

NELSON TASMAN
CHAMBER OF
COMMERCE

COMMERCE COMMENT

JUNE 2020



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Cover image: www.nelsontasman.nz



From the CEO

Ali Boswijk
 Chief Executive, Chamber of Commerce

Firstly, welcome to our two new Board members, Sharon McGuire and Venus Guy, and thank you to everyone who “Zoomed” in to support us at our first virtual AGM.

I know it keeps being said, but — how much has changed over the last three months? Last year when we held Aspire with the theme of “Be Prepared to Pivot,” no one could have envisaged that we would need every business to realign, simultaneously. For me personally, the weeks during lockdown were some of the most impactful of my working life, for good and bad. Every day I was talking to people who literally had their businesses shut down

overnight, through no fault of their own. That was hard. Trying to find the positive in a situation like that was not exactly easy — however, so many people did just that. It was impressive to see the resilience and innovative thinking that came to the fore as people worked to stay in business and keep their teams employed — hat tip to you all.

Over the last twelve weeks, we have been involved in response and regeneration planning through Project Kōkiri. It is exciting to see this get under way and while we know there is still a long way to go, I believe that — as a business community — we’ve got this.



Welcome to our new board members:
 Venus Guy (left) & Sharon McGuire (right)

CORNERSTONE PARTNERS:



Project Kōkiri

Kōkiri: (verb) to champion, promote, advocate, lead.
 As part of our region's recovery from the COVID-19 pandemic, several of our local entities have banded together to deliver Project Kōkiri: Nelson Tasman's economic response and regeneration action plan.

One positive aspect of COVID-19 has been the coming together of the community to fend off the health threat of the virus. And while we know that we are not totally out of the woods yet, this has been dealt with incredibly well. Collaboration has also been at the core of Project Kōkiri, which was set up during the lockdown to deal with the economic fallout from COVID-19 in a coordinated and aligned way across the region. It was initiated and led by Nelson City Council, Tasman District Council, Nelson Regional Development Agency, Nelson Tasman Chamber of Commerce, iwi, and the Government's regionally-based agencies.

The aim is to enable an economic response and regeneration that will stimulate the economy, protect and create new jobs, and accelerate investment into the region.

Over the past ten weeks, Project Kōkiri has already:

- Supported over 950 businesses through a one-to-one business continuity service.
- Provided up-to-date information and access to assistance and support for over 3,000 local businesses on a weekly basis.
- Submitted 27 infrastructure projects for the region to the Government's Crown Infrastructure Fund as part of the “shovel ready” project designed to stimulate economic activity. Fourteen

of the 27 projects were identified as priority projects, with a total cost of \$721.5m and \$155.4m requested from the Government. Collectively, they represented direct employment of 2,434 people.

- Received approximately 150 economic project submissions from across the region which are currently being assessed, prioritised, and worked on with the aim of unlocking government support.
- Coordinated a range of labour redeployment and iwi project proposals to government.
- Collated and shared a range of COVID-19 related insights with key stakeholders across the region and Government to inform decision-making.

The future aim is to initiate a response and regeneration that will stimulate the economy, protect and create new jobs, and accelerate investment into the region by leveraging our advantages around the primary sector, strong liveability

proposition, and tourism.

Front and centre for the Chamber is the work planned to stimulate local spending and domestic visitation to the region. In July, a “support local” campaign will be launched that will, at the same time, show the rest of the country what we've got here in this wonderful region.

Other areas covered by the response and regeneration plan include:

- Targeted business and innovation support
- Capability building and job creation
- Business and investment attraction
- Visitor destination management
- Local government stimulus
- Regional competitive advantage and regeneration initiatives.

To read the full Project Kōkiri plan, click [here](#).



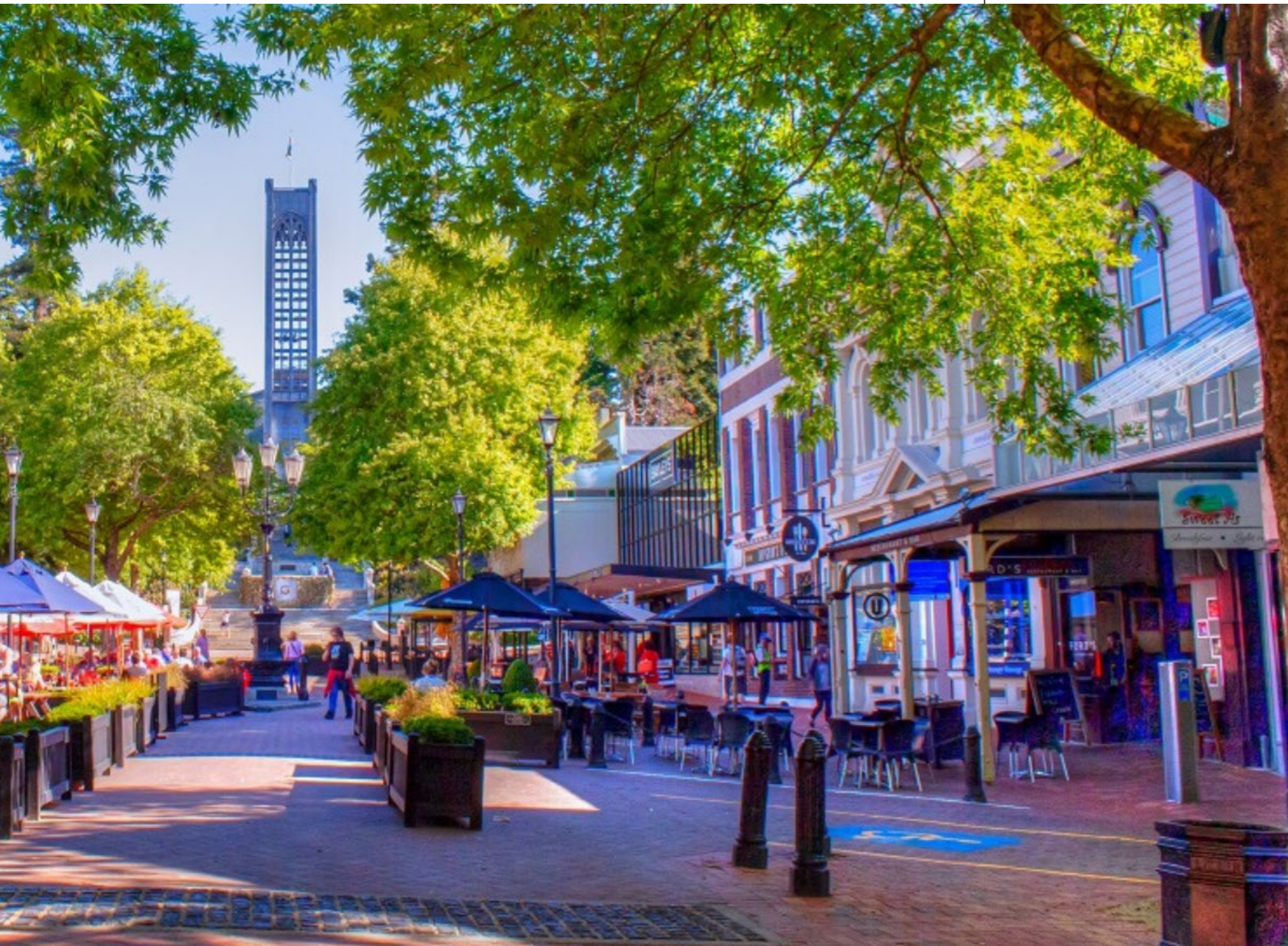
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A word on our recovery: Nelson Tasman, post COVID-19

