# Business Info Pack













# PANMURE **JSINESSES**

























#### WHO WE ARE



Chris Sutton

Town Centre Manager, aka 'The Boss' of Panmure Business Association



Taniela Kaivelata

Security Liaison Officer at the Panmure Business Association, very hard not to spot him in the street



Marketing Director at the Panmure Business Association and the real boss of every promotion



Katie Chan

Communications Co-ordinator at the Panmure Business Association and 'head chef' of the Newsletter



Dannielle Carter

Accounts Officer at the Panmure Business Association, knows her timetables

#### PANMURE BUSINESS ASSOCIATION **BOARD MEMBERS**

Alan Duncan (Chair) The Loft Dance Studio 021 172 2136

Chris Swann (Deputy Chair) Barfoot & Thompson 570 2039

Steven Arnold (Treasurer) Peace Experiment 391 9200

**Adrienne Hodson** Panmure Library 574 6140 Amy Cameron Tamaki Regeneration Company 09 521 8850

Christian Pulley Waipuna Hotel & Conference Centre 09 526 3019

Connie Clarkson Panuku Development Auckland 021 027 15803

Norma McDonald McDonald Trading 021 166 6367 Susan Zwaagdijk Muscle Movement 027 460 7136 Nerissa Henry Maungakiekie - Tāmaki Local Board Representative

#### With love:



# Welcome.

elcome to the Panmure Business Association and thank you for opening your business in our business community. This guide will hopefully assist you to get a good grounding into doing business in Panmure.

Panmure was one of the earlier suburban town centres in the Auckland region and was formally established in 1848. Over the years, the business community has become home to a number of wellcommunity has known and reputable businesses that have found Panmure to be a successful area in which to run a

hy is that so? Panmure's commercial rents are still affordable.

business.

- Panmure is a centrally located hub that is surrounded by both an extensive residential and commercial catchment area.
- We are well serviced by public transport with a transport hub for buses right next to the Panmure Rail Station and an eleven minute train journey to the Auckland CBD.
- We have accessible road networks to the Central Eastern and East Auckland suburbs and to the motorway.
- Panmure is part of the local/central governments partnership known as the Tāmaki Regeneration Vision that aims to construct a minimum of 7,500 homes and in doing so will double the population over the next 10-15 years in the Tāmaki area.

- Auckland Council has a high amount of land holdings in Panmure and has assigned Panuku Development Auckland to investigate ways to trigger significant development on Council owned land.
- Since 2007, the Panmure business community has witnessed a steady increase in affordable ethnic food outlets as well as a growing health and well-

being business cluster.

- Panmure currently reflects the ethnic diversity of Auckland with a large Pasifika, Maori and Asian population.
- Panmure has a strong, active and effective business association that cares for the local business community with emphasis on: security, a clean and tidy image, communications via a monthly

newsletter, business directory, social media and video features, promotions and events as well as advocacy to both local and central government.

n behalf of the Panmure Business Association board members, who like me are passionate about the positive future of the Panmure business community, we wish you every success for your business's future financial viability and growth.



The business

become home

to a number

of well-known

and reputable

businesses

Ohris Town Manager

027 527 6389, 09 527 6389 manager@panmure.net.nz





# What is the Panmure Business Association (PBA)?

he Panmure Commercial Association was founded in 1952 as a voluntary organisation with a focus on promotions.

In the early 1990's, the Panmure Commercial Association in conjunction with the Auckland City Council forged a relationship based on the Canadian/USA Mainstreet (retail focused) model.

In 2011, we became a Business Improvement District (BID) which represents the diversity of businesses in our area and is not solely retail focused. Businesses and organisations which are within the boundary of our BID area become one of

our members automatically.

ach of our 150 building owners, within a defined commercial area of Panmure, pays a special targeted rate that is collected by Auckland Council in the annual rates bill. This fund is then distributed back to the PBA in quarterly instalments and is to be used for projects and promotions within the town centre.

ach October at the Annual General Meeting, a Board consisting of up to eleven building and business owners or managers within the BID area are elected to set the direction of the Association, decide how the funds are to be spent and are tasked to ensure that the funds are spent wisely.

