,774)
Net profit attributable to members of the parent entity		2,427,215	237,649	2,410,690
Total changes in equity other than transactions with owners as owners		2,427,215	237,649	2,410,690
Basic earnings per share (cents per share)	8	5.06	0.50	–
Dividend earnings per share (cents per share)	8	5.06	0.50	–

⊗ The parent entity was incorporated on 3 May 2004 and hence the comparative represents the results from the date of incorporation to 30 June 2004. However, the company was essentially dormant until it acquired 100% holding in the UnderCoverWear Group from on 13 June 2004. The results presented for 2004 therefore represent 15 days of trading.

The financial statements should be read in conjunction with the accompanying notes.

### STATEMENT OF FINANCIAL POSITION

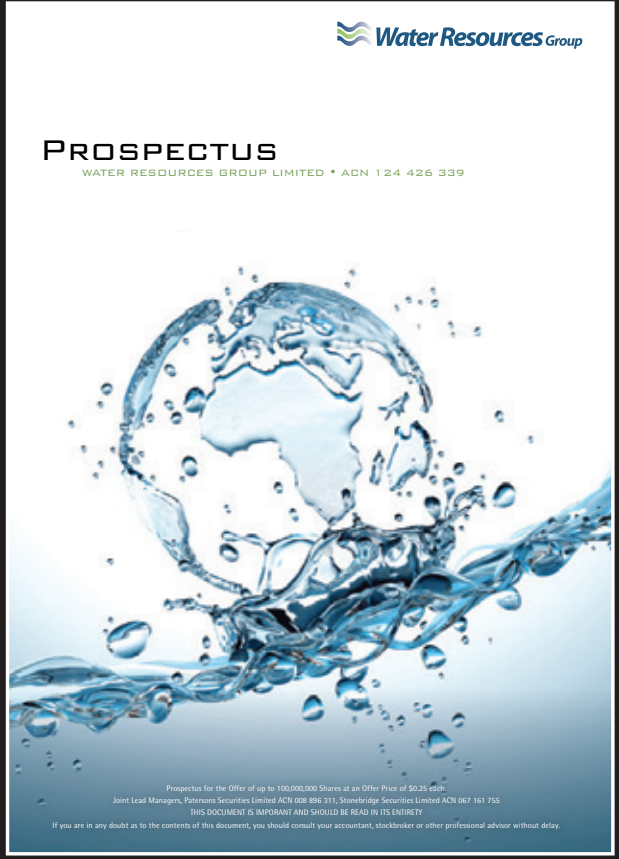
AS AT 30 JUNE 2005

	NOTE	ECONOMIC ENTITY 2005 \$	PARENT ENTITY 2005 \$	PARENT ENTITY 2004 \$
<b>CURRENT ASSETS</b>				
Cash assets	9	2,199,616	1,150,367	6,961
Receivables	10	337,195	352,244	2,974,658
Inventories	11	5,177,664	4,251,622	421,759
Other	12	465,837	415,574	–
<b>TOTAL CURRENT ASSETS</b>		8,180,312	6,169,807	2,981,619
<b>NON-CURRENT ASSETS</b>				
Other financial assets	13	–	–	24,000,000
Property, plant and equipment	15	497,749	600,503	–
Deferred tax assets	16	390,258	242,249	597,753
Intangible assets	17	23,574,024	24,905,910	–
<b>TOTAL NON-CURRENT ASSETS</b>		24,462,031	25,748,662	24,097,753
<b>TOTAL ASSETS</b>		32,642,343	31,918,469	27,041,372
<b>CURRENT LIABILITIES</b>				
Payables	18	4,358,188	4,041,182	1,097
Current tax liabilities	19	1,339,190	124,287	1,339,190
Provisions	20	1,155,672	857,098	–
<b>TOTAL CURRENT LIABILITIES</b>		6,853,050	5,022,567	1,340,287
<b>NON-CURRENT LIABILITIES</b>				
Interest-bearing liabilities	21	–	2,550,634	–
Provisions	20	123,679	146,869	–
<b>TOTAL NON-CURRENT LIABILITIES</b>		123,679	2,697,503	–
<b>TOTAL LIABILITIES</b>		6,976,729	7,720,070	1,340,287
<b>NET ASSETS</b>		25,665,614	24,198,399	25,701,085
<b>EQUITY</b>				
Contributed equity	22	23,960,750	23,960,750	23,960,750
Retained profits	23	1,704,864	237,649	1,740,335
<b>TOTAL EQUITY</b>		25,665,614	24,198,399	25,701,085

⊗ The parent entity was incorporated on 3 May 2004 and hence the comparative represents the results from the date of incorporation to 30 June 2004. However, the company was essentially dormant until it acquired 100% holding in the UnderCoverWear Group from on 13 June 2004. The results presented for 2004 therefore represent 15 days of trading.

The financial statements should be read in conjunction with the accompanying notes.