Mayor of Nelson, Rachel Reese

Members of our community have spoken with me about how the COVID-19 lockdown has affected their livelihoods. They are incredibly grateful that the Government has managed to control the virus on our shores, but they face a worrying, uncertain future.


It is clear that local government will play an increasingly important role in New Zealand's economic recovery, and Nelson City Council has a cohesive plan with employment and business at its heart.

We've made applications to the Crown Infrastructure Fund and the Provincial Growth Fund for critical infrastructure projects that will bring much-needed jobs to our region in the short and long terms. We are actively engaging with the Minister of Conservation to secure funding for jobs in the environment sector, and an Interim Regional Skills Leadership group is being formed to focus on vocational training and transition to new employment.

For businesses, Council's commitment to reducing the commercial differential for rates is more important than ever. We have

also put in places rates options for hardship, including remitting late payment penalties.

At the same time, we are committed to investment in our community and we are using our balance sheet to maintain services and our capital programme.


This will be a recovery that centres on people — whether you own a small business, or have lost your job, Council is acting now to provide people with the opportunity to rise to this once-in-a-lifetime challenge. 



Mayor of Tasman, Tim King

At Tasman District Council, we understand the crucial role we have to play in the region's economic recovery from the COVID-19 response.

We want to get as many local businesses working as quickly as possible. We've streamlined our tender process to get work started on the ground sooner. We're also awaiting the outcome of our joint bid for central government funding for a number of projects that will bring employment and business opportunities to our region.

However, no matter the outcome of that, we're committed to keeping our projects going. There is a general consensus around the Council table that we have a responsibility in helping the region recover and although we've committed to a zero% rates revenue rise for the coming financial year to help our residents, now is not the time to implement severe austerity measures by reducing our levels of service or capital work programmes. 



NMIT is ready to partner with local businesses bouncing back from lockdown

NMIT is ready to partner with businesses that want to upskill staff and bounce back strongly from COVID-19 lockdown restrictions.

The nationwide lockdown has affected New Zealand businesses to varying degrees. But all businesses are having to rethink how they operate in a post-lockdown world.

Difficult decisions around staffing, restructuring, downsizing, resource allocation, operations, possible layoffs and redundancies are being made all over the country.

It's a daunting prospect for any business owner, particularly those who haven't been through major upheaval before.

Businesses that adapt quickly and remain responsive to the evolving needs of the market will put themselves in the strongest position to thrive.

NMIT is available to partner with businesses, particularly those at the Top of the South that are needing to upskill or retrain staff in response to new demands.

Our range of short courses and certificates can be utilised by businesses to quickly add new skills and capabilities, and many diploma, degree and postgraduate programmes can be studied part-time and online. Or we could work with you to customise one especially for your needs.

If you are making the difficult decision to downsize, NMIT can work with you to provide career pathways, study options, and support for affected staff.

The world has changed and businesses are having to change with it. NMIT has proven its ability to adapt quickly to change, moving all of its programmes online within two weeks, allowing students to continue studying with minimal disruption.

Partnering with NMIT will help you to navigate change with confidence and get through these uncertain times constructively.

If you're looking to upskill or retrain staff for the new world of business, get in touch for a chat and see how we at NMIT can support you to do that.



Visit nmit.ac.nz/business-employers for more information

Think Ahead

Anga Whakamua

Elevate your career by retraining or adding to your skill set.

Book a career conversation (15-30 minutes) and we will work with you to discuss your goals, study options and how to fit study around your commitments.

nmit.ac.nz/think-ahead

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Te Whare Wānanga o Te Tāu Ihu o Te Waka a Maui



What it means to be essential



Richard Percy
Regional Business Manager
TNL International
www.tnlintl.com

Despite being considered an “essential service” during our level 4 lockdown, TNL experienced a range of challenges as they tried to keep New Zealand moving. Richard Percy discusses what it means to be essential when it comes to supply chain and transport services.

When you look at what the definition of “essential service” means, it’s interesting to see what comes up on Wikipedia.

“Essential services may refer to a class of occupations that have been legislated by a government to have special restrictions in regards to labour actions such as not being allowed to legally strike.”

“During COVID-19 and when the call came to go into lockdown on the 26th of March, the world changed within a flash and, with it, so did the rules and guidelines as to what was considered an essential service.


