

NELSON TASMAN
CHAMBER OF
COMMERCE

COMMERCE COMMENT

DECEMBER 2019



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From the CEO



Ali Boswijk
 Chief Executive
 Chamber of Commerce

As 2019 draws to a close, it is good to look back and reflect on my (almost) first year as CEO. Suffice to say, it has been a time of steep learning curves and busy days. But overwhelmingly, it has also been a time of meeting inspiring, clever, passionate people who are working to make their businesses succeed and grow, and to be good corporate citizens to boot.

We know that the majority of businesses in the region are small-to-medium sized. What this really means is that over 93% employ less than 10 full-time employees. The highly fragmented nature of our business sector means that there is a myriad of challenges specific to small numbers of companies. However, there are also commonalities to running a business — financial accountability, legal compliance, effective promotion, access to capital, the list goes on — that we will continue to focus on through our various workshops and events.

The theme of our annual conference *Aspire*, “Be Prepared to Pivot,” clearly hit a chord with people. Two hundred delegates heard from a range of speakers outlining the potential impact of external factors on business. Be it from climate change, natural disasters, or the nature of employment. Watch this space for information on next year’s

conference which will be packed full of inspiration and practical advice.

The 31st annual business awards was great. A record number of entries and the biggest audience yet, 570 (glamorous) people came together to celebrate business in the region. Congratulations once again to all of the winners. In case you missed the results, they are profiled in this edition of *Commerce Comment*.

I must also thank my fantastic team who have helped me through these first months. Between them, they have delivered over 60 events hosting 3,250 people — and fielded too many enquiries to count. Also, my thanks to the Board who have supported me and the team in our endeavours. We will continue to deliver on our mission to be the most valued first point of contact for business support and advocacy in the Nelson Tasman region. In other words, to be the cheerleader and coach for businesses, large and small.

Have a great Christmas with your loved ones and a well-earned summer break. Here’s to a prosperous New Year. Bring it on. ☺

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CL200A

Mahitahi turns one!

There's never been a better time to be in business in Nelson Tasman. Mahitahi Colab celebrated its first birthday in November, with some newly revealed initiatives paving the way for business growth and development at the growing innovation hub.

Mahitahi Colab Community Manager Sinead Ogilvie announced a newly launched website, mahitahicolab.nz, which allows businesses at any stage of the lifecycle to self-identify and track their way through the vast wealth of knowledge and business service providers the region has to offer. From start-up, scale-up, SME and exit, businesses can navigate Nelson Tasman's innovation ecosystem to find not only the best organisations for the service they know they need, but uncover a variety of different training, events and development tools they weren't aware of.

The new website includes a collaborative innovation events calendar for the region. Owners, founders and entrepreneurs can easily track what's happening in the region that can benefit their business, or the learning and development of their teams. The colab welcomes all local organisations or service providers who have a relevant event to get in touch to add it to the calendar.

Another key project Mahitahi Colab has launched is one that has long been asked for by the business community – access



to NMIT students for real-world work projects. Now you can visit Mahitahi Colab in person or online and access NMIT's talent pool directly. This pool of young professionals – 'Pareto Business Solutions' is entirely run by students out of Mahitahi Colab. The talent is currently made up of all Masters students across a wide variety of disciplines. The first client to be officially announced is Port Nelson, who are tapping into this talent pool for their 20 Year Plan.

To access the talent pool for a wide variety of work projects, contact Sinead.

Alongside mapping the local ecosystem, Mahitahi Colab is also working hard to build partnerships with innovation accelerator and incubator programmes around New Zealand. These include SPROUT, Creative HQ, Food HQ and other highly successful programmes with access to industry-specific resources for regional organisations. This initiative will allow Nelson Tasman food and beverage businesses, alongside other key categories,

a pathway to the best resources for growth, research and development, and scale.

As well as being an innovation hub, Mahitahi Colab is the perfect venue for businesses looking for venue space. From private meeting rooms, boardroom facilities, digital presentations, and events up to 120pax, the colab is available for hire. You are encouraged to contact Sinead to book or find out more.

Mahitahi Colab was born out of partnership with NRDA, Nelson Tasman Chamber of Commerce, and NMIT – and has quickly picked up collaborators such as Nelson Angels, Nelson AI Institute, Co.Starters, Provincial Development Fund, Regional Business Partner Network, NZTE and Callaghan Innovation.

If you'd like more information on Mahitahi's services, please contact their Community Manager, Sinéad Ogilvie, at sinead.ogilvie@mahitahicolab.nz or on 022 097 0821.



Wayne Densem
PROPERTY

Helping People Invest in Property

Licensed Agent REA 2008

Commercial Property Seminar

Tuesday, March 3, 2020 | 5:30pm - 7:30pm | Mahitahi Colab

Get an overview on investing in property, commercial leasing, and tax issues relating to property.

- Investing outside your business
- Where to invest and in what
- Calculating commercial rents
- Buying a commercial property
- Sale and Purchase Agreements
- GST in a property setting

Meet our 2019 Business Award Winners

The 2019 Nelson Pine Industries Business Awards received high praise from attendees and with 44 well-deserving entrants across all the categories, it was a night to acknowledge not just the winners, but a thriving Nelson Tasman business community. We'd like to congratulate all the winners and thank all entrants for their ongoing, valuable contribution to the region.