*Prospectus*  
**Prospectus for Water Resources Group.**

**INDUSTRY OVERVIEW**

**3.0 EXECUTIVE SUMMARY**

"Three hundred million people now get their water from the sea or from brackish groundwater that is too salty to drink. That's double the number a decade ago."

**Natural Disasters:** Billions of dollars are being invested annually in water desalination plants to supplement scarce water resources in urban and newly developing areas. Historically, the Middle East has been particularly dependent on industrial water treatment and desalination. More recently all of the Australian capital cities have invested heavily in substantial desalination plants to supplement their water supplies.

This increasing capital investment trend is being driven by population growth, climate change and an increasing migration towards coastal development. The critical need for future water security is also underpinned by the threatened consequences of global warming.

However, in many outlying areas, secure high quality water supply remains a major challenge. The solution to this more complex regional problem is to localise on a smaller scale, some water treatment and production facilities enabling guaranteed economical water supply. Capability to enrich treated water also provides a value add that can be used in agriculture, hydroponics and fish farms.

**3.2 WORLD STATISTICS**

Environmental constraints and lack of availability have reduced the opportunities to obtain natural fresh water supply. The United Nations Human Development Report 2006 "Beyond scarcity: Power, poverty and the global water crisis" identified water availability per person (supply) was decreasing, while at the same time the amount of water that each person was using (demand) was increasing. Despite the fact that clean water is a necessity, water is fast becoming a commodity - the price per cubic meter (litre) remains the most critical factor.

**3.3 DEMAND & SUPPLY SIDE PRESSURES**

**Water availability per person is decreasing, while water withdrawal per person is increasing. Demand is up, supply is down.**

**3.4 WATER TREATMENT MARKET**

Over 97% of the earth's water is too salty for human consumption and only a fraction of the remainder is easily accessed in rivers, lakes or underground. Climate change, droughts, growing population and increasing industrial demand are straining the available supplies of fresh water.



Figure 12



Figure 13. Source: Freedonia Market Research

Source: Global Water Intelligence

More than 1 billion people live in areas where clean water is scarce, according to the United Nations, and that number could increase to 1.8 billion by 2025.

■ Global water treatment market was estimated to be USD \$23.3 billion in 2006.

■ Chemical treatment accounted for about USD \$11.2 billion and non-chemical treatment products amounted to approximately USD \$18.1 billion.

■ Large industrial demand makes the market attractive within the water and waste water treatment industry.

■ The global water treatment market is very fragmented and the top five players account for only about 20% of the industry.

**3.5 MARKETS**

Major international business opportunities currently exist to localize treatment, production and supply of desalinated water from both sea and ground water as well as the increasing volume of waste water generated from the production of coal seam natural gas.

**3.6 BUSINESS RATIONALE**

The World Economic Forum meetings held recently in Davos cautioned that a shortage of water resources, combined with population growth could spell increased conflicts in the future. It was emphasised that water resources must be kept clean and be protected. This is generally impacting attitudes and

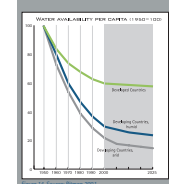


Figure 14. Source: Patten 2007

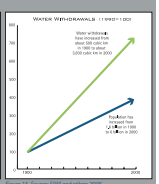


Figure 15. Source: UN World Development 2006

**Regulatory Proceeding, Legal Matters & Technology Protection**

From time to time WRG may be involved in legal disputes or litigation with third parties. In particular defending WRG's intellectual property rights could result in the expenditure of significant financial and managerial resources, which could materially adversely affect its business, results of operations and financial condition.

**Limited Operating History**  
The Company commenced operations in March 2007. As at the date of this Prospectus WRG has not installed or installed any desalination plant or sold any treated water. As a result, the Company has only a limited operating history upon which potential investors can evaluate the business. Historical results of operations are reflected in the financial statements appearing in Section 5 of this Prospectus.

**Overseas Operations**  
The Company is managed in Australia but intends to have fabrication and research and development operations in the US through Campbell Applied Physics and CAP Systems Ltd. WRG operations will be in a diverse range of countries. Geographic diversity adds risk to the ability of WRG to manage employees and its operations. The Directors believe that the entry into agreements with significant joint venture partners in each jurisdiction will limit the regulatory risk of operations to be conducted.

**Exchange Rate Risk**

The Company is exposed to movements in exchange rates. Financial statements are maintained in Australian dollars, however, the majority of WRG's revenue and expenses will be denominated in US dollars. Exchange rate movements affecting the Australian dollar/US dollar currencies may adversely affect the financial performance of WRG. To the extent the foreign exchange rate risk is not appropriately hedged, currently no hedging arrangements are in place in relation to WRG's foreign exchange rate risk. Adverse movements in exchange rates may have an adverse effect on the financial performance and/or financial position of WRG. The Directors intend to implement hedge instruments for material contracts as considered appropriate.

**War & Terrorism**

Should an act of war or terrorism occur, WRG may be at risk of suffering an interruption to its operations, or may lose work completed or equipment purchased. Significant operations of WRG are contracted or proposed to be contracted in the Middle East, which adds to the risk of war or an act of terrorism.