What did we learn as a logistic, supply chain, and transport provider during those initial four weeks? We learnt that our people were risking their own lives to keep New Zealand serviced domestically. All the many people in our freight branches, from the freight handlers to the drivers, to depot and administration staff who were not able to work remotely, endured what were some pretty tough, uncertain times. They shared the risk of coming into contact with people and businesses that were remaining

open. Making sure their safety was our first concern, as well as that of their families who they had to return home to at the end of their shift. Not only was this a challenge to manage, but so too the added complexities of ensuring goods could still be transported during what was the most eerie of times in our country’s modern history. Our industry is not always seen as the most glamorous and often operates under the radar so it was refreshing to see more recently National MP Chris Bishop acknowledge the transport community in Parliament as the almost forgotten hero in having to keep supply lines moving.

The reduction of airfreight services in and out of New Zealand, which we relied on to connect to global networks, became a tricky situation at times reminding me of a good game of snakes and ladders. The effort our teams went to, day and night, to ensure airfreight cargo could meet its end destination required a prudent approach. Not only managing the service but potential cost blowouts on airfreight services necessitated the careful handling of a “king’s ransom.” Sea freight options

became as crucial as anything as customers navigated the costs between air versus sea.

Many of our industry and seasonal clients in the viticulture, horticulture, and aquaculture sectors supported other aspects of our business divisions, and in doing so provided the necessary revenue streams which enabled us as a wider logistic group to build on good March and April results.

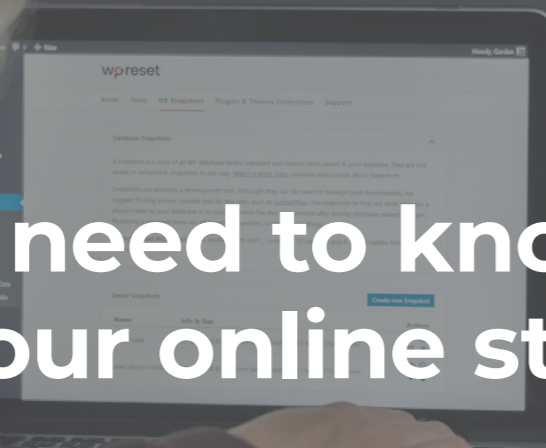
No one would ever choose to go through the COVID lockdown, but the experience has brought its own rewards for our company. It highlighted the strength of our client relationships, the resilience and cooperation of our staff, and a collaborative nature existing in our supply chain and across the wider Nelson-Tasman region. I look back with a sense of pride and forward with a sense of optimism. My thanks to everyone who supported us through the experience, as I hope our many valued customers can say of us. 

TNL
INTERNATIONAL

What you need to know about starting your online store



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



Recently there has been a flurry of businesses trying to convert their static websites into online shops. They now realise that the world has changed, and that selling online is essential if they are to survive in business.

There are many ways to sell your products over the internet. Online markets like TradeMe, Amazon, and Ebay offer a large number of potential buyers, but you are one of thousands of sellers who can promote their products. The online market takes a cut of your profits, you have less control over the way your product is sold and how your brand is shown.

Selling from your own website instead of an online market has some big benefits. You get a bigger share of the profit. You have more control over how the whole experience is managed. Your customers won't see any competitors on your website. If you have a brand that is well-known in a local market, it is more likely that customers will look for your website first rather than going to some other online market. You also get to own an asset that should increase in value over time.

The downside of starting your own store is that the setup costs might be higher at first. It also may take time to get customers through the online door, so you will need to invest in promoting your site and building up a following over time.

There are a variety of online selling options available for your own website. Some of these include Shopify, Magento, and WordPress. I will discuss the platform that I recommend the most, which is WordPress, using the WooCommerce plugin. WooCommerce is a shopping

system that sits inside a WordPress website, allowing customers to select a product, add it to a shopping cart, and create an order. It will notify you when a sale is made and gives you a way of managing the process.

Some clever people can set it up themselves, but my advice is to partner with a web developer who is experienced in setting up e-commerce. They will help you with the process of bringing it all together.

Six things you need to start selling online:

1. Simple research

Ask customers if they are likely to buy from you online and what they'd be looking for. Google Trends shows useful information of what people are looking for online. If customers are not searching for your services online, or they aren't interested in buying online, then rethink your online strategy. Change your product offering or target different customers.

2. Create a product list

Use a spreadsheet to record all the information for the products you want to sell. Some typical things to include are the product name, product photo, price, and variable information such as size, colour, weights, pack sizes, and description. You may also want to create product categories to help group large numbers of products.

3. Delivery

Work out how you are going to deliver your products to your customers and what costs should be associated with packaging and freight. Will you deliver locally, nationally, or internationally?

You may need to consult a courier company to help with this area, or alternatively offer free delivery.

4. Payment processing

You will need to have a way of processing credit card payments online in a secure way. There are a number of providers who offer this service, such as PayPal, Stripe, or PayMark. We use Stripe because they are quick and easy to set up, have good support, and a huge international customer base. You also don't need to have credit processing facilities to use their service — all you need is a Stripe account and a bank account to receive payments.

5. Legal

Legal documentation is required on e-commerce websites. This should include your terms and conditions, privacy policy, and refund and returns policy. Your lawyer should be able to help you here.

6. A website

You will need to have a basic website set up to start selling online. It is preferable that you have your business domain name (www.mybusiness.co.nz) attached to your website too.

Once you have these things sorted, you are ready to set up shop. So give us a call if you are thinking about online selling — it could be easier than you think.

Downing
CREATIVE MARKETING



The shift to working from home: questions & challenges

Our nationwide lockdown saw nearly every business facing an increased need to digitise and work from home. For some it was a seamless transition; for others it was a challenging process with a steep learning curve. Is your business prepared to handle the security issues that arise from a remote work force?

Working remotely under the restrictions of Levels 3 and 4 has fast-forwarded the future of work.

While our industry has been enabling businesses to work from anywhere, anytime, on any device, the reality is that many small-to-medium-sized businesses were not ready for this.

New Zealanders' adaptability to find a way will always provide a solution, however it does lead to many questions and concerns for the business owner in terms of risk, as they now have only their workers, but also now core business information being remote to their influence and control.

We'd love to talk to you about any of the questions you may have about securing remote work.

Microsoft 365 subscription plans are available to help improve security in these environments while helping to lower your operational costs.

For more information on what you can do to protect your business, please don't hesitate to contact one of the BlueBerry bunch today.