Lumiere trio with Jenny Bates, Waimea Weekly (left) and Sarah Board, Nelson Weekly (right).

Nelson Weekly & Waimea Weekly EMERGING BUSINESS AWARD WINNER

LUMIERE

Lumiere's aim is to be one of New Zealand's leading digital content creation agencies. By producing outstanding photography and videography, their clients' products and services are promoted, as well as being offered a range of other in-house services such as graphic design, and social media management. They are a young, vibrant group of creatives pursuing their passions and that is evident in their team culture.

The business award judges described Lumiere as an exciting emerging business that is fast making a mark in their industry. They were impressed with Tim and Joshua's business acumen and their commitment to staff wellbeing. They said that for a young business, it's great to see them growing as leaders in our business community.



Kipp O'Donnell, NZME with Abel Tasman Eco Tours.

NZME. SMALL BUSINESS AWARD WINNER

ABEL TASMAN ECO TOURS

Abel Tasman Eco Tours is a family owned guiding venture with a business model that puts the environment and community first and trusts the rest will come naturally. This has been a successful approach, and the business has grown from strength to strength. The company's motto is 'Open your Eyes', and their tours offer an experiential insight into the natural world. The judges loved their multi-pronged commitment to the community, customer service, education outreach, and health and safety systems. They felt Stew and Helen were so professional and so passionate, and were doing an outstanding job of taking care of their customers, but in a holistic way, allowing them to have a genuine experience of the local environment and were not afraid of being honest about the things that we still need to fix.



Whenua Iti Outdoors team with Phillipa Pattison, Mediaworks (right).

Mediaworks
MEDIUM BUSINESS
AWARD WINNER

WHENUA ITI OUTDOORS

Operating for 30 years has given Whenua Iti a lot of time to fine tune their business plan. They have a great reputation in the educational sphere in the Nelson Tasman region and have touched the lives of many. It is good to learn their reach has grown beyond the earlier adventure-based programmes and they have a very sustainable model with great street cred. This bodes well for developing their partnerships and sponsorships even further.

The judges thought this was a business that we should all be proud to have in our region. They felt the centre clearly demonstrated a strong focus on their social impact and their reason for being. This was supported by a very professional level of governance, business discipline, structure and risk management. "Inspirational".



Paul Proctor, Datacom (left) and the Fryers from FuturEcology.

Datacom
CLEVER BUSINESS
AWARD WINNER

FUTURECOLOGY

EmGuard is a bio-degradable plant guard that was inspired by a question from a 15-year-old: Why is it that we use only plastic to protect young plants? Her parents, Jan & Robert Fryer, owners of FuturEcology, went on to develop the EmGuard from 70% recycled cardboard. Able to withstand the elements and pests, the judges describe it as 'a triumph of design and problem solving'. A compact definition of clever, the nifty Emguard is now sweeping the country from Kaitaia to Bluff, as more and more landowners are turning their backs on plastic options and protecting not just trees, but the greater ecosystem.

Robert and Jan's continued development of the EmGuard as a significant stream of future business showed the judges a nimble approach to problem-solving and wealth creation.



Grant Roswarne, NZKS and Hearing Nelson.

New Zealand King Salmon
COMMUNITY IMPACT
AWARD WINNER

HEARING NELSON

The judges say it was apparent that Hearing Nelson do an excellent job of providing services from Golden Bay to Nelson, delivering practical services as well as a variety of educational programmes to local communities.

Their move into cross generational learning areas was impressive – from tradies to teenagers, primary school to old school, everyone is affected by the noise of new technology. The message that losing your hearing is "forever", is also a powerful one.



Nelson Forests' Brendon Whitley with Birgit Neumann.

Nelson Forests Ltd
BUSINESS PERSON
OF THE YEAR WINNER

BIRGIT NEUMANN

Birgit Neumann believes businesses should create wealth for the whole community. Twenty years ago, she and her husband founded Study Nelson with the vision of creating benefits for schools and income to Nelson families through international students. Birgit has since grown Study Nelson into a successful market leader, bringing the most students from German-speaking countries into New Zealand and attaining “Recognised Agency” status. Birgit is committed to ethical business and being a living wage employer. She has brought hundreds of young people to Nelson, created connections around the globe. Birgit received a citation from the New Zealand Ambassador in Germany for the positive contribution she makes to NZ-German bilateral relations. Through her entrepreneurial skills, Birgit firmly places Nelson on the world stage.



Kerensa Johnston, Wakatu Inc and Ben Coman.

Wakatu Incorporation
YOUNG BUSINESS PERSON
OF THE YEAR WINNER

BEN COMAN

At the age of 34, Ben Coman heads the Coman Group of businesses which includes interests across construction, scaffolding, property investment and land development sectors. Throughout the last four years, an intensive diversification and expansion into these interrelated sectors has been recognised with a number of awards for iconic Nelson projects, including the Nelson Centre of Musical Arts and Pic's Peanut Butter World. Ben's personal achievements include being a recipient of a National Employer award. Ben is Nelson born and bred and continues to be actively involved in the local community, providing sponsorships and apprenticeship and scholarship programmes.

