

## Young Enterprise Scheme

On Wednesday 18th June over one hundred people gathered at Elmwood Function Centre for this years Lion Foundation Young Enterprise Trade Stand, Oral Business Plan Presentations and Mid Year Awards.

The evening started with viewing the company's trade stand displays and an opportunity to interact with the students. All stands were of a very high standard and it was evident that a great deal of time and effort was exercised to promote their product/service.

The Company Directors then orally presented their Business Plan with each company given five minutes to impress the judges.

### Participating Companies were:

- Verdon College – Keep it Pumpin'
- Southland Boys High School – VersaCorp
- Aurora College – Sweet Dreams
- Verdon College – Mark-it
- James Hargest College – Ready Set Go
- Southland Boys High School – Found Enterprises
- Southland Girls High School – Six Sparks

Robyn Borne, newly appointed National Director of the Lion Foundation Young Enterprise Programme spoke on behalf of Enterprise Trust NZ, the National Host. Robyn spoke on the experiences and opportunities that students achieve by participating in the programme.

Melissa Eade from James Hargest College and Brooke Flett from Southland Girls High School were congratulated on being chosen as Southland's representatives in the Global Enterprise Challenge held in Auckland on 20 to 23 June.

### The Mid Year Awards were presented as follows:

*Environment Southland Most Environmentally Friendly Product or Service*

No award this year as no product or service met Environment Southland's criteria.

*ANZ Bank Best Trade Stand - Six Sparks – Southland Girls High School*

*DesignBASE Most Innovative Marketing Strategy - Six Sparks – Southland Girls High School*

*Chamber of Commerce Southland - Best Oral Business Plan Presentation - Six Sparks – Southland Girls High School*

*BDO Spicers Best Written Business Plan - Six Sparks – Southland Girls High School*

*Sycamore Print Business Card Competition*

3rd Placing: Keep it Pumpin – Verdon College

2nd Placing: Ready Set Go – James Hargest College

1st Placing: Found Enterprises – Southland Boys High School

The evening was a huge success with many students having enjoyed the experience of speaking in public and the opportunity to showcase their product/service for the first time. Rhonda Bragg Southland Co-ordinator concluded the evening by thanking the sponsors and asking everyone to mark August 15th in their diaries for this years Trade Fair Day outside The Warehouse.



The role of the Chamber of Commerce Southland is to influence and inspire business vitality in the Southland region and to help you to be the 'Best you can be' in business

ISSUE 87

AUGUST 2008



Visit [www.commercesouth.com](http://www.commercesouth.com) for more photos of this event

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Rates for this are on the back page, or contact us for more details

# 5 <sup>b</sup> connected BUSINESS BUSINESS AFTER FIVE

## NETWORKING DIARY

- August 6** 'Triple Showcase' - (Radio Southland, Tuatara Bar, Invercargill Brewery.
- August 19** Speed Dating @ 5.30pm
- August 26** Cue TV
- October 1** StabiCraft Marine Ltd
- October 14** Speed Dating @ 7am
- October 22** NZAS – Smelter tour
- November 6** Trade Qual
- November** Ocean Shell

Check out details on Chamber website [www.commercesouth.com/events](http://www.commercesouth.com/events)



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## Speed Dating for Business

Two minutes to talk about your business:

- what can I say
- what if I can't think of enough information
- will it look as if my business is not exciting/prosperous/efficient
- what will everyone think
- can I do this – I don't do public speaking

Many of the attendees at the first meeting of the Ford Network Speed Dating for Business would have had one or several of the above thoughts running through their head prior to the function, and yes, for everyone the first two minutes did seem to take a long time to pass, but not the second set nor the third set. In fact four minutes would have been too short as everyone found more and more to say about their business, and allowed their enthusiasm to emerge.

There was time at the end of the formal part of the morning for people to make contact with those they hadn't managed to 'present' to, many business cards were exchanged, and we all came away much better informed about many businesses in Invercargill.

Well done to those who attended and made the first event such a great success. Several businesses have already booked in for the next two Speed Dating functions, 5.30pm on August 19<sup>th</sup>, and the final one for the year on 14<sup>th</sup> October @ 7am.

Don't miss out on attending either of these events because you feel they may not be pertinent for you. You may not be looking for more clients, but you don't know who you may meet who provides a service your business could use. This is a very easy and painless way of networking.

As numbers are limited, phone the Chamber now to ensure you get a place.

