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## Can You See The Light At The End Of The Tunnel?

Kia ora tatou.

For far too long now all that most media outlets have been able to report for business is the negative effect of the weak economy, ongoing high interest rates, rising unemployment, lack of consumer spending and the length of time it's taking for inflation to fall to target levels. It's all been quite overwhelming for many people with the catchphrase 'survive to 25' becoming all too common across a number of business sectors. At a recent BNH event, the full details of which can be found in this newsletter, Jarrod Kerr, Kiwibank Chief Economist, gave us all some hope that there is indeed light at the end of the tunnel, we're just not sure how long the tunnel is!

introduced or are about to be introduced later in the month, which along with the scrapping of the Regional Fuel Tax, saving us all 11.5 cents per litre at the pump, will hopefully signal some sort of long-awaited economic relief for members. Whilst the level of financial relief will vary and may not be significant, it is at least a step in the right direction as we all await the lowering of interest rates to more manageable and affordable levels.

I hope that members are able to benefit from the Government's fiscal changes that have been

As BNH starts a new financial year, the Team hope that all our members can indeed 'survive to 25'.

Ngā mihi mahana,

**Kevin O'Leary** 

General Manager, Business North Harbour

## **Upcoming Workshops & Events**



#### **ROCKET YOUR BUSINESS** TO THE NEXT PHASE OF GROWTH

growth strategies to rocket your business into your next phase of growth.

Join us for lunch, while eight experts share specific



BNZ Partner Hub Albany: L3, 55 Corinthian Dr, Albany

Wednesday, 24th July

10am-2pm

Kiwi businesses are doing it tough right now. Together, let's create opportunities not just to survive, but to thrive. Business North Harbour and Bolster Risk Management are bringing together a team

to help you, across many fields of expertise. Join us for lunch to hear the strategies and tactics that are moving the dial right now for many NZbased businesses, despite difficult conditions.

All speakers are experts in their disciplines - strategic thinkers with nuanced advice across the following fields: Commercial Lending & Finance: Mark Henry, BNZ

Legal and Commercial: Steve Graham, McVeagh Fleming Law Accounting and Advisory: Gina Cook, BDO

Business Coaching and People: Gaelene Adams Love, Team Fusion International Commercial Risk Insurance: Simon Helm, Rothbury Financial Advisers

IT and Cyber Security: Chris Lee, Netcare

Business and Personal Risk Insurance: Dom Bish, Bolster Risk Management

Marketing for Sustained Growth: Monica Shepherd, The Marketing Collective

The event will take place over 4 hours and lunch is provided. This is an opportunity to listen and learn, but also to network with like-minded, local businesses and

To watch workshop introduction video, <u>click here</u>

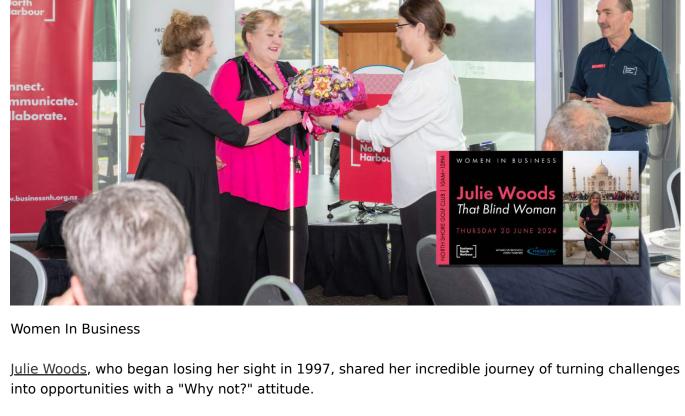
Register here

Each expert will speak for 10 minutes and you'll have the opportunity for Q&A after each speaker.

Past Events

PHONE Plus

to formulate your growth plan for FY25, FY26 and beyond.



Julie's adventures, from refereeing nude touch rugby to exploring the New Seven Wonders of the

World, captivated us all. She even uses a sensory diary to capture her travels uniquely. Her message? "Take away the print; take away the disability."

For more details and to view the event photos, click here



North Shore Commercial Property Group

Thank you to <u>Jarrod Kerr</u>, Chief Economist at <u>Kiwibank</u>, for an insightful evening for North Shore Commercial Property Group. With a global perspective, Jarrod shared an optimistic outlook for NZ's economy, despite short-term challenges. Key insights included the importance of credit, expected rises in unemployment, and the need for better infrastructure spending. Exciting discussions also covered global inflation trends, tourism recovery, and strategic advice for borrowers and savers.

For more details and to view the event photos, <u>click here</u>

# The Ember Employment Talent Showcase Would Like To Introduce Tahlya!



Ember Employment have hundreds of jobseekers on their books ready to step into roles. Today, we'd like to introduce you to Tahlya, who is looking for part-time work in hospitality or retail. She is seventeen and enjoys helping people find what they need. A Rodney local Tahlya has previously worked at Farmers and JJ's as a Christmas casual.

