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# Meet the small business owners who are point-hacking gurus

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Lynette Phillips has over a million rewards points and she's not afraid to use them.

The owner of marketing company MaxMediaLab uses an American Express platinum charge card for everything from printing to restaurant bills, allowing her to rack up serious points.

The charge card connoisseur

Phillips started her business five years ago and decided to use a charge card rather than a credit card for her business expenses.

"I did spend some time reviewing all the cards," she says. "When I started my business, a big thing for me was cash flow. I was very conscious of it, as there is always the stress of paying the staff and salaries. It was very good for my business to make sure whatever I did at whatever stage, the business could afford it. I still today have no credit cards."

Phillips' business has grown to employ 35 staff and turn over \$10 million a year counting Audi Australia, Moet & Chandon, eBay, L'Oréal Paris, and Ralph Lauren among its clients.

She pays a hefty \$1500 annual fee for her charge card, but says what she claims in points and perks makes up for it.

"I do a lot of travelling and entertaining, so the points system works really well for me," she says. "If I host an event at Catalina or Rockpool, I can put all that on my American Express and I get a lot of points."

Phillips has used points to fly 15 staff and media from Sydney to Melbourne and used the American Express concierge program to organise overseas trips and to book tickets to concerts for clients.

"I pay one annual fee but I have many people with a supplementary card and I don't pay for all those supplementary cards," Phillips says. "Because I pay it off each month, it is very cost-efficient. I run my whole business through one card and don't pay a cent of interest."

The frequent flyer fans

Kelly Elkin and Courtney Sanders are also savvy points collectors, but their currency of choice is Qantas Frequent Flyer points.

The pair are co-founders of ethical and sustainable online retailer Well Made Clothes.

Customers are able to select clothing by their values and what is most important to them. Instead of searching by colour, style or brand, the search terms include local, vegan and even gender equality.

Well Made Clothes stocks more than 60 brands, and Elkin says this has led to a lot of domestic travel.

"We have so many brands on the site and the majority are not based in Sydney," she says. "We fly to Melbourne monthly, and we are always running events as well so we can always use the points we are accruing to fly speakers."

Well Made Clothes recorded revenue of \$80,000 in April, double its revenue in April last year.

Elkin has accumulated 150,000 frequent flyer points, and says the Qantas Business Rewards program enables her to earn while she is spending for the business.

Her advice for other small business owners is to do their research and make sure they are utilising points.

"At the start you don't realise that staples like office supplies count; when you are spending you can accrue points quite easily," she says.

The whisperer

Steve Hui is so adept at collecting frequent flyer points that he's founded a business advising and assisting small business owners with their points.

Hui worked for Macquarie Bank for 11 years before starting iFlyFlat, which turns over \$500,000 and employs nine staff.

"I saw people were taking points but didn't know what to do with them," he says. "They would waste them and use them for gift vouchers or an iPad, and for the same points they could have gotten business flights to Hong Kong. That's what triggered my thought: there's a lot of value in these frequent flyer points but people didn't know what to do with them."

Hui describes his business as "quite a niche space", as he only works with people who have points in the first place.

iFlyFlat includes an advice service with a fee of \$2500 designed to pay for itself by helping clients find more points, and it has a points flight-booking concierge that sources hard-to-find flights for a fee. The concierge charges \$2500 to find business-class-points flights anywhere in the world and \$1500 for business-class flights to Asia.

Hui says he advised the owners of a fruit and vegetable store how to earn 1.6 million points by using high-earning credit cards for all their business expenses.

The owners were previously paying suppliers with a combination of cash, cheque, EFT and credit cards that earned hardly any points.

"I quickly found that small and medium businesses had much more ability to earn points through paying bills for their business," Hui says. "When there is an opportunity to book a flight, use points to book them as that saves you cash flow, which you can use to grow your business further."

**Hui is speaking at Vivid Ideas in Sydney.**

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