#### The role:

- Promotion
- Events
- Safety & Security
- Communication
- Advocacy
- Support

# What does the PBA do?

he aim of the PBA is to support and advocate for the business community and to promote the retail and services businesses within the Panmure Business Improvement District area.

#### Marketing:

- Business Newsletter (February December)
- Panmure Business Directory
- Panmure Business Association website www.popintopanmure.co.nz
- Business database management and networking opportunities
- Business and customer surveys
- Business Digital Workshops
- One-on-one marketing sessions

#### **Promotions:**

- Tastes of Panmure (month of May)
- Pamper Me in Panmure (month of August)

#### **Events:**

- Panmure Christmas Street Party (1st Saturday of December)
- Panmure Basin Fun Day (Feb/Mar) supporting role only
- Support of various community events through marketing & funding



Staff person to contact in regards to marketing:

Marketing Director promote@panmure.net.nz









**Taniela Kaivelata** Security Liaison Officer 027 53 53 017 security@panmure.net.nz

#### Safety & Security:

The PBA employs Taniela Kaivelata, Panmure Security Liaison Officer.

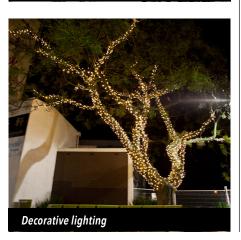
is role is to promote a safe environment for both businesses and customers. It is also to report repairs and maintenance issues within the public space. Taniela assists and supports businesses with criminal incidents and the PBA captures information from the CCTV camera network to pass onto the Police or the Auckland Council Graffiti investigation team.

#### LOCAL SUPPORT

- The PBA owns an extensive CCTV security camera network which is now connected into the Safer City Network and is monitored by the Police. It has assisted in the reduction of antisocial behaviour and criminal incidents in the town centre. We work with and support the local NZ Policing team.
- The PBA owns and maintains an extensive 'Under Veranda Lighting Network' that lights the town centre each evening and is currently being transitioned to LED lighting.
- A number of the town centre trees have had decorative lighting installed which creates a positive ambiance within the town centre.
- Service lanes are cleaned up yearly by the PBA









#### Reporting:

e report repairs and maintenance on public property within the town centre to the Auckland Council Call Centre (09 301 01 01), Vector, Watercare and telecommunication company assets.

dditionally we report to the Auckland Council Graffiti Eradication Team to ensure the prompt removal of tags. Each tag is photographed and the image is stored on a database. We assist the Team with CCTV information about the tagger with the hope of a prosecution.



#### Advocacy:

We work closely with and advocate to the Maungakiekie-Tāmaki Local Board, Auckland Council and Auckland Council CCO's such as; Auckland Transport (AMETI), Panuku (Unlock Panmure) and Tāmaki Regeneration Company (Tāmaki Regeneration Program)

We keep up to date with and inform the business community on the AMETI Project (Auckland Manukau Eastern Transport Initiative), Unlock Panmure and the Tāmaki Redevelopment Company's plans and projects.





Staff person to contact in regards to advocacy: **Chris Sutton** Town Manager manager@panmure.net.nz

#### LOCAL KNOWLEDGE



# Promotional support

#### **Monthly Newsletters**



Pop into Panmure is published monthly and is an essential read to keep up to date with Panmure news and the goings on in your local business community.

Taniela hand delivers these to each of the businesses in our Town Centre.

They are also available at the Panmure Library and some local cafés.

Want to be featured with a free advertorial opportunity? Get in touch!

Contact: 09 527 6389 E: info@panmure.net.nz

#### PBA Dining and Food Vouchers

We offer these periodically as prizes for our consumer promotions, as business recognition or as a thank you to volunteers at our events.

