



## Do others really know what your business does?

As this is the final Chamberlink I will be compiling for the Chamber of Commerce, I thought I would like to reflect on observations from the networking arena formed during my time here.

You know what your business does – of course you do. You work there, so what you do is second nature to you, and sometimes we become complacent about talking about what we do. But do other people really understand what you have to offer them? Do they know the benefits of what you have to offer? For that matter, how well do you know other businesses and what they can offer you?

Have you ever quizzed someone on what they think your business does? It might be a worthwhile exercise. To date we have run two 'Speed Dating for Business' events and each time people have been surprised at what they have learned; the extent of services some businesses have, and, in fact, just what some businesses do. It has been interesting watching people making connections and, in many cases, finding a service or product they have been wondering whence to source it. That is always extremely satisfying, and gives the evening a further boost for those of us at the Chamber.

Many people feel networking is a waste of time, that they are too busy to need to network, or most interestingly, that they have enough clients – an idea I find intriguing. It is satisfying to have a solid client base, but complacency is not wise. Word of mouth has proved to be the best advertisement method by far, so your business constantly needs to be showcased in front of others so that they can utilize your services when the time is right, and, equally importantly, they can talk about your business to others. Networking is crucial to all businesses. The Chamber wants you to 'be the best you can be' in business, and by holding these networking events, it is handing you a very cost-effective, informative and enjoyable way to promote your own business as well as make new contacts.

Remember, these events are not only for the Manager or senior staff; they are open to all staff members. It is worth bearing in mind that if you are too busy to attend, you may have other staff members who would be good advocates for your business, so send them along to represent you. You could well be pleasantly surprised by the outcome. A couple of hours investment in networking per month cannot be considered an extravagance if there is a possibility of new contacts or worthwhile information at the end of it.

The Ford 'Speed Dating' series has one more event to run on the 14<sup>th</sup> of October in the breakfast format, and it is worth diaring to attend this event. To clarify for those who are still uncertain about 'Speed Dating for Business' – people are grouped at tables; each person has two minutes to talk about what their business is/does/has to offer, and at the end of that time, business cards or other pertinent information is passed out. Then the groups are mixed twice more. Once the formatted part of the evening is over, there is then time to make contact with those whom you didn't meet at the tables. These 'Speed' events are good for specifically marketing your business, but the other BA5 events are also extremely worthwhile for making connections with others from a diverse range of businesses, while at the same time learning about the particular business which is hosting the evening.

Thank you for being so supportive of the events we have run during my time here. We have been to some very interesting companies and learned a lot along the way. Southland has so many businesses to be proud of, and it has been a privilege to be able to spend time visiting some of them and learning the way they operate.

It has been a pleasure meeting so many of you and I have enjoyed my time with you. I know you will thoroughly enjoy the events lined up for the remainder of 2008 and the ones already in place for 2009.

Best wishes to you all

**Jennifer Sinclair** *Membership & Events Manager*

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 89**

**OCTOBER 2008**

SPONSORED BY



## CHAMBER WELCOMES NEW MEMBERS:

Need a Nerd Ltd

Paddy Lewis Consulting

WoodWorks

Air New Zealand (Southern Sales)



If these are businesses you have not heard of, visit them  
and add them to your contacts list

## NEW MEMBER PROFILES

Part of the membership package is a profile in the Chamberlink. This is a good way of letting others know about your business and finding out about new businesses which have started up.

## Ambrosia Designer Florist

Marie and Shani have both been in the floral industry for over a decade, starting in the same studio but taking different paths. They have worked in different cities and gained a varied and comprehensive knowledge of skills and techniques.

Now they combine this expertise to bring you the 'Ambrosia Concept', a European inspired store which combines their two passions – food and flowers.

Ambrosia means 'food of the Gods' something especially delicious to taste or smell, and while the 'Ambrosia Menu' is mostly floral designs with food themed names, the chocolate fish bouquet is a totally edible product.

Ambrosia Designer Florist pride themselves on their presentation and attention to detail. For corporate occasions they can incorporate branding colours or corporate themes to have a unique and striking impact.

Contact Ambrosia Designer Florist, Shop 7, Cambridge Place Arcade,  
Esk Street, Invercargill. Phone 03 218 3324 Fax 03 214 4567  
Email: [enquiry@ambrosiadesign.co.nz](mailto:enquiry@ambrosiadesign.co.nz) [www.ambrosiadesign.co.nz](http://www.ambrosiadesign.co.nz)



## Tuatara Café

The **Tuatara Café** in Dee Street (just due north of Wachner Place) is the place for great coffee, juices, food and service.