**Additional Capital Requirements**

The Directors expect that the proceeds of this Offer will provide sufficient capital resources to enable the Company to achieve the business objectives stated in this Prospectus. The Company's ability to effectively implement its business strategy may depend in part on its ability to raise additional funds. There can be no assurance that any such equity or debt funding will be available to the Company on favourable terms or at all. If adequate funds are not available on acceptable terms, the Company may not be able to take advantage of opportunities or otherwise respond to competitive pressures and may mean that the Company is unable to continue as a going concern (see also Note 1(a) to the Financial Information).

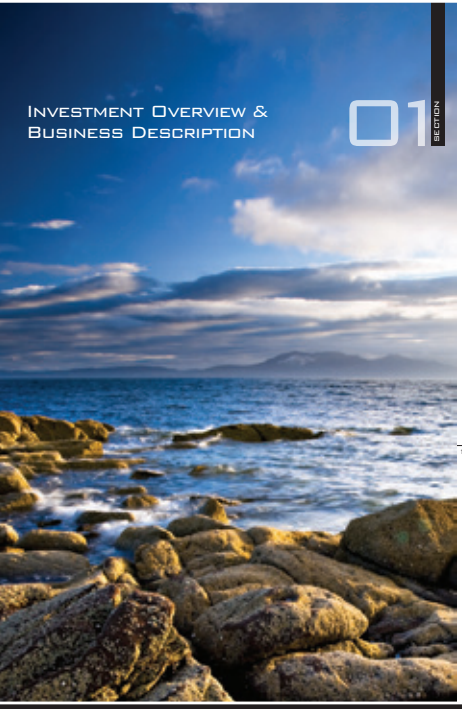
**OTHER SPECIFIC RISKS**

**Material Contracts**

- Section 9 sets out WRG's material contracts, key risks in these contracts include but are not limited to:
- The Company continuing to retain the services of any of Mr. Villetti, Mr. Harcourt, Mr. Carr, Mr. Campbell, Mr. McKinn, Mr. Fox and other senior managers;
  - WRG retaining rights to intellectual property or to use intellectual property including, without limitation, under the agreements with the US Department of Energy (DOE) and/or associated laboratories or other institutions which are subject to terms set out in Section 9;
  - WRG and/or its subsidiaries establishing and continuing to exercise rights under joint venture operations in various foreign jurisdictions or failing to establish joint venture operations described in this Prospectus as being negotiated; and
  - other contractual counterparties including water offtakers performing their contractual obligations including payment for water.

**INVESTMENT OVERVIEW & BUSINESS DESCRIPTION**

**01** SECTION





*In the Bag! - Annual Report*

Annual Report for UnderCoverWear 3D shopping bag, die cut with handle.

After 25 years  
we've got  
it in the bag!

... now for the next 25



CONTENTS: Business Overview 8 • Chairman's Overview 14 • Chief Executive Officer's Report 16 • Board of Directors 20 • Corporate Governance 22 • Directors' Report 24 • Income Statement 26 • Balance Sheet 25 • Statement of Changes in Equity 26 • Cash Flow Statement 27 • Directors' Declaration 28 • Auditor's Independence Declaration 28 • Independent Audit Report 29 • Additional Information 29 • Company Details 29



25 YEARS

## We have strong foundations

As one of Australia and New Zealand's largest and most successful direct-selling organisations, UnderCoverWear has come along way since its humble beginning as a small home business.

From a garage back in 1991, to the warehouse of international standards and network of more than 2,500 people that the company boasts today, UnderCoverWear's 25-year history is a phenomenal story of success and continual growth.

Our strengths rest in efficient operations, strong product offerings and a team of people who are driven, energetic and extremely talented. We are now industry leaders and we enjoy a long and stable company history, highlighted in 2004 by the successful float of UnderCoverWear onto the Australian Stock Exchange. Over the years, our performance has been consistently strong. We've shown flexibility and innovation in times of change and challenge as we constantly strive for further evolution and improvement.

So while we mark the first 25-year chapter of our history, we also look forward to the next 25 years using our established foundation to continue to grow and nurture the best people, best products and the best business imaginable.



Year	Revenue (\$M)	Profit (\$M)
2000	~10	~2
2001	~12	~3
2002	~15	~4
2003	~18	~5
2004	~22	~6
2005	~25	~7







# IPO Prospectus

PeopleBank

## 1. Investment Overview



"Peoplebank is a trusted and long standing partner to KAZ Technology Services. Peoplebank has demonstrated the ability to understand our particular business needs and has consistently delivered quality results efficiently and effectively. Peoplebank's approach is to work alongside the business in true consultancy fashion, providing their expertise and services across our requirements in the technical, project management and consulting areas."