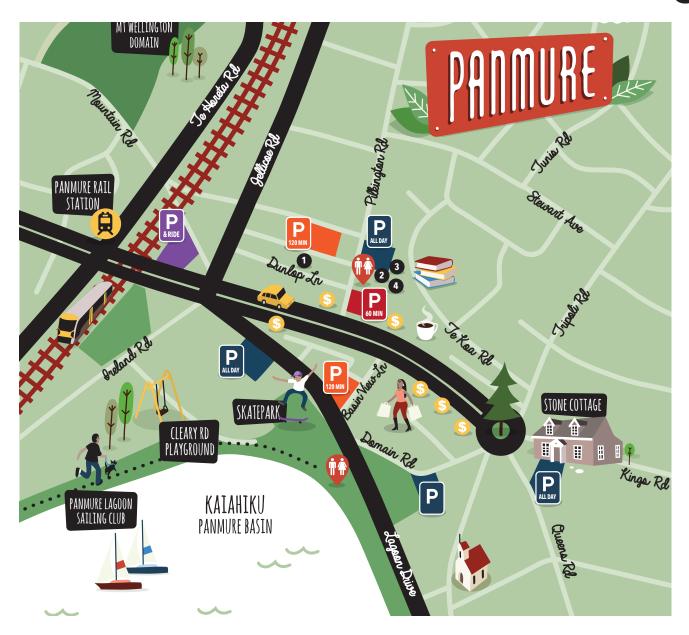
There are different denominations and they can be used like cash at any of our local food establishments listed on the back of the voucher (which is at most eateries).

When tendered, the business redeems the dollar value in cash from the PBA either by phoning us or dropping in.

We find these vouchers to be a great opportunity to get people to try new eateries and return to Panmure, as well as making our winners very happy and satisfied.

Voucher samples seen below.





# Good parking habits = good business

#### Good parking habits = more business revenue

ach year we need to remind all business owners, managers and staff members that it is NOT OK to park in the convenient car park spaces outside or near your place of work.

In fact, you are limiting the livelihood of your fellow business people and your own. Here is a very conservative estimate as to the impact:

- our parking spaces in the main street are for 60 minute stays
- one parking space could turn over a minimum

of 8 cars in a working day

- if each person who parked in the space spent \$10, that parking space would be worth \$80 per day, \$400 per week (Mon-Fri) = \$20,800 per year in revenue for our town.
- f you are regularly parking in customer parking spaces outside your business this is 'money down the drain' for the whole town and we would appreciate it if you could please park elsewhere and be a good neighbour.







# Rubbish bins

#### Red lidded rubbish bins:

he rubbish bin with the red lid is for general household/office rubbish. Place these beside the edge of the footpath on Tuesday evening for the rubbish

This will vary on weeks that contain Public holidays.

collection early EACH WEDNESDAY morning.

Once your bin has been emptied please move it back to your premises.

Rubbish left next to your bin will not be collected.

If your bin was placed beside the edge of the footpath at the correct time but was missed, please phone Auckland Council call centre 09 301 01 01.

#### Blue lidded recycle bins:

he rubbish bin with the blue lid is for general household/office packaging such as plastic bottles and containers, glass bottles and jars, tins and cans, paper and cardboard.

Place beside the edge of the footpath on Tuesday evening for the recycle collection EVERY SECOND WEDNESDAY morning. (Check online at Auckland Council/Environment & Waste/Rubbish & Recycling or in the PBA Newsletter).

his will vary on weeks that contain Public holidays.

Once your bin has been emptied please move it back to your premises.

Recycles left next to your bin will not be collected.

f your bin was placed beside the edge of the footpath at the correct time but was missed, please phone Auckland Council call centre 09 301 01 01.

If your business creates too much general rubbish, you must purchase a commercial recycle waste bin from a commercial supplier such as Waste Management or JJ Richards and Paper Reclaim.

eclaim in 218 Station Road, Penrose offer a free drop off point for flattened cardboard from 8am - 5pm, weekdays.

#### Other hin providers for your husiness:

oo p. o	,
J J Richards and Sons	09 262 6500
Waste Management	0800 101 010
Reclaim	0800 732 5246

### LOCAL TIPS

# Handy FAQ's for Panmure businesses



I want to report what happened to me/my business/my car but I don't want to ring 111 as it's not an emergency...

我想報案,但因為已經不是

緊急的所以我並不想打111...



Ring the NON-Urgent Crime Reporting Line – 105 –make sure you get an incident number and write it down.