## START, MANAGE, GROW

Is the by-line of the road show that recently passed through Invercargill, as part of a national tour, hosted by the Ministry of Economic Development. Held in the Invercargill Workingmen's Club a smallish group of participants met for a worthwhile event.

The Hon. Clayton Cosgrove, Minister for Small Business spoke briefly of the MED and its role in assisting small businesses. The aim is to be more user friendly and offer more assistance so the business owner can concentrate on what he is best at, running his business, without having to spend too much time dealing with paperwork and red tape.

Representatives from ACC, NZTE, IRD, Department of Labour, Work and Income, Foundation for Research, Science and Technology gave brief outlines of how their Department is able to assist those in business. There certainly is a wealth of resources available, and it should not be difficult for a business owner to access these and gain the knowledge or assistance required.

Questions were encouraged from the floor, but most people preferred to speak one on one with the relevant Department representative at the close of the official part of the evening.

As we all know, the only constant is change, and it is worthwhile investing the time to attend events such as this, as they provide an easy way to keep up with what is available. It would be surprising if anyone left the evening not having learned one new piece of information.

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# RECEIVERSHIPS

In light of the current commercial climate and the numerous high profile media receiverships, I think it is appropriate to briefly run over the appointment, powers and duties of receivers.

The appointment of receivers represents the most common method by which secured creditors recover moneys owed to them by corporate debtors. Receivership was developed under common law but has now become a creature of statute now being enacted under the Receiverships Act 1993 (the "Act").

Pursuant to an Act, there are two means of appointment of receivers to a debtor Company as follows:

- 1 Under a Deed or Agreement pursuant to Section 6 of the Act such as for example a General or Specific Security Agreement is commonly used by Banks when taking security from corporate debtors as security for financial accommodation; or
- 2 By Court Order: Before a receiver can be appointed pursuant to a Deed or Agreement, events of default must have occurred that trigger the power to appoint, such as for example, the failure to make a loan instalment or payment of interest.

Where a receiver has been appointed by Deed or Agreement, that Deed or Agreement defines the powers of the receiver. The Deed or Agreement may empower a receiver to undertake any of the following:

- A Demand and recover, by action or otherwise, income of the property in receivership
- B Manage the property in receivership
- C Repair and maintain the property in receivership
- D Power to take possession of the Company's assets and deal with those assets in the same way that the Company was able prior to receivership
- E Carry on any part of the Company's business
- F Sign documents and enter into contracts on the Company's behalf

The effect is that the secured creditor appoints someone to manage the Company in an attempt to realise assets or to allow the Company to continue to trade to repay debt. Usually receivers appointed have experience in business or financial management. The qualifications required for receivers are defined in Section 5 of the Act.

A receiver must act in good faith and for proper purposes. The primary duty of a receiver is to act in the best interest of the secured creditor that appointed them, but must also have regard to the interest of other creditors.

When a receiver exercises a power of sale the receiver then owes a duty obtain the best price reasonably obtainable at the time of the sale.

This duty is owed to: The Company in receivership; Persons claiming an interest in the property through the Company in receivership; Unsecured creditors; Sureties. There are numerous examples of where receivers have faced claims for failing to obtain the best price reasonably obtainable.

A receiver must apply the proceeds of sale of the assets to firstly reimburse their own expenses and remuneration and then subsequently to Preferential Creditors. Preferential Creditors are prescribed under the Seventh Schedule of the Company's Act 1993 and include, for example, employees for their wages and the IRD. Once the Preferential Creditors have been paid, then the proceeds can be applied in priority to the secured creditors and so on to the unsecured creditors. If there are insufficient funds to repay debt owed to all creditors, then most likely unsecured creditors will miss out being the last in the chain.

A word of advice - if you are providing credit or financial accommodation to a corporate, it is wise to make the extra effort and consult your lawyer to prepare appropriate documentation to give you the power to appoint a receiver, and in addition, become a secured creditor.

Please remember, this information is designed as a guide only and shouldn't replace the advice of your legal professional. We welcome your comments: [chris.peddie@awslegal.com](mailto:chris.peddie@awslegal.com)

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**August 22 Audit Training**

**August 25/26 Think on Your Feet**

**August 28 Treaty Workshop**

**For more information visit [www.nzimsouth.co.nz](http://www.nzimsouth.co.nz)**

## **Stop fighting those grass fires**

Many managers do not control their time because they fail to plan its use. Many neglect to set aside quality time for programme development and new initiatives because of the competing demands of small crises during the day. When the water cooler bursts or the photocopier plays up, many managers respond to the grass fire rather than delegate the matter and stay with their planned schedule.

