

# START, MANAGE AND GROW YOUR BUSINESS

Learn how  
government  
agencies can  
*help you solve*  
business  
problems.



## Foreword

I am glad to introduce this guide to you. This booklet provides real-life examples of small business owners who have found help from government and related agencies to solve their problems, so that you can do the same. It also details the resources and services available to help start, manage and grow your enterprise.

As a business owner for many years, I understand how difficult it is to keep up with the information you need to comply with the regulations affecting your firm. Many of the owners featured in this guide were surprised at how easy it was to get help, whether online, by phone or face to face. This assistance has provided immense value to these businesses and can do the same for you.

Small businesses are the driving force of our economy, with firms of fewer than 20 people making up 97 percent of enterprises in New Zealand. What is more surprising is that family businesses and owner-operators make up at least 60 percent of all enterprises.

Many of the stories in this guide are about family business: mums and dads, fathers and sons or daughters, who are the real heroes of this country. I admire the tenacity these people have shown to overcome the various hurdles placed in front of them.

I hope you will keep this guide handy. There are many ways to interact with government agencies, but a great first stop is [www.business.govt.nz](http://www.business.govt.nz). This site snapshots information relevant to you from right across government and refers you directly to the source. It also has extensive links to online tools and resources.

For face-to-face assistance, go to your nearest Regional Business Partner. You will find a full

contact list at the end of this booklet. The nationwide Regional Business Partner network helps businesses access information, training and development services and can add incredible value with their knowledge and experience.

Please remember if you have concerns about fairness in your dealings with government agencies or if you want to know how you can request official information, contact the Office of the Ombudsmen. They will acknowledge your request promptly and provide independent advice.

Make the most from this booklet, and I wish you well for the future.

**HON JOHN BANKS** CNZM, QSO  
Minister for Small Business





# Making it easy to deal with government

## This site is like an expert at your fingertips 24/7.

Richard Lemon has been in the specialist photographic supplies business for 15 years. During this time Camera & Digital has expanded to three locations in the South Island and now employs 15 full-time and part-time staff.

Employment contracts were uppermost in his mind when Richard logged on to the Ministry of Economic Development's business website [www.business.govt.nz](http://www.business.govt.nz). He knew that to comply with government regulations, he had to have written employment agreements with his staff members. While he was there, Richard discovered that the site pointed him in the right direction to find out about all the regulations he had to comply with on a daily basis. He found it easy to research what Inland Revenue, ACC and other government agencies needed so he could legally run his business.

Richard is a keen advocate of the site, and even tells his customers that it should be their first

port of call when dealing with government. "I've taught myself a lot about how to run my business simply by making myself really familiar with the site. It's all there," says Richard. He appreciates having a place to go where he can rely on the information being correct and presented in a way that makes sense.

Not only has he found it useful for compliance issues, Richard is a regular user of the business plan and cash flow templates. "I'm now able to present information to professional people such as my accountant and bank manager in a form they want. In turn, they can give me advice and feedback that is relevant to me."

Richard is now more relaxed about running the 'business' side of his business and can concentrate doing what he enjoys best.

### HOW CAN BUSINESS.GOV.T.NZ HELP YOUR BUSINESS?

*www.business.govt.nz is the first place to go to find out about government matters such as complying with regulations and for information and links to resources and online tools from a range of government agencies.*

Links to tools that will help start, manage, and grow your business can be found on the homepage of [business.govt.nz](http://business.govt.nz):

- **Assess if you're ready to start exporting:** The Business Healthcheck series is a collection of easy-to-use tools that can take as little as 10 minutes to complete. At the end, you will receive a downloadable list of recommended actions for you to keep. You will also get plenty of information and templates to help you implement the recommended steps.
- **Assess your business capability:** Another Healthcheck tool that is quick and easy and will give you a handy list of actions to increase your business capability.
- **Quick Start Business Plan:** This business planner helps you turn your idea into a reality. It includes a break-even template and a cash flow forecast and builds into a comprehensive business plan.
- **Can you afford to start a business?:** This online tool helps you find out how much money you'll need to get started in business and also how much you will need to keep your business running.
- **Financial forecast:** This online tool helps you put in place some key financial forecasting tools to help you manage your business better.

 **Business.govt.nz** [www.business.govt.nz](http://www.business.govt.nz) | Phone: 0800 42 49 46



# First-class business support

## We never thought we could qualify for support of this nature and so had never looked at it.

Fine Particle Application (FPA) has been operating for 25 years, beginning in Taranaki and now operating nationwide. Father Brett is the inventor and daughter Fay came on board 2 years ago to look after sales and marketing. Brett had created the FPA method and technology for applying fertiliser products for helicopter operations and had turned it into a thriving business. The next step was to expand their market by adapting their existing technology to ground-spread applications.

When a Regional Business Partner representative from Venture Taranaki visited FPA, she assessed their business needs and suggested a whole-of-business approach to ramp up the company's research and development (R&D), sales and marketing techniques. They found they were entitled to support from two schemes: New Zealand Trade and Enterprise (NZTE) Capability Development Vouchers, and R&D funding from the Ministry of Science and Innovation (MSI).

Fay used the NZTE vouchers to co-fund improving her capability in marketing, building a sales team, branding and conducting a Fieldays campaign. The MSI funding of \$34,500 was applied to design, prototype development and testing the new technology. It meant that the

new ground spread technology was developed much faster than it would have otherwise.