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

Some key issues to consider if you or your employees are working from home:

- How do I make sure the devices my employees use are secure?
- How do I give employees access to critical on-premises apps — from home?
- How do I keep confidential data from being left on personal devices?
- How do I protect employees from increased phishing attacks?

BUDGET 2020

Big spending announced, but will it hit the mark?



Craig Macalister
Partner, Tax Advisory
Findex Group
www.findex.co.nz

At the Budget 2020 announcement recently, the Government announced the establishment of its centre-piece: a \$50 billion COVID-19 Response and Recovery Fund. A lot of high-level spending announcements were made, but there was a dearth of detail in the Government's spending promises.

The COVID-19 Response and Recovery Fund is designed to provide investment towards:

- Protecting existing jobs
- Creating new jobs
- Providing support for workers to retrain
- Providing support for businesses to survive
- Targeted support for those sectors most affected by the virus.

Investments totalling \$13.9 billion have already been made from the fund to fight COVID-19 and cushion the blow. The Government agreed to a further \$15.9 billion of investments to continue the immediate response and kick-start the economy, leaving \$20.2 billion remaining for future investment on a yet-to-be-determined basis.

The \$15.9 billion will be invested in:

- \$4 billion business support package with \$3.2 billion targeted for the wage subsidy extension.
- \$3 billion infrastructure investment and 8,000 public house build programme to boost productivity and create jobs.
- \$1.6 billion for trades and apprenticeships training package

- \$1 billion environmental jobs package
- \$3.3 billion new funding to strengthen core services including health and education.

While it's good to see funding for creating and retaining jobs, falling through the cracks of Budget 2020 are people who have lost their jobs. People who were previously employed in sectors such as tourism, accommodation and related businesses, but whose employers could not keep them in employment will miss the benefit of the wage subsidy.

For those people, a lump sum payment paid directly to tide them over until the economy starts to recover and jobs become available would have been welcomed.

Wage subsidy extension

The budget announcement also included some high-level information on the extension to the wage subsidy scheme.

The subsidy will be open for applications for a 12-week period and will be paid as an eight-week lump sum to employers at the same weekly rates as the current wage scheme. Other core features include:

- Since 10 June 2020, businesses that have suffered, or expect to suffer, revenue loss of at least 50% for the 30-day period prior to the application date versus the nearest comparable period last year, will be eligible for the extension of the scheme.
- High growth and new firms will also be eligible.
- The Government is also expanding eligibility to the Wage Subsidy Scheme to include pre-revenue R&D start-up firms that are recognised by Callaghan Innovation.

Applications for the wage subsidy extension for businesses that are 50% down



on revenue for the 30-day period prior to the application date versus the nearest comparable period last year open from 10 June, with special rules for start-ups.

The eight-week lump sum is a welcome extension, but the issue remains as to what happens after that? Businesses that miss this threshold but need cash flow to survive have been left to fend for themselves, putting further jobs at risk.

A lot of businesses are currently limping along with the benefit of the wage subsidy — effectively “zombie businesses.” To be able to stand on their own again, real economic activity is required to provide the resources they need to survive.

For assistance or further advice on any of the announcements made in Budget 2020, please contact the [Findex Tax Advisory team](#), who will be happy to assist.

Findex has developed a [Government Stimulus Health Check](#) and free [Business Wellbeing Toolkit](#) to help businesses manage potential risks and take full advantage of eligible stimulus assistance. Book your Health Check [here](#).

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THE LION FOUNDATION

Young Enterprise Scheme

This year in our region we have 180 students enrolled in the programme, making up over 35 individual YES companies. Our sponsors, mentors and supporters are our biggest enablers, helping to change the lives of students.

Here's feedback from some of our local mentors after they said yes to YES:

"I had the pleasure of mentoring a group of four young women who are creating a business that will be New Zealand's first, locally produced, probiotic frozen yoghurt with no added sugar. Before chatting to the girls, I was very new to the YES project and was amazed by its depth and complexity. It was actually very similar to a project I completed during my Food Technology degree! When I met with them it was clear they took a lot of pride in both their business idea and the school they are representing. They were eager to learn, take on advice and were confident about the future of the project. This was my first mentoring role, and from this experience I would happily do it again."

Iona Kelly, Appleby Farms



"It was very rewarding working with the young lads — they were shy but had a vision. We worked together, they wrote everything they had into a product. Further ideas were developed, and their ideas were transformed into a potential range. Seeing their confidence grow was excellent, watching the team listen and focus on making ideas into a reality was priceless. Knowing the help and advice I gave was going to good use was rewarding in itself. I told them don't be afraid to lose, to get knocked back or turned away. The experience for myself was one I'd gladly partake in again and recommend any business to help the youth of today grow their ideas into reality."

Glen James, Jeweller



"In my experience, it's always a breath of fresh air to mentor youth business ventures. My latest group is no exception; they are all bonded by a shared passion for music performance, and want to start a music performance agency. Plenty of ideas and enthusiasm, and hungry for a bit of encouragement and direction. We are exploring the why, what, and how of their business brainchild, providing a strategic framework for their ideas and learning to ask questions of each other that challenge their concept and help provide options to resolve identified roadblocks. Who knows what will eventuate? That's half the fun of being involved. I get huge pleasure from the opportunity of working with enthusiastic business dreamers."

Bill Rainey, Resolve



If you are interested in becoming a mentor or would like more information, please contact:

Trina Zimmerman
(03) 548 1363 | trina@commerce.org.nz

Special thanks to our Nelson Tasman Marlborough regional sponsors:



Regional Business Partner Network

Sandra Crone is the Chamber's resident RBP advisor. Last year, over 150 business managers and owners of SME businesses met with her to tap into her knowledge and contacts to help progress their businesses and, in many cases, to access Capability Funding assistance. She usually asks the questions, but this time it's the other way around.

What is RBP?

The Regional Business Partner Network is a programme funded by NZTE, aimed at small-to-medium sized businesses. It's about understanding their business and making recommendations for a way forward. It's about growth and innovation. So every business is different and their outcomes are quite different and therefore there's a range of service that are available.

What areas of business can it help with?