It does not have to be so, says James Keefe in 'How do you find the time?'. No matter how many crises you respond to, he says, there will always be more. Crises can dominate your life unless alternative plans are made and appropriate delegation or collaboration is exercised.

For the manager, fire prevention is more important than fire fighting.



## Tax reform focus of new bill

As well as changes to NZ's international tax structure other reforms are being sought in a bill presented to Parliament in July these include.

### Raising tax thresholds for small businesses:

In order to assist in reducing compliance costs for SMES several tax thresholds will be raised. For example, the PAYE once-a-month filing and payment threshold is being raised from \$100,000 to \$250,000. That will allow a greater number of small employers to file and pay their PAYE deductions once a month instead of twice a month.

### Employee relocation and overtime meal allowances:

The bill clarifies the law to ensure that employer payments for employee relocation and overtime meal allowances are exempt from income tax and fringe benefit tax if certain criteria are met.

### Charitable giving and volunteering:

The bill introduces a payroll giving system whereby employees that wish to give charitable donations can have these deducted from their pay. Employees who donate in this way will receive the tax benefit of their donations each payday, without the need to present donation receipts.

### Petroleum mining in NZ:

"The petroleum mining tax rules are being updated to remove possible disincentives to further investment in oil and gas exploration and development in New Zealand.

"The bill also introduces legislation to ensure that New Zealand receives its proper share of the benefits from our burgeoning petroleum mining industry, exports of crude oil now making a major contribution to our trade balance.

The changes will allow expenditure on petroleum mining operations undertaken through a foreign branch to be offset only against petroleum mining income from outside New Zealand, to safeguard our taxing rights on our own petroleum resources.

### Associated persons in income tax law:

The intention of this change is to introduce changes that will strengthen the definitions of 'associated persons' in income tax law, which are there mainly in an anti-avoidance capacity, to counter transactions that are not conducted at arm's length. One of the main changes is to close gaps in the definition relating to land sales that allow land dealers, developers and builders to circumvent the rules by operating through connected persons.

### Other measures in the bill include:

#### Non-disclosure for tax advice:

Changes to allow the right for non-disclosure of documents to apply to discovery and similar processes that occur in litigation with Inland Revenue.

#### Emissions trading:

Amendments to income tax and GST legislation to provide for the tax treatment of emissions units. Film grants: tax changes necessitated by the introduction of the New Zealand Screen Production Incentive Fund, as announced in Budget 2008.

#### GST:

Changes to allow certain loyalty programme operators to defer imposing GST until loyalty points have been redeemed, and to allow exported second-hand goods to be zero-rated in certain circumstances.

#### General insurance:

Amendments will allow general insurers to take a deduction for the annual movement in outstanding claims reserves under the new financial accounting standard.

#### Fine-tuning of recent legislation:

Changes to ensure the new PIE rules, the offshore portfolio share investment rules, the R&D tax credit rules, the KiwiSaver rules and the provisional tax pooling rules work effectively and do what they were intended to do.

## NEW CHAMBER SERVICE: BUSINESS WORKSHOPS

The Chamber is offering a free workshop at 4pm on the last Monday of each month for businesses to come, have a coffee and upskill knowledge, understanding, commitments and obligations in the business scene.

Representatives from Inland Revenue, Accident Compensation and the Finance Sector will be here to answer any questions you have.

Appropriate for existing or start up businesses. Make the most of this free session.

*Please register your intention to attend with us prior to the day.*

*"Management means helping people to get the best out of themselves, not organizing things."*

*(Lauren Appley)*

*We need your support...*



**TRADE FAIR**

**Friday 15<sup>th</sup> August 2008**

**10:00am to 2:30pm**

The Warehouse – Leven Street, Invercargill  
(outside underneath the verandas)

**Please make the time to visit the Lion Foundation Young Enterprise Trade Fair in your coffee or lunch break.**

The seven participating student companies have been working extremely hard to make their businesses successful but they need your help and encouragement.

Friday 15<sup>th</sup> August is the day you can contribute to a positive future for business in Southland by supporting the future business generation.

