



## TCF GLOBAL NEWS UPDATE - DECEMBER 2025



### TCFWA - TCF AUSTRALIA - TCF GLOBAL

Chair, Directors, Mentors, Staff and Volunteers

wish all our members and network

- locally, nationally, and internationally -

TCF linkages extend to over 120 countries

**MERRY CHRISTMAS**

and

**HAPPY AND SUCCESSFUL NEW YEAR for 2026**

Celebrate with this joyful clip showing what can be achieved when not just staring at a screen all day – [here](#).

**NOTE: TCF Office will be closing 12 Dec to 13 Jan 2026**



### Quote of the month

All leaders, male or female, inherently possess feminine qualities like empathy, candour and vulnerability – the difference lies in which leaders choose to suppress those qualities, and which choose to leverage them as strengths.

*John Gerzema is an American CEO and columnist who focuses on social sciences and the impact of leadership ethics and corporate culture on consumer behaviour and financial performance.*



### Christmas marketing: clever ideas and strategies for the holiday season

For some businesses, Christmas sales make up a large part of their yearly profit. With this in mind, small businesses should build their Christmas marketing campaign to maximise holiday sales and make it a very merry Christmas for their business. The holiday season can be stressful for businesses and consumers alike, but with careful planning, your Christmas campaign can bring some real holiday cheer with gift cards and boost retail sales. [Tips](#).



### Smart strategies to tackle rising business costs

Right now, you might be wondering how your business will cope with the pressures of inflation, supply chain disruptions, wage increases and the complexities of global trade, including tariffs. [Some tips](#).



### Management Liability – Beware office Christmas party

The end of the calendar year brings around the annual holiday season celebrations for most offices. These celebrations can be a great way for colleagues to come together and reflect on the year that was and the holiday activities ahead. This is also the time of year when there can be heightened risks associated with employee behaviour, reinforcing the importance of businesses undertaking a risk management assessment, including their Management Liability insurance cover. [Learn more](#).



### Welcome to TCF member - Rosie Merrigan, Petite Street

**BENEFITS OF TCF MEMBERSHIP** – Get involved with your TCF non-profit community organisation - receive buying mission opportunities, supply chain linkages, free training vouchers, access to fashion business mentoring for your business. Bronze, Silver & Gold Levels available.

[Membership Subscription](#)

TCF invites its network to link with its Social Media pages

TCF Facebook - [Link](#)

TCF LinkedIn - [Link](#)



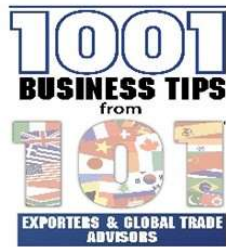
### Why staying small is the new big thing in business

"Less is more" might seem counterintuitive in business, where growth often feels synonymous with success. Yet, many small and medium-sized businesses are discovering that relentless scaling isn't the only path forward. Even though expanding seems exciting, it's not always the best choice. Discover why staying small is the new big thing in business. Learn how small-scale operations can offer agility, personal touch, and innovation to drive success and growth. [Here](#).



### TCF WA, TCF Australia and TCF Global Mentors and Business Advisors

Discuss your business issues and concerns with your confidential advisor and develop your action plan for success. [Book by the Hour: Online or Phone](#)



### Are you an exporter? in logistics? or global trade advisor?

#### 1001 Business Tips from 101™ Exporters and Global Trade Advisor Experts

Would you like to be featured in our new eBook with your 10 tips for Exporters and Global Trade Advisors? Each expert will be allocated two pages. Participation includes additional promotional opportunities as an expert and you may also be invited as a presenter in future 1001 Business Tips Online Forums. Interested to share your expertise and gain exposure? **Contact** [Carol Hanlon](#)



### 9 strategies to successfully scale your business in 2026

To scale your business, you need to do more than grow fast; you need to grow smart. Many startups and small businesses hit a wall when early success outpaces their systems, talent, or infrastructure. Even having a successful product doesn't guarantee a company's survival, as over 80% of these companies still fail. That's where sustainable scaling comes in. If you're gaining traction and wondering what's next, this guide walks you through 9 proven and practical strategies that help businesses scale with purpose, from streamlining processes to building the right team and embracing on-demand talent. [Learn how](#).



