

NELSON TASMAN  
CHAMBER OF  
COMMERCE

# COMMERCE COMMENT

DECEMBER 2018



# Keeping a low profile

The 2018 Supreme Business Winner  
you've probably never heard of

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## Contents

From the Acting CEO .....	2
Who is Orange Dog? .....	3
2018 Business Awards .....	4
2018 Year in review .....	7
A collective voice .....	9
Business Building Blocks Series 2018 .....	10
What is the purpose of purpose, when it comes to branding? .....	12
Future wealth starts with quality advice .....	13
Personal Grievances .....	14
Managing growth without compromising care .....	15
Tough stance on migrant visa applications .....	16
Meet our members .....	18
2018 Business Award photos .....	19

### For all enquiries please contact:

Nelson Tasman Chamber of Commerce  
Mahitahi Colab  
Nelson Marlborough Institute of Technology  
322 Hardy Street, Nelson, PO Box 1121, Nelson 7040  
**Phone:** 03 548 1363 **Email:** info@commerce.org.nz  
**Web:** www.commerce.org.nz  
**Chamber Board:**  
President: Lees Seymour  
Vice Presidents: Ru Collin, Peter Pattullo  
Board Members: Emma McCashin, Manoli Aerakis,  
Robyn Wilson, Nigel Andrews, Aaron Shields  
**Design:** D Design  
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## From the Acting CEO

**The 2018 year has seen a series of major changes for Chamber operations. Events, staff changes, shared resources, an office relocation, strategic plan implementation and business planning have kept the year very busy.**

**T**he Nelson Tasman Chamber of Commerce will host and stage 60 plus events by the end of this year involving more than 2500 attendees. Given the small size of the Chamber team we are proud of what we have achieved. Our most recent events have seen great attendance, with over 500 at the annual Business Awards and over 120 at the Mahitahi Colab official opening.

Our recent Business Awards were considered an outstanding success and have become entrenched in the Nelson Tasman annual social calendar. These awards, along with our annual Aspire conference, training courses, events, functions and business celebrations all contribute to a busy calendar that we find our wide member base enjoys.

In October last year the Nelson Tasman and Marlborough Chambers entered into a shared service agreement and at its annual review in October, we have changed its scope to reflect today's needs after one year on.

Both Chambers will continue to work together and have the opportunity to contribute to the 'top of the south' wide plan known as the Te Taihu regional plan; we see the absolute need to collaborate on key issues affecting our wider region. Our part to play is to represent small to medium business perspectives.

Now that we have moved offices to the Mahitahi Colab at NMIT, we are well poised to benefit from some of the strategic positioning that our efforts over the past 12-18 months have built up. We will be working more closely with NMIT, NRDA, councils and Iwi, as well as women in business and organisations like the Nelson Young Professionals, which will widen our membership as part of our growth.



For 2019, expect to see the Chamber continue to work on our strategic agenda. We will increase our advocacy activity through our collective voice on key business-related issues in Nelson Tasman, on our events calendar being refreshed, on better 'telling our Chamber story' and driving a focus on demonstrating membership value.

The Chamber at 160 years young looks forward to engaging in what remains of 2018 and from 2019, and is well placed to deliver valuable services to members and to the wider community.

Ru Collin  
Acting Chief Executive

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# Who is Orange Dog?

**Orange Dog was crowned the Supreme Business winner at the recent Nelson Pine Industries Nelson Tasman Chamber of Commerce Business Awards, as well as taking out the Medium Business Award honours. But who is this low profile, international print company you've probably never heard of? We caught up with Director and owner Jason Monopoli to find out.**



It's clear the morning we meet Jason that he is still blown away by being named 2018 Supreme Business winner, and is humbled by the response from the local business community. "I think it was pretty obvious when I didn't have a winner's speech ready to go on the night" said Jason.

"The reaction so far has been great – people are suddenly waving to me when I'm driving around in our Orange Dog truck".

Jason, a product designer with a background in motorcycle design, had a friend who owned a garage and wanted to put his logo on his service stickers. With a computer and a printer set up in the lounge, Jason got to work. It took a year to develop a product that wasn't 'off the shelf', and in 2002 Orange Dog was born.

The business has tapped into a niche market – you see their work daily but you don't know they're behind it. From car registration holders, WOF overlays, service reminders or logo creation, Orange Dog now find themselves the driving force in the automotive marketing industry.

"We're a unique business, and we've had no direct peers to compare to so we've really gone along by instinct" said Jason.

But despite helping thousands of automotive garages across New Zealand and Australia with their branding, Orange Dog themselves have taken a low-key approach to their local profile.

"We've been deliberate about

staying under the radar. Early on we employed four sales people around the country, but they would bring us orders for products that were outside of our scope. We ended up ditching our commercial agents to focus on our niche market and growing the business organically".

And that's what they did. Around 5,000 garages across the country are now considered clients, with thousands more in Australia. Orange Dog now employs 12 staff including two in Australia.

Throughout the interview, Jason keeps coming back to the same point – Orange Dog's business ethic is built on simplicity. "We have to make it easy for our clients to deal with us. We don't have account forms or any other road blocks. We operate on trust – we do the work and get paid in return".

So where did the name 'Orange Dog' come from? "All those years ago when we started out in the lounge we had an orange feature wall. We also had a dog – and that's how our creative name came about" said Jason.

While Jason is the front man of the business, he makes it very clear throughout the interview that his wife Jennifer, who manages the finances, is also a driving force. "I'm so lucky to have Jennifer, she doesn't get enough credit for what she does. It's great to have someone to talk to about work, although we try not to talk about it at home when we're with the kids. We make a great partnership" said Jason.

So what's next for Orange Dog? Jason is keen to point out that entering the Business Awards was never about gaining more clients, it was about measuring the business. "We'd been asking ourselves the question 'is our business any good?' We thought we'd been doing not too bad a job, but wanted to test this" explains Jason. "The entry process forced us to take a long hard look at ourselves and we picked up bits that may have otherwise been missed".

And whilst their success so far has been phenomenal, make no mistake that their continued expansion throughout Australasia is no accident. Jason and the team have big plans for Australia in the new year, and hope to grow the business through new product ideas. They're keeping an eye on industry changes, such as growth in the electric vehicle market, so they can continue to be ahead of the game. 07



# Congratulations to our 2018 Business Award winners

The winners in the 2018 Nelson Pine Industries Nelson Tasman Chamber of Commerce Business Awards were described by the judges as “caring as much for our people as they do their bottom line”.