請致電非緊急罪案報告熱線 - 105 - 請記得詢問個案編號並記錄下來。



There is tagging on the wall of my business, I want it removed, who do I tell?

有人在我店舗的牆上塗鴉· 我想清除它·我可以找誰?



Each week day, Civic Contractors come through the town and photograph each tag before it is removed. (The photos are

stored in a database of taggers and can be used to prosecute a tagger if they are caught). Most days the contractor comes through Panmure first thing in the morning but if it is not removed by the following day, take a photo of the tag and send it through to admin@civiccon. co.nz. Don't forget to tell them the address. Alternatively you can ring the PBA office - 09 527 6389.

每個工作天都會有Civic Contractors的工作 人員來巡查·一但發現塗鴉會拍照記錄然 後清除。(照片會存證在塗鴉者的檔案內· 用於日後起訴塗鴉者)

通常工作人員會每天早上過來巡查·但如果次日發現該塗鴉仍然沒被清除·請拍下照片並電郵至 admin@civiccon.co.nz。請記得寫下地址。您亦可以致電我們Panmure商委會辦公室 -09 527 6389。



Who do I call if the under veranda light outside my business is out?
如果我店舗外的走廊燈不亮

了,我可以找誰?



The PBA office – 09 527 6389. Please tell us your business name and address.

請致電我們Panmure商委會

辦公室 - 09 527 6389。並告訴我們你的店名及地址。



Who do I call if there is someone begging/busking outside my business?

如果有人在我店門外行乞或 進行街頭表演·我應該告訴誰?



Auckland Council Call Centre - 09 301 01 01.



There is water leaking out of the water metre box/ fire hydrant tap, who do I ring?

如果發生水錶/消防栓漏水,

我該向誰報告?



Watercare - 09 442 2222.



Who do I call if I see one of the tall street lights in the middle strip of the road is out?
如果我發現馬路中間的其中

一盞高街燈不亮了,我該向誰報告?



Vector - 09 303 0626.



Who do I call if the traffic lights are not working?
如果我發現交通燈故障了.

如果我發現交通燈故障我該向誰報告?



Auckland Transport – 09 355 3553.



I know there is a CCTV camera near my shop and I want to take a look at the CCTV footage to see if I can recognise the person who stole from me?

我知道我店舖附近有監控視

像頭·我能否看一下監控視像頭拍下來的 錄像?



Only authorised PBA staff and the Police are allowed to view any CCTV footage.

只有有許可的Panmure商委 會員工及警察可以看監控視

像頭拍下來的錄像。



Can I have a copy to the CCTV footage of the person who stole from me?

我能否取得監控視像頭拍下來的犯案者錄像備份?



No, any relevant CCTV footage must only go to the Police.

不可以。所有監控視像頭拍

下來的錄像只會提供給警察



My belongings have been stolen, what should I do next? 我的東西被人偷了, 下一步應該怎麼做?



Please report it to the Police, and ask for the report number, so we can supply the footage to the Police.

請向警方報告,取得個案編號,我們才可以把錄像存檔交予警方



ith over 675,000 New Zealand companies already on the New Zealand Business Number (NZBN) register, now is a great time for sole traders to get an NZBN, if you haven't already. We've outlined how it works and the potential benefits for self-employed, sole traders and other small entities to consider signing up.

## Having an NZBN makes doing business faster

he NZBN is a globally unique identifier, available free to every Kiwi business. Whether you're a self-employed builder or a major corporation, you'll benefit from having an NZBN.

Your NZBN makes doing business faster and easier because it links to your core business information (known as Primary Business Data). This includes things such as your trading name, phone number and email address.

Having your primary business data available through the NZBN register means anyone you do business with (such as suppliers or customers) can easily access information about your business. They can quickly find all the details they need about your business in order to work with you. You won't

have to keep repeating this information every time you deal with a new business. When you update your information, your contacts are notified of the changes automatically, you won't have to contact clients individually.