### FINAL CALL

#### TCF Mission – FREE 2 Nights Hotel Accommodation, VIP Benefits

#### VIATT: ASEAN's Fashion, Textile Expo, Vietnam, 26-18 Feb 2026

Vietnam International Trade Fair for Apparel, Textiles and Textile Technologies (VIATT) is the region's most comprehensive trade fair covering the full textile value chain: Apparel Fabrics & Fashion, Home & Contract Textiles, and Technical Textiles & Technologies. [Contact TCF](#)



### The London Textile Fair, 13-14 January 2026

This is your chance to showcase your latest collections to the top British buyers, including major fashion brands, retailers, and independent designers. With a strong industry presence and unparalleled networking opportunities, TLTF provides the perfect platform to expand your business in the UK market. Secure your stand today and be part of the future of fashion! [Details](#).



### TCF Mission – Accommodation support and VIP Benefits

#### India International Garment Fair, India, 23-25 January 2026

This event provides a platform for buyers to meet and engage with India's leading apparel and fashion accessories manufacturers, enabling them to source products and build relationships with suppliers. We cordially invite you to join us for three days of sourcing and networking with India's leading apparel and fashion accessories manufacturers. This event is an excellent opportunity to discover new products, meet new suppliers, and stay ahead of the curve in the fashion industry. [Contact TCF](#)



### Melbourne Fashion Festival, 14-18 February 2026

This is more than a moment; it's a major milestone year. And we're just getting started. You won't want to miss it! The 2026 Festival is brought to you in partnership with our naming rights partner PayPal. Travelling interstate for the Festival, plan ahead and book your stay in the heart of the city with our hotel partner The Langham Melbourne. [Update](#).



**TCF AUSTRALIA** is a proud participant in the **PayPal Melbourne Fashion Festival Independent Programme 2026**. [Media Release](#)  
**FREE Export & Import Guide for Small Business Workshop**  
**Feb 16th Monday, 12.30-2.30pm** - Develop your success plan for global trading Research, Risks, IP, Logistics, Costings, Marketing, FTA's, Austrade, Grants  
**VENUE: Boyd Community Hub, Assembly Hall, 207 City Road, Southbank, 3006** [BOOKINGS ESSENTIAL](#)  
**Presenter: Carol Hanlon, Founder/CEO, TCFWA & TCF Australia.**



**India AI Impact Summit 19–20 February 2026 in New Delhi**  
India aims to showcase itself as a premier destination for AI innovation and adoption, highlighting its robust AI ecosystem, talent pool, and policy environment that supports responsible AI development. The Summit will spotlight India's ambitions to leverage AI for inclusive growth, sustainable development, and equitable progress, positioning the country as a global hub for AI research, entrepreneurship, and social impact initiatives. [Website.](#)



**TCF Mission – Accommodation support and VIP Benefits**  
**Intertextile Apparel Fabrics – Shanghai, China – 11-13 March 2026**  
The previous Spring Edition welcomed over 3,100 exhibitors from 25 countries and regions. Next March, Intertextile Apparel will continue to offer a wide range of products with a focus on innovation, sustainability and the latest trends. Pre-register now and prepare for your sourcing journey at one of the world's leading textile platforms. [Contact TCF](#)



**TCF Mission – Accommodation support and VIP Benefits**  
**Intertextile Shanghai Home Textiles 11-13 March 2026**  
Intertextile Shanghai Home Textiles is Asia's leading home textile event at the National Exhibition and Convention Centre (Shanghai). It is a dynamic platform for industry professionals to source and gain design inspirations through the conveniently structured product displays. In 2025, 370 exhibitors and 25,000 visitors joined the event. [Contact TCF](#)