The strong theme of wishing to do community or environmental good came through at the annual Business Awards across all the categories, according to the independent judging panel. This year was the 30th anniversary of the Chamber of Commerce Business Awards, so it was only fitting that the overall major sponsor of the Awards was Nelson Pine Industries, who won the inaugural Supreme Business Award in 1988.

Acting CEO of the Chamber, Ru Collin said the Awards evening was a wonderful reflection of the region’s diverse and thriving business community.

“We’re very proud of the 30 year history of the Awards. The evening itself is always a great opportunity to celebrate the great things that business does for our community.

“We’d like to acknowledge all entrants and winners for their efforts in entering the Business Awards”.

The 2018 Award winners are:

## Nelson Weekly/Waimea Weekly EMERGING BUSINESS AWARD WINNER



### Hemisphere Health

Hemisphere Health is taking the visionary approach to occupational health and safety. The judges admired the business for providing a wraparound service with the objective of getting people in the Nelson Tasman region back to work.

## NZME SMALL BUSINESS AWARD WINNER



### Big Brothers Big Sisters of Nelson-Tasman (BBBS)

The demand for what BBBS offer in our community is very strong, and essential to our community health.

The strong board leadership assists the organisation’s success, with the staff being driven, efficient and passionate about providing successful relationships between mentors and mentees. The social return to the community is eighteen times every dollar spent.

The objective was clearly articulated and understood by the BBBS team, and the procedures and policies that support this are evident in their success.

## MediaWorks MEDIUM BUSINESS AWARD WINNER



### Orange Dog

Orange Dog created their own market where previously one didn’t exist. The business now has a number of competitors but continues to deepen their existing customer base through innovation and identifying what their customers need. Orange Dog export outside the region and into Australia while employing 13 locals to do so.

**Nelson City Council**  
**LARGE BUSINESS**  
**AWARD WINNER**



**Crombie Lockwood**  
**Nelson**

Crombie Lockwood is the deserved winner of this award due to the character of the people and their desire to improve.  
 Crombie Lockwood Nelson stood out for their transformation story and pursuit of excellence in their field, both at the firm and at the individual levels.  
 Within the Nelson Tasman community they have established a strong local identity focused on partnerships within the region.

**New Zealand King Salmon**  
**COMMUNITY IMPACT**  
**AWARD WINNER**



**Volunteer Nelson**

The benefits to our community of all entrants in this category is immense. The judges said we are a better community because of them. The judges felt that despite the relatively low profile, Volunteer Nelson has the greatest reach into so many areas of our community. They are the ‘busiest, behind the scenes organisation you might never have heard of’.

**Datacom**  
**CLEVER BUSINESS**  
**AWARD WINNER**



**Nelson Weekly Ltd**

Nelson Weekly Ltd ticked all the boxes in regards to added value to the region through their Nelson App. Digital innovation was identified as a way to move their business forward to become the leading media organisation in the top of the south.



**Orange Dog**

**30<sup>TH</sup> ANNIVERSARY**

**NelsonPine**  
Laminated Veneer Lumber LVL

**NELSON TASMAN CHAMBER OF COMMERCE**

**BUSINESS AWARDS**

**SUPREME WINNER 2018**

The judges were impressed with this clever local business. Orange Dog developed their own market where none existed before and they have continued to expand it. This involves research and development at significant effort along the way. They provide outstanding customer service with innovative business practices ... the judges called this business a true kiwi success story. There is a great staff culture and it is a fun place to work. Civic care is an important part of the culture, for example their ‘Scooter survivor’ programme, and they also identify charities that fit with their culture (for example Nelson Ark and volleyball).



# Congratulations to our Business People of the Year



## WAKATŪ INCORPORATION YOUNG BUSINESS PERSON OF THE YEAR

### Benjamin Clark

#### MASTER JEWELLER BENJAMIN BLACK GOLDSMITHS

Benjamin is a young and talented jeweller and entrepreneur, who launched Benjamin Black Goldsmiths in 2013 alongside his partner Amy. Over the past five years they have built a Deloitte Fast 50 award-winning business manufacturing, retailing and wholesaling jewellery to domestic and international markets. Driven by Benjamin's vision to help people leave a legacy, Benjamin Black Goldsmiths work with people around New Zealand and the world, creating custom, personalised jewellery that is made by hand and made to last for generations. His diverse approach to business has included implementing multiple revenue streams, including the introduction of a sister brand, Black Matter Jewellery. Benjamin couldn't be there in person to collect the Award, so thanks to Amy for speaking on his behalf.



## NELSON FORESTS LTD BUSINESS PERSON OF THE YEAR

### Pic Picot

#### PIC'S PEANUT BUTTER

In 2007, Pic Picot, a visually impaired 55-year-old, began making peanut butter in his garage and selling it at the Nelson Market. The company now employs 45 people across three Nelson locations, produces 20,000 jars of peanut butter daily and its premium peanut butter is sold in 13 countries, including China and the USA. In 2015 Picot Productions was overall winner of the Commerce Nelson Business Awards, and in 2018 Pic was made a member of the NZ Order of Merit for services to business. Pic's Peanut Butter World, a 4000m2 purpose-built factory and visitor experience will be opening in Saxton Road early 2019. Pic couldn't be at the Awards either, but his excited team were more than happy to accept the Award on his behalf.

## 2018 RĀTĀ FOUNDATION HALL OF FAME INDUCTEES



### Terry McCashin

There wasn't a dry eye in the house when Terry McCashin was posthumously inducted into the Nelson Tasman Chamber of Commerce Hall of Fame. Terry's wife Bev and daughter Anna accepted the Award, paying a touching tribute to the great man credited with started the craft beer brewing revolution in New Zealand. The McCashin's Brewery is still owned and run by the family and now produces a new range of brands Stoke Beer, Rochdale Cider and Wakachangi Lager.