FPA launched its new brand at the National Agricultural Fieldays – the largest agribusiness exhibition in the southern hemisphere. This was a resounding success that generated 600 leads compared to 200 the previous year. FPA now has two trucks operating with the new technology and three new units being manufactured for commercial release in 2012. Fay says that enquiries are coming in from the UK and Australia, indicating that their technology has potential worldwide.

**“The Regional Business Partner added a lot of value to our business with their knowledge of the support most appropriate for our needs.**

The future of FPA is very bright. We have taken a large step forward this year thanks to their on-going support and encouragement. We absolutely encourage other businesses like us to consider this option”.

### HOW CAN YOUR REGIONAL BUSINESS PARTNER HELP YOU?

*Regional Business Partners are part of a nationwide network of organisations helping businesses access information, training and development services. See page 32-33 for your nearest Regional Business Partner.*

- **Capability development:** We offer our knowledge of the most appropriate training courses, advisors, information and other public and private services that best meet your needs. Your business may qualify for a partial subsidy in the form of a voucher to help pay for the cost of services that will help build your management and business capabilities.
- **Research and development (R&D):** Funding is available to support businesses undertaking R&D projects to develop new technology, processes, enhance existing products and assess intellectual property or solve technical challenges.

**i New Zealand Trade and Enterprise [www.nzte.govt.nz](http://www.nzte.govt.nz) | Phone: 0800 555 888**

**i Ministry of Science and Innovation [www.msi.govt.nz](http://www.msi.govt.nz) | Phone: 0800 674 4688**





# A recipe for export success

## Our eyes were opened – we were so naive about doing business in Australia.

All-natural jam, handmade from 100 percent New Zealand fruit, is the product that Kate Gibbs and her family from Te Horo Foods Ltd are so excited about. With help from New Zealand Trade and Enterprise (NZTE) through its 'Path to Market' service, they are making money from jam in Australia, with other major international cities now firmly within their sights.

Kate realised their boutique jam manufacturing business could be scaled up. She had tentative plans to start exporting properly after landing a few orders through her website, but not for a couple of years. Then she was invited to attend the NZTE export training programme and everything changed.

The 'Path to Market' training encompassed an extensive reading list, an in-depth interview, lectures on topics such as freighting, billing methods, the Australian banking system, and talks from large and small exporters. Kate explains, "We heard all the war stories from the big and small players in the market, and it really made us sit up and wonder if we really wanted to do this."

Kate practised her 'pitch to distributors' in front of an audience of high-powered business people before heading to the Fine Food Fair in Sydney. Networking opportunities with banks, lawyers, and supermarkets provided some key insights in doing business in Australia. "In New Zealand, we think we know Australians – we've been there on holiday and we have relatives there. We think it's just like New Zealand ... but it's not!"

Kate's 'pitching' practice prepared her well for the one-on-one quick-fire appointments with a few selected distributors arranged by NZTE, and she subsequently secured one that fits her needs extremely well. It was a two-way decision, and the distributor needed to be confident about Te Horo Foods' export capability.

Te Horo jams can now be found in high-end shops in Sydney and Canberra, and Kate is confident that this is only the beginning of a major export drive for her thriving small business from Horowhenua.

### OTHER WAYS NZTE CAN HELP SMALL BUSINESSES:

*New Zealand Trade and Enterprise (NZTE) is New Zealand's economic development and trade promotion agency. Our role is to help New Zealand businesses grow bigger, better, and faster in international markets.*

- **NZTE Business Services Team:** New and emerging exporters can contact NZTE's regional offices or Business Services Team directly for information and access to help – phone 0800 555 888.
- **Online resources:** NZTE's website has practical information about exporting and international markets; as well as stories, case studies, and videos about successful New Zealand businesses.
- **NZTE Capability Development Vouchers:** Small businesses may qualify for NZTE Capability Development Vouchers to help pay for services such as training workshops, courses and coaching that builds management capabilities.
- **Business incubators:** NZTE funds several business incubator facilities around New Zealand that provide support for start-up businesses with high growth potential, helping them become established and sustainable.
- **E-business Guide:** This online step-by-step guide helps small businesses successfully take their business online.
- **Business Mentors New Zealand:** NZTE provides funding to Business Mentors New Zealand to help it match small businesses to experienced mentors with proven business skills.

**i** New Zealand Trade and Enterprise [www.nzte.govt.nz](http://www.nzte.govt.nz) | Phone: 0800 555 888



# Making it easy to do business

## If it was hard to do, I'd have to get someone else to do it for me.

Sarah Girvan had never been in business before she set up Dunedin-based Immersion Marketing – an outsourced marketing management agency that develops and implements strategic marketing and communications plans for clients. She searched for all the information she could find to help her get started, and located the Companies Office website where she could register her business.

Sarah was amazed to find just how easy it was to start up her company. Not only could she register her company online, she could also apply for her Inland Revenue number and register for GST at the same time.

On-going dealings with the Companies Office are straightforward too. "I don't have to remember to complete my annual return because the Companies Office sends an email and a text message to remind me."

Sarah also finds the Companies Office website invaluable to conduct market research for her clients. Checking if a company is registered, or verifying the identity of company directors are just some of the things that can be done.

