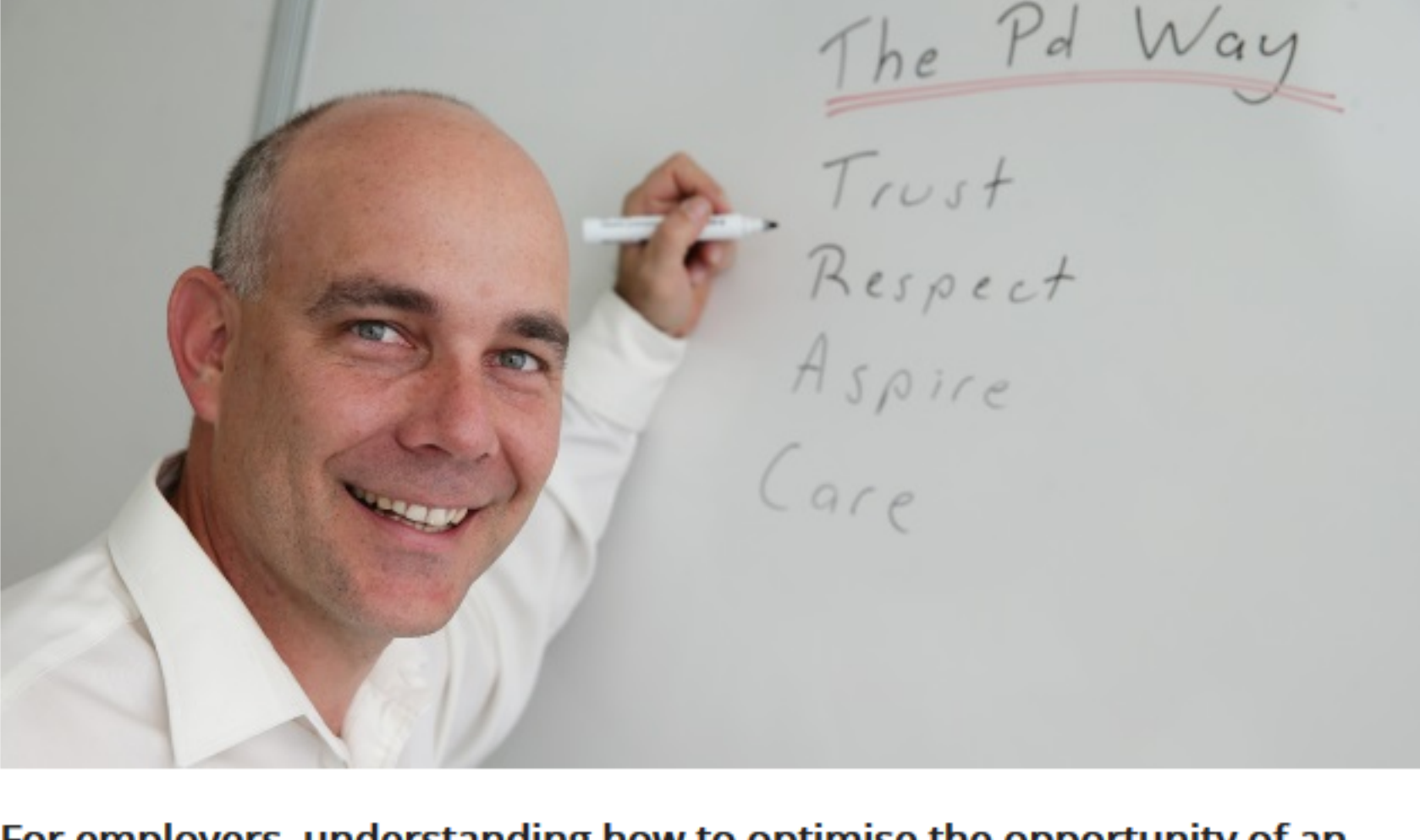


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## How to interview via Facetime or Skype

**PAUL FINDLAY**  
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**For employers, understanding how to optimise the opportunity of an online interview is important – think about the answers you need and frame your questions in an encouraging tone.**

Job applicants today need to get a smarter understanding of what works and what doesn't with the growing use of social media tools such as the online interview.