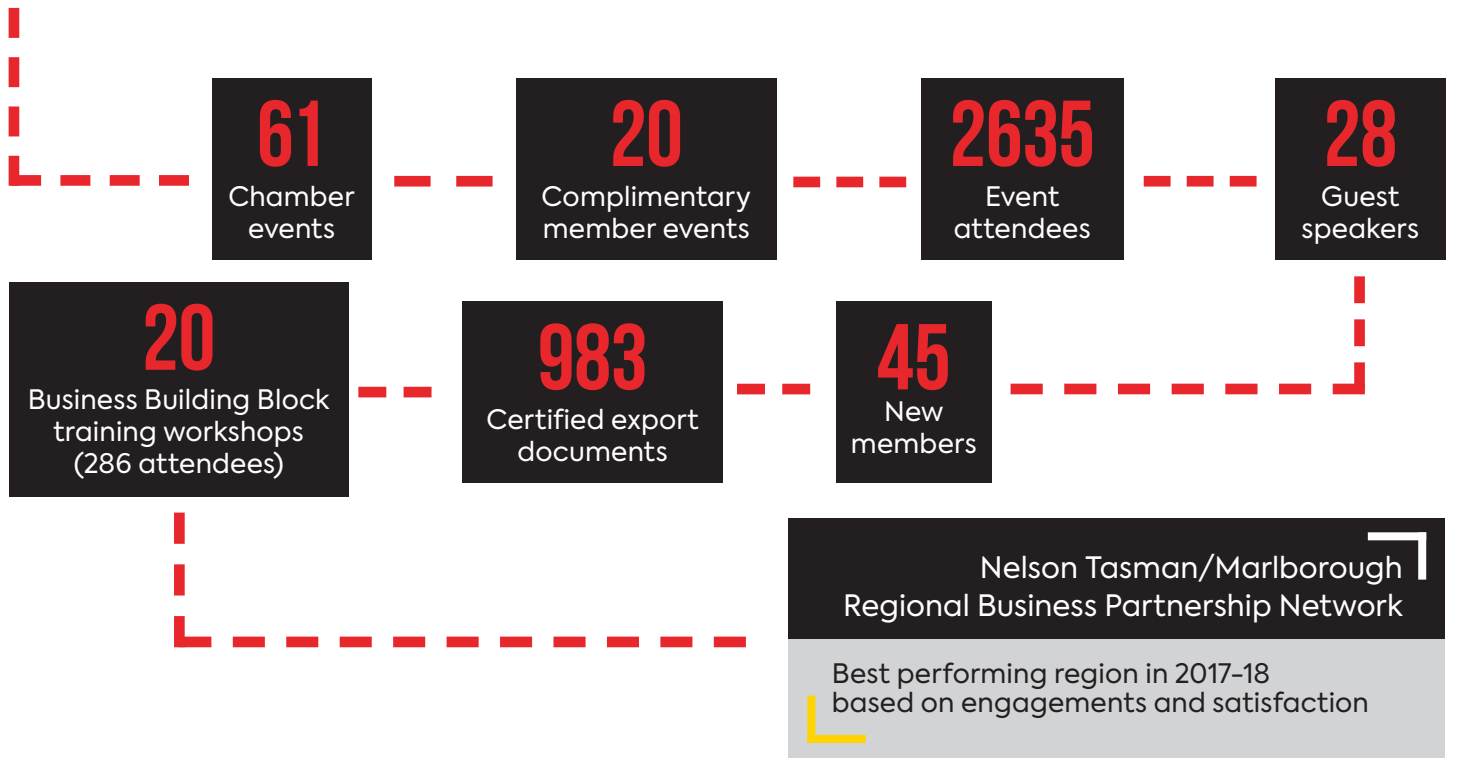



### Chris Bowater

Chris Bowater was also inducted into the Hall of Fame. Chris is widely involved in the Nelson Tasman business community, and has supported many worthy causes over the years, including as a Cornerstone Partner for the Chamber. His mottos include "treat all people with kindness and respect", and "support the community that supports you". In a touching gesture Chris invited his wife Yvonne on to the stage to thank her for all her support and involvement.

# 2018 YEAR IN REVIEW

## 011 Helping you to unlock your business vitality





**2018 BUSINESS AWARDS**

<b>506</b> guests (record number)	<b>4</b> new categories	<b>22</b> nominations
<b>4</b> new judges	<b>17</b> entries	New <b>online</b> entry process

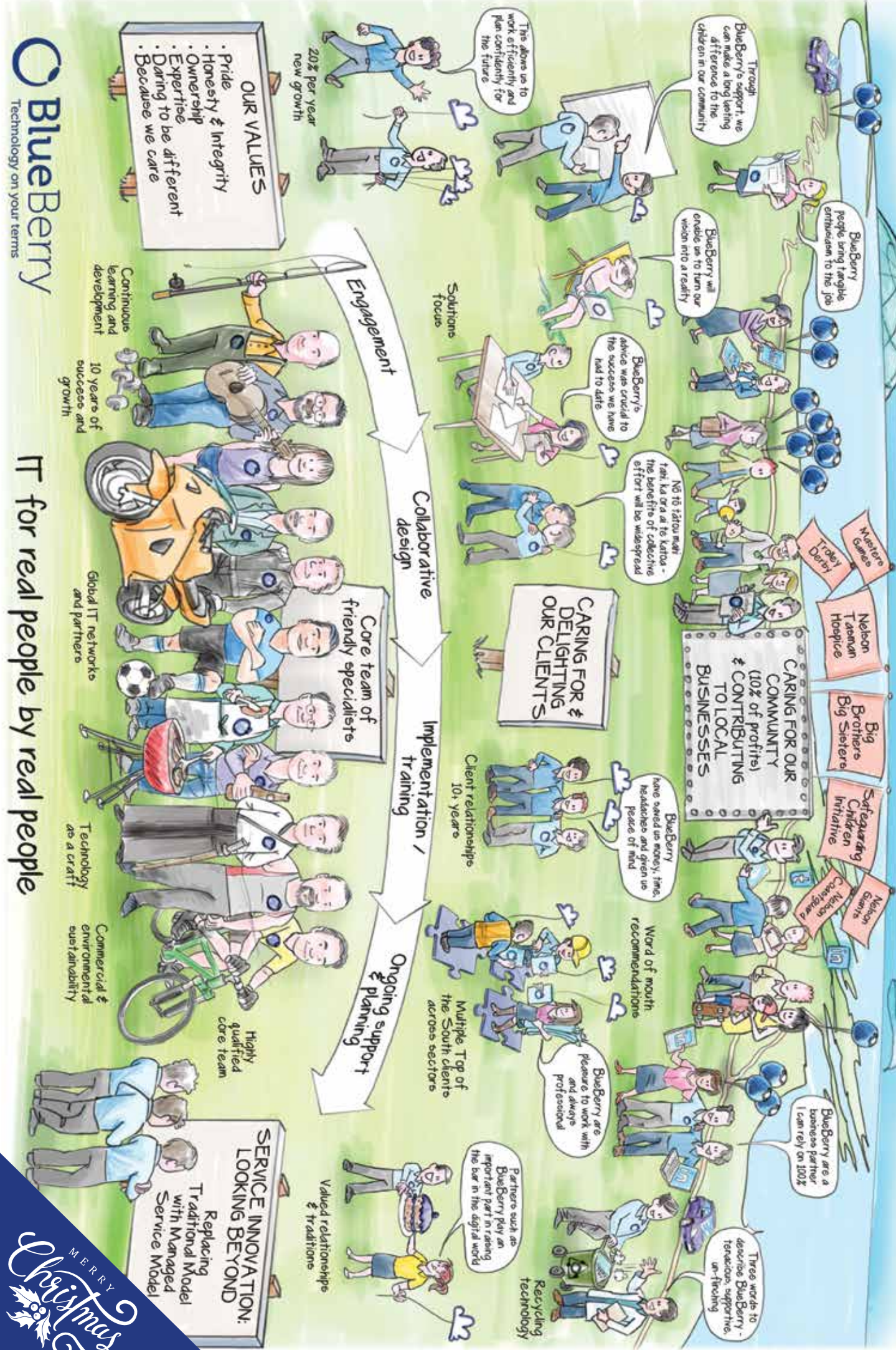
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- REFRESHED BRAND
- ALIGNMENT WITH MARLBOROUGH CHAMBER OF COMMERCE
- RELOCATED TO MAHITAHU COLAB IN OCTOBER 2018