Since registering her first company, Sarah has gone on to register two more. She likes the video animations that show first-time users how to complete the process step by step and the dashboard that shows her own personalised information and task list. Sarah appreciates the simple process in the complex world of running a business. "Being in business is the hardest thing I've ever done. It's not for the faint hearted! I do it because of the challenge and the sense of achievement that comes from seeing our clients grow as a result of our assistance."

Sarah has also taken the opportunity to market her business on the website. She provided additional company information such as her logo, her website address, her email address and a map of her location, so now anyone searching for her will be able to contact her easily, and it doesn't cost her anything.

And when it comes to using the Companies Office website, Sarah is enthusiastic about the way it makes her life simpler. "It takes no time at all, and the ease of use allows me to do it for myself."

### HOW THE COMPANIES OFFICE CAN HELP YOUR BUSINESS

- **Online searching:** Free access to searchable data about all New Zealand limited liability companies, company directors and company shareholders.
- **Protect your security interests:** You can register financing statements on the Personal Property Securities Register (PPSR) at [www.ppsr.govt.nz](http://www.ppsr.govt.nz) to protect those interests in the event that a debtor becomes insolvent. You can also search the PPSR before buying an item of personal property to check if any money is owed.

 **The Companies Office** [www.companies.govt.nz](http://www.companies.govt.nz)  
Phone: 0508 COMPANIES (266 726)



# Helping Māori to succeed in business

## Matching me with a mentor was the best thing they could have done.

Peter Duncan – ‘The Wedding Guy’ – knows all about partnerships. He not only partners with dozens of local businesses in his wedding planning business, he also joins couples in partnership as a marriage celebrant. Furthermore, he partners with the Māori Business Facilitation Service (MBFS) to seek advice and implement his own business plans.

Peter thought that he had the ideal location for his wedding planning and celebrancy service in Rotorua – the heart of a unique international tourist destination with first-class services and facilities – but he felt he could do with a helping hand to make sure he was on the right track, so contacted MBFS for guidance.

A relationship then started that has lasted a number of years. The initial aims were to create sustainable business and marketing plans. A crucial aspect of achieving these plans was connecting with a mentor who could act as a sounding board and make suggestions based on their own experience of the business world. Realising that having a mentor was proving to be an important asset, Peter has since sought out more mentors who specialise in specific business functions.

Winning two Westpac business excellence awards gave Peter the confidence to think about how to grow his business. Together with MBFS, they have been exploring the idea of franchising the business alongside rebranding and creating strategic plans.

**“Māori businesses – especially those involved in domestic tourism or in reaching international markets – need to make the most of this service. It’s absolutely crucial.**

Peter is enthusiastic about MBFS – particularly for new and emerging businesses. “Māori businesses – especially those involved in domestic tourism or in reaching international markets – need to make the most of this service. It’s absolutely crucial. They offer their clients sound, impartial advice, and best of all, they are committed to building a long-term relationship.”

### HOW CAN THE MĀORI BUSINESS FACILITATION SERVICE HELP?

*The Māori Business Facilitation Service provides guidance and assistance to business owners of Māori descent. The service is administered by Te Puni Kōkiri.*

- Facilitation
- Brokerage
- Mentoring
- Coaching
- Problem-solving
- Networking
- Accessing resources and referrals to other business services

**i Māori Business Facilitation Service** [www.tpk.govt.nz/en/services/business](http://www.tpk.govt.nz/en/services/business)  
Phone: 0800 949 997



# Putting the idea to the test

## We thought it might have been too good to be true.

Ferron Fruean couldn't believe his good fortune. He had been employed as a landscaper for a number of years and now his employer had offered to sell him the business. He knew that he could do the work, he knew it would provide great opportunities for his family, but was it too good to be true?

Ferron and son Kurt visited the Pacific Business Trust (PBT) where they met a business facilitator who immediately advised them to have an accountant examine the business's finances.

Going through this process helped Ferron realise that the proposition wasn't as good as he'd originally thought, but it did plant the seed of an idea to start a brand new business.

A few PBT business start-up workshops and a whole lot of work later, Ferron and Kurt were ready to begin their new venture. "We thought we'd give this a go. My main motivation was to get my son into business and to be doing it properly."

The Frueans adopted a sustainable business model that saw them through the downturn. "The quality of our work says it all," says Kurt. "Although times have been hard, we have low overheads and we have repeat business that has kept us going."

PBT runs regular business nights with local business speakers, and the Frueans are popular presenters. "We're not great speakers – still, I have done it when asked and helped others understand how I got started and how I run my business." They catch up with their business facilitator regularly for a coffee to talk about what is happening in the business.

**"Pacific Business Trust is a great starting point. At little or no cost, we can get good advice and then we can decide for ourselves what is best for us."**

Ferron is grateful to PBT for helping him avoid making a poor purchasing decision and for giving him the skills and confidence to start up his own business. "Pacific Business Trust is a great starting point. At little or no cost, we can get good advice and then we can decide for ourselves what is best for us."

### HOW CAN THE PACIFIC BUSINESS TRUST HELP?

*The Pacific Business Trust assists Pacific people in business through successful training and development. One of the Trust's roles is providing the tools and confidence to help people decide on whether or not to get into business.*

- **Biz Tools:** Business planning, templates, resources and mentoring.
- **Biz Assessment:** For those starting businesses and supporting those already in business.
- **Biz Education:** Business training and qualifications.
- **Biz Inspire:** Business awards and networking events.