## Other businesses may expect you to have an NZBN

aving an NZBN isn't yet mandatory for sole traders, but it will eventually become a standard requirement. That's because New Zealand wants to ensure it is keeping up with global business requirements. As a sole trader, you'll increasingly find larger entities will only do business with you if you have an NZBN.

Many other countries already have their own business numbers, including Australia, the UK, Canada, Singapore, and USA. New Zealand is working to catch up. Other countries are already using the NZBN to recognise Kiwi businesses.

Domestically, NZBN is simply an effective and efficient way to deal with fellow Kiwi businesses. You can ask other businesses for their NZBN, so you can be sure of exactly who you're working with.

#### FACT China Customs

China Customs requires an NZBN from Kiwi businesses wanting to import there, so they can recognise the legal entity they're transacting with.

## Get more credibility for your business

aving an NZBN offers you many benefits: you'll be easier for other businesses to find, you'll build confidence and trust with your clients, you'll automatically meet the trading requirements for those companies that only do business with traders on the NZBN register. An NZBN shows you're running a real business, which gives others more confidence in working with you.

Get your NZBN: nzbn.govt.nz/get-an-nzbn/

For any further Q's, contact NZBN by phone at 0508 696 926 or by email at info@nzbn.govt.nz

#### Courtesy:

Ministry of Business, Innovation and Employment www.business.govt.nz

#### **BUSINESS** TALK



# e-Invoicing

#### **Enabled by the NZBN**

lectronic invoicing (e-Invoicing) is one of the first in a range of new digital innovations that will use the New Zealand Business Number (NZBN) to help businesses save time and money.

Businesses will no longer need to generate paperbased or PDF invoices that have to be printed, posted or emailed, and buyers will no longer need to manually enter these into their accounting system.

It's time to start preparing your business for e-Invoicing, so that you can take advantage of this technology.

#### How it works

E-Invoicing is the direct exchange of invoices between suppliers' and buyers' financial systems. Buyers can send an e-Invoice directly to their customer's financial system through a digital 'mail' service. International standards will allow these systems to 'speak' to each other, even if the two businesses are using different systems. By removing manual handling, the billing process becomes faster and more accurate, reducing the chance of problems and delays.

You can check out the video online to learn how e-Invoicing will transform the way Kiwis do business: /bit.ly/2L6v4NI

#### The benefits for Kiwi businesses

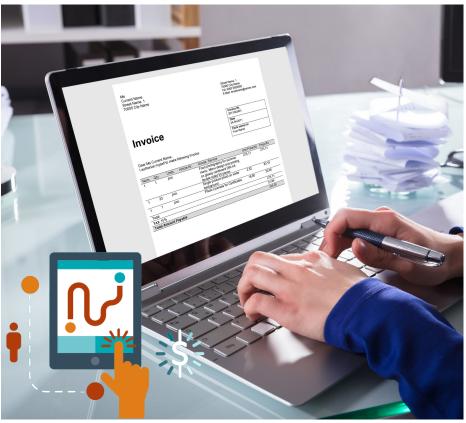
E-Invoicing will offer a solution that every business will be able to access and benefit from, regardless of their size, and which financial management system they use.

#### Faster and easier

E-Invoicing will save businesses time, by enabling the faster delivery, processing and payment of invoices, which can improve cash flow and support business growth.

#### Cost savings

Moving to e-Invoicing will save businesses money, as e-Invoices are significantly less expensive to process than paper or pdf invoices.



#### Fewer errors

Around 28% of invoices are overdue for payment for more than a month, often due to simple errors. By removing manual handling, data quality will improve resulting in fewer delays caused by incorrect invoices.

#### Direct and secure

E-Invoices are impossible to lose, and they reduce the risk of fake or compromised invoices, so businesses can be more confident that the invoices they are paying are authentic.

#### Joining PEPPOL - a global standard

In February 2019, the New Zealand and Australian Prime Ministers announced their intention to adopt the Pan European Public Procurement Online (PEPPOL) interoperability framework, to deliver e-Invoicing. PEPPOL is a global framework already used by 32 countries.

New Zealand became a PEPPOL authority in March. Specific requirements are being finalised for the transition to PEPPOL to take place by the end of 2019. It is expected that businesses will be able to access the e-Invoicing framework from that time.