<b>Member Benefits</b>	<b>Advocacy</b> for the business community	<b>Networking</b> to help grow your business	<b>Business Development &amp; Training</b> to lift your capability	<b>Membership value</b> savings & exposure for your business	<b>Trade</b> export documentation assistance
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## THANK YOU FOR ALL YOUR SUPPORT

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Top Of The South - Te Tauihu







# A collective voice

**Throughout October and November we asked for your views on a broad range of issues that affect your business, to help the Chamber focus its advocacy efforts in 2019. We asked you about the environment, infrastructure, information sharing, attraction and retention, opportunities to increase our competitive advantage, and science, research and technology. Thank you to everyone who took the time to respond.**

**T**he Chamber's five pillar strategy, rolled out in late 2017, concentrated on refreshing our approach and cementing our reputation as the voice of business, representing the largest business membership in Nelson Tasman.

One of our strategic pillars is to advocate on your behalf. As a member we help you achieve business vitality by supporting, connecting and speaking up for you. It is important to the Chamber that we stay within our mandate of advocating on issues that represent the views and concerns of our members. We do try and stay politically neutral where we can. However we will push our case forward when we have at least a majority supporting those views. Your responses to our series of advocacy survey series have helped us to understand the issues that matter most to you.

For the Nelson Tasman region to be a great place to live and work in 10-20 years' time, the top three themes that came through were:

- Developing a vibrant Nelson city and town centre
- Investing in an efficient roading network and supporting infrastructure
- Ensuring we nurture and have sustainable natural resources.

One clear message that came through was that business was very interested in the activities and outputs of local government. Enhancing our foreshore and marina was

also identified as a priority, along with better understanding of and information on local council initiatives, policy and longer-term planning and implementation.

In terms of infrastructure, you told us the key infrastructure projects that are important to you are the Southern Link roading network and foreshore and marina enhancement. There were a number of comments about improving access in and out of the CBD between Annesbrook and Nelson City at peak times, as well as improving the roading network around Richmond.

It was also great to see that when searching for new talent, the majority of businesses advertise locally, and upskill staff through training (both internal and external). What is of concern is that almost 75% of respondents in our attraction and retention survey thought that 'sunshine wages' do exist and can be an obstacle in attracting talent to the region.

In terms of workforce issues, the biggest of concern are labour shortages, workforce demographics and an ageing population, the growing expectations around work/life balance, and the widening technology gap.

### The Chamber's role

Throughout all the surveys, it was very clear you see the Chamber's role as a conduit for sharing information and keeping you informed of key trends, and that you would like us to be involved in seeking and


pushing business advantage on your behalf.

Through our new location at the Mahitahi Colab we will be working closely with influential partners and stakeholders and we will keep you informed of any opportunities. We'll also give some consideration to how the Chamber can actively get involved in key working groups and steering groups requiring small, medium and large sized business views.

### Looking ahead

The Chamber has already identified the Nelson CBD vitality as an area of interest from our members, and we have recently been invited to join the Nelson City Council's City Centre Programme focus group. In addition, the Chamber is part of the Te Tauihu (Top of the South) regional growth strategy working to identify and lift cultural, environmental, economic and social opportunities.

We will be talking to you more about these initiatives and others in the new year, and look forward to your input and engagement on these issues. We'll continue to use our weekly e-newsletter, this quarterly magazine and our events to keep you updated.

We look forward to an active year next year, and continuing to help businesses unlock their business vitality to create a prosperous economic region. 

# Business Building Blocks Series 2018

The Chamber has delivered 20 Business Building Block Workshops throughout the region this year, attracting 286 attendees with 12 of the workshops SELLING OUT.

Ten of the workshops were presented by the below sponsors who outline their experience, observations and successes from being involved. Feedback from both businesses attending and sponsors delivering the workshops has been positive.

In 2019 we will continue to deliver this valuable offering to the business community, so that we keep seeing the results such as the examples below. This is why we encourage businesses to continue to participate in business training, as we never stop learning and changing.



## Chris Butler MARKETING STREAM

We are extremely pleased with the feedback and response we have had so far from our two Business Building Blocks workshops. From these sessions we were introduced to a range of businesses, some of which have been around for years and were looking for fresh ideas and some that were in their first stages of development and were looking for initial support. Following the workshops, we have furthered our relationships with several businesses, assisting with website builds, social media training and one on one marketing consultations.

Gemma Newburn, Physiotherapist & Director of Hemisphere Health attended our 'Implementing your Marketing Plan and Media Decision' workshop. Following the session Gemma contacted us for a follow up meeting to discuss our Marketing 12 – Consultation and Planning Programme. Although the business only launched in 2016, Gemma and the team have a clear vision of what they want to achieve and are

continually striving to position themselves at the top of the market to ensure they are the 'go to' business for health, safety and occupational services.

Hemisphere Health was just recently awarded the Emerging Business Award at the 2018 Nelson Tasman Chamber of Commerce Business Awards, for their visionary approach to occupational health and safety. The judges admired the business for providing a wraparound service with the objective of getting people in the Nelson Tasman region back to work.

The Marketing Studio will be working with the Hemisphere Health team to provide on-going marketing support and implement a sound strategy for 2019. We are very much looking forward to working the business to grow in their marketing plans. The team has so much potential and we are pleased to be on this journey with them.

"The Marketing Studio is offering exactly what we need to help us develop a focused marketing plan including mentoring and assistance with implementing the plan to support our growth and success over the coming years. We are excited to build our relationship with Chris and the team."