*The Pacific Business Trust is supported by the Ministry of Pacific Island Affairs*

**i Pacific Business Trust** [www.pacificbusiness.co.nz](http://www.pacificbusiness.co.nz) | Phone: 64 9 270 1003





# Going online saves time

## I can now save time by doing all my tax transactions and payments online.

When Julia decided to set up her own small architectural practice, she went to Inland Revenue's website and searched for information on starting a business. Julia was provided with the link to the Tool for Business.

"I didn't realise how much information I could access from my desk – most of the information I need is in the Tool for Business," says Julia.

This interactive tool provided Julia with all the information she needed to set up as a sole trader – how to start a business, what records to keep, how tax works, how to register for GST, and what to do if employing someone.

Julia is also using 'Get it done online' on the Inland Revenue website to make payments and file her returns. "Inland Revenue has quite a few demos, so I can have a trial run first."

After a few months, Julia took on an employee. The Tool for Business provided her with further information and templates, and after registering for an online services account, she completed her employer monthly schedule (EMS) online through ir-File.

Now Julia has secure access, she can get information specific to her business. Julia really likes the ease with which she can access account information. "I can submit my IR 3 return online, and it pre-populates with salary or wage information currently held by Inland Revenue. It's secure, straightforward and saves time. As a sole trader, I can also manage my student loan through my secure account."

### "They seem to understand what it's like to run a small business."

Julia knows she can talk to Inland Revenue if she has any problems. "They seem to understand what it's like to run a small business."

*For privacy reasons, the details of the business have been changed*

### HOW CAN INLAND REVENUE HELP YOUR BUSINESS?

*The Tool for Business is an online interactive tool that explains what you need to know:*

- **How do I start a business?** Getting ready, getting an IRD number, and your entitlements.
- **What records do I need to keep?** Record keeping, income and expenses, asset records, and depreciation.
- **How does tax work?** Filing and paying, the first year, provisional tax, expenses, interest and penalties, and fringe benefit tax.
- **Do I need to register for GST?** When to register for GST, how to record GST, different kinds of supplies, selling assets and deregistering.
- **What do I do if I employ someone?** Employing for the first time, filing obligations, KiwiSaver, and employment changes.

**i** Inland Revenue [www.ird.govt.nz](http://www.ird.govt.nz) | Phone: 0800 377 774

# Where you can go to help yo

## How do I...

	www.business.govt.nz	REGIONAL BUSINESS PARTNERS	NEW ZEALAND TRADE AND ENTERPRISE	COMPANIES OFFICE
Start a business?	●	●		●
Learn how to do business?	●	●	●	
Learn about tax?	●	●		
Know what rules apply to my business?	●	●		●
Get information about markets, population trends, customers, suppliers?	●	●	●	
Find out about my competitors?	●	●		●
Grow my business?	●	●	●	
Find special expert or technical assistance?	●	●	●	
Find out about research and development?	●	●		
Get information on patents and trademarks?	●	●		
Import and/or export?	●	●	●	
Employ and manage staff?	●	●		
Minimise recruitment time?	●	●		
Make my workplace safe? <sup>1</sup>	●	●		
Make my business sustainable? <sup>2</sup>	●	●	●	

## Contact us

**BUSINESS.GOV.T.NZ:** [www.business.govt.nz](http://www.business.govt.nz) | Talk to a biz Advisor on 0800 42 49 46

**REGIONAL BUSINESS PARTNERS:** See pages 32-33 for your nearest Regional Business Partner

**NEW ZEALAND TRADE AND ENTERPRISE:** [www.nzte.govt.nz](http://www.nzte.govt.nz) | Phone: 0800 555 888

**COMPANIES OFFICE:** [www.companies.govt.nz](http://www.companies.govt.nz) | Phone: 0508 COMPANIES (266 726)

**MĀORI BUSINESS FACILITATION SERVICE:\*** [www.tpk.org.nz](http://www.tpk.org.nz) | Phone: 0800 949 997

**PACIFIC BUSINESS TRUST:\*\*** [www.pacificbusiness.co.nz](http://www.pacificbusiness.co.nz) | Phone: +64 9 270 1003

**INLAND REVENUE:** [www.ird.govt.nz](http://www.ird.govt.nz) | Phone: 0800 377 774

**STATISTICS NEW ZEALAND:** [www.stats.govt.nz](http://www.stats.govt.nz) | Phone: 0508 525 525

# ur business

	MĀORI BUSINESS FACILITATION SERVICE	PACIFIC BUSINESS TRUST	INLAND REVENUE	DEPARTMENT OF LABOUR	STATISTICS NEW ZEALAND	INTELLECTUAL PROPERTY OFFICE OF NEW ZEALAND	MINISTRY OF SCIENCE & INNOVATION	WORK AND INCOME	ACC
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1 The Environment Protection Agency also regulates hazardous substances in the workplace  
 2 The Ministry for the Environment provides input to initiatives which benefit business sustainability performance  
 \* The Māori Business Facilitation Service is a Te Puni Kōkiri programme for Māori entrepreneurs  
 \*\* The Pacific Business Trust is a Ministry of Pacific Island Affairs' programme for Pacific Island entrepreneurs  
 \*\*\* The Enviro-Mark programme is provided by Landcare Research, a government-owned Crown Research Institute