**WE LOOK FORWARD TO SEEING YOU THERE!**



## WINNING WITHOUT INTIMIDATION Tip

People ask, "Isn't Responding and Reacting the same thing?" Actually, though the words are similar, the difference is significant. For example, did you respond well to the medication your doctor prescribed, or did you have a bad reaction?

Here's a WINNING WITHOUT INTIMIDATION look at the difference between those two concepts. Recently I was pulling into a parking space. Being too hurried, and not paying attention as I should have, I didn't notice that the car parked in the next space had a man coming out of it. I braked in plenty of time, but it gave the man a start. He looked at me with that look that said, "You (insert nasty name here)!"

He reacted. Who could blame him? Now I had a choice; would I react to his reaction? . . . or would I respond, thereby diffusing an otherwise uncomfortable (and potentially nasty) situation, and hopefully turning a potential enemy into a friend? I chose to respond. I

immediately raised my hand with a sincere smile and mouthed, "Sorry, my fault."

He then responded with a smile and a wave of his own. Funny thing is, when I got out of my car, his words to me were actually, "Sorry, I should have looked before getting out of my car." Can you believe that?!!

I see two results to that situation; One is that a potential (and too typical) argument turned into a friendly exchange. Secondly, next time he is in a similar situation, there's a good chance he will respond instead of react, turn a potential enemy into a friend, and begin his own chain reaction of kindness and friendship.

*Bob Burg is author of "Winning Without Intimidation: How to Master the Art of Positive Persuasion" <http://www.amazon.com>.*

*He also publishes a free weekly ezine newsletter. To sample, go to [www.burg.com/newsletter.html](http://www.burg.com/newsletter.html)*

## International tax rules changes bill introduced to Parliament

Comprehensive reform of our international tax rules, to help New Zealand-based companies compete more effectively overseas, is the main feature of a new taxation bill introduced in July.

Finance Minister Michael Cullen and Revenue Minister Peter Dunne described this by saying "The cornerstone of the reform is the exemption from tax of the offshore active income of New Zealand's controlled foreign companies, regardless of where it is earned."

It is designed to bring New Zealand's tax rules into line with the tax systems of comparable countries, particularly that of Australia and remove a tax cost that similar companies in other countries do not face.

At present, New Zealand taxes the active income, such as income from manufacturing from offshore subsidiaries, whereas other countries don't do this. The intention is to encourage businesses with international operations to remain in New Zealand and enable them to compete on an equal tax footing in foreign markets.

Other features of the proposed changes include an exemption from tax of most foreign dividends paid to companies and measures to protect the tax base as a result of adopting an active income exemption.

## THE AMCHAM-UPS 2008 SUCCESS & INNOVATION AWARDS in conjunction with AIR NEW ZEALAND

Companies trading with the United States of America are invited to enter the 2008 AmCham-UPS Success & Innovation Awards celebrating business success and innovation in the import, export, and investment sectors between New Zealand and its second largest trading partner, the United States of America. Prizes include a Pacific class airfare from Auckland, Wellington or Christchurch to Los Angeles or San Francisco flying Air New Zealand.

Previous winners have received tangible benefits from the awards as over the last eight years our sponsors have provided over \$300,000 of prizes to our award winners.

- Categories of Awards:
- IMPORTER OF THE YEAR FROM THE USA
  - EXPORTER OF THE YEAR TO THE USA - \$0 to \$500,000
  - EXPORTER OF THE YEAR TO THE USA - \$500,001 to \$5 million
  - EXPORTER OF THE YEAR TO THE USA – over \$5 million
  - INVESTOR OF THE YEAR TO or FROM THE USA

Entry information is available from [www.amcham.co.nz](http://www.amcham.co.nz) or: [mike@amcham.co.nz](mailto:mike@amcham.co.nz)

Applications open: 1 July 2008 entry closing date: 6 August 2008 at 5.00 pm

**GALA AWARDS DINNER: Wednesday, 24 September 2008 at the Hyatt Regency Auckland**

## Time for an annual check-up?

Can you honestly say that you have in some way over the past year become better at what you do as a manager? Take a backward glance over the past year or so to see if you have indeed improved your performance. Here are a dozen questions to help focus your thoughts...