**Gemma Newburn, Hemisphere Health**



## Malloch McClean Manoli Aerakis ACCOUNTING STREAM

We have been really blown away with the level of attendees to our two building block workshops so far. We have run "7 Ways to Grow your Business" and "KPI Development" workshops with over 10 people at each. The interaction between both groups was great.

We are all about helping business owners run better, smarter businesses and that's why we wanted to do these two workshops.

Sometimes it is better to give people a real-life example of how good it is to have a business plan on one page with clear KPI's followed up with business coaching checking in and guiding business owners towards their personal and business goals.

Last year I started working with an import business, they came to us looking for something different to what they were getting from their current accountant meeting once a year! We got them in a room for 5 hours and thrashed out a business plan on one page, which covered all the aspects of a normal business plan like their Purpose, Values, Vision, Key Performance Indicators (KPI's), ideal Client and Valuation Proposition. This with an overlapping cash flow forecast enabled us to work together and measure and plan for what's important i.e. Personal and Business goals. We meet quarterly for a coaching or focus session,

and this enables us to keep the plan alive, discuss challenges and grow the things that are working well.

That company now has a clear organisational structure with an engaged team and has produced growth of 53% on last year and in their own words:

"We feel in control of the growth and find we are spending more time with our family than we ever have".

Being part of their team and enabling them to run a better, smarter business is truly rewarding and we hope that people that come to our workshops feel that passion and look to take massive amounts of action following the sessions.



### **Bruce Wilson SALES STREAM**

Increasing sales is one of the simplest, easiest ways to grow a business by using a structured and practical approach with specific sales knowledge.

Here are results for a couple of Building Block attendees (Names withheld for privacy reasons).

A new business aimed to build a client base quickly but was finding that their target prospects were reluctant to meet and were not buying after the initial meeting. To rectify this, we mapped out the stages of sales process, identifying what to do and say at each step and worked out exactly where in the sales process to introduce each brochure, email and meeting.

Next the marketing material was rewritten to focus on the Prospect and what they wanted - rather than what we were selling. Finally, each conversation was guided using casual sounding scripts to ensure there was a pattern to follow in the meetings rather than just 'having a chat'.

"Net result - the business now has the happy problem of as much work as they can handle and more importantly - increased confidence in getting more when they need to".

The second business had the bold target of doubling sales month on month compared with the previous year. Once again, we identified what the target

prospects really wanted and set up an annual marketing calendar promoting key events we knew fitted their interests and desires.

The next step was to target the medium which worked best to deliver the message which was a combo of Facebook and direct contact to people who dealt with our prospects. We worked out where we could increase prices, set up combo deals, approached clients who had stopped buying, promoted quiet times and looked at add-on sales using scripts when people did buy.

"Net result - Doubled revenue target achieved in all but one month this financial year".



### **Allan Willoughby IT STREAM**

Annesbrook Church are a forward-thinking Christian Church that utilise almost every aspect of technology to communicate their objectives within the community. As the Church has evolved, so too have their needs for tools to support their use of multi-media technology.

With a desire to make more use of Apple products and services it was found that the incumbent partner was struggling to meet the needs of the Church. On that basis, Annesbrook approached BlueBerry to review the current arrangement and suggest recommendations for the future.

To make the change easier Annesbrook engaged initially on an "as & when" required basis allowing both organisations to develop a trusting relationship that lead to a BerryCare Agreement being signed.

David King, General Manager of Annesbrook Church, has found the relationship with BlueBerry to be exceptional.

At a time when the use of technology in the Church has never been greater or more important, our partnership with BlueBerry developed at the right time.

"BlueBerryIT came on board at a time where we required change, they assisted us from an onsite server to cloud based services using SharePoint and Microsoft Office 365. The team at BlueBerry have been instrumental in all things IT, helping us to smoothly develop, and implement our new IT strategy".

BlueBerry's approach to let the business choose its technology tools first and then wrap support around the people has been a key part of the success to date.

Their choice in products and services such as becoming an Apple Certified Reseller and their relationships with other local service providers such as Fibrephone for Voice over IP solutions is a key part of the value that BlueBerry adds to our business community.



### **TERMS OF TRADE - WEBSITE TERMS, PRIVACY POLICIES**

**Presenters:  
Dene Gavin & Jessie Stone  
of Duncan Cotterill**

"Fantastic, thank you! Course content was relevant and applicable to all industries"

**Angela McGrath  
New Vision Landscapes Nelson Ltd**

"Excellent discussion of points and concerns raised by the attendees very responsive. Very topical & relevant".

**Kathy Lloyd, Waka Kuata Ltd**

### **HEALTH & SAFETY - APPLIED LESSONS FOR BUSINESS**

**Presenters:  
Brian Nathan & Nick Laing  
of Duncan Cotterill**

"Good information with relevant examples given. Legal clarifications were good".

**Keith Baigent, Monaco Resort**

"Great presenters, very good knowledge of the HSWA and associated legal processes"

**Aaron Neighbours, Intesafety**

Thanks to all the Business Building Block Sponsors and Presenters for supporting the workshops in 2018. Also, thanks to Crombie Lockwood Richmond and ITM Motueka for supplying venues. ☺



# What is the purpose of purpose, when it comes to branding?

**“What a tragedy it would be to climb the ladder of success only to find it’s leaning against the wrong wall.” Success is all about having the right purpose.**

This is not so much about what you are doing but why you are doing it, and is something to be thinking of when creating your brand. Brands that have a clear purpose and a deeper meaning are very attractive and resonate with their customers with authenticity.

As the world moves away from traditional mass media like radio and TV, and into the fragmented world of online channels, the job of the brand in creating its audience is that much more important. Traditional mass media tends to deliver you to an existing audience, but in the digital world, this onus falls onto the brand to attract and appeal to their ideal customers, and to stand out in the vast sea of competition. Only a few get this right.

Brands that have had success with this have built their followers by standing for something much bigger than the products or services they sell. These brands know that people gather around ideals and causes that resonate with them, and so create their purpose around these.

A decade ago Dove turned a bland soap pack that claimed to be ‘creamy’, into a

purpose-driven brand on a mission to ‘*make women feel comfortable in the skin they are in, to create a world where beauty is a source of confidence and not anxiety*’. They have done this in a way that feels really authentic, and so have built a loyal following of believers that are attracted to this message and purpose.

Some other examples of brands that have clear purpose and meaning are:

- TED – Ideas worth spreading. ‘We believe in the power of ideas to change attitudes, lives and ultimately the world.’
- FedEx – The world on time
- Amazon – to be the earth’s most customer-centric company
- Starbucks – ‘To inspire and nurture the human spirit – one person, one cup and one neighbourhood at a time.’