The network can help you:

- gain an outside perspective from an independent, experienced business advisor in a confidential environment.
- plan the next steps to grow your business.
- determine if you are eligible for Capability Development vouchers or research and development (R&D) funding for business growth
- connect with the local business community, industry networks and clusters

What's your business background?

I have qualifications in international business, I've managed two companies — one in export — and I've worked for myself.

What do you like best about the role?

Meeting some really good business owners, connecting with people, and also seeing some of the businesses that I

previously worked with now flourishing. Seeing businesses really embrace the support that they get, then implement it — it's very satisfying.

What are you look for from them?

To be honest about their business and where they think they are. Most people are pretty good with that. I guess just being able to connect with them and to work with them and look for some agreed outcomes. It's developing a pathway. If you want to get there and this is where you business is now, let's look at a way to get you there in a year or two's time. So it's about working through some scenarios to help them get to where they want to go.

They must also have the desire to grow or enhance their business. Sometimes they don't know how, so working with them to come out with some different options.

What are some common misconceptions about RBP?

A lot think that it's just about getting a voucher, but I would say 40% don't end up with funding or not right away because that's not what they need. Through the discovery session, we make a pathway. So it might be referral service, it could be me doing a lean canvas, mind-mapping together, or strategic planning.

So a lot of people find value in the session alone?

Definitely. I ask them hard questions that their friends wouldn't ask them. It's digging

deeper, finding your pain points, and looking at addressing those. You need to be really honest with yourself and be willing to take on external comments. You don't have to agree with me, but hopefully you'll walk away thinking, "Hmm, maybe I should look at that."

I do quite a bit of matching businesses together just through my large number of business contacts, so that's often a useful offshoot of the meeting. I might suggest the Business Building Block workshops that the Chamber holds, the Angel Investors, various exporters or NZTE, or people in business who can help them or they can help each other.

Do they need to prepare?

It's not an interview, but the more open you are with your business, the more you'll get out of it. Everything discussed with me remains confidential. Then I develop an action plan and an overview of what we've discussed — this is what you're going to do, this is what I'm going to do.

Is there a common thread for those that make it?

Resilience, being very aware of their business, their capability, and their staff's capability. A full team approach, valuing their team. I think the biggest takeaway from the COVID-19 experience for businesses was that for the ones that had good relationships with customers and suppliers, that helped them to get their payments through. They got paid quicker they believe, than the ones that didn't. Also, the people that picked up



CAPABILITY VOUCHER FUNDING

To be eligible for funding a business must:

- Have undertaken an assessment. If we think that an investment in your business would have an impact on your business' ability to grow and contribute to the economic development of the region, your business may be eligible for a voucher to cover up to 50% of the cost of that training or coaching (\$5,000 maximum);
- Be able to demonstrate both willingness and capacity to grow in a commercial environment;
- Have developed an action plan together with us;
- Have fewer than 50 full-time equivalent employees;
- Be registered for GST.

the phone and asked their customers and suppliers how they were doing throughout this time not just emailing them.

What's the process if people are keen to take advantage of the RBP offering?


They need to register on the Regional Business Partners website. If they are in my region, it will come directly to me and then I will contact them for an appointment. They don't have to be a Chamber member to apply, and the meeting is completely funded by the programme.

Has anyone seen the lockdown as a positive experience for their business?

Yes. One of the first businesses I spoke to, the business owner said, 'You know what, I actually didn't like my business model and I'm going to change it.' She wasn't unique in her thought process but she was

incredibly positive. I'd probably say 70% of the people are really concerned and not sure how they're going to get through it, where the rest are going to make it work. Chances are they're not all going to make it, but the positive attitude will take them a long way, I think.

What about criteria?

To access some co-funding, you do need to be GST registered and commercially trading with less than 50 full-time employees. It's not for trusts or not-for-profits, but you can be a Maori trust. It's best to refer to the terms and conditions on the RBP website. To meet with me, you don't have to meet all those conditions. Most people get value from the conversation regardless, so although a lot will come wanting a voucher, it will transpire during the discussion that a voucher isn't what they need or at least not what they need right now. So then it's about referral to the right services. 

The Chamber's newest sponsor: OneFortyOne New Zealand

Nelson, Tasman, and Marlborough-based forestry and wood processing company OneFortyOne New Zealand, formerly known as Nelson Forests, owns and operates almost 80,000 hectares of plantation forestry in the Nelson, Tasman, and Marlborough regions, as well as Kaituna Sawmill in Marlborough.

The business has an integrated model: growing, harvesting, milling, and marketing its wood fibre products.

Approximately 60% of OneFortyOne New Zealand's log harvest is delivered to the domestic market. Kaituna Sawmill's timber customers are dominated by the domestic market (50%), followed by Australia, which represents 35% of Kaituna's customers. Customers in South East Asia receive 15% of Kaituna's processed wood.

This means that OneFortyOne New Zealand is strongly integrated with the domestic economy and deeply connected to other New Zealand businesses that will support our country's recovery, resilience, and growth.

"COVID-19 has caused upheaval in many ways for many people and the forestry industry has been no exception," says Lees Seymour, Executive General Manager — New Zealand for OneFortyOne. "However, our industry is recovering and is well positioned to support regional and national economic resilience in the months and years ahead."

OneFortyOne New Zealand employs almost 120 people in Nelson, Tasman, and Marlborough, and also supports a contractor and supplier network of 300 people.

"We take a long view in our business," says Lees. "Trees are a crop that take 25-30 years to grow to the point of harvest. We see things in multi-generational terms and we believe in doing things the right way for our people, our environment, and our community. That means our business is founded on the principles of prioritising




Hayley Fish and Flynn Green take water samples during their summer placement.

worker safety, environmental guardianship, and community engagement.

"As an example, we protect the more than 9000 hectares of indigenous vegetation reserves within the plantation, including wetlands, and other forest areas that provide habitat to New Zealand's fauna and flora, and we invest more than \$200,000 in community projects every year. That's important to us and our community because business success is as much to do with the way a company goes about its business as it is about the results it achieves."

OneFortyOne New Zealand's sponsorship of the Nelson Tasman Chamber of Commerce is an example of

the company's commitment to the business community in our region.