Paul Villagra, Recruitment Manager Human Resources - NSW, KAZ Technology Services

## 1. Investment Overview

### 1.1 BUSINESS SUMMARY

Peoplebank was established in 1990 offering specialist IT/AT contracting and recruitment services. Peoplebank offers clients high quality, innovative and personalised solutions to meet their resourcing needs.

Peoplebank has forecast 2005 revenues in excess of \$105 million, employs 85 staff and has over 900 billable contractors. It operates from offices in Sydney, Melbourne, Brisbane, Canberra and Adelaide.

#### Contracting Division

Over 98% of Peoplebank's revenue is generated by contracting income where clients hire IT/AT contractors under labour hire contracts. Over 70% of 2005 contracting revenues are comprised of repeat business. These contracts are on average 3 to 6 months in length and are often renewed for longer periods. This period is determined by the size of the IT project with many of these lasting from 18 to 36 months. This business is underpinned by the company's list of over 45 Preferred Supplier Agreements (PSAs) and its ability to source suitable candidates in response to demand from these PSAs.

Peoplebank has over 250 contracting clients and over 900 billable contractors currently billing over \$110,000 per capita on an annualised basis.

Peoplebank's top 20 clients comprise approximately 34% of Contracting Division revenue, and 18 of the top 20 are Federal and State Government Departments or semi Government bodies. With Enhanced Supplier status and GTC (Government Information Technology Conditional) accreditation, Peoplebank is one of the largest suppliers of IT/AT contractor services to the Federal Government including Centrelink, the Department of Defence and the Australian Tax Office. Peoplebank also holds Preferred Supplier status with State Government departments in New South Wales (under NSW 047/81 State Government's Contract Control Board).

Queensland (GTC), Victoria and South Australia. Some of Peoplebank's State Government clients include Department of Commerce, NSW Roads & Traffic Authority, QLD Department of Natural Resources and Mines, Department of Education and Training, NSW Police, Queensland Treasury and Victoria Work Cover Authority.

Gross margin on contracting revenues declined during the IT expenditure downturn commencing in 2001. They have begun to increase during 2005, reflecting (i) strong demand for IT/AT staff and (ii) an increasing proportion of new contracts won by Peoplebank. Margins on new contracts currently tend to be higher than those on repeat business.

#### Recruitment Division

Traditional recruitment or placing of permanent staff into clients for a placement fee represents less than 2% of Peoplebank's 2005 revenue forecast.

This market should grow strongly in 2005 as companies hire or 'renew' their staffing needs after severe downsizing between 2001 and 2003. Large companies and Government Departments have recommenced large IT projects and implementations, causing increasing demand for permanent IT/AT placements.

Peoplebank holds Preferred Supplier contracts for the provision of IT/AT contractor and permanent recruitment services to many of Australia's largest companies and the Federal and State Governments.

Peoplebank considers that the permanent recruitment market offers a significant growth opportunity.

#### Business Mix

Peoplebank's top 20 clients make up 34% of its revenue from an overall client base of about 250. This broad client spread insures against an over reliance on specific client activity, allowing Peoplebank to maintain revenue streams through the peaks and troughs of IT/AT project cycles.



## 5. Directors & Senior Management



Top Row (left to right) - David Benn, Leon Lau, David Armstrong  
 Middle Row (left to right) - Steven Strong, Michelle Turner, Peter Brown  
 Bottom Row (left to right) - Michael Hooper, Kelly Quinlan, Rebecca Gould

## 5 Directors & Senior Management

### 5.1 BOARD OF DIRECTORS

#### David W. Benn, 64, BA MBA FAICD, Non-Executive Chairman

Mr. Benn, 64, brings wide governance and relevant industry management experience to Peoplebank. He had leadership positions in international banking and finance in the US and Australia for 24 years, followed by 13 years in the senior executive search field, and is currently a company director and occasional strategic HR consultant.

He was with KornFerry International, the world's largest search firm (KFVNYSE) from 1990 to 1999 including being the Australasian Managing Director for 11 years. A frequent commentator on recruitment and senior management issues, the international industry reference source ranked him as one of the top 200 executives in the world.

Since his retirement from full time corporate life in October 1999, David has been a Director of NRM Funds Management, and Chairman of the Advisory Boards of unlisted companies in market research and senior management succession planning. Long active in community affairs, he is currently on the Board of Habitat for Humanity Australia, the immediate past Chairman of the Fulbright Commission, past President of the American Club, Sydney, Director and Senior Vice President of AmCham, and Advisor to the Newcastle Society, amongst others.

#### Leon S. Lau, 56, BSc MAICD, Managing Director

Leon has been Managing Director since 1998 and has 20 years experience in the IT/AT contracting and recruitment sector. He has experienced first hand the rapid growth and development of this industry from its infancy to what has now become an A\$1 billion plus market sector.

Leon entered the IT/AT contracting and recruitment industry from senior sales and marketing roles for a US multinational chemical company. Prior to establishing Peoplebank in 1990 he was General Manager of what was then Australia's largest IT/AT contracting agency.