**TCF Mission – VIP Benefits**  
**Delhi Spring Fair 2026 - 14-18 February 2026**  
The Fair will feature a comprehensive and diverse presentation of over 2,000 product lines and 300+ design trends across 16 product categories, catering to international buyers, including importers, wholesalers, retail chains, and design professionals. Over 3000 exhibitors from across India will showcase their products at the coming fair. [Flyer.](#)



**Design-A-Bag Competition 2026 is open for submissions**  
Design-A-Bag (DAB) Online Competition, the leather bag designing event for designers and design students worldwide, is pleased to announce the opening of submissions for the 2026 edition. Organised by Fashion Access since 2007, this annual competition aims to foster creativity and highlight the talent of bag designers from diverse backgrounds. The competition offers participants the opportunity to showcase their unique and innovative creations to a global audience of industry professionals. [Details.](#)



### 8 tips for surviving as a small business during the post-Christmas lull

Here's something independent businesses don't talk about enough. Day-to-day business can be slow after the hectic flurry of Christmas orders. Some top tips to get through those quieter months and utilise the downtime to remain productive and boost sales [are here.](#)



### Emergency tips

**If your PC screen is black** – try this: Hold Ctrl / Shift / Windows + B  
**If your PC is frozen** - try this – Hold Ctrl, Alt, Delete and press the power button - 'Emergency restore' – select OK



### When to consider selling assets vs. filing for bankruptcy in a business

When financial difficulties threaten your business, it's crucial to evaluate your options for regaining stability or winding down operations. Two common strategies for addressing mounting debt are selling assets and filing for bankruptcy. Both approaches come with unique benefits and challenges, and choosing the right path depends

on your specific financial situation and long-term goals.

### Considerations.



### How to implement a CAPTCHA solution on your website

Is your comment section full of spam links that drag down the quality of your website? Are you tired of sorting through tons of garbage form submissions to find the valuable ones? One of the best ways to prevent spam comments and form submissions is with a CAPTCHA. You might not know them by name, but you have probably used them many times before. This article explains what CAPTCHAs are, how they can keep your website safe, and the best way to implement a solution for your site. [Here.](#)



### Creating an effective loyalty rewards program

Loyalty rewards programs are everywhere – from your morning coffee spot's punch card to sophisticated digital points systems. As a business owner, you've likely noticed how well-run loyalty schemes can turn one-time shoppers into loyal customers. But what actually makes a rewards loyalty program effective, compliant, and beneficial for both your business and your customers? [How?](#)



### Computer tips that you may find useful

**Is your computer slowing down?** Press the Windows key and R. In the run command type %temp%. OK. All temporary files and folders will be displayed. Press Ctrl and A to select all. Hold Shift and delete. Click 'Skip' for any files in use. Cache cleared.

**Free scan your Windows computer for malicious software** – Hold the Windows key and R. Type mrt. Then OK and Yes – choose options, and your computer will be scanned. Done!



### 7 reasons business owners should pay themselves a salary

Think back to the days before you started your business, when you were working for a boss. Chances are, you were rewarded for your hard work with a regular salary. It may not have always been the same amount, but it came through like clockwork. And for the next week, month or however often you got paid, you'd do your best to make it last. But now you are the boss, and so you don't need to be restricted to a set salary, do you? You can simply draw money out of the business whenever you need it, right? Wrong. [Learn why.](#)



### Quick tricks in Excel

If you are trying to print a spreadsheet but the last columns do not fit, even in Landscape. With the spreadsheet open, click on Page layout, select width, and then click on 1 page, then Print .... problem solved.

**For numbers like ①** - click on the cell for 1. Type =UNICHAR(ROW()+9311)

- Enter. Click on the bottom right corner of the last cell and run down the column for consecutive numbers.

**To total all rows and columns in a spreadsheet** – select all data (including cells with the required totals), hold Alt + E ...done!