**INTELLECTUAL PROPERTY OFFICE:** [www.iponz.govt.nz](http://www.iponz.govt.nz) | Phone: 0508 447 669  
**MINISTRY OF SCIENCE & INNOVATION:** [www.msi.govt.nz](http://www.msi.govt.nz) | Phone: 0800 MSI GOVT (674 4688)  
**DEPARTMENT OF LABOUR:** [www.dol.govt.nz](http://www.dol.govt.nz) | Phone: 0800 20 90 20  
**IMMIGRATION NEW ZEALAND:** [www.immigration.govt.nz](http://www.immigration.govt.nz) | Phone: 0508 55 88 55  
**WORK AND INCOME:** [www.workandincome.govt.nz](http://www.workandincome.govt.nz) | Phone: 0800 778 008  
**ACC:** [www.acc.co.nz](http://www.acc.co.nz) | Phone: 0800 222 776  
**ENVIRONMENTAL PERFORMANCE ASSISTANCE:\*\*\*** [www.envirostep.co.nz](http://www.envirostep.co.nz) | [www.med.govt.nz](http://www.med.govt.nz)  
[www.enviro-mark.co.nz](http://www.enviro-mark.co.nz)  
**OFFICE OF THE OMBUDSMEN:** [www.ombudsmen.parliament.nz](http://www.ombudsmen.parliament.nz) | Phone: 0800 802 602



# Getting it right

## I needed to ensure both that my company was protected and that we did everything possible to assist our staff member.

When Craig Ingram's staff member developed a worrying illness, he was concerned for the wellbeing of his long-serving employee. However, when it became clear that there were implications for health and safety in his workplace, Craig knew that he needed to take action.

Craig took over running his parents' contracting business, Asphalt and General Co Ltd, 10 years ago and slowly but steadily built up the business. He increased staff numbers to 13 and was a regular visitor to the Department of Labour's website to find out about employment agreements, ways to improve his management systems, and health and safety resources for staff training. "The website is very useable with lots of free information," says Craig.

When he realised that he needed some help to work out what his obligations were and how to best manage the situation with his ill employee, he went back to the Department of Labour's website and visited Infozone: Business Essentials.

Within 24 hours, Craig had a comprehensive response on compliance issues, a number of options to consider, and a personal reply. Within 48 hours, he had access to first-class expert advice, and a plan of action for best management practice.

Craig speaks highly of his experience with the Department. "The service was far more personal, professional and compassionate than I expected. I didn't anticipate such a proactive approach and such generous follow-up. I can't speak highly enough of the service I was given."

### OTHER WAYS THE DEPARTMENT OF LABOUR CAN HELP YOUR BUSINESS

*The Department of Labour's Infozone: Business Essentials is a website explaining basic employment relations and health and safety requirements for running a business, with templates, examples and links to practical tools.*

- **Employment Agreement Builder:** A free tool that enables employers to produce effective employment agreements with links to appointment letters.
- **Holidays Online tool:** A way for employees and employers to calculate payments for public holidays, sick leave and bereavement leave.
- **Parental Leave Entitlement calculator:** An online tool that allows employers, employees and the self-employed to accurately assess parental leave entitlements.
- **Safety Culture Snapshot tool:** A survey tool to help businesses interested in taking a first step towards a better safety culture.
- **Frequently Asked Questions:** A database of frequently asked questions on health and safety, employment relations, pay and holiday matters.
- **Skills Highway:** A business-focused, plain-English website with information, tools, resources and case studies to help with workplace literacy training.

**i** Department of Labour [www.dol.govt.nz](http://www.dol.govt.nz) | Phone: 0800 20 90 20

### WAYS IMMIGRATION NEW ZEALAND CAN HELP YOUR BUSINESS

- **Immigration Guide for Employers:** Explains the application process and provides advice on recruiting offshore and settling new migrant families into New Zealand.
- **Employer hub:** A one-stop-shop where you can find out about employing migrants, visa options available, and helping your new employees settle in New Zealand ([www.immigration.govt.nz/employer](http://www.immigration.govt.nz/employer)).

**i** Immigration New Zealand. A service of the Department of Labour  
[www.immigration.govt.nz](http://www.immigration.govt.nz) | Phone: 0508 55 88 55



# The next best thing to family

## This tool provided a cost-effective solution to identifying our market.

Elder Family Matters started in 2000 when owner Jude Dore realised that an ageing population, with far-flung families, provided an opportunity for her to create a small home support agency offering home care for the elderly. Business was good and by 2010, Jude had employed Lawrie Stewart to grow the business. Lawrie immediately decided to concentrate on marketing the business but had a very limited budget. Lawrie found solutions to his problem at Statistics New Zealand.

"In an industry with very tight margins and significant overheads, our marketing budget is very small. Therefore, we need to ensure that our promotions are targeted to those who are likely to pay and are in the right demographics. Interactive Boundary Maps helped us achieve this, and it was so easy," Lawrie says.

Lawrie searched online for the suburbs that had the right age groups and the right level of

household income. This allowed him to know exactly how many households were within each suburb. "The level of detail is tremendous. We were able to print off the exact streets for mail drops and give these to the distributors along with the precise number of leaflets."