Leon is the major shareholder of Peoplebank and will continue on as Managing Director after the IPO. He is a board member of ITCRA (Information Technology Contracting and Recruitment Association), the industry body representing the IT/AT contracting and recruitment sector.

#### David T. Armstrong, 49, BSc FCA FCPA, Non-Executive Director

Since gaining his Economics degree from Sydney University in 1977, David Armstrong continues to utilise and adapt his versatile but uncommon career experience from industry multi-national corporates to professional services firms to the benefit of Peoplebank.

He is a Fellow of the Institute of Chartered Accountants, a Fellow of CPAs Australia and a Chartered Secretary as well as being a senior partner in a public practice accounting firm for the past 23 years. He has significant taxation, structuring, acquisition and extensive adaptable business services knowledge and experience.



{ [i-verb] Pronunciation, e-evolved, e-evolving, -verb (used with or without an object)  
To come forth gradually into being; develop; undergo evolution:  
The idea evolved from a casual remark.  
{Origin: 1835-45; < L évolvere to unroll, unfold, equiv to é- + volvere to roll, turn}



# Annual Report

## Annual Report for UnderCoverWear



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The UnderCoverWear opportunity to grow and evolve means different things to different people.

For our Sales Consultants it is the opportunity to develop a successful business in the fashion industry, the ability to work around family commitments and the chance to evolve personally.

For our Customers, it is an opportunity to have fun with friends whilst shopping from home and to discover the latest looks at great prices.

And for our Shareholders, it is an investment which evolves each year with sound business strategies and dedicated management.

### Our Vision

To support family values, and to empower women from all walks of life, by offering them a unique business opportunity to be part of the leading party plan business in Australia, New Zealand & Singapore.

### CEO's Report



To counteract this difficult environment, UnderCoverWear has focused heavily on improving productivity and average value of sales at our parties. This has been achieved by the introduction of new sales training programs.

As a whole, the 2006/07 financial year has been a challenging year in the direct selling industry so in view of this, our record NPAT result represents quite an achievement, despite the fall of 50% in turnover and a reduction of 10% in the number of our sales consultants.

UnderCoverWear's growth lies in other party plan and most direct selling businesses, based on increasing the number of independent sales consultants. During the past 18 months the continued, low unemployment rate in Australia has made it increasingly difficult to recruit new talent to our sales teams and hence the Company has been unable to achieve a net increase in these numbers, with the intake of new consultants being 300 less than the previous year.

To counteract this difficult environment, UnderCoverWear has focused heavily on improving productivity and the average value of sales of our parties. This has been achieved by the introduction of new sales training programs. These programs concentrate effort on the pre-party planning to ensure greater success of the party. This has had many positive benefits on the business. With higher sales for the Consultant, their earnings are higher which in turn, raises consultant satisfaction levels.

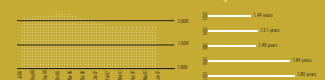
This allows us to continue to improve the average length of their stay with UnderCoverWear. Further, successful parties benefit the hosting customer, which leads to increased referrals for ongoing bookings.

To expand our sales teams beyond our existing geographical locations, we continue to investigate potential new markets and this year UnderCoverWear successfully established a new sales group in Singapore. In the same way as we have distributed to New Zealand for the past 14 years, orders are despatched from our Sydney warehouse direct to our customers in Singapore. This model of expansion is proving to be very efficient and effective and so we will continue to evaluate similar opportunities in the future.

#### Learning & Development

With the appointment of Colleen Walters in July 2006 to the position of Sales and Business Development Manager we have seen unprecedented positive results from changes made in the development of our sales teams. The changes have been both in the electronic systems that Colleen has introduced and in the methods of delivery of these programs.

Number of Sales Consultants



Average Turnover of Consultants



Fifthly, the way in which our training is structured is both efficient and effective. Each Consultant is a member of an UnderCoverWear team with a Manager responsible for their training and development. Each Manager is a member of a Region. These 19 Regions are headed by proven, successful Regional Managers. It is the responsibility of the Head Office Learning and Development team to deliver effective training programs to these Managers so they in turn can duplicate this training to every member of their team.

We now also deliver these programs in a variety of ways. Throughout the organisation, we use a cost-effective system of conference calling on a weekly basis. This has allowed personal contact with a vast number of people in a very structured process. Training sessions are recorded and available as podcasts for ongoing review, as well as making programs available to participants not able to dial in at the designated times. These are also supported by "WebEx" - short video clips allowing demonstration and more thorough explanation.



# *Garment Print Design*

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*Placement Prints*

Charity T-Shirts for the Breast Cancer.





*Placement Prints*

For swimwear and sleepwear.







### *Yardage Print*

Fabric print for pyjamas.