- 1 Did I succeed, once and for all, in ridding myself of any bad work habits (e.g. poor communications, untidy desk, inadequate delegation)?
- 2 Have my relationships with staff improved, stayed the same, or deteriorated?
- 3 Did I devise any new work methods or procedures that reduced wasted time or resources in the organization?
- 4 What did I do to add to my own personal job skills and knowledge?
- 5 Did I solve any personnel problems that were adversely affecting our efficiency, morale or productivity?
- 6 Specifically, what did I do to prepare myself for my next step upwards?
- 7 Was I ever guilty of 'picking' on a particular employee by belittling ideas, by handing over the least desirable jobs, or making it clear that I didn't think much of his / her abilities?
- 8 What did I do to improve the personal performance of individual staff members?
- 9 What exactly did I do to make employees proud of their work and achievements during the past year?
- 10 How many professional books did I read during the year and what impact did each have on my performance?
- 11 Did I allow my staff freedom of expression – to complain, to do things their way?
- 12 Did I set myself long-range goals, personal as well as professional?

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## NZ Economic Outlook

The US sub-prime crisis, credit crunch and housing collapse continue to buffet the global economy. Added to these difficulties is inflation originating in the emerging markets. Speculation may be playing a small part in the current commodity price situation but the lead seems to be performed by policymakers in the emerging world and their difficulties in getting to grips with inflation. Emerging market monetary conditions aren't likely to be tightened enough any time soon so a world of high oil and other commodity prices may be around for a while. The emerging world faces the spectre of seventies-style monetary failure, while other countries contend with reduced growth.

To understand why inflation has returned, we need to look closely at the emerging world. The gravitational pull these countries exert has steadily increased in recent years. Collectively, their global output is now approximately the same as that the US. They have become a key source of global demand. They explain why exports from the G7 nations have held up so well, even though the US economy, once the driver of global demand, has been persistently softening in recent quarters. Most importantly, they explain why global monetary conditions are too loose and why, in turn, commodity prices are so high.

In the third quarter of 2008 New Zealand - in common with the rest of the developed world - is trying to contain inflation, which means higher interest rates, and, unfortunately, much lower growth than previously.

In its June Monetary Policy Statement, the Reserve Bank of New Zealand revised down its 2009 and 2010 growth forecasts to just 0.9% y/y and 1.4% y/y (from 1.9% y/y previously for both). The main downside risks to growth outlined is the housing market which is undergoing a "significant downward correction". This impact can also be seen in recent data such as retail sales which experienced their steepest dip since 1997. The RBNZ also noted that the labour market had shown signs of cooling, which is likely to have an impact on wage growth and further contribute to a slowdown in consumer spending.

Consumer spending is being dragged down by the burden of rising petrol prices and negative wealth effects from the slowing housing market. Although the labour market remains tight and income growth strong, the pressure is beginning to tell, with companies cutting 30,000 jobs in the first quarter - the worst reading in 20 years. However, positive terms of trade, the expansionary budget, improvements in export volumes and some slowing in import demand, suggest the economy should nonetheless be able to achieve positive growth this year.

On the inflation front things have been getting hotter, with headline CPI printing at 3.4% in the first quarter - above the Reserve Bank's 1-3% target band for the second consecutive quarter. In the context of high global food and oil prices and the lagged impact of strong domestic demand, inflation is expected to grind higher, peaking in this quarter (3Q).

The Reserve Bank believes that the growth-inflation balance may have worsened in the short term, but in the medium term it sees slowing activity feeding through into lower prices, which in turn will allow rates to be cut in H2 2008. In their own words they are "likely to be in a position to lower the OCR later this year." We are therefore looking for a 25bp cut in September to bring the OCR down to 8.00% by the end of 2008. The lower interest rate outlook has already pulled the NZD-USD back significantly since the end of May, and the deteriorating economic backdrop will allow this move to go further. With rising inflation but slowing activity, New Zealand's economy is looking vulnerable, and even if the Reserve Bank starts to act later this year to boost growth, it is likely to be too little too late for the NZD.

Compiled by HSBC economists David Bloom and Prakriti Sofat.

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## Do you have the answers to all your business questions?

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Email: [information@commercesouth.com](mailto:information@commercesouth.com)

# CHAMBER OF COMMERCE SOUTHLAND

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Email: info@commercesouth.com Website: www.commercesouth.com Gore: Ph 027 276 7616 email: chamber@gore.co.nz

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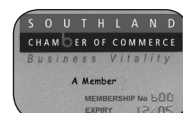
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	Full day	\$70.00	\$100.00
<b>Interview Room:</b>	1/2 day	N/C	\$30.00
	Full day	N/C	\$50.00
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