Business is increasingly using social and electronic media in their hiring processes to save time and money to screen and interview job applicants.

So from a person's LinkedIn CV to a job interview via Facetime, Skype or a teleconferencing screen is a very short but important journey. Understanding and applying the best techniques can mean the difference between getting a job and missing a career opportunity.

For employers, understanding how to optimise the opportunity of an online interview is important – think about the answers you need and frame your questions in an encouraging tone.

For a job applicant, it's not just a matter of sitting down in front of your laptop, PC or iPad screen and submitting yourself to a string of searching questions as you stare into the cold glass eye of your device's tiny camera.

What you say, how you say it and your body language are all up for judgement. Whoever is doing the online interview is watching and listening to every second of the interview to assess whether you've 'got it' for the position they're offering.

Remember, employers can record the interview and play it back, over and over, to examine forensically your every syllable, nervous scratch and where you're looking – all tell-tale signs of your capabilities and potential failings."

There are several important preparatory steps you must take before you ever sit down in front of a screen and microphone. Doing some research on your potential employer is vital. You might think you know them, whether they're a local, national or international brand. It's important to understand every company has its own internal culture.

Take five or 10 minutes on their website. It can provide you with a wealth of background information about the company and its spread of products or services. Or whether they have any information about their history and who the key people are.

Once you've done some research it's time to consider how you physically, in terms of your clothes, hair and, in the case of women, make-up, want to present yourself. Your decision will depend on a combination of what kind of a company it is – office or outdoor, fashion label versus industrial manufacturer, and your own tastes.

If it's a white collar job, err on the side of smart, neat and moderate colours. For men, long hair and beards may not be quite right. Nor may obvious tattoos, a notorious no-no for a lot of employers. For women, a plunging décolletage might send all of the wrong signals.

Here are six tips to optimise a video job interview:

- **Eyes on the prize** – Your eyes are one of the most important aspect of your face in video communication. Keep a warm steady gaze into the lens of the camera.
- **Keep smiling** – A nice, easy smile while answering questions conveys confidence and a likeable personality.
- **Your voice** – The quality of audio in video interviews can vary. Speaking clearly and not too quickly is the most effective approach. Avoid mumbling and having to repeat yourself.
- **Hand control** – Using your hands is fine...in moderation. Easy, non-jerky movements free up the mind and help emphasise certain points you make. Avoid scratching your ears or nose.
- **Sitting pretty** – Sit in a firm chair, sit up straight and lean slightly into the camera to project confidence. Sit far enough from the camera that you are framed from the mid-chest up. Beware the rotating seat.
- **Don't forget the 'do'** – You can't hide behind a camera, so put as much effort into your video 'look' as you would in a face-to-face meeting.