If you want to learn more about Tahlya or any of the other jobseekers on our books contact Janey today at: <a href="mailto:janey.housego@ember.org.nz">janey.housego@ember.org.nz</a>

We are Platinum Partner of BNH and are appealing to you, our fellow members to support this initiative.

site supervisors to retail sales assistants or checkout operators, we have the people you need. Our employment consultants support people to find the right job at the right time with the right organisation.

Ember Employment has a diverse range of talent ready to step into roles today. From construction

Ember is one of the largest NGO's in Aotearoa, employing over three hundred people. Our vision at Ember is to create an Aotearoa where all people are supported to be who and what they want to be.

If you want to access this free employment resource or to learn more about it, contact Janey today at: <a href="mailto:janey.housego@ember.org.nz">janey.housego@ember.org.nz</a>.

#### Watch Out For Scammers This 2024 Tax Season



out and more to come. In total this year, Inland Revenue will send around 3.7 million tax assessments, mainly using customer's myIR accounts as well as the post. The assessments show whether there is a refund due, a bill to pay or whether the right amount was paid for the 2023/24 tax year. From past experience, we know that when IRD send out these assessments, scammers know and increase their attempts to rip off Kiwis.

For more information, click here.

**Inland Revenue Focus On Smaller Liquor Stores** 



In the first stage of this campaign, compliance staff made 220 unannounced visits nationwide,

looking for signs of issues such as income suppression, unreported sales, and non-registered staff.

To find out more information, <u>click here</u>

### EMA: Health An

EMA: Health And Safety In Manufacturing

Manufacturing has one of the highest rates of workplace harm in Aotearoa and it's time for that to change. EMA, with support from ACC, is developing an industry-led harm reduction action plan. The

# challenges and opportunities. Have your say <u>here</u>

project team is collaborating with stakeholders nationally to identify and understand sector specific

Thinking About Doing Business With Germany - EMA

Can Help

workshops designed to equip you with the essential tools and knowledge for successful market entry and growth in Germany. Learn more <a href="here">here</a>

**Special Olympics North Harbour - World Winter** 

**Games 2025** 

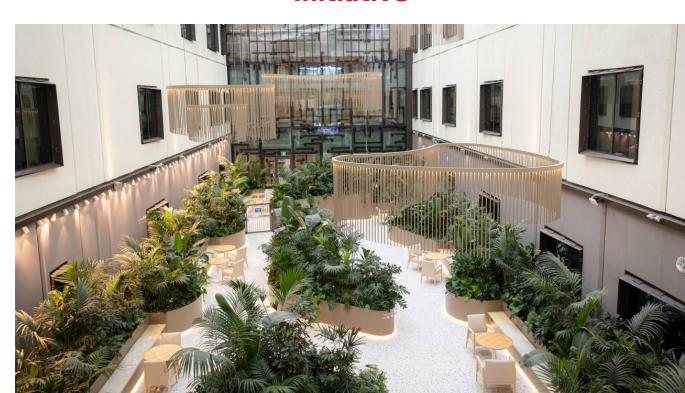
The German-New Zealand Chamber of Commerce (GNZCC) is pleased to present a series of



Special Olympics North Harbour are seeking opportunities for funding and sponsorship that will enable our two selected athletes to attend the World Winter Games in Torino 2025. The Special Olympics World Winter Games is a truly epic global event bringing together people who have an intellectual disability and we are very proud to have two Special Olympics North Harbour athletes, Cosmo Adams- Snowboarder, and Marc Enderle - Skier, selected for the New Zealand representative team.

To find out how you can help click **here** 

#### **BNH Backs Well Foundation's Healing Garden** Initiative



BNH is proud to support the Well Foundation's fundraising efforts. Recently, the Well Foundation installed a beautiful healing garden at the Tōtara Haumaru new North Shore Hospital surgical unit.

To donate or support the Well Foundation and their incredible work, please visit: <a href="https://wellfoundation.org.nz/">https://wellfoundation.org.nz/</a>

#### Nominations For The TĀMAKI MAKAURAU ZERO **WASTE AWARDS ARE Now Open**



Do you know of a person, group or business who deserves to be celebrated for their zero waste efforts? We look forward to hearing about all the mahi that's underway to reduce waste to landfill across the region and recognising the people behind it. No project is too small. We encourage you to nominate yourself and to work together with a nominee. Making a nomination is a great way to be invited to come along on the night and enjoy the community celebration. The nominations will close at 11.59pm on 31st July and are for mahi that happened between November 2022 and June 2024 in the Auckland region. For more information, click here

# **Be Prepared For Your Next Inorganic Collection**



We have negotiated a special minimum discounted rate of \$49.00 plus GST per cubic metre

collected (i.e. equivalent to a small garden trailer load) for our members. Pick-ups are made from your business premises (not the road side). For more information, click here

Latest Information From Business.govt.nz



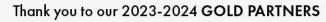
Employment (MBIE)'s phone line for small businesses: Freephone 0800 424 946

If you have any questions or need support please contact the Ministry of Business, Innovation and

Thank you to our 2023-2024 PLATINUM PARTNERS



























Thank you to our **Event PARTNERS** 



















Women in Business















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