AND CONGRATULATIONS TO NEW ZEALAND KING SALMON!

NMIT LARGE BUSINESS WINNER
Nelson Pine Industries
SUPREME BUSINESS WINNER

“An exceptional business” is how the judges described New Zealand King Salmon. They were impressed with the company's dedication to minimising their impact on the environment and a desire to continually improve and evolve their product. The judges say their industry leadership is clear and felt the success of their premium brand, Ora King Salmon, is an amazing story.



NZKS team with Murray Sturgeon, NPI (centre left).

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Clever businesses need clever science

Cawthron Institute is New Zealand's largest independent science organisation, based across four sites in Nelson including our purpose-built aquaculture park at the Glen. We employ nearly 300 people from 26 different countries, and half of our team are women. Nearly half are under 35 years of age.

A lasting vision for growth

Cawthron Institute was officially established in 1921 at the bequest of Thomas Cawthron. Cawthron's vision was for science to contribute to the growth of New Zealand.

Today, the Cawthron Institute is one of the largest employers in the Nelson-Tasman region, contributing to the diversity of

our community and providing world-class science that has a real world impact locally, nationally, and globally.

Our science is strongly focused on protecting marine and freshwater environments and assisting New Zealand's economic growth through the sustainable development of the dairy, seafood, and aquaculture sectors, in addition to supporting the development of novel foods, nutraceuticals and pharmaceuticals inspired by natural compounds.

World-class science


Cawthron Institute's scientists, specialists, and technicians have expertise in aquaculture research, marine and freshwater resource management, food safety and quality, algal technologies, biosecurity, and analytical testing. The Cawthron Aquaculture Park is the centre for shellfish aquaculture in New Zealand, and also houses a world-leading Finfish Research Centre designed to deliver commercially-relevant science.

Cawthron's internationally-recognised and accredited laboratories offer an independent testing service for the food and natural

products sector to ensure products comply with New Zealand and international safety standards and export requirements.

Our scientists work closely with a number of primary sectors to develop customised analytical solutions to support product development and to validate nutritional content. Cawthron's microalgae lab provides early warning of risks associated with toxic marine species around New Zealand.

A proud partner

We're excited to support our active and dynamic Chamber of Commerce and the wider network of extraordinary businesses based in our region. We know that a growing and developing Nelson Tasman needs clever science and that is just what we can provide. 



www.cawthron.org.nz





YUM: Telling it like it is

Sarah Hedger doesn't eat dry cardboard. Sure, it works well as packaging, but masquerading as breakfast food in the cereal aisle is a definitely "no thanks." But cardboard is exactly how Sarah describes many of the cereal options on the market. Since she happens to love creating food recipes so much that she pretty much "does it in her sleep," the logical next step to her aversion to what was on offer was to make her own. Yum, she called it, and "yum" friends said when they tasted it.

"I wanted to come up with a recipe with ingredients that I knew I could digest and make me feel good when I ate it, and that didn't burn off in just an hour like the carb cereals that are out there," Sarah said. "I love YUM and the good that it does and the way that it makes people feel, so I quit my normal job and as soon as I could, put all my attention to it. It really took off."

The YUM tale is your classic farmers' market to supermarket story, except that world domination is still a work-in-progress and some days are tougher than others for a woman who divides her day between task juggling and toddler wrangling. But YUM is definitely heading in the right direction, helped in part by people like Sandra Crone at the Chamber. Sandra manages the Regional Business Partnership (RBP) funding, providing financial opportunities for local businesses to receive subsidised attendance to seminars and workshops — an opportunity that Sarah Hedger did not say no to.

"I'm a business owner right on the edge of being in the black sometimes, so ever bit that helps you get there makes a huge difference," she said.

Sarah found Sandra was "super helpful" with suggestion and contacts, and saw this sharing of knowledge as quite powerful, especially with the doors that it opened.

"Once I got hold of Sandra, it was quite amazing to know all the connections that she has that can be made. It's still more than I can get my head around. Whenever we need something, we contact her. The resources are quite limitless which has been really nice. Just to feel that support here as a business has been amazing and so much more than we could have hoped for."

Sarah has recently attended a two-day workshop assisted by funding from the RBP Capability Voucher. The funding did not just subsidise her travel costs, it gave her the

impetus to go in the first place.

"It was super valuable. The panel and presenters were unbelievable, real heavy hitters. If you had access to one of them, it would have been special, but to meet all of them was phenomenal. Looking back on it and the hindsight of 20/20, I would easily pay for it again in full but when you haven't been, you just don't know the value and so it's really hard to know whether or not it's worth it. If it weren't for the funding, I probably wouldn't have made the decision to go."

From one woman wanting to make her own breakfast cereal, YUM now employs four staff, has a product range of six granolas, offers a provide-your-own-packaging "Honesty Box," and has piqued the interest of overseas distributors. Now she has not just one, but several good reasons to leap out of bed in the morning. ☺

If you'd like to access Capability Voucher funding or find out if your business is eligible, get in touch with Sandra Crone from the Nelson Tasman Chamber of Commerce at sandra@commerce.org.nz or 021 870 442.