### *Outerwear embellishments*

Metallic ink, pms ink and embroidery,



# *Presentations*

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# Taking Collingwood Football Club's

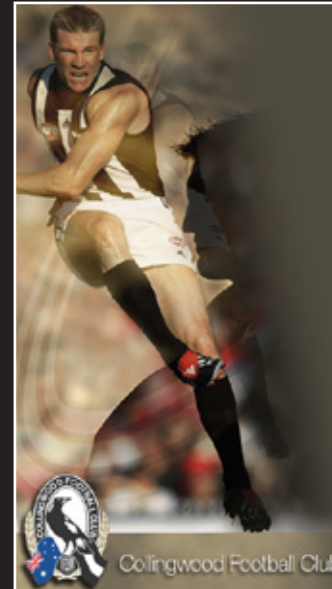


June 2007

## Recruitment & Retention Strategy to the next level

### *PowerPoint Presentation*

Collingwood Football Club Presentation



## Background

CFC is Australia's leading Sports Club in its off field performance (profits, membership, sponsorship) and has just begun to convert this into an on field impact via investment in recruitment, development and sports science.

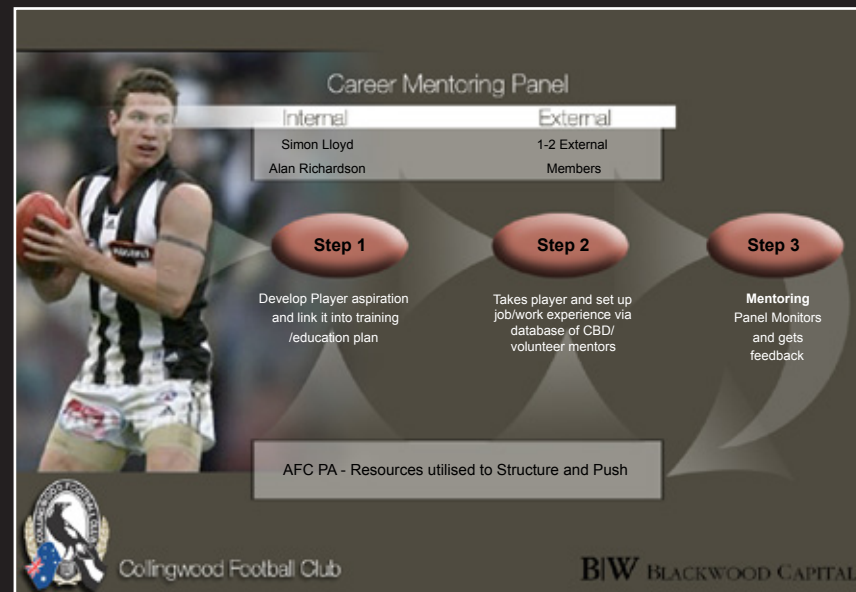
However, it is beginning to lag its interstate rivals in innovatively attracting and retaining its best on field talent.

It is recommended that CFC implement three programs focussing on recruitment and retention, such that CFC is the club that every player and potential recruit is desperate to join and never wants to leave.



Collingwood Football Club

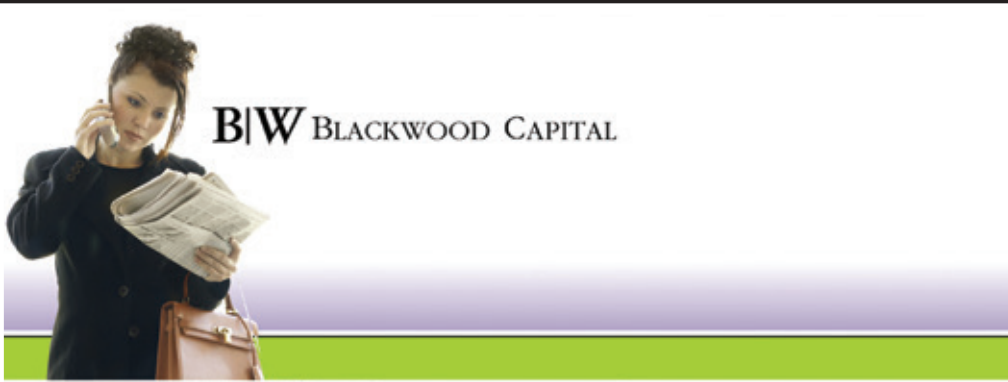
B|W BLACKWOOD CAPITAL




Collingwood Football Club

B|W BLACKWOOD CAPITAL





**B|W** BLACKWOOD CAPITAL



Absolute High Performance Fund  
Offering Memorandum

*PowerPoint Presentation*

Blackwood Capital Presentation

## 7 Blackwood's Experience

The Blackwood Absolute High Performance Fund is managed by Stuart Richardson & Francis Harper



**Francis Harper**

Over 20 years experience in equity capital markets, including 15 years with the Rothschild group in Australia, the UK and the US

Executive Director of N M Rothschild, Australia

Vice President of Rothschild Group, USA and NM Rothschild & Sons, UK

Led equity raisings for Australian and international companies from institutional investors in Australia, the US and Europe

Director of Blackwood Capital Limited

Director of Blackwood Capital Partners Limited, which manages two private equity funds