Open from early to late the Café caters for breakfast, brunch, lunch, evening meals and drinks.

Drop in for a great coffee and muffin mid morning, and look out for our salad bar starting in summer.

Call in for an evening meal prior to heading off to the movies, or just for a treat. Our menu is constantly being updated, and we offer plenty of variety.

We are also available for out catering.

Check us out – you won't be disappointed.

Phone 218 8831

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## ROOMS FOR HIRE:

We have an interview room available for use for offsite meetings. This is free to members.

We also have a training room available for hire.

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

# b connected 5 BUSINESS BUSINESS AFTER FIVE

NETWORKING DIARY

October 14 Speed Dating @ 7am

October 22 NZAS – Smelter tour

November 6 Trade Qual

November 19 Ocean Shell

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



View these Profiles @  
[www.bizdirectorynz.com](http://www.bizdirectorynz.com)

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## BA5 Review:

Cue TV is a Southland icon we should all be very proud of. Getting 'behind the scenes' proved to be a real eye opener at the recent BA5 function hosted by Cue. Established as Mercury Television by CRT in March 1996 it has weathered many storms, name changes, premise changes, channel changes plus, to arrive where they are situated today with the present name of CUE TV adopted in March 2007 and a move to SKY Channel 110, followed by joining with Freeview Network Channel 23 in December 2007. They have placed themselves squarely in the market and have captured a lot more of the New Zealand coverage base than most of us are aware of. Many outside broadcasts (OB's –the technical term) are contracted the length and breadth of New Zealand, together with the production of many corporate videos....in fact many areas we don't necessarily even think of.



Tom, Sheree, Helen and Andrew, to name but a few are to be commended on their foresight and vision on creating such a successful venture.

After great nibbles, drinks and networking, Sheree, Helen and Andrew each presented a brief overview of various areas, followed by a tour of the studios. As an example of a 'lean, mean team' Cue is second to none, and they are to be commended for the excellence of their set up. It was a great learning curve, and many of us came away thinking that our jobs had no stresses at all compared to working for a TV station!! Those bold enough had a chance to sit in the 'hot seat' on the 'Lifestyle' set and read from the autocue, while the rest of us watched and decided we were too shy to participate!!



It was a great, very informative evening and thoroughly enjoyed by all who attended. If you have not visited the station, you should take the next opportunity that presents itself to you – you will not be disappointed.

Congratulations and sincere thanks to the Cue Team, and thank you for a most enjoyable evening.

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# TERMS AND CONDITIONS OF TRADE

**AWS** LEGAL  
ARTHUR WATSON SAVAGE

Recently I have been instructed to prepared Terms and Conditions of Trade for a variety of businesses and I thought it appropriate to review what are Terms and Conditions of Trade and what should be included in them.

Terms and Conditions of Trade are the Terms and Conditions of which the business owner provides goods and/or services to the consumer. They record the contractual obligations owed to either party and regulate the relationship between the business and the consumer.

Often businesses supply goods and services on an informal basis. Often disputes arise that could have been avoided if there had been clear Terms and Conditions. By having Terms and Conditions it is an excellent way to minimise and prevent disputes by setting parameters for which the goods and/or services are to be provided.

Terms and Conditions need to be tailored for each particular business. Each particular business has particular parameters of trade. Terms and Conditions should include at least the following:

Details of the consumer - Whether or not it is an individual, partnership, Trust or Company should be clearly identified in the event that the business has to pursue the consumer.

The goods or services to be provided - It is important to clearly define the goods or services to be provided and any contingencies or considerations that need to be taken into account when providing those goods and/or services.

The price - Is the price fixed or can it be varied? The Terms and Conditions of Trade must clearly state whether or not the business has the ability to vary the price. In addition are there to be any other costs payable by the consumer such as for delivery, costs for materials provided in undertaking services that need to be considered.

Payment Terms and Conditions - The business payment terms including the due dates for payment, whether the consumer will be liable for the legal costs incurred pursuing the debt, whether interest will be charged on any outstanding indebtedness needs to be considered.

Delivery - Where and when will the goods and/or services be provided.

Risk and insurance - At what time does the risk pass the consumer for the purchase of goods and is there to be any limitation of liability upon the provider of the service?

Reservation of title - Until payment is made, the business owner may retain a security interest in goods supplied as security for payment.