Regional Business Partner Network

Business Building Block Workshops

Dispelled Business Myths & Other Pearls of Wisdom

Businesses across the region attended our Business Building Block workshops and gained knowledge in many areas of business. To further educate, presenters discuss the common misconceptions and lack of knowledge they noticed.

Workplace Health & Wellbeing — Hemisphere Health



Hemisphere Health has presented two workshops this year improving employer understanding of the implications of mental and physical health in the workplace and taught practical strategies on what to do about it from hiring to retiring and the loyal years in between.

Mental health is a continuum and we all have variations from day to day and week to week from thriving to struggling, some even slipping down into impaired or non-functioning for periods of time. Workplaces that understand this and take a proactive approach to fostering good mental health in the workplace are much better off culturally and financially as a business. Noticing early when a worker, colleague or boss is slipping down the mental health continuum and having the confidence to say and do the right things to support them is invaluable to build loyalty in your workers as well as maintain productivity. Those that have participated in our mental health workshop will feel more equipped to understand and deal with mental health. Those that haven't yet can call us to discuss the options for tailored workplace training in mental health. Work affects health and health affects work. Recruitment is the one time where you can choose the best fit for your business for long term success. To do this well there are three aspects to consider: the worker's health and history, the work tasks/role and the workplace environment.

Some roles have safety critical risks so being sure your worker is a good match is essential for basic H&S. Some roles will have high mental or cognitive demands or specific physical demands that if the candidate is not equipped for can be very costly. This workshop has taught some lucky local employers what to look for in their recruitment process to get the best match and how not to get caught out with the wrong person in the wrong role.

Intellectual Property — Iphany



If you're in business, you have Intellectual Property (IP). However, you may not be aware of what you have, what it's worth and what you need to do to secure its value to your business. Kiwi businesses have typically not been proactive and taken advantage of their IP, with few realising the importance of assessing and securing their IP early leading to costly mistakes and missed opportunities. As an example, a very common mistake is creating and investing in a brand without applying for trademark registration or seeking advice on what makes a good trademark. Similarly, releasing new products and designs before assessing whether there could be potential to obtain valuable IP rights can lead to lost opportunities.

There are many reasons why businesses don't address their IP, but predominantly this is due to a simple lack of knowledge. This is understandable given it can be difficult to access information when you don't know what to look for and most of the IP professionals in New Zealand (who could provide the advice) aren't local.

Whether or not you decide to pursue any IP, it's worthwhile finding out about the different types of IP, how they function and how they can work for you. Without knowledge, any decision is likely to be flawed.



Digital Marketing — EthicallyMAD



Many businesses want to increase their sales, and marketing is an obvious way to achieve this goal. However, few businesses realise that it is easier to double their sales by doubling their website conversions, rather than doubling their ad spend. Not only is this often much cheaper, but it's also an investment that keeps providing a return month in, month out. Even better, doubling your sales by doubling your conversion rate more than doubles your profit, as your fixed marketing costs and ad spend remain the same.

Unfortunately, few websites are built to convert. This may come as a shock to anyone who has paid for a site, but the truth is conversion rate optimisation is a very specialist skill. One that few web designers, and even fewer web developers, are trained in (conversions are typically even worse on DIY builds – regardless if they look ‘nice’).

If you are paying for Google Ads, SEO, social media or any form of advertising or marketing (online or off) that points traffic to your website, conversions are critical. A conversion could be an online purchase, booking, enquiry, a phone call or a visit to your store. Essentially, any desired action that can result in a sale. This is especially important to make paid advertising work. Imagine paying for one hundred leads to visit your site at two dollars each. If your site only converts one per cent of these leads, each sale is costing you two hundred. If your profit on each transaction is less than this, you are losing money. By increasing conversions to two per cent, you are now paying half the amount to get a sale. That can easily be the difference between losing money and making money. Of course, the cost per lead, the conversion rates, and the profit per sale are different in every business – but the concept is not. Higher conversions equal more sales, more profit, and the ability to pay more for advertising.

Accounting & Finance — Malloch McClean



Manoli has really enjoyed presenting the financial section of the business building blocks and has seen a great cross section of businesses and owners through the workshops. He also been really encouraged by the amount of business owners who take massive amounts of action following the workshops and take him up on a free business check-in.

It has become clear that a lot of people just fall into business because they are generally good at what they do, and it snowballs from there and suddenly they have employees, customers, suppliers and compliance requirements bearing down on them. As Manoli often says, no one teaches us how to run a business. With these workshops, his aim is to show business owners the fundamentals every business should have. For example, a business plan (one page overview), business coaching and a cashflow forecast budget. These three fundamentals are a great start to running a smarter, better business which is Malloch McClean's focus when working with their clients.

In addition to the fundamentals, Manoli has enjoyed sharing with business owners the 7 Ways to Grow your Business Growth Equation and unravel the hidden opportunities which lie in their business and are just waiting to be taken advantage of. In 2020, he will be doing the 10 Hats of Business which is a great workshop highlighting all the areas of a business that should have designated responsibility by someone in the organisation.