"We have had a long association with the Chamber and we value the opportunities it provides to connect with our business peers and to learn from and be inspired by the guest speakers that the Chamber brings to the region. That's why we are pleased to become one of the Chamber's communications sponsors, now under the banner of OneFortyOne New Zealand. Our name may have changed, but our mindset and our people remain the same. 



Is your business facing insolvency issues due to COVID-19?



Sarah Thomson
Pitt & Moore
www.pittandmoore.co.nz

The Government has recently passed temporary legislation to help companies facing cashflow difficulties due to COVID-19. Businesses can now place certain debts into "hibernation" while continuing to trade. This supplements more traditional options available to businesses facing solvency issues.

Business Debt Hibernation

The temporary Business Debt Hibernation (BDH) regime creates another option to help businesses keep trading, despite cashflow pressures. The BDH scheme puts a one-month freeze on the enforcement of debts during the proposal process. A further six months' "hibernation" will be available if the proposal is passed.

A process will need to be followed to put a BDH scheme in place; it is not automatic. The business will need to meet a certain threshold, put a proposal to their creditors and obtain agreement from 50% (by number and value) of those creditors within a month.

While an entity is in BDH, it will be

able to continue to trade, subject to any restrictions agreed with creditors. Certain debts cannot be hibernated, including debts to the IRD and employment-related debts and (for the six months) certain secured creditors. Otherwise, BDH will apply to creditors regardless of whether they voted for the proposal.

To encourage businesses to continue to transact, new payments or dispositions of property are exempt from the voidable transactions regime (unless it is to a related party) while a business is in BDH. However, transactions will still need to be entered into in good faith by both parties, on arm's length terms, and without intent to deprive existing creditors of the company.

Many businesses will be eligible for BDH, including companies, trusts, and partnerships. However, sole traders, licensed insurers, registered banks, and non-bank deposit takers are exempt.


For further advice

Due to the complexity in the legislation, and its novelty, obtaining legal advice before relying on this scheme is crucial. This is not a situation where DIY is appropriate; failure to comply can have a significant impact (e.g. there are a number of areas where a director placing a business in BDH

can inadvertently commit an offence by not following the specific steps required).

Additionally, while this legislation is new, solvency issues aren't. There are other options available which may provide a better long-term solution for you and your creditors. BDH is not as flexible as alternatives that can result in a reduction or restructuring of debt. Tailored advice will identify the best option for your situation.

Pitt & Moore are a Nelson-Tasman based law firm, established in 1864, with expertise across the full range of legal services and can assist businesses worried about solvency issues. We are committed to being accessible, efficient, and responsive; to find real solutions; to communicate clearly; and to conduct ourselves with honesty and integrity. We are passionate about the people and the businesses we serve, locally, nationally, and around the world.

For professional legal advice that will give you peace of mind, contact Geoff Caradus or Anissa Bain on 03 548 8349. 

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I've been doing my personal and business banking with NBS for about four years now. They're easy to deal with, really friendly, and very quick. They look at the whole picture and tailor solutions to suit your needs.

We weren't happy with our original bank and knew we needed to change to be able to grow the business. My accountant suggested we look at NBS. With the old bank, it was just hard work. They were a big corporate.

I've been running Tasman Bay Plumbing for 15 years now and we have about 25 staff. It's important to bank with people who understand your business. We have bills that need to be paid and sometimes we're still waiting to get paid. NBS can help us out with cashflow and make it happen very easily.

If I need anything, I just call my personal banker. It's much easier than going through a call centre dealing with someone who doesn't know you.

The thing with NBS is that they're local. They offer good old-fashioned service. There's no paperwork going out of town and up the food chain. Everything gets dealt with straight away. They take the stress out of day-to-day business.

Chris Inglis - Tasman Bay Plumbing

www.nbs.co.nz
0800 101 700

NBS
Banking for life



Image credit: Concept Design by Jerram Tocker Barron Architects

How our science will contribute to our recovering economy

Cawthron Institute, like many other organisations in Nelson Tasman, has not been immune to the impact of COVID-19. Anticipating a tough economic environment ahead, we are focused on trying to ensure we maintain our scientific and technical workforce, and do not lose our unique and nationally significant expertise and capability in aquaculture, food safety, marine biology and chemistry.



Prof. Charles Eason
Chief Executive
Cawthron Institute
www.cawthron.org.nz

Cawthron was impacted by COVID-19 in part because we had less work from our primary sector clients and partners, and because most laboratory and field research ceased during lockdown. Throughout Level 4, part of Cawthron's laboratory services were recognised as an essential service to support food safety and public water supply testing to keep New Zealanders safe and healthy from pathogens such as Listeria, as well as certify food products for export. We increased our lab service capacity in Level 3, as more of our clients and partners involved in the food and nutraceutical sector worked extremely hard to keep going, and we responded wherever possible.

Our other research and support colleagues (around 240 people) were able to progress some of their scientific research and support from home. But many were impacted by lack of access to our labs and our Aquaculture Park at the Glen.

However, the move to Level 2 and now Level 1 has meant our research has been able to resume, and although we must carefully navigate our way through this new post-COVID environment, we are now turning our attention to focus on some exciting opportunities on the horizon.

In the coming months, Cawthron will commence construction on our National Algae Research Centre based at the Aquaculture Park. Thanks to government investment of \$6m from the Provincial Growth Fund, we are able to advance our world-leading algae research from right here in Nelson Tasman.

We are one of only a few organisations worldwide to specialise in extracting high-value bioactive compounds from algae, and we are also home to one of the largest living algae collections in the world, which underpins international research.

The National Algae Research Centre will be a bridge from science to industry, connecting R&D to commercial application. We'll be looking at micro-algae and macro-algae (seaweed) which are both

areas of growing global interest due to their unique properties.

We expect the new Research Centre could support numerous new jobs downstream, and we are proud to contribute to our region's economy in this way. We are also recruiting specialist aquaculture scientists to join the Cawthron whānau at this exciting time.

Our aim is that ultimately our research not only in algae, but across all of our areas of expertise, will support our primary industries in their post-COVID recovery, as well as ensuring our science contributes to protecting our very special environment.