**"The level of detail is tremendous. We were able to print off the exact streets for mail drops and give these to the distributors along with the precise number of leaflets."**

Elder Family Matters was able to save time and money and launch an effective marketing campaign with minimal fuss, a trimmed-back budget and efficient use of resources.

### HOW STATISTICS NEW ZEALAND CAN HELP YOUR BUSINESS

*Regional statistics, population estimates, household expenditure and business statistics are freely available online meaning that businesses can find out about their potential customers, markets and competitors more easily than ever before.*

- **Toll-free advice:** A call to the Information Centre (0508 525 525) can help you work out what information is available that might be of use to your business.
- **Measuring business performance:** Information to help you create a profile of your domestic market, understand market trends, and benchmark your own costs and margins against the market as a whole is readily available.
- **Business Toolbox:** Online tools to help you with your business planning. These tools allow you to locate your target market and see information about your industry.
- **Interactive Boundary Map:** A visual mapping tool that shows the census area boundaries, with links through to detailed census information for profiling target markets.
- **Business examples:** Find out how Statistics New Zealand is helping other business owners to make better and more informed business decisions – visit [www.youtube.com/statisticsnz](http://www.youtube.com/statisticsnz).

**i** Statistics New Zealand [www.stats.govt.nz](http://www.stats.govt.nz) | Phone: 0508 525 525





# Protecting what matters

## We had a valuable asset and we needed to ensure that it was secure.

Energy, passion, a sound corporate background and personal experience of dribbling babies were the unlikely but essential elements that have contributed to the success of Jo Bond and Jo Keall's business, Mum 2 Mum.

The friends spotted a gap in the market for quality baby products that were functionally effective, cleverly designed and affordable. Extensive research led to the pair coming up with innovative design solutions, and they soon recognised that they had something special and needed to carefully manage their intellectual property. "We realised that it was worth protecting our name and brand before we invested too much in marketing our products."

They visited the Intellectual Property Office of New Zealand (IPONZ) website and found that, as a starting point, they could register their name and brand online. They sought some advice on the correct words to use in their application and completed the process through the site.

This soon proved to be a wise move when a competitor tried to set up a website with

a name very similar to Mum 2 Mum. "We were able to tell them that our name was protected under intellectual property protection legislation. They soon took it down, and we haven't had any problems since," says Jo.

**"We realised that it was worth protecting our name and brand before we invested too much in marketing our products."**

Jo and Jo needed no more encouragement to ensure that their intellectual property was well protected. As their product line developed and markets expanded, the business has registered a number of trademark and design registrations in New Zealand, Australia, the United States and Europe.

While the two Jos are busy creating more solutions for busy mums, the business has become an award-winning one, taking out two major prizes in the 2011 Waikato Business Excellence Awards.

### HOW CAN THE INTELLECTUAL PROPERTY OFFICE HELP YOUR BUSINESS?

*Recent developments with the IPONZ website have made it easier to apply for trade marks and designs.*

- Use the IPONZ Search and Preliminary Advice service to check out your newly created trade marks before market launch – this can help you select a trade mark that will stand out from your competitors and reduce the risk of infringing their intellectual property rights.
- Find out about competitors' intellectual property assets using the online patent, trade mark and design search engines.
- Renew your patent, trade mark or registered designs online.

*The cost of the application fee is \$115 including GST per class at the time of printing (March 2012).*

**i Intellectual Property Office of New Zealand [www.iponz.govt.nz](http://www.iponz.govt.nz)**  
Phone: 0508 447 669



# Adding value to the project

## MSI's help with funding our R&D fast-tracked our business by about 2 years.

When Sentient Software became a finalist in the 2009 PricewaterhouseCoopers Hi-Tech awards, it was a major achievement with an unexpected bonus. Owner Steve O'Neill was surprised when the Ministry of Science and Innovation (MSI) contacted him and made him aware of a range of funding options available to businesses like his.

Sentient Software had been growing significantly since its incorporation in 2005 as a Software as a Service (SaaS) enterprise in the Project Portfolio Management (PPM) industry. However, Steve knew that in order to grow and to compete overseas, he needed a significant technology stretch.

The support offered by MSI had dual benefits. The investment of over \$230,000 helped Sentient Software hire top industry expertise, and produce feasibility studies and high level designs that subsequently resulted in building their ideas into their product offerings.

The other benefit was clarifying their thinking about the future direction of the business.

"If we couldn't answer a question that we were posed during the application process, it made us sit up and sharpen our thinking. It helped us to learn about ourselves and to solidify our strategic intent," says Steve.

The company has now grown into an industry leader in PPM and despite its small size, successfully competes against international software giants. Staff numbers have also grown, including two full-time positions in Australia in the past 12 months.

Steve is full of praise for the assistance offered by MSI. "I had my reservations and thought it sounded too good to be true, but we've never looked back. MSI's funding significantly lowered the risk of the project and enabled us to thoroughly check out the market and what products we were competing against."