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Community Investment

We are owned by our customers and proud to be investing in our local community.

Exceptional Personal Service

We know our customers by name. Our flexibility ensures we make timely decisions based on local knowledge.

Guidelines for the Christmas Party

Everyone loves a Secret Santa and a glass of wine, but your annual Christmas party is still a work function. Don't let things get out of control this silly season!



Kay Chapman
Owner and Director
Chapman Employment Relations
www.chapmaner.co.nz

Tis the season to be merry, so it's time for the annual Christmas party. But for many employers, it's often more fraught than fun, as wherever and whenever the event takes place, it's still an extension of the working environment.

Whether the party is at a venue or informally in the office after hours, guidelines need to be in place and employers have a duty to safeguard staff welfare, so setting boundaries of what is acceptable behaviour and highlighting that misconduct will result in the usual disciplinary procedures should be set out before the event.

It might be worth thinking about sending your employees a memo along the lines of this one about the standard of behaviour expected at the Christmas party.

If you are planning a Christmas get-together for your staff or a holiday party for clients and would like any advice or support to ensure everyone stays safe, please don't hesitate to give us a call. ☎



Hi Everyone,

As you are aware, the Christmas party is being held tonight.

This is a time for us to celebrate the festive season by enjoying some social time together, and we want everyone to feel welcome and have fun. Please remember, however, that it is a work function and that an appropriate standard of conduct is still expected. With this in mind, it is timely that we remind everyone of a few points:

1. BEHAVIOUR AT THE PARTY: As a work function, our policies still apply and we ask that you be mindful of your obligations in respect to them. Note that alcohol consumption is no excuse for harrassment, bullying, or misconduct, and is not an acceptable defence.

2. DRUGS AND ALCOHOL: We remind you that the use of illegal drugs and/or excessive consumption of alcohol will not be tolerated. We reserve the right to require the venue to refuse service of alcohol to any member of staff who is, in our view, behaving inappropriately.

Food and drinks will be provided at the party, including alcoholic beverages. If you choose to drink alcohol, please ensure that you drink responsibly, be respectful to others, and have plenty to eat.

3. TRANSPORT: Naturally, we want everyone to enjoy themselves. We also want everyone to arrive home safely. So if you are thinking about having a drink or two, we ask that you plan your transport home: jump on the provided minibus, share a taxi with friends, use public transport, arrange to catch a ride with a family member or someone who hasn't been drinking.

4. CONTACTS: If you have any concerns about the above-mentioned points, become intoxicated, unwell, or your transport arrangements fall through, please don't hesitate to ask for help by contacting management. Likewise, if you are concerned about the well-being or behaviour of a colleague, please let one of us know so the appropriate assistance can be provided. We trust that everyone will accept this communication in the right spirit by appreciating that our organisation is committed to meeting its legal and moral obligations. None of the above should prevent us from having a great celebration and we look forward to everyone having a fantastic time tonight!



Congratulations to New Zealand King Salmon on the Supreme Award at the 2019 Nelson Pine Industries Chamber of Commerce Business Awards.

Bowater Honda is a proud cornerstone partner of the Chamber and as such we are honoured to be providing the Supreme Award winners with a vehicle for the summer as a part of the overall prize. General Manager Ken Allan was very happy to present Paul McIntyre, the Sustainability & Stakeholder Manager of New Zealand King Salmon, with a new Honda HR-V recently and wishes the New Zealand King Salmon team a wonderful summer of fuel efficient traveling in state of the art comfort, safety and technology.

PREPARE NOW FOR YOUR SUMMER ROADTRIPS

We have sorted out a special deal for Chamber Members.

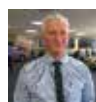


Any summer holiday family roadtrip can quickly come apart at the seams on the side of the road with a mechanical issue.

Avoid this unnecessary stress by getting your vehicle serviced well ahead of time by the professional and knowledgeable service department at Bowater Honda. Come in for a full standard service on ANY make or model and you can also enjoy a WOF at the same time for just \$20!

Let the Service Team know that you are a Nelson Tasman Chamber of Commerce member when you make the booking and get your membership working for you.

Offer ends 31 March 2020.



Merry Christmas and happy holidays
from the BlueBerry bunch!



Are you backing up your Microsoft 365 data? You should be.

Many businesses assume that once they move IT applications and services to the cloud, with offerings such as Microsoft's Office 365 suite of solutions, that a comprehensive back-up is included within those services. This is simply not true. In fact, ownership of your data in the cloud (being able to set up, access, recover, or move it) is, and always has been, **your** obligation, not Microsoft's.

Here are the top five reasons to have a back-up solution independent of your cloud provider:

Your data is in the cloud, but where?

And if you did have to retrieve it, how would you find it? According to the Microsoft Trust Centre: "Customer data may be replicated within a selected geographic area for enhanced data durability in case of a major data centre disaster, and in some cases, will not be replicated outside it."

Many people don't realise that their data (Outlook emails, OneDrive documents, SharePoint files, team conversations, etc.) are separate and sometimes stored separately.

Outlook doesn't backup emails older than 30 days.