While this sounds great for the bigger brands, you may be thinking but what about my small or medium-sized business? Well, all who are now big were once small too, and they would have faced the same challenges and successes that you do. The difference

these established brands have is that they have had more energy - energy born from their desire to fulfil their purpose and make a change.

So how do you dig deeper to define your purpose?

## Define Your Enemy

Working out what you are fighting against can help define what you are fighting for. Are you against bad design, pollution, poor customer service, ignorance or lost potential. The list is endless.

## Define Your Big ‘Why’

Ask yourself the following questions:

- Who are you?
- What do you do?
- Why does it matter?

This helps you work through where you are now in a practical sense and connects to your higher purpose. You are not trying to create a slogan but a clear statement of why you exist. The slogan may come later. Keep on asking yourself ‘Why does it matter?’ until you get down to your core purpose. ◀



Tony Downing is the Owner and Director of Downing Creative Marketing.  
[www.downing.nz](http://www.downing.nz)

# Future wealth starts with quality advice

**Investing the hard-earned profits from your business is a big decision that can seem daunting. Of course you want the best return on your money but that needs to be directly related to your present and future needs. Weighing up the options and aligning them with your lifestyle, personality and family situation is the skill that a good wealth adviser can bring.**

**F**or those who have never invested in shares, for example, market volatility, exacerbated by the current global economic and political headwinds can seem off-putting. Volatility is normal; however, it is important to be aware of the market environment. The heightened trade tensions around the United States and Chinese economic policies, uncertainty around Brexit, rising emerging market debt and the near forever lasting European debt problems are likely to impact on market volatility.

The global equity markets have had a great run since the Global Financial Crisis, fuelled by cheap money and, more recently, large tax concessions out of America. Inflation is the cost of this economic growth and in the US, inflationary pressure is leading to higher interest rates. The flow-on effect is a stronger currency and the cost of borrowing goes up, slowing down the economy. Over in Europe we are seeing very loose monetary policy and, in some cases, negative interest rates.

So how can you navigate what seems like such a complex and evolving financial landscape to make your money work for you? Building a trusted relationship with your wealth adviser is the key first step.

Where and how you invest your money and the returns you can expect depend entirely on your financial and lifestyle goals, your current personal and financial situation and your ability to tolerate risk and volatility when investing. Once a Findex adviser has this information, they are then able to create a tailored investment policy on how to best achieve your goals.

When the landscape has been painted and the investor fully understands economic, social and political conditions, the adviser implements the policy. The adviser constructs a portfolio with the greatest chance of meeting the investor's objectives and achieving their goals, given the least amount of risk. This is called the Asset Allocation Decision – a process of deciding how to distribute an investors wealth among different countries and asset classes. The Asset Allocation Decision determines most of the portfolio's returns over time, and determines the risk of the portfolio. It is important the investors personal risk tolerance matches that of the portfolio so that the investor can focus on long-term returns and not make short-term decisions when markets move unfavourably.

As with all your business planning and strategies, it makes sense to regularly review goals, objectives and circumstances and update your wealth adviser if circumstances change.

If you've never considered using an independent, professional wealth adviser, it might be something to think about as a way of working towards a better and brighter achievement of your financial goals. 07



For more information please contact:  
Matt Tod  
Adviser - Financial Planning  
Findex  
M: 022 012 5457

Matthew Tod is an Authorised Financial Adviser and a Primary Disclosure document is available upon request.

# Personal Grievances – When a Win is actually a Loss

**A recent personal grievance case between Philipa Johnson and the National Business Review (NBR) resulted in a win for the employee, which actually ended in a financial loss for her when all was said and done. The Employment Relations Authority determined the employee was unjustifiably dismissed. However, the sting in the tail for the employee was that her legal costs were 10 times higher than the compensation she received.**

**A**s an employer, it can at times feel like the cards are stacked against you when dealing with a personal grievance. Frequently the better business decision can be to reach a settlement to resolve a dispute even when you have done nothing wrong. From a point of principle this may not feel particularly comfortable.

However, despite best intentions an agreement might not be reached, or you may decide the principle is more important. As a client goes through the decision process to determine which strategy to adopt, we take you through the risks of each pathway and the potential costs of both winning and losing a grievance in the Employment Relations Authority.


At the same time we analyse the risk for the employee and likely value of any compensation award, and this helps inform the decision on how much to

consider offering to reach a settlement if this is the preferred option. There are times the employee is either too greedy or poorly advised and their expectations of a settlement amount are unrealistic.

Affecting the level of the award Johnson received was the Authority's determination that she breached her employment agreement when she took and distributed confidential information from the employer when she left their employment.

Johnson was awarded \$1,666.67 in lost wages and \$8,000 in compensation for the unjustified dismissal. She had claimed \$50,000. However, she was ordered to pay a \$9,000 penalty for breaching her Employment Agreement, of which \$6,750 was to be paid to the NBR and the balance to the Authority. Johnson paid a staggering \$96,000 in legal fees.

The winning party ordinarily is awarded \$4,500 in costs for a one day hearing in the

Authority. With this in mind, even without the penalty awarded against her, Johnson was always going to be on the losing side financially, as she claimed \$50,000. This case demonstrates how principle can override common sense, and some people cannot be negotiated with. 



Kay Chapman is the Owner and Director of Chapman Employment Relations. [chapmaner.co.nz](http://chapmaner.co.nz)

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# Managing growth without compromising care

**A Nelson veterinary clinic experiencing rapid growth has recognised the need to map out a business strategy to ensure they continue to respond well to the meet the needs of their furry friends.**

In 2015 veterinarians Brendan Hickman and his wife Jacqui took over Victory Vets, with the aim of operating a ‘great little local vet clinic’. Three years on, and with growth of 15% in the last month alone, Brendan has experienced the value in seeking independent business advice.

“It was always our ambition to be a successful local vet clinic providing great service and care, but I don’t think we expected to have such rapid growth” says Brendan.

When he first bought the clinic there were two receptionists, two nurses and two vets. Since then the clinic has partnered with the SPCA to service their needs as well as growing their local client base, and now employs a total of fifteen staff. With six experienced, qualified vets onboard operating a New Zealand Veterinary Association ‘Best Practice’ accredited



Brendan Hickman

clinic, clients are assured of a high standard of treatment in a modern facility.

“I think our culture and approach to care has really helped to grow our client base. We are locally owned and our goal is to provide fantastic service. We offer choices of care to suit the circumstances and needs of individuals and their pets, without unnecessary upselling”

explains Brendan. “We really appreciate that people support us, and it shouldn’t cost them extra to do so. For example, our flea and food products are cheaper/equal to anywhere else”.