LLB (Hons), B Ec

**Contact Details:**  
Level 16, 60 Castlereagh Street  
Sydney NSW Australia 2000



**Stuart Richardson**

Over 20 years experience in equity capital markets in Australia, New York and Hong Kong including:

Head of institutional dealing at Deutsche, New York, for six years

Head of institutional sales at Deutsche, Prudential Bache and BNP in Australia

Led equity raisings for Australian companies from institutional investors in Australia, the US and Europe

Director of Blackwood Capital Limited


Director of Blackwood Capital Partners Limited, which manages two private equity funds

B Com, CPA, SIA

**Contact Details:**  
Level 16, 60 Castlereagh Street  
Sydney NSW Australia 2000  
Mob: +61 414 485 577

## 5 Manager Performance

The individual is critical to each Fund's performance



**FUND X: Out-performance of All Ordinaries Accumulation Index**

**FUND Y: Out-performance of Small Ordinaries Accumulation Index**

**FUND Z: Out-performance of All Ordinaries Accumulation Index**

Fund X has three individual managers, but is heavily reliant on the skill of the founder, who was forced, for personal reasons, to work less hours in 2004, and to take leave of absence in 2005. He returned to full time work in 2006

The founder and architect of Fund Y's excellent early performance was eased to the sidelines by a manager with less experience. This change appears permanent. Vastly increased FUM (based on early performance) must also be contributing to performance decline

Fund Z's founder has worked full time in the business since inception, and, with time, has become one of the greatest stock pickers in Australia

**B|W** BLACKWOOD CAPITAL

# *Logo Design*

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Senior Consultant

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[helene.lebreton@metismonitoring.com.au](mailto:helene.lebreton@metismonitoring.com.au)

### *Corporate Image*

Metis Monitoring, a software and hardware provider for high technology monitoring systems for large refrigeration installations.



Sue Pedri  
Director

EDG Consulting  
PO Box 1154  
Glebe NSW 2037  
sue@edg.com.au  
P: 0402 817 993

### *Corporate Image*

EDG People Solutions a vocational organisational psychologist firm.





*Logo Design*

Thriving Harmony, a natural health practitioners

UnderCoverWear  
we bring the fashion & fun to you



*Logo Design*

UnderCoverWear Limited a fashion & lingerie party company.

# *Augmented Reality*

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## Augmented Reality Campaigns

Download the Layar app and scan the print triggers below by tapping your phone screen.

**NEW**

**Nicabate ORAL STRIPS**

**STARTS TO RELIEVE THE URGE TO SMOKE IN 50 SECONDS\***

**SCAN AND WIN**  
A PERFORMANCE BY A CELEBRITY GRAND LUSHERIST FOR YOUR PHARMACY

Download the FREE Layar App from

Available on the **App Store** and **Google Play**

Follow the on-screen instructions to install & tap to scan this page Welcome to Augmented Reality!

Stop smoking and Contains nicotine. Nicotine is a registered trade mark of the GlaxoSmithKline group of companies. Reference: 1. On Oral & Personal Smoking Cessation. 014.06.10. 001096. 2014.5. GlaxoSmithKline Consumer Healthcare, 52 Ryegate Avenue, Brentford, NSW 2127. 02 74 087000/9000

GSK augmented reality campaign integrating print, video, facebook site and competition.

**RP** BODY & LIFESTYLE WHAT'S NEW GIVEAWAY

**What's NEW Giveaway**

Scan this page to enter our "What's New Giveaway"!

Download the FREE Layar app, follow the install instructions, then tap the screen to scan this page. Click the buttons to enter - it's easy!

AVAILABLE FOR SMARTPHONE OR TABLET FROM

For your chance to receive a free sample, send your request by 5pm EST, Monday, June 23, 2014.

To see if you were successful in last month's What's New Giveaway visit: [www.rp.com.au/whatsnewgiveaway](http://www.rp.com.au/whatsnewgiveaway). [www.automag.com/whatsnew](http://www.automag.com/whatsnew). 8881.

**Refresh tired, gritty eyes**

Murine is freeing tired eyes, no matter where they are with the burst of its Clear Eyes by Murine Wipes. The new wipes are uniquely textured and hypoallergenic for effective, gentle cleaning around eyelids, lashes and the general eye area. Clear Eyes by Murine Wipes are both ophthalmologist and dermatologist tested and recommended, and can be used daily to refresh tired eyes, and remove make-up, ocular secretions, scales, sweat and crusted eye matter. The wipes are carefully pH-balanced to match the natural pH of human tears creating them ideal for contact lens wearers and can be used on sensitive skin, especially the delicate area around the eyes.

For your chance to receive one of four 10-packs of Clear Eyes by Murine Wipes valued at \$9.95 each, simply scan this page and click button 1.

Stockist inquiries: 1800 758 870. Visit: [www.murine.com.au](http://www.murine.com.au).