Here's a real 'gotcha.' Outlook does not back up emails older than 30 days that have been deleted from the bin. Couple that with limited email storage and what you have is end-users who are sometimes forced to delete old emails.

Regulated industries have stricter backup regulations.

You may have regulations and requirements for access to data that goes well beyond typical backup methods. HIPPA, GDPR, Can-Spam, and other regulations often require businesses to keep complete and accurate records of email, attachments, files, and related information for many years.

Ransomware hackers are out there.

The only way to truly protect your business from a ransomware attack is by having a full and complete backup and archive of all your data. Anything less, and your business is in danger of being severely

impacted by the loss of data. Office 365 does not keep full and complete backups and archives of all your data going back months and years.

You can't afford to be without your data.

Your business cannot exist without the vast amounts of data that it creates, captures, stores, and uses everyday. In a way, data backup and archiving is like a good insurance policy against the risk to your business of data loss. ☑

For more information on backing up your Office 365 data, get in touch with one of the BlueBerry Bunch today. And to all the Chamber members — have a safe festive season!



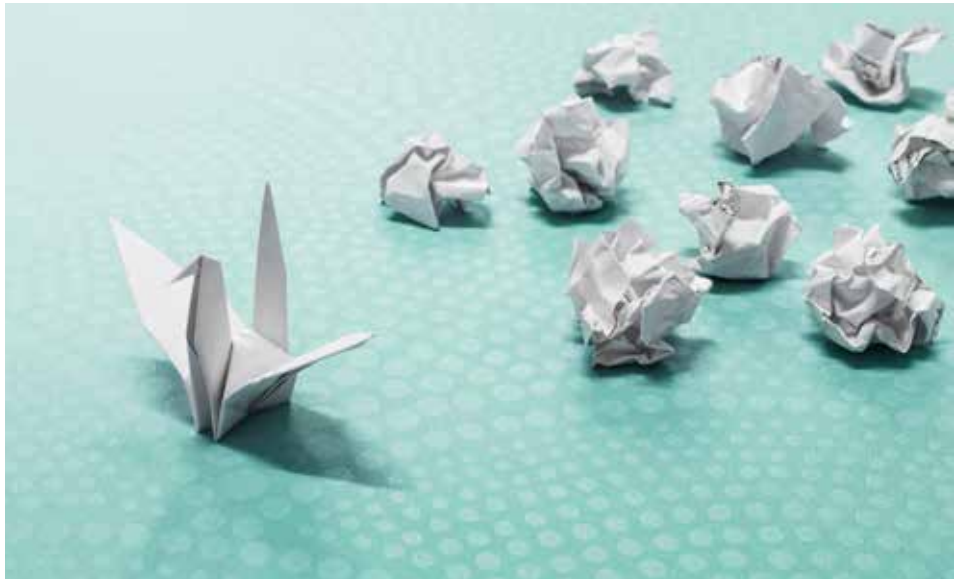
03 548 4923
www.blueberryit.co.nz
1/60 Achilles Avenue, Nelson

Being a successful failure



Tony Downing
Owner and Director
Downing Creative Marketing
www.downing.nz

At the gym, my trainer decided that I should do excessive amounts of weightlifting in a short period of time. Towards the end of the last set, I couldn't do it. My arms were screaming like a choir of feral cats. I stopped short of getting to the target number of lifts and dropped the dumbbells to the ground. "I hate failing," I said. "Perfect," he said. "The idea is that you fail at the end. That means you have burnt up all the energy in your arms and completely pushed yourself to the limit. You have burnt up more fat and added more strength than if you hadn't done this," he advised me. "Great, so I'm a successful failure," I said.



Being a successful failure

It got me thinking: how much do we hold back so we don't fail? How good could we be if we pushed ourselves to the point of failure, learned our limits, and then got back up again and carried on with renewed knowledge and confidence? Failure can be a better teacher than success.

I am not advocating reckless actions and taking risks for the sake of it. But what would happen if we pushed ourselves further to find out if we have a good idea or initiative?

It's okay to fail at the gym, it's a safe place to fail in. Not too much is at stake. But what about advertising? Advertising can be costly and failure can be expensive. Is there a safe place to be a successful failure in advertising?

A history of failure to win

Claude Hopkins was one of the successful great-grandfathers of advertising. He was a big advocate of experimental advertising — he would take his best performing advertising and beat it with incremental improvements. Called "scientific advertising," it was a process of success and failure.

Claude said, "It is not uncommon for a change in the headline to multiply returns from five to ten times over."

Sometimes changing a few words around in your headline can have a huge impact on the number of sales and conversions — you just have to test a few different headlines

until you find something that converts well.

What Claude was doing over 100 years ago is now called A/B Split Testing. This approach is a bit like an ad contest. You show half of your customer audience one ad and the other half a slightly different ad. You then eliminate the worst performing ad and then introduce another ad to try and beat the hero. The process goes on until your best ad is difficult to beat. You can then take your winning ad to a wider audience with a larger budget, with confidence.