He waka eke noa — we are all in this together. 07



Business Building Block Workshops

Not being able to provide workshops as normal was not a barrier for the Chamber, who continued to deliver essential learning opportunities for local businesses during lockdown. We adopted a webinar platform and were lightning fast in rolling out our first ever webinar on 27 March.

Patenting the next big idea

In the aftermath of a pandemic, all businesses left standing will be feeling the effects. A rare few will be in an even better position, but most will be feeling vulnerable and looking for a way to differentiate themselves from the market. One avenue taken by some is to spend on R&D and develop new technology, says Ashlin Redpath at IPiphany. If the tech is unique, they are also protecting it with patents.

“We’ve got clients whose sales have plummeted but they are still continuing to invest money on a patent because they can see the future potential. We are going to get through this and when we come out of it, having those patents will allow them to compete more effectively. Even if the business goes bust, patents can still have value if the company restarts or another company picks up the technology.”

Getting a patent is a complicated process and needs to be done properly to avoid high costs and ensure opportunities aren’t lost. If you’re thinking of applying for a patent yourself, Ashlin says beware, because you only get one chance. If you apply and make a mistake, it may cost a lot to fix or you may not get a patent at all.

“You get one shot at it because you can only get a patent for something that is novel and as soon as you tell people about it, it’s no longer considered novel. So, you need to get a patent before you disclose your idea and if you don’t get it right at that point, there often isn’t a second chance. I once had a client who spent thousands to salvage patents because they had filed the patents themselves and made mistakes. It was still worth saving them, but it would have cost a fraction of that amount if they had come to us in the beginning.”

“People just don’t know what they don’t know when it comes to IP [intellectual property]. The things you need to know in order to write a patent properly take years of experience.”

Patents are territorial too, so you’ll need to apply in each country you want a patent. But choose your markets wisely. Ashlin explains, “It can be costly to obtain patents so you want to make sure you are getting value for money. We recommend clients file patents for their most important markets, that’s why market research is so critical as sometimes people get patents in several countries and only then discover that their most important market is actually somewhere else.”

Sadly, many inventors don’t make huge amounts of money, particularly if they just chase the idea of selling their invention quickly. Success is more often found by building a business around the invention. This often means getting investors onboard who will almost always ask, “Do you have any IP?” Patents and other types of IP are important assets that add value to the business. IP makes up more than half the value of the Fortune 500 group and more than 80% for some of those companies. This is one of the reasons investors are so interested in it.

Ashlin expects there may soon be a lot

INTELLECTUAL PROPERTY



of highly skilled and creative people who are going to become unemployed. Add determination and a little inspiration and you’ve got the perfect formula for a folder on your laptop titled “The Next Big Thing.” If you’re one of those folks, give the team at IPiphany a call. The first meeting is free and confidential. It might just save or make you a lot of money. 07

ipiphany
intellectual property

DIGITAL MARKETING

With the lockdown, many businesses who have relied on offline trading have struggled. We are in a fortunate position that we can deliver services via the internet, and have found that over the weeks, more and more businesses have reached out to get assistance so they can do the same.

The majority of businesses and organisations are able to expand their reach with the right type of website or correct website systems.

For some businesses, this has meant adding the means to take bookings or payment online. For others, it has meant looking for ways to better communicate with either staff or customers. In all cases though, the benefit of these improvements will reach far beyond the COVID-19 crisis. These are investments in the future of the business.

If there is one thing that recent weeks have taught us, it is that having flexibility in the way we operate can mean the difference between success or failure. More and more people have now learned to shop online or to use video conferencing, and as we return to “normal,” many will continue to do so.

Seeing your website as more than just an online brochure, and moving more of your business online allows you to reduce costs, increase customer reach, provide greater flexibility to staff, reduce certain overheads, survive emergencies (such as pandemics, earthquakes, forest fires), and adapt to changing consumer expectations.

As a business, we are also excited to now be able to offer some of these services and assistance through the [Regional Business Partner Network](#), which offers many businesses financial support for digital enablement and digital marketing.

If you missed Leon’s webinar, go to the recording at [E-Commerce](#). 07

ACCOUNTING & FINANCE

Hemisphere Health has been working closely with the essential business of Port Nelson to help keep their workers safe and the port in maximal operational capacity without unnecessary time lost.

Hemisphere Health has assisted in managing employee fitness levels within their workplace bubbles during the COVID-19 pandemic. We review all new cases of respiratory illness in Port Nelson’s workers, with our occupational specialist doctors helping to ensure workers are kept safe and isolated from other workers whilst recovering and until cleared of COVID-19. Meanwhile, we manage the fitness of the workplace bubble while waiting for and after obtaining results.

This work has not only helped New Zealand to keep safe around COVID-19 control, but also helped Port Nelson maintain safe operations and get workers back as safely and as quickly as possible at the port to keep the business up and running.

We have found this process with Port Nelson and other local businesses has maintained both health and safety needs, as well as supporting business operations that are required to keep New Zealand going in extremely challenging times.

To ensure the wellbeing and safety of your workplace, visit Hemisphere Health’s [website](#).

During the lockdown, Hemisphere Health developed and delivered webinars for businesses across the region. The Chamber was hearing through conversations with members that especially in the early stages, wellbeing was an issue with many of us trying to deal with the unfamiliar pressures on life and work. If you missed it, the recording of Health & Wellbeing in Challenging Times can be found [here](#). 07

HEALTH & WELLBEING

We have been busier than ever, pivoting our business to provide support to the region’s business owners during these unprecedented times. Six weeks ago, we had never delivered a webinar and now we have delivered seven covering topics including Continuity Planning and Getting Paid.

On the back of these webinars, we have helped over 20 business owners gain clarity around their team, customers, and business by delivering services like continuity planning, cashflow forecasting, banking support packages, and general practical advice to help through this time. We have been encouraged by the optimistic business owners in our region and the forward planning they are doing.

Key take-outs are:

- Have a plan even if it is a plan that will change — it helps build clarity
- Have a cashflow forecast
- Surround yourself with expert help
- Take action and control the things you have impact on
- Support your team
- Use empathy with your customers and suppliers

Here’s what attendees say:

“Hugely valuable to carry out cashflow forecasting to ensure we know we’re tracking heading out of lockdown. Identified a likely shortfall in cashflow Aug-Nov, where additional assistance will be required for the bank.”