### HOW CAN THE MINISTRY OF SCIENCE AND INNOVATION (MSI) HELP YOUR BUSINESS?

*As New Zealand's largest government funder of research and development (R&D), MSI can tailor a package to help you develop your business and get your products to market faster.*

- **MSI Technology Transfer Voucher:** Available to businesses new to research and development (R&D) who want to engage with a research organisation.
- **MSI Project Funding:** Provides up to 50 percent funding for high-growth potential businesses to undertake R&D projects to develop new technology products, processes or services.
- **MSI Technology Development Grant:** Provides funding for companies with a good track record in R&D that spend a significant proportion of their revenue on research.
- **MSI Capability Funding:** Provides funding to employ students on fellowships or internships and to engage world-class experts to build R&D capability.
- **MSI Global Expert:** A fast, professional and confidential service that locates and screens national and international experts and connects them with New Zealand businesses to solve technical or market-related challenges.

**i Ministry of Science and Innovation [www.msi.govt.nz](http://www.msi.govt.nz)**  
Phone: 0800 MSI GOVT (674 4688)



# Reducing the risk

## It was a punt, but it was worth it.

Matt McFedries had grown his web development business extraction for 4 years, and he had a lot of ideas about further expansion, particularly in search engine optimisation. The company needed to use its cash to fund its fast growth, but Matt also knew he needed another staff member to help with the anticipated increased growth in business. As Matt says, "There are plenty of opportunities, but I had to be selective about where I could develop the business next. We operate in a competitive environment, so I have to watch the bottom line."

Matt also wanted to help the local community by giving a young person a job. He was aware, through his family contacts, of a long-term unemployed young person who seemed to have the right problem-solving skills that could be applied to develop his new idea. The pair had a chat about what his interests and plans were, and Matt saw that there was indeed a good match between his abilities and the skills needed for the job.

A visit to the Work and Income website led to Matt finding out about a programme that assists employers to train and employ unskilled workers.

Work and Income staff took a personal approach to Matt's request. "They came to see us and made it all so easy by finding ways to make it work. I was a bit worried that there would be all this red tape and forms to fill in. The reality was that it was very easy." The wage subsidy is paid very promptly straight into the business's bank account, which all helps with managing the cash flow.

**"They came to see us and made it all so easy by finding ways to make it work."**

Six months later, the new staff member was making a positive contribution to the business. Moreover, he was becoming professionally certified in the key technologies used by the business.

Matt is very satisfied with the service provided by Work and Income and is pleased to have given a young person a chance to realise his potential.

### HOW CAN WORK AND INCOME HELP YOUR BUSINESS?

- **Employer Line:** A free recruitment service to help you find full-time, part-time or casual workers from our database and provide advice on your staffing needs – phone 0800 778 008.
- **Employers On-line:** A free service that allows employers to search our database for suitable candidates to fill a job vacancy.
- **Wage and training subsidies:** Our work brokers can talk with you about the wage and training subsidies available to help a person develop the skills they need to get up to speed in their job.

 **Work and Income** [www.workandincome.govt.nz](http://www.workandincome.govt.nz) | Phone: 0800 778 008



# Taking some of the pain out of the injury

There was no way I could work – I couldn't even bend over, so I certainly couldn't pick anything up. It was really hard on everyone.

Lloyd Banton, a builder on Auckland's North Shore, owns a business in an industry with one of the highest injury rates, but the day he hit the deck, his day at work hadn't even started.

He had just finished coaching a women's rowing crew on the Waitemata Harbour, but as he was negotiating the trailer down the boat ramp to the pontoon, he slipped. "Like a cartoon", his feet went straight up in the air and he slammed down flat on his back. 10 weeks off work followed.

"At the time I had my son and two apprentices working for me and a full work calendar. They carried on as best they could with me giving advice over the phone, and my clients were really supportive."

Nothing is easy about injury, but the decision Lloyd had made to sign up for ACC CoverPlus Extra did make life less stressful. ACC's personal injury income protection insurance was created specially for self-employed people like Lloyd

and is the flexible alternative to the standard ACC CoverPlus that all self-employed people join when they go into business.

Under ACC CoverPlus Extra, Lloyd nominated what compensation he wanted to be paid if he was injured and couldn't work.

"The levy is slightly higher, but for that, I have the certainty of an agreed level of compensation. The weekly payments are paid much quicker because I don't need to prove loss of income – it's all been worked out ahead of time. And if my business continues to create an income for me or if I returned to work part-time, my payments aren't affected one cent. There's no reduction until you are deemed fully fit," he says.

"And because all the paperwork was done in advance, my weekly compensation came through literally the day after I made the claim. Taking out ACC CoverPlus Extra was definitely worth it."

## HOW CAN ACC HELP YOUR BUSINESS?

- **ACC is open 24/7:** You can do business with ACC whenever it suits you. Our secure 24 hour online access gives you more certainty and control, and will make it much easier to:
  - update your contact details
  - update your policy details
  - estimate your levies
  - pay your levies using online banking
  - provide access for your accountant who can log on as your agent
  - view your invoice.

Register now for online access at [www.acc.co.nz/acconline](http://www.acc.co.nz/acconline)

- **Preventing injuries at work:** Smart Tips is a free online tool that lets you customise health and safety information (or 'smart tips') specific to your work, employees and colleagues. To find out more, visit [www.acc.co.nz/worktips](http://www.acc.co.nz/worktips).

**i** ACC [www.acc.co.nz](http://www.acc.co.nz) | Ph 0800 222 776





## The benefits from taking the first steps toward becoming more sustainable just keep on coming.

Warren Massey is a second-generation business owner in the Waikato. Under his watch, the business has developed from a local drycleaner to one of 27 owner-operated Apparelmaster businesses, specialising in industrial and commercial workwear rental and laundry/hygiene solutions.