*Paul Findlay, Managing Director, PD Training*

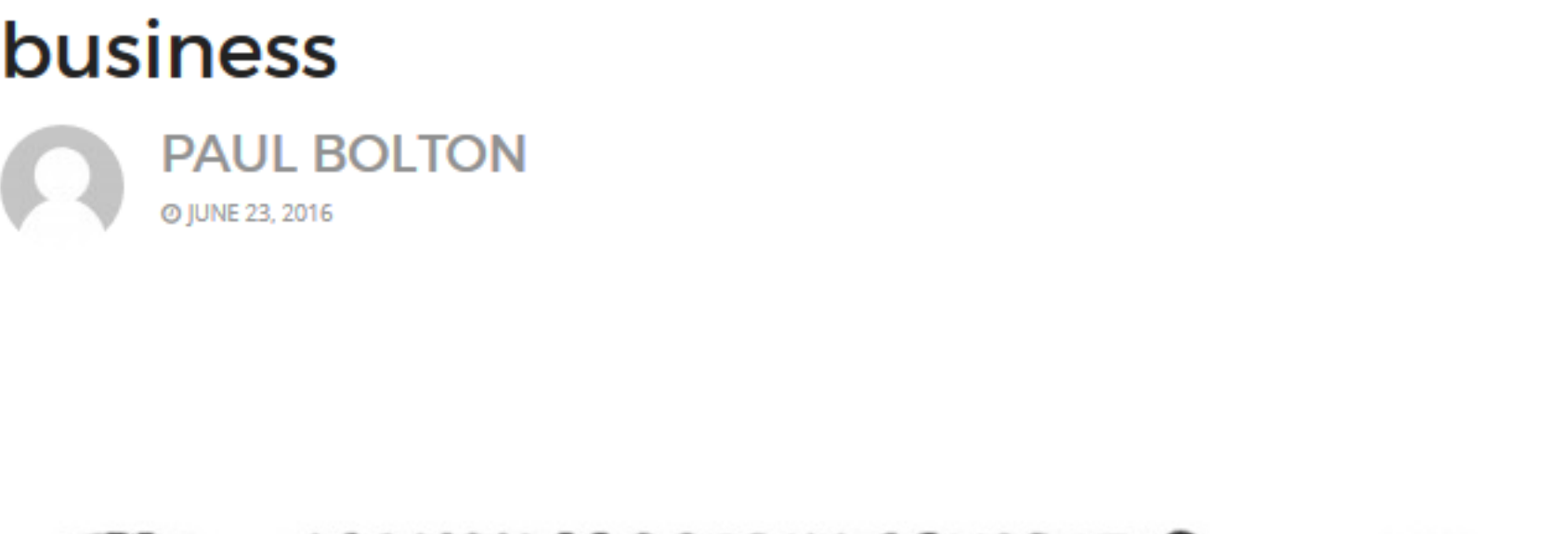
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## Taking cover – five key insurances for business

**PAUL BOLTON**  
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**You probably have building and contents, public liability and public indemnity insurance – but what else should and can you get cover for?**

Whoever said, 'you can never have too much insurance' obviously never had to pay the premiums. Still, there's no denying the fact you need it to protect your business and its assets.

You probably have building and contents, public liability and public indemnity insurance – but what else should and can you get cover for? What insurance you should get really depends on the type of business you own. As for what you can get cover for, you may be surprised.

Here are five types of insurance every business should consider:

### Business interruption insurance

If there's a fire at the premises, chances are your building and contents insurance will cover it. However, while everything's being rebuilt/repaired /replaced, you're not making any money. Business Interruption can cover you for loss of profit, ongoing staff costs and additional operating costs – e.g. temporarily relocating to another premises.

### Goods in transit insurance

You may have the stock you have on the premises insured, but what about the stock that's in transit? Whether you're buying it, selling it or just using it, your business could suffer if it's lost or damaged. With Goods in Transit insurance, you're covered whether it's coming or going by ship, air, post, rail or road.

### Burglary insurance

While your contents insurance probably covers you against fire, flood, malicious damage and other perils, it may not cover you if your goods are stolen. And if your business involves a property you don't always have attended, that could be a serious risk. But with burglary cover, your goods are covered if they're taken from your premises.

### Product liability insurance

No-one goes out of their way to sell a product that will harm people or property, but accidents can happen. There may be a glitch in production, or a misprint in the instruction manual, or the customer may have simply used your product the wrong way. And that accident can result in legal action. Product liability covers you against claims of injury, death or damage from goods you sell, supply, deliver, repair or service.

### Employment practices liability insurance

While you'd never purposely upset your employees, there may come a time when they feel unhappy enough about their work situation to take legal action. Employment practices liability insurance covers you for any damages or costs resulting from accusations of discrimination, unfair dismissal, harassment or other situations.

As you can see, when it comes to insuring your business you have a lot of options. A combination of bad luck and not being insured for one of the above scenarios could cost your business dearly.

Even if you decide not to take out cover in these additional areas of risk, an annual insurances review can make sure you're neither under- nor over-insured. This might save you money on premiums. It will definitely add to your peace of mind.

*Paul Bolton, Founding Director, Fortunity*

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