Defects - Is there to be a warranty for the repair of defects and how does that warranty apply and for what duration need to be considered. Are the services provided of a good quality standard?

The list above is not exhaustive. Each business will have their own particular requirements for the Terms and Conditions of Trade and some thought must be given.

Once the Terms and Conditions of Trade have been drafted, the business may use them to regulate the relationship with the consumer. The consumer by some way must acknowledge the Terms and Conditions of Trade and the best and most appropriate way to record this is by the consumer signing the Terms and Conditions of Trade before the goods or services are provided.

Terms and Conditions of Trade are not always appropriate for all transactions. For example if a business has a complex arrangement that includes matters outside the Terms and Conditions of Trade, then a specific contract will need to be drafted.

However you should think seriously about preparing Terms and Conditions of Trade to regulate and set parameters for the provision of goods and services to consumers in an attempt to prevent and minimise disputes.

profit



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## The Business Centre TRAINING & SEMINARS

October 15	Getting the best from your team (1/2 day)
November 5, 6	Training for Health & Safety Representatives
November 10	Intellectual Property
November 19	Calculating Holiday Pay & Wages

To register: Phone 03 218 7188 or register online [www.commercesouth.com](http://www.commercesouth.com)

### NZIM:

October 14	Lunch Box Series
October 16	Speed Reading
October 17	Creative Thinking
October 20,21,22	Team Building
October 23	Report & Proposal Writing
October 24	Problem Solving
October 30,31	Accounting for Non Accountants

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

## A MEMORY JOG FOR YOU:

### Advertising with the Chamber:

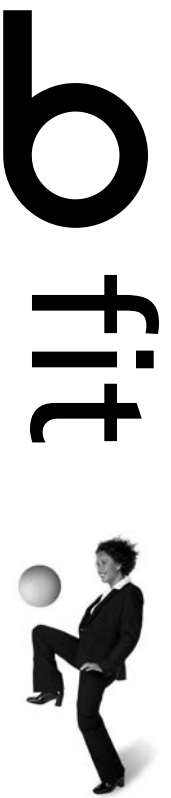
A reminder that the Chamberlink goes out to 450-500 businesses each month. Space can be bought in the newsletter itself, or you can provide an insert. This is a very cost-effective way of getting word 'out there' about yourself, your services or a new product. Rates are listed on the back page of the newsletter. Don't dismiss it out of hand.

# We have winners!!!

In the July issue of the Chamberlink you received a flyer from Office Max outlining a Purchase and Win competition exclusive to Chamber Members. This was a nationwide campaign with two categories. Southland achieved a winner in Category A and a winner in Category B (Nationally there were 23 prizes and 6 prizes respectively).

Well done Southland Chamber Members and our congratulations to E-scape Glass and the Community Trust of Southland.

**Just another bonus from being a member of the Chamber of Commerce and having an account with Office Max!!**



## Election Manifesto 2008 Policies to Improve Productivity and Grow the Economy produced by the New Zealand Chambers of Commerce.

NZCCI is non-partisan. It does not support any political parties but it does support policies that enable businesses to flourish and promote the interests of New Zealand as a whole.

With the general election approaching, the purpose of this manifesto is to outline what we think those policies should be. We hope that political parties will adopt them as much as possible.

The manifesto touches on the following areas to give a picture of where NZCCI stands on each issue, and sets out actions we would expect the incoming government to implement:

- 1 Monetary Policy, Interest rates and Exchange rates
- 2 Role and Size of Government
- 3 Labour Market
- 4 International Economic Activity
- 5 Economic and Regional Development
- 6 Transport and Infrastructure

- 7 Local Government
- 8 The Environment.

To achieve sustainable growth, government policy must be actively pro-business. The government cannot run the business sector, but it can support it and remove barriers to its success. The chambers of commerce throughout New Zealand intend to scrutinize parties' policies and compare them with this set of policies, which we think provide the best platform for the New Zealand economy to grow.

Copies of this publication are available from our office.