**Layer on the shine**

Sally Hansen is bringing maximum radiance to the season's most coveted colours with the new Triple Shine Nail Colour. This innovative formula features a one-of-a-kind "ultimate shield complex", designed to help the polish withstand the wear and tear of everyday living. As the latest breakthrough from Sally Hansen, the definitive colour authority, Triple Shine marries brilliance with the shades of the moment for polish that shines through everything you do.

Triple Shine Nail Colour's carefully balanced blend of solvents and colour solids work synergistically for high impact colour and maximum shine and is available in 27 shades in three trending colour palettes, including a rainbow of vibrant, saturated polishes in bold brights, ethereal, pearlescent pastels, shimmering metallic and a glittering selection of aquatic tones that evoke the sun-dappled sea.

For your chance to receive one of 10 bottles of Triple Shine Nail Colour valued at \$9.95 each, simply scan this page and click button 3.

Stockist inquiries: 1800 R12 663. Visit: [www.au.sallyhansen.com](http://www.au.sallyhansen.com).

**Protein Pops**

IsolWhey Protein Pops are a specially formulated, low-carb, high-protein snack option for the weight conscious. Satisfy sweet cravings with more than 30g of protein and less than 10g of carbohydrates per serve, and stay on track to meet weight-loss goals with a balanced diet and appropriate exercise.

A convenient, high-protein snack, IsolWhey Protein Pops help to satisfy hunger between meals and are free from artificial colours, flavours and preservatives. Available in Choc Coconut and Cookie Dough flavours.

For your chance to receive one of two 35 x 60g boxes of IsolWhey Protein Pops valued at \$44.95 each, simply scan this page and click button 2.

Stockist inquiries: 1300 476 843. Visit: [www.isowhey.com.au](http://www.isowhey.com.au).

**Taking it to the extreme**

The Schick Xtreme3 SubZero is a unique hybrid razor especially developed to offer the quality of a non-disposable razor, but without the price tag. The new disposable razor comes with the soft cartridges to deliver longer-lasting, unbeatable shaves.

With three flexible blades and a pro-filing head, Xtreme3 SubZero has patented anti-rust burn technology to deliver an irritation-free shave. The dual comfort system includes lubrication strips infused with aloe vera and vitamin E to help minimise drag for a clean, close, cool shave.

Men want a stress-free shave that cares for their skin, leaving them relaxed, rejuvenated and rejuvenated. The Schick Xtreme3 SubZero does just that.

For your chance to receive one of 10 Schick Xtreme3 SubZero razors valued at \$7.99 each, simply scan this page and click button 4.

Stockist inquiries: 1800 R10 310. Visit: [www.schickweyankin.com.au/men/](http://www.schickweyankin.com.au/men/).

**Heavenly makeover**

A change is as good as a holiday, and with a fresh look, feel and scent portfolio, Natio Spa bath and body care collection offers the most sublime daily escape for the skin and senses. With certified organic plant extracts and natural essential oils, Natio's sumptuous, seven-stopping Spa collection offers luxurious product formulations enriched with natural, aromatic ingredients, lemon myrtle and coconut water.

Cleansing, calming and comforting, Spa invites a tranquil ritual of peace and pleasure into daily life. Free from mineral oil, Natio Spa is Australian made and not tested on animals.

For your chance to receive one of 10 Natio Spa Heavenly Hand Creams valued at \$9.99 each, simply scan this page and click button 5.

Stockist inquiries: 02 9415 9911. Visit: [www.natio.com.au](http://www.natio.com.au).

JUNE 2014

Ongoing augmented reality campaign for a trade magazine's monthly give aways.

## Augmented Reality Campaigns

Download the Layar app and scan the print triggers below by tapping the screen.

**DRIVE YOUR PHARMACY FORWARD**

Pharmacy Forward is a new programme, designed to help build your Pharmacist Only offering. Through teaching videos and practical tools, you'll learn from experts like Nick Logan on how to deliver better health solutions, build customer loyalty and grow business profit like never before.

Join Pharmacy Forward today at [rbhealthhub.com.au](http://rbhealthhub.com.au)

Download the FREE Layar App from Apple App store & Google Play for a chance to...  
**WIN A \$1000 COLES MYER VOUCHER!**

health HUB PHARMACY FORWARD mygiftcard MYER

Reckitt Benckiser augmented reality campaign integrating print, video and website competition.

Scan to unlock this page and be in the running to

**WIN a Tiffany&Co. Key!**

UNLOCK YOUR MAGAZINE!

Download the **layar** App to unlock extra content, videos, enter competitions and enjoy *Retail Pharmacy* magazine in a whole new way.

For a chance to WIN this beautiful Tiffany&Co. key pendant, download the Layar App, follow the install instructions, tap to scan this promotion and click to enter.

**HURRY! CLOSING June 28**

LOOK FOR THE AR SYMBOL FOR AMAZING EXPERIENCES!

AVAILABLE FOR SMARTPHONE OR TABLET FROM

Available on the App Store GET IT ON Google play

**Rp RetailPharmacy**

BRING YOUR MAGAZINE TO LIFE!

Augmented reality launch campaign integrating print, video, email and competition website.