A safe place to fail


Today, digital advertising is the perfect platform for developing powerful advertising messages. It allows us to take lots of small risks without losing too much money. We can test one headline, offer, or message against another. For example, when we run Facebook and Google paid advertising campaigns, we test safe headlines against more risky ones, with the aim of getting more attention and better results. We test one benefit against another, one offer against another, and so on. We keep trying new (and sometimes risky) headlines until we beat the existing headline, measuring success by conversions, or the number of people who take the desired actions. A desired action could be filling out a form, clicking a button, making a phone call, or completing an online purchase.

A/B testing can also be used on website pages to discover the most effective page to

achieve your goals. You can test a multitude of factors. A good place to start is with testing the headline, page colour, main image, offer or call to action. You don't want to test all these things at once. You choose one thing to change up and then check the results and then add another thing to change and so on.

Of course this thinking can be used in traditional advertising too. In fact, this is where the strategy was invented. I once did a direct mail campaign for a bank targeting large commercial customers. As a first step, we were trying to test an offer to see which prize was more appealing to our audience. We sent one group the offer of the chance to win a holiday if they booked a meeting with a bank manager to discuss their finance. We offered the other group the chance to go in the draw to win cash. The cash prize won. We then went to a wider group with the cash prize draw offer and had a successful response.

A/B Testing can also be used when a team can't decide on which ad should be run. There can be two or three strong ad ideas on the table and the team can't decide which one is best. You don't need to lose sleep over this. Put the ideas to the test on a small group and let the customers decide which is best before you roll it out to the bigger audience.

You have to be ready to fail in order to succeed with this approach, but in the long run, you win. 



Is the end nigh for interest-only loans?

The structure of loans for the agriculture sector is changing — it's time to double-check your terms of repayment.



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There has been a lot of media coverage lately around pressure being brought to bear on some of the main lenders in the New Zealand banking sector.

These pressures are coming from the Reserve Bank of New Zealand, the Australian banking regulators, and the banks' own internal analysis around their sector exposures.

One area specifically referred to by a number of media commentators is the over-exposure to the agriculture sector, be it dairy, horticulture, sheep and beef, or some other form of rural lending.

So, what does this potentially mean for the sector and what are we already experiencing at the coal face?

Budgets

More emphasis is being placed upon accurate and updated budgets by lenders. It is vitally important to have an idea of how your lending requirements might pan out over a particular season. It is equally crucial to regularly update your budget as things can often change day-to-day in the agriculture sector, meaning bank lending limits may need to be moved at relatively short notice.

Banking covenants

Again, more attention is being paid to the terms and conditions attached to lending and whether your business is meeting those requirements.

A common condition is having sufficient income to cover the interest being paid, at a certain level. There has not been much emphasis on this measure in the past, as the focus was very much on the net equity of the business.

It is now an expectation that the ability to service the loan is equally as important as the overall net equity position.

Potentially, the most significant looming change for the agricultural sector is the reluctance of lenders to continue to rollover interest-only loans. Why, you might ask, when your facility has been interest-only for 10 or more years? The answer is two-fold.

It is now expected that a business should be sustainable to a point where it can pay back both principal and interest. The reliance on increasing capital values is no longer enough to guarantee an interest-only facility.

As mentioned earlier, there is a general push by the lenders to reduce their sector exposure by changing the loan repayment terms to principal and interest. This means that with each payment being made, the overall loan balance is being reduced. 07

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Questions to ask yourself:

- What loans do I have on interest-only terms and what is the expiry date?
- Am I able to take on a loan that requires principal and interest repayments?
- What term or mix of terms should I spread my repayments over; and
- What amounts should be fixed or floating? How does this effect my annual budget and cash flow?



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Trade marks — a simple way to add value to your business



Mark McKitterick
Solicitor
Pitt & Moore
www.pittandmoore.co.nz

When people think of trade marks, they commonly think of a business name. However, a trade mark can be words, an image or logo, shapes, animations, colours, and even sounds or smells. Trade marks can be registered in respect to any “mark” used in your business.

The most common trade marks are words or logos being the business name or names of specific goods and services. A word trade mark (such as the name of your business or product) is preferable over an image (such as a company logo) because the scope of protection is much wider under a word trade mark.

Trade mark requirements and specifications

All trade marks have a specification — that is, a description of the goods and services in which the trade mark is registered in respect of. Specifications are separated into different classes of goods and services and it is common to register in respect of more than one class (depending on how the trade mark is intended to be used). The specification should be as wide as possible, but only in respect of those things which the trade mark will actually be registered for.

Preparing the trade mark’s specification can be tricky and technical, and it is recommended that a lawyer prepares this for you.


Registration process

The registration process for a trade mark is as follows, which we also recommend getting a lawyer to help you with:

1. Submit the trade mark application with the Intellectual Property Office (IPONZ).
2. IPONZ will examine the application and give you notice of either acceptance or refusal within 15 working days.
3. If the application was accepted by IPONZ, the trade mark will be advertised in the next edition of The Journal publication, and the public will have three months from the advertisement date to lodge an opposition to registration of the trade mark.
4. If no objections to the application are received, the trade mark will become registered at the prescribed date.