***We cannot become what we need to be by remaining what we are.***

**Mac DePree**

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

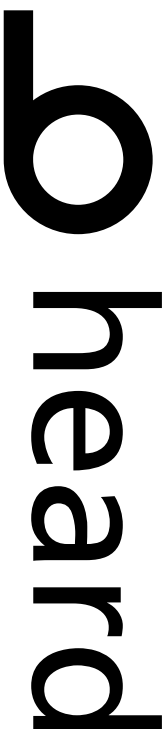
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Phone: 03 218 7188 Fax: 03 218 7189  
Email: [information@commercesouth.com](mailto:information@commercesouth.com)



# Southland Export Recognition Awards 2008

On Friday 12 September the Southland Export Forum held the 5<sup>th</sup> Southland Export Recognition dinner. The dinner is held to celebrate the importance of export to the Southland region and to recognise persons and organisations that contribute to its success.

200 people attended the awards Dinner that was held at the velodrome enjoying an action packed night and superb meal consisting of Southland export quality products supplied by sponsors Southfish, Sanford Bluff, Pypers Produce and Quality Foods.

Sanford Ltd & Fonterra Edendale each received Recognition Awards for their Corporate contribution - In recognition of significant export growth achieved by a Southland based business.

Graham Cooney & Malcolm McMillan of Blue Sky Meats each received Recognition Awards for their Individual contribution - In recognition of export success achieved plus support provided to the Southland Export Community

The Awards were presented by Mark Godfrey (CEO for MSC NZ).

The newly established main Bluff shipping line, Mediterranean Shipping along with South Port was the principal sponsors of the event with support sponsors HSBC, SBS and Advance International. The Evening included a cycling demonstration organised by Cycle Southland featuring Eddie Dawkins followed by a corporate race challenge involving Fonterra, Alliance, Crown Sheetmetal and SDHB. The sounds of Dave Kennedy kept the mood with Radio/TV icon and Bluff resident Marcus Lush as MC holding the guest spot and amusing the audience with anecdotes from his many exploits.

The Photo Album from the event can be viewed on [www.commercesouth.com](http://www.commercesouth.com) bglobal section Export awards.



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## Interested in Intellectual Property?

Then Attend the IP workshop November 10

Jane Pairman: Patent Lawyer will hold a 2 hour workshop followed by one on one the following day . All IP issues will be covered - further information contact the Chamber office.

## Trade with China / FTA workshop

– Chamber office Tuesday 07 October

## Election Manifesto 2008

Copies of the Chamber of Commerce Election Manifesto – Policies to improve Productivity and Grow the Economy are available from the Chamber Office of from [www.commercesouth.com](http://www.commercesouth.com)

## China Free Trade Agreement – Certificates of Origin

Under the China Free Trade Agreement all NZ firms exporting product to China will be required to include a certificate of Origin with their export documentation from 1 October 2008.

The Chamber of Commerce is a designated agency for the provision of these certificates.

We will endeavour to keep you up to date with information, however if you have a specific inquiry, please call us.

## Proud sponsor of the Export Page of Chamberlink

The second half of 2008 will prove to be an exciting time in the world of golf, with the 2008 HSBC Champions golf tournament rapidly approaching, with it some of the golfing world's more recognisable names. Competing in this year's \$5 Million event will be the newly-crowned US PGA Championship winner and Open Champion Padraig Harrington, who will renew his rivalry with Spaniard Sergio Garcia, who has openly declared his intention to unseat the new World Number 3 at this year's HSBC Champions. Joining the pair will be World Number 2 and winner of the 2007 tournament Phil Mickelson, who will be seeking to defend his first major title outside the United States, as well as the only other winners of the 4-year old tournament, Yong-eun Yang of Korea and David Howell of England.

To celebrate this year's HSBC Champions tournament in Shanghai, HSBC is offering New Zealanders the chance to be part of the action. Simply take out an HSBC Term Deposit of \$100,000 or more for a term of 6 months at the competitive rate of 8.00%, and you will go into the draw to win flights for two to Shanghai, 5 nights accommodation, as well as free entry to every day of the HSBC Champions. (Note that quoted interest rates are subject to change – for full terms and conditions for the competition as well as HSBC term deposits, visit the HSBC website at [www.hsbc.co.nz](http://www.hsbc.co.nz))

### NZ Economy

This month, our Finance outlook is provided by the HSBC Global Research team, who continue to forecast a bleak outlook for the New Zealand economy. "The New Zealand consumer is suffering and in response the RBNZ cut interest rates an aggressive 50bp at its 11 September meeting. Retail sales ex-inflation data painted a grim picture as it showed a contraction by of 1.5% in Q2 after a 1.2% contraction the previous month. This is the worst reading in over 10-years and the first back-to-back quarterly declines since 1995. It appears the New Zealand consumer is already in recession. Given that retail sales makes up around 40% of personal consumption expenditure, we expect consumption to decline over the quarter.