“Given the bank’s general approach to the Business Finance Guarantee Scheme, it is essential to have all the projections and budgets verified by a consultant — we could not have achieved that without MMCA.” 07



Meet the members

Introducing some of our newest members to our business community.



ONGUARD's journey began in 2013 in the aftermath of a 6.6 magnitude earthquake that rocked Marlborough. ONGUARD's founder and Managing Director, Will Lomax, stood alongside a winery owner as they witnessed thousands of litres of valuable, hard-earned wine disappear down the drain because of damage inflicted to the tanks. ONGUARD is the first genuine seismic tank system specifically designed to protect liquid storage tanks and their contents from earthquake damage and loss.

Developed in New Zealand by structural engineers with first-hand experience of the destructive power of earthquakes, ONGUARD'S patented system dissipates seismic energy in a controlled manner, keeping liquid storage tanks and their contents protected. Their integrated system provides high levels of seismic risk mitigation with the ability to continuously withstand multiple aftershocks.

ONGUARD systems can either be specified from the ground up with new tank installations, or retro-fitted to existing tanks to introduce much needed resilience.

T: 0800 661 155 E: dliddington@onguardgroup.com W: onguardgroup.com



Medical Kiwi is a medicinal cannabis research and nutraceutical company based in Nelson. Established in 2018, the company is in a unique position as one of a handful of New Zealand companies poised to create value and carve out a significant share of this emerging and exciting growth industry. Globally, as legislation has allowed, the demand for cannabis products has exploded, and the legislative changes in New Zealand have

now paved the way for significant changes in the way that New Zealanders manage their health.

Medical Kiwi has a range of CBD products from Vitality in the UK, as well as their own Medical Kiwi cannabis oil that your GP can now prescribe. They can search for these products by name on their prescribing database.

They look forward to helping you improve your wellbeing, and providing growth in our beautiful region. For further information, visit their website, or email them.

T: 027 450 2888 E: info@medicalkiwi.com W: medicalkiwi.com



Small Time Developments is a social enterprise that delivers sustainable, affordable small and tiny housing solutions for individuals, families and communities. Their core team in Nelson develop projects and consults for groups and individuals across Australasia. They work with local companies to develop housing solutions that are well designed, engineered and incorporate smart infrastructure. In line with their ethos of sustainability, they also distribute eco products including HomeBiogas units. These are a great way to recycle food and animal waste into fuel.

Why work with them? Their engineers and design team have substantial project management experience and a solid commitment to making housing affordable, sustainable and community focussed. If you have a project that needs support or are looking for affordable housing with smart, sustainable infrastructure, contact Small Time Developments.

T: 022 315 2592 E: smallhome.nz/contact-us/ W: smallhome.nz



At Tizza Design, they believe in the power of design to drive business. They're focused on delivering an unparalleled standard of branding, print marketing, digital, and strategic design services to local businesses just like themselves.

Not only do they aim to produce the executive-level design that small-to-medium sized businesses deserve, but they also strive to exhibit leadership within the design industry by helping local brands achieve their potential over large corporate organisations.

All of their work is completed by qualified, experienced, and committed design professionals, and is driven by the strategy, storytelling, and show-stopping looks it takes to succeed.

Contact Hayley Ottman to discuss your branding, marketing, website, or even just your business idea. Free estimates are available.

T: 022 079 8553 E: hello@tizzadesign.co.nz W: tizzadesign.co.nz



Nelson Packaging are specialists at sourcing and supplying your business's packaging needs. They have over 28 years of experience and can assist businesses of all sizes and shapes; large commercial operations, retail, industrial, food manufacturing, small business and more.

Nelson Packaging has an extensive product range with a huge array of packaging supplies; boxes, bubble wrap, corrugated cardboard, pallet wrap, cord strap and corner boards to name a few.

If you're focusing on sustainability and environmentally friendly products, they can help you. To save you time and energy, they can also supply all your washroom, kitchen and workshop consumables. Toilet paper, hand towels, soap, coffee, sugar, tea, and all your PPE requirements. Contact them today to discuss how they can help you.

T: 03 548 5459 E: service@nelpack.co.nz W: nelpack.co.nz



A professional diplomat by training, Bea has been branding and promoting a country at top level on the international scene before going digital and starting her Social Media Consulting. Today, as a digital diplomat, she helps businesses raise their profile, find their voice and promote their brand through social media.

Having worked at UNESCO in Paris, as well as with marketing giant L'Oréal before moving to New Zealand, she brings a wide variety of skills, a strategic thinking and an eye for creativity and tech to the digital sphere. Bea runs regular workshops and provides personalised 1:1 social media strategy trainings. She is a true believer of the "power of social" and its ability to connect people both globally and locally. With 15 years of experience in communication, content creation and international events, she is now on a mission to share her passion for all things social and help your business grow.

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The road forward.

The COVID-19 situation has certainly thrown us all a curve ball and created the now all too familiar NEW NORMAL. We are committed to a high level of vigilance around hygiene and making sure every interaction we have is not adding to anyone's risk, either yours or ours.

We are ready to help with all of your vehicle requirements, our service department is fully open and can help with WOF's, rego's and making sure your vehicle is in tip top shape for winter. With no overseas travel on the horizon it maybe the perfect time to upgrade and treat yourself to something a little special that you will appreciate each and every day. Come and see us and discover the power of dreams.



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A Certified Used Honda is not only originally NZ new, it has also been through a rigorous 35 point mechanical quality check by Honda to earn this certification.

Choosing a Certified Used vehicle gives you the confidence of a 3 year Honda warranty, and if you are not completely happy with it, you can exchange it at Bowater Honda within 3 days. We have a great selection that is constantly changing, so let us know what you are after and we do the hard yards and will find it for you.

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[Click here to see all available local deals.](#)



Don't forget about the Stocard app!

The Chamber has now gone digital. With just a few simple steps, your membership card can be loaded into Stocard and taken with you anywhere.

Contact [Carolyn](#) for more information.

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www.commerce.org.nz