With a background in mixed practice, equine, and a number of years as a companion animal locum in the UK, Brendan also holds a post-graduate qualification in Business Management.

“It was this experience that helped me to recognise after just six months at Victory Vets that there would be real value in having an independent person

help us with our growth strategy. I went exploring and came across the Regional Business Partnership Network through the Chamber”.

Through the network Brendan was able to access funding to assist him with business coaching from Manoli Aerakis at Malloch McClean Chartered Accountants. “Manoli has really helped us to focus on what’s our ‘why’ – which is to help your family pet live their best life, and now we ensure we always make decisions that relate back to that” says Brendan.

“Our biggest challenge is to make the time. Sometimes it can be difficult to prioritise business strategy when we have sick animals to treat, but we know we need to set aside time to work on the business so that we can continue to provide a high standard of care”.

“We want to do more than just tick along. In saying that, as we expand we will ensure we continue to provide a fantastic service to clients, both old and new, and grow in a way that our care is not compromised” said Brendan.

It’s an ongoing process, and one that Brendan says involves the entire team at Victory Vets. “There’s no point in having vision and values that we don’t all live by. It’s really important to me that our team are engaged and passionate about what we do here, and that we also have some fun along the way”. ◻

## To be eligible for a capability voucher a business must be:

- Operating with 50 or less FTEs
- GST registered in New Zealand
- Operating in a commercial environment – i.e. currently trading
- Privately owned or a Māori Trust or Incorporation or similar organisation managing Māori assets under multiple ownership
- Complete a brief business assessment to identify needs

**Get in touch with Sandra Crone at the Chamber to find out how the Regional Business Partnership Network can help your business:**  
[sandra@commerce.org.nz](mailto:sandra@commerce.org.nz)  
 or 548 1363.



# Tough stance on migrant visa applications

If you're a business that employs, or is planning to employ, migrant staff you'll need to ensure your job descriptions and employment contracts meet the detailed requirements of legislation and Immigration New Zealand (INZ) instructions.

Many employers and migrant applicants for the Essential Skills Work Visa are getting turned down by INZ because they haven't correctly drafted the job description with the result INZ say the job is not a substantial match to the ANZSCO code claimed by the employer.

This tends to be because the employer hasn't had legal advice from an Immigration lawyer and the job description doesn't support the ANZSCO skill level claimed.

The consequences of INZ deciding the job is a lower-skilled job than is being claimed can be significant.

A mid-skilled classification allows migrant workers to have a three-year visa with the option to renew the visa without having to leave the country and to support visas to allow their partner and children to live with them. Employers are finding that jobs they claim to be mid-skilled at ANZSCO skill level 1, 2 or 3 are being reclassified by INZ as ANZSCO skill level 4 or 5. These jobs will be deemed "lower skilled" unless the migrant

employee is being paid \$36.44 or more an hour. This is very serious for both the employer and the migrant employee.

Employers and their migrant employees are under incredible pressure to accept INZ's reclassification at ANZSCO skill level 4 or 5 even where the validity of that reclassification is questionable. The alternative is to risk having the Visa Application declined.

The consequences of accepting an INZ reassessment at ANZSCO skill level 4 or 5 are that INZ may demand that the employer provide a Skills Match Report from Work and Income within a very limited time frame, sometimes just a few days.

A low-skilled classification means the migrant employee can only obtain a 12-month work visa that will require annual renewal up to a maximum of three years. After three years, they need to leave New Zealand for a year and reapply after that year if they wish to return on another Essential Skills Work Visa.

The low-skilled classification also means the migrant employee is not permitted to support dependent family for Visas. This is not good for employers, as the migrant employee may choose to walk away from the job.

Income thresholds for each category increased on 26 November 2018. Employers need to be aware of those changes, as Essential Skills Work Visa Applications lodged after new income thresholds came into effect will need to meet those new thresholds, even if the employee was recruited when old income thresholds applied and an Employment Agreement was signed on those terms.

## Essential Skills Work Visa Assessment Key points

- Job Descriptions and Employment Agreements must be drafted so they are a substantial match to the correct ANZSCO code.
- Get expert immigration/employment advice when preparing these documents.
- Take careful note of the hourly rate income thresholds for a particular skill-band. If hourly pay rate falls below the threshold the employer can be considered in breach of immigration law. 07



For more information please contact:  
Mike McMellon  
Partner and Head of Immigration  
Pitt & Moore  
mike.mcmellon@pittandmoore.co.nz  
DDI: +64 3 545 6710

This article is a general overview. It should not be used as a substitute for immigration/legal advice tailored for your specific circumstances. The writer recommends you obtain immigration/legal advice before taking action in relation to any matter addressed in this article.

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Honda

82 Achilles Ave,  
Wakatu Carpark, Nelson.  
Enquiries: ph 03 548 7179



## Bowater Honda. A Community Hub.

We are proud to be so deeply engaged with the Nelson Tasman Chamber of Commerce as Cornerstone Partners. The recent 2018 Nelson Pine Industry Awards were a fantastic opportunity to see business thriving, and huge congratulations to Jason and the team at Orange Dog for their win. We trust that you will get great use out of the new 2018 Honda Civic for the summer - it's a stunning car.

Our support also reaches into other sectors of the region, with Community Partnerships with Nelson Golf Club, and the Total Golf Pro Shop. Bowater's have been long time supporters of Golf for generations, with Bowater Honda picking up the baton to carry this on. There is a fantastic summer of events on the greens to look forward to, as well as a few cheeky rounds!

Tasman United Football and the Richmond Aquatic Centre are also benefiting from our Community Partnerships Programme. The Honda Jazz's we provide Tasman United enable them to get out and about into the schools and other events to help grow the game in our region. It's about bringing the Power of Dreams into reality.

**Top Photo:** Bob Aikin pictured with his prize from Bowater Honda (and top left) winning the CLOSEST TO THE HOLE in one shot in the NIB Open with Nelson Golf Club, **Bottom Left:** Kate & Jason from Orange Dog, winners of this years Supreme Award, **Bottom Right:** Vaughn, Cory the Penguin & Team from the Richmond Aquatic Centre, **Top Right:** Football stars from Tasman United at the recent new uniform launch at Bowater Honda, in front of their sponsored Honda Jazz's for the season.



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[www.bowaters.co.nz/honda](http://www.bowaters.co.nz/honda)



# Meet our members

Every issue we profile some of our new Chamber members

## Adecco



The Adecco Group is the world's leading HR solutions partner, most recently rated #5 in the world in the 2017 Great Place to Work Survey.