Benefits of having a registered trade mark

Some of the benefits of having your logo and business name as trade marks are:

- Only you are allowed to use your business name and/or logo in New Zealand
- Protects your business reputation and goodwill
- Makes your product or service easily identified
- Prevents competitors from using yours or similar logos or business names
- Helps grow your brand, both keeping and increasing customers
- Stops consumer confusion between yours and other similar products, services, or brands
- You can sell or license your trade marks, making them a valuable business asset
- Gives you a marketing edge, something different from your competitors
- Protects all of the time and money you have spent or will spend promoting your business. 

Talk to us

For more information and advice on the best way forward for your trade mark, email Mark McKitterick, Solicitor at Pitt & Moore at mark.mckitterick@pittandmoore.co.nz.

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T: 027 439 4325

E: judy@resolveit.nz

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Resolve It is helping Nelson and the wider region resolve disputes in a timely manner while minimising harm and destruction. Why let unresolved conflicts end up in the loss of experienced staff, diminished staff morale, costly personal grievance claims, or reputational damage? Resolve It can help you and your business find a cost-effective way through conflicts and disputes.

Mike, Judy and Chris at Resolve It are trained professionals. They have the skills to listen to the parties, understand the key issues of the dispute and work with the parties either together or separately to achieve a resolution, saving dollars, time, loss of wellbeing and reputation. Their skills are used across workplace, families, communities, neighbourhoods, educational institutions, commercial relationships... anywhere disputes are found.

If you are affected by a dispute, contact Resolve It today.



T: 021 312 700

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Gael Gordon is all about making businesses thrive and grow. Founder, Gael Gordon, believes that within all organisations there is a pot of gold waiting to be tapped into. What's in the pot? A whole lot of human potential that is going to waste, mostly because the employees don't realise they have it, the employers don't know to look for it or don't have the right tools to extract it.

With more than a decade running companies, Gael Gordon has gathered the experience and know-how to crack the pot. Organisations she has worked with have seen their profitability soar, their businesses grow and customer loyalty increase. Also, their employees become more creative, more productive, and above all, happier.

Gael Gordon offers a range of solutions to match the unique needs of their clients and, above all, deliver measurable tangible results to their companies.



T: 021 858 037

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Would you like to support your community just by purchasing groceries at great prices? If so, Banana Box is the right choice for you. Banana Box is a fundraiser for charities, schools and sports clubs. They sell online the same leading brands you find in supermarkets at similar prices. They then donate up to 10% (excl GST) of what you spend to causes you choose. You make a difference to your community just buying your regular groceries at no additional cost. They deliver to workplaces and have handy pick up locations in Nelson and Richmond.

Banana Box supports a growing number of local causes including Nelson Marlborough Rescue Helicopter, Nelson Cancer Society, Big Brothers Big Sisters, Nelson Tasman Hospice, Rotoiti Upgrade and Fifeshire Foundation. Contact us to add your club, charity or school to the list or to set up your workplace as a delivery location.



**MURCHISON
HELI TOURS**

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Murchison Heli Tours is a family owned and operated helicopter business situated between Nelson Lakes and Kahurangi National Parks. They currently operate two helicopters, the largest being a 7-seater used for scenic flights and adventure tourism. With specially-designed bike racks, they're only a short flight to the renowned Old Ghost Road trail. Based in the white-water capital of New Zealand, there is also no shortage of heli-rafting, kayaking, or heli-jetboating options through the Buller Canyon. For commercial work, their B3 is one of the most powerful helicopters around, fully equipped with gravel and concrete buckets and the ability to lift up to 1400kg. Should you wish to learn to fly, the pilot of their two-seater helicopter is fully qualified to take you through to your commercial helicopter licence.

Whatever the request, they aim to provide clients with an unforgettable experience. Safety is their top priority, recently recognised with a Qualmark Silver award.



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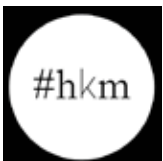
T: 03 544 2902

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Capstone Hotels & Resorts is a locally based company with clients throughout New Zealand. Specialising in hotel management and tourism sales and distribution, they work with a wide range of properties from lodges and resorts to traditional hotels and motels. In 2018 they added a small portfolio of activity operators to their client base.

Their hotel management service means taking over the daily management of hotel operations and ensuring they implement a profitable strategic approach to building the business and the hotel brand for the long term. They also manage sales and distribution and offer marketing services in order to grow revenue. Their team has extensive revenue management and distribution experience and strong established relationships with OTAs and Preferred Partner status with the inbound travel trade. They have excellent long-established relationships with wholesale and agents in New Zealand's key long haul markets.



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Sick leave is costing the economy in New Zealand approximately \$1.26 billion dollars p.a— that's an average of \$837 per employee each year. HKM work with businesses to reduce employee sick days, increase productivity, encourage employee fitness and overall personal health awareness. Their Evolt 360 Body Composition Scanner is a registered medical device which provides a quick, non-invasive measurement of a person's internal body composition, delivering a comprehensive report of 40 internal measurements including visceral fat level, body muscle mass, and fat mass.

HKM can graph and track your employee's results and give the employer an overall picture of how healthy your workplace really is. Their focus is to create a healthy awareness of living and eating well to minimise sick days and increase productivity.



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