### Protecting your business and employees

Cybercriminals can attack your business at any time. To help prevent cyberattacks on your business, it is important to educate your employees on cyberthreats. Follow these resources to find out how to make your business and employees cyber secure. [Here.](#)



### Effective ways to protect customer information for small businesses

Implementing effective strategies to safeguard sensitive information is crucial. From adopting strong passwords to utilising encryption, there are practical steps you can take to enhance your data security. By prioritising customer privacy, you not only comply with regulations but also create a safer environment that fosters lasting relationships. Explore some actionable ways you can protect your customers' information and strengthen your business [here.](#)



### Business budgeting for 2026: a simple guide to stay profitable all year

Running a business without a solid financial plan is like driving blindfolded. You might move forward, but you won't see what's coming. That's where business budgeting comes in. If you're looking ahead to

2026, now's the time to build a budget that keeps your business profitable and ready for whatever the year brings. Whether you're dealing with rising costs, planning for growth, or trying to get a handle on cash flow, a well-planned budget gives you the roadmap you need to succeed. With the right approach and clear strategies, you can create a financial plan that works and helps you hit your goals all year long. [How?](#)



#### **I'm a victim of a ransomware attack. What should I do?**

Ransomware is a common and dangerous type of malware. A ransom is demanded to restore access to the files. Cybercriminals might also demand a ransom to prevent data and intellectual property from being leaked or sold. Use the actions that best suit your case. [How?](#)

#### **Don't let your business data be held to ransom**

It's good practice to have a management plan that has key contacts, processes and business continuity plans in case you do have an issue. This will reduce the time to get back online and the stress of recovering your business data, so that you aren't trying to work out what to do when your system is down. [Actions.](#)



#### **4 'get rich' habits self-made millionaires have**

The difference between someone who accumulates wealth and someone who doesn't, often comes down to mindset. Do you believe you have what it takes to become a millionaire? Or do you assume wealth is out of reach? With millions of millionaires in the world, do you constantly ask yourself: Why not me as well? [Tips.](#)



#### **8 statistics showing the value of trust to small business success**

There is one foundational quality that every business needs to succeed: trust. it's what keeps customers coming back, and it transforms patrons into brand champions who recommend your business to their friends and family. Employee engagement, customer satisfaction and innovation improve - driving your success to new heights. [Learn more.](#)



*Another tip by Simon Furnell, -from the now published -*

#### **'1001 Business Tips from 101™ Cyber Security Experts**

**Appreciate your assets and recognise your risks.** You need to understand the systems and data that your business depends upon, and the impacts that would result if they were to be involved in a breach. Performing even a basic risk assessment will help to guide security activities and investment in a more targeted way.



#### **The Cyber Sushi**

*Articles include* - Looks Real. Sounds Real. Isn't.

IDCARE Wins Community Education Program of the Year!

Behind the Mask: New and trending scams

How can you tell if a website is real or fake?" [Learn more.](#)



#### **Advantages and disadvantages of integrated accounts**

Integrated accounts refer to an accounting system where cost and financial accounting records are maintained in a single unified ledger. This eliminates the need for separate books for cost and financial transactions, simplifying record-keeping and improving efficiency. while integrated accounting offers numerous benefits, such as reduced reconciliation efforts and improved financial control, it also presents challenges, particularly for businesses with complex cost structures. See the advantages and disadvantages of integrated accounts to help determine if this approach is suitable for financial management. [Like this.](#)



#### **Microsoft tips**

**Quick way to access your clipboard history** – Press the Windows key and V. Clipboard history opens, scroll and select what you want – easy!

**To move text to the right**, hold Ctrl M - and keep pressing to move further.

Free up disc space – Hold Windows key + R. Type shell:appsfolder and enter. ALL your apps are shown – delete any not needed.

**Create your own shortcut to an app you use frequently** – right click on the App and select Properties / choose Shortcut key/type in any

unused key combination (such as Ctrl + Alt + Q), then OK. Whenever you want to open, just use that combination.



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**Members receive one FREE webinar below during December - [Contact us](#)**

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- [Pricing, Costing and Cashflow](#)
- [Starting Your New Business](#)
- [Understanding the Australian Privacy Changes](#)
- [Credit Management And Debt Collection](#)
- [How To Write A Tender Or Grant Submission](#)
- [Tips on Building a Successful Business](#)
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- [Marketing for Small Fashion Business](#)

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