Warren's business was one of several Apparelmaster branches that completed the free Envirostep self-assessment questionnaire, which enabled the company to check how sustainable its operations were. Warren did the assessment because he wanted to stay one step ahead of all the compliance requirements that his industry faces. Not only did he achieve that, but completing the online tool led to significant changes in his operations.

"The self-assessment was great – it wasn't hard to do and it really made me think about looking at new technologies that would make our business more efficient and environmentally friendly."

Warren's thinking progressed to the point that, when he built a new plant, the brief included energy-saving design, water re-use systems and processes to eliminate contamination. The challenge was to achieve these goals whilst also satisfying the exacting demands of his clients.

The results speak for themselves. "We record everything here. While the tonnage of clothing has increased, the water usage has decreased by 30 percent. We pay for the water in and we pay for the wastewater out, so we're saving on both fronts." The new technology also allows lower water temperatures, which saves on power. An added bonus has been that the care of the garments has improved – they have a better finish and they last longer.

These benefits have encouraged Warren to think about the next step – going through the Envirostep audit to get a certificate, which would give him peace of mind that he is on the right track and enable him to demonstrate his performance to others.

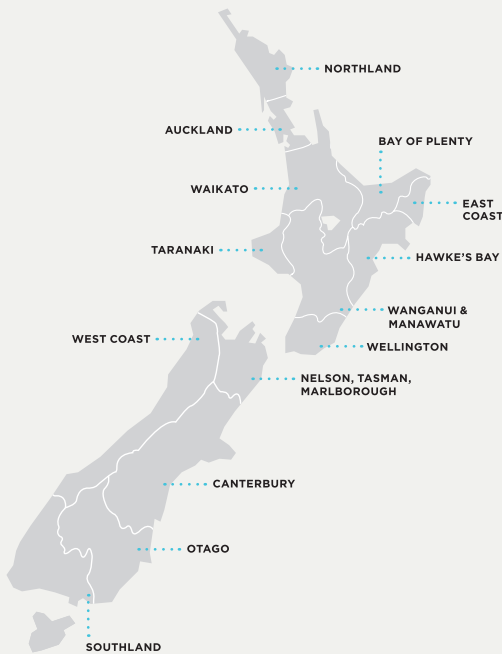
### HOW TO IMPROVE YOUR BUSINESS'S ENVIRONMENTAL PERFORMANCE AND EFFICIENCY

*Whatever the size of your business, Envirostep can help you to understand, improve and communicate your environmental performance, and link to other resources that can help you.*

- **Envirostep:** A free online self-assessment developed by government – visit [www.envirostep.co.nz](http://www.envirostep.co.nz).
- **For an Envirostep certificate:** Contact Telarc SAI Limited (0800 004 004) to arrange for an audit (the cost depends upon your business size and location).
- **Other environmental tools, schemes and grants:** Other resources that can help businesses are listed in the Envirostep User Guide.
- **Standards New Zealand:** Administers a range of national and international standards that can help businesses improve and communicate their environmental performance – visit [www.standards.co.nz](http://www.standards.co.nz).
- **Environmental Standards:** those wanting international recognition should consider ISO 14001 for their environmental management systems, and ISO 14064 for their GHG emissions (carbon footprint).
- **Certification:** Conformance with international standards can be certified by JAS-ANZ accredited conformance assessment bodies (listed in the JAS-ANZ register at <http://www.jas-anz.com.au/>).
- **Business.govt.nz:** This government website provides information about a range of environmental information about resource consents, ecolabels and standards. See <http://www.business.govt.nz/compliance/environment>.

# Regional Business Partners Directory

Regional Business Partners are funded by New Zealand Trade and Enterprise and the Ministry of Science and Innovation. They work with local businesses to provide a range of advice and access to support to enable them to grow.



## NORTHLAND

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36 Water St  
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Phone: +64 9 438 4771  
Email: [info@northchamber.co.nz](mailto:info@northchamber.co.nz)  
Website: [www.enterprisenorthland.co.nz](http://www.enterprisenorthland.co.nz)

## AUCKLAND

Auckland Tourism, Events & Economic Development

### North

PO Box 302-283  
North Harbour 0751  
Phone: +64 9 354 0059  
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## WAIKATO

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Website: [www.opportunityhamilton.co.nz](http://www.opportunityhamilton.co.nz)

Regional Business  
Partner  
New Zealand



### **BAY OF PLENTY**

Tauranga Chamber of Commerce  
Smart Business Centre  
65 Chapel Street  
Tauranga 3110  
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Email: paul@tauranga.org.nz  
Website: www.tauranga.org.nz

### **EAST COAST**

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Aon House, 151 Grey St  
Gisborne 4010  
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Website: www.gisborne.org.nz

### **HAWKE'S BAY**

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205 Hastings Street South  
PO Box 144  
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Website: www.hawkesbaychamber.co.nz

### **TARANAKI**

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Website: www.taranaki.info

### **WANGANUI & MANAWATU**

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PO Box 12 025  
Palmerston North 4441  
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### **WEST COAST**

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### **NELSON, TASMAN, MARLBOROUGH**

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