With a thriving job market in manufacturing, logistics and trades our Nelson branch is quickly establishing itself locally building strong relationships with both clients and Adecco associates.

Everyday Adecco provides more than 380 clients with more than 2000 temporary staff daily across New Zealand. Whatever your staffing needs, we have the proven expertise to deliver.

We are committed to long-term corporate social responsibility engagement and developing better ways of working. Our CSR efforts also encompass programmes such as the IOC & IPC Athlete Career Programmes, and Win4Youth. Don't be surprised if you see us out pounding the pavements.

For further information on employment or the initiatives Adecco can provide please contact us.

**A:** Wakefield Quay, Nelson  
**T:** Murray Roeske 027 573 0828  
**E:** mroeske@adecco.co.nz  
**T:** Bethany Hutt 027 801 2295  
**E:** bhutt@adecco.co.nz  
**T:** 03 539 0514  
**W:** adecco.co.nz  
**FB:** addecconelson

## Hearing Nelson



Hearing Nelson was established in 1953 as an independent charity with the aim of improving the lives of those hard of hearing and to prevent hearing loss.

Key services:

- Dangerous Decibel workshops & Sign Language programme in schools.
- Noise Induced Hearing Loss (NIHL) prevention workshops for students & businesses.
- Rest home training for nurses & carers.
- Margaret Franklin Rest Home Services. Field workers visit the residents of rest homes to service & maintain the residents hearing aids.
- Hearing Aid Community clinics are run monthly.
- Keynote speaker programme to Probus, Rotary, community groups & local businesses to change attitudes towards hearing loss. To raise awareness of the connection between untreated hearing loss, dementia and social isolation.
- Independent advice & support on hearing loss.
- Advice and sales of Assisted Devices that include personal amplifiers, telephones & alarm clocks.

Please call or pop into the office to book a screening test, for advice or to book a training workshop or speaker.

**A:** Hearing House, 354 Trafalgar Square  
**T:** 03 548 3270  
**E:** office@hearingnelson.nz  
**W:** hearingnelson.co.nz

## Launch List



Launch List is designed to help NZ startups survive the critical first 3 yrs of operation. We are a portal where startups can band together to enable consumers and others to find them and their latest products and services.

We are all about promoting NZ startups and providing advice from experts.

The Launch List website is capable of delivering the message in different ways:

- It describes their products/ services in detail
  - It has ability to upload pics, videos and documents
  - It adds all contact and social media details
- Launch List can be used by:
- Business owners in their first 3 yrs to get their brand recognised
  - Business owners pursuing investment/partnership deals
  - Businesses promoting any deals/discount codes
  - Consumers searching for new products and services
  - Consumers looking to support emerging businesses
  - Owners of retail stores seeking to add new products
  - Investors searching businesses to invest in.

All CoC members (in their first 3 yrs of operation) get **20% off any membership.**

Enter the discount code: **chamberlaunch.** Guest bloggers are invited email me.

**E:** tane@launchlist.nz  
**W:** launchlist.nz  
**FB:** launchlistnz

## MIXMEDIA

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As a covert bunch working hand in glove we draw out compelling brand stories, build strong visual narratives and leave lasting impressions.

We work with visionaries, do gooders, big thinkers, game changers and whomsoever else may care to be better by design.

Contact us to catch up over a coffee to discuss your new venture or a quick assessment of where your business or brand could be with the correct visual intersect.

**T:** 021 246 1903  
**E:** info@mixmedia.co.nz  
**W:** mixmedia.co.nz

# 2018 Business Awards



MC  
Ryan Bridge



Karen Driver: ENVISION  
 Wei Siew Leong: NELSON BAYS  
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Brad & Fi McNeill, Jo Clementson, Jonathon Deans & Karla McKenzie:  
 JOHNSTON ASSOCIATES



Steph Fry, Sharon McGuire, Nick Fry & Stephen Board-Paul



BENJAMIN BLACK GOLDSMITH SUPPORTERS

**The Chamber team wishes you, your family and employees a safe and fun-filled holiday season, and we thank you for your support throughout 2018.**

**The Chamber office will be closed from midday Friday 21 December and reopen on Monday 7 January 2019**



# Study CGI in Nelson

NMIT is excited to announce a new digital animation degree with undergraduate diploma and graduate diploma options for creatives with a passion for Computer Generated Imagery (CGI).

The Bachelor of Computer Generated Imagery (BCGI) and Diploma in Animation programmes have been developed by Singapore-born CGI professor and practitioner Gabriel Teo in collaboration with NMIT staff and leading industry giants within film, game and visual effects studios. It offers high value learning in a lab environment on a par with the best CGI animation schools worldwide.

Neil Benson, who is part of the coordination team, says the focus with the programme is to create industry ready graduates by providing a hands on learning environment, taught by passionate industry experienced professionals in an exciting and creative atmosphere.

"This is a truly unique programme, with an emphasis on coursework constructed around students actually creating CGI for virtual reality (VR), films and games as part of their coursework. The students will be learning by doing, with students working on world class industry standard studio equipment."

The first year will provide fundamental knowledge to get started in the industry. Students will learn production skills in animation for the film industry from 3D modelling to cinematic colour

grading using programmes like Unreal Engine, Houdini and Substance.

In the second and third years, students are encouraged to specialise in an area of interest and build work ready production skills plus a portfolio of work that can be presented to studios in New Zealand and internationally.

Gabriel says that what clients want most is fast photoreal results. "The industry is changing a lot, moving faster, and developing new technologies to meet this need. Six months ago you could still use Photoshop but now they're moving toward Procedural which uses algorithms to create animations like fire, fur and explosions."

An eight-week module and a dedicated pathway in Technical Direction has been developed to meet this growing demand. First year students will gain insight into the role and students completing the full bachelor of animation can choose to major in Technical Direction if they wish.

According to Gabriel, up to 40% of studios worldwide need Technical Directors and at present studios are not finding them in arts schools. "We currently find them doing computer



science degrees," he says. "They are people who love to code but would also like to learn other elements such as modelling, lighting and shading."

Studios are also crying out for Look Development artists, but the field is wide open. Whether you want to be a storyboard artist and concept designer, a colourist or a content developer for augmented reality (AR), NMIT's BCGI programme offers a pathway to suit.

The BCGI programme is taught on NMIT's Nelson campus. It is for domestic and international students who want to learn how to become a CGI animator in a great location in New Zealand on a medium-sized campus using cutting edge technology.

**The first intake is in February 2019 and enrolments are open now.**

## What is your brain up to?

Add to your CV with a skills focused postgraduate qualification  
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