Although the Reserve Bank did ease policy in July, the impact of the 100bps worth of tightening delivered in 2007 is still feeding its way through the system. The effective mortgage rates, having risen by 70bps since the beginning of last year, are keeping downward pressure on the housing market. Given housing is the most important asset in household balance sheet, the fall further supports our expectation that consumption expenditure will continue feeling the pressure. In fact the recent housing sales data fell 34% from a year earlier.

This falling spending is accompanied by producer prices rising at the fastest pace in more than 20 years. Input prices rose 5.6% on the previous quarter, and were driven by a 51% rise in energy costs and higher oil prices. Output prices were also well above expectation, coming in at up 3.5% on the quarter. The cause of these increases can largely be related to the effects of the drought, and the impact this had on electricity prices. Because of these exceptional circumstances this should not have too great an impact on the RBNZ's interest rate decisions.

### Labour market weakness

The unemployment rate rose 3.9% versus 3.7% in Q1. Unemployment numbers rose by 7k over the quarter – the worst reading in 10 years with the obvious implication that the labour market is weakening. Furthermore, the latest NZIER Quarterly survey of Business Opinion is indicating a notable easing in the difficulty of finding labour and anecdotal evidence of firms shedding labour. Hence, there is little doubt that the labour market should continue to slacken in the period ahead.

### Looser policy needed still

From a policy perspective the RBNZ will be pleased that the labour market continues to soften, since it is crucial for second round effects of high headline inflation to be limited. This may have been a motivating factor behind its recent 50bp cut. Overall economic activity is expected to remain weak in the year ahead which should help alleviate inflationary pressure over time. The easing of the labour markets and the weakness in the housing market coupled with the idea that the recent rise in PPI inflation is due to a distortion means that policy needs to be loosened in New Zealand. This loosening we believe will come from both interest rates and a declining NZD. The recent fall in the NZD in our eyes is expected to go a lot further in the medium term."

### What lies ahead for the USA?

With global markets in turmoil following the bankruptcy of Lehman Brothers and the purchase of Merrill Lynch by the Bank of America, the HSBC US economics team offer the following outlook. "The crisis appears to be worsening and the economic effects are likely to linger for some time. Reflecting this, we have updated our growth and inflation forecasts. Our new forecasts have very sluggish growth for the next four quarters. As a result, we now expect the US unemployment rate to rise to at least 7% in 2009. This excess labour supply is likely to result in the core PCE inflation rate falling from 2.4% now to 1.6% by the end of next year. As a result, the Fed is likely to cut rates further, to 1%, by the middle of next year, on top of probable further enhancement of various liquidity measures and more possible bailouts, in our view. Ultimately, more fiscal packages are likely to be required, with the government setting up a Resolution Trust Corporation-like structure to take bad assets from the financial system, funded by larger budget deficits.

The Fed decided to keep rates unchanged at 2% at its September 16 meeting. More significantly, the Fed refrained from switching to an outright downside growth risk, preferring instead to highlight both the downside risk to growth with upside risk to inflation, although the Fed's baseline view is that inflation should moderate. It remains unclear at the time of this writing, but instead of cutting rates, the Fed appears to have decided instead to bail out American International Group, after initially suggesting it would not, perhaps ultimately figuring that the company is just too big and too connected to fail.

In terms of the Fed's growth outlook, the Fed once again mentioned tight credit conditions and the housing contraction. In a first, it also mentioned the likelihood of slower export growth going forward. This should catch a few forecasters flat-footed, as most economists continue to have robust export activity in their US forecasts. This is more likely to be due to expected slower global growth forecasts (ex-US) by the Fed, rather than the recent bounce in the dollar. Although the Fed has chosen to respond to the recent round of tightening financial conditions with enhanced liquidity measures and, at the time of writing, speculation about a loan package for AIG, we believe it will eventually have to cut rates based on the macro outlook."

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# CHAMBER OF COMMERCE SOUTHLAND

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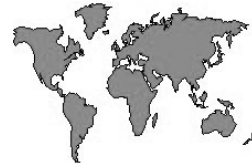
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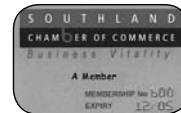
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<b>Interview Room:</b>	1/2 day	N/C	\$30.00
	Full day	N/C	\$50.00
<b>Resources:</b>			
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Lap Top	incl with proligh	\$40.00	
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Information and Booking:

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