## Ways your business can start preparing

• Get your NZBN – you need it to access e-Invoicing

- Start sharing your NZBN with the businesses you work with
- Talk to your technology team or accounting software provider about including the NZBN in your customer and supplier databases
- If you are a supplier who would like to send e-Invoices to your customers, add their NZBNs to the information you already hold about them.
- If you are a customer who would like to receive e-Invoices from your suppliers, start loading their NZBNs against your supplier information.
- Ask your accounting/procurement system provider when your system will be able to send 'PEPPOL' formatted e-Invoices.

Contact the team at: e-invoicing@nzbn.govt.nz to learn more about e-invoicing.

## If you're a Service Provider or other interested party

There is an accreditation process required to provide Access Point, Translation, Gateway, or other e-Invoicing services.

Register your interest in learning more about the accreditation process to their email: e-Invoicing@nzbn.govt.nz

Courtesy: Ministry of Business, Innovation and Employment https://www.nzbn.govt.nz/using-the-nzbn/e-invoicing/

#### BUSINESS TALK



# Protect your business from cyber scams

Hot tips for your business



hey are easy to fall for and can go unnoticed.
But if you know what to look for and put the below-mentioned four security measures in place, you'll be in a good position to keep you and your business safe.

#### The scam

Last year, CERT NZ received a report from a small business that was receiving emails from an attacker pretending to be a recognised supplier.

The emails contained fake invoices and were attempting to trick the business into paying the invoiced amount into an attacker's account.

The emails seemed legitimate. For example, they included information about recent goods the business had requested and the right costs.

However, there were small differences in the sender's email address that fortunately the staff noticed before any payments were made.

With the help of their IT provider, the business discovered that an employee's email account had been hacked.

The account had a simple password, making it easy for the attacker to get into the account and forward any emails containing words like "account", "invoice" and "pay" to an external address belonging to the attacker.

The information in these emails gave the attacker enough details about the business's billing cycles and behaviours to create fake invoices that looked legitimate.

### FACT

In the past year, CERT NZ received more than 2,000 cyber security reports from New Zealand businesses and organisations.

The reported financial loss was over \$5.2 million.

#### Get protected

Many businesses think a cyber-attack won't happen to them. To help keep you and your business safe, put the following four measures in place.

#### 1. Manage your passwords

Have a strong and different password on each of your accounts, like email and software programmes. You might use a password manager, an app that securely stores account logins. That way you only have to remember one password.

More: https://www.cert.govt.nz/individuals/ guides/getting-started-with-cyber-security/ keep-your-data-safe-with-a-password-manager/

#### 2. Turn on two-factor authentication

Add an extra layer of security to your business email accounts by applying two-factor authentication (2FA). It's often a password and something else, like a code that is sent to your mobile phone.

More: https://www.cert.govt.nz/business/guides/business-basics/two-factor-authentication-as-a-security-tool-for-business/

## 3. Check your privacy settings on social media

Updating your social media privacy settings to only friends and family makes it hard for cyber criminals to find out information about you.

More: https://www.cert.govt.nz/individuals/ guides/stepping-up-your-cyber-security/ cyber-security-social-media/

#### 4. Update the software on your devices

Don't ignore software updates when they are available. Try to action them as soon as possible. It'll help protect against bugs and viruses.

#### If you have a cyber security issue

Report any issues to CERT NZ (cert.govt.nz) right away. You'll be asked to describe the cyber security issue you're experiencing. CERT NZ will then identify it and let you know what the next steps are to resolve it.

Along with providing you with help, CERT NZ uses the information you share to create advice and guidance for others who might be going through the same issue.

Any information you provide is confidential, unless you give consent to share the details of your report.

Report an issue: https://www.cert.govt.nz/individuals/report-an-issue/

What is CERT NZ - The NZ Government announced an investment of \$22.2 million to set up a new national Computer Emergency Response Team (CERT) as part of Budget 2016. In establishing a CERT, New Zealand joins an international network of CERTs. This improves our access to information on potential or real-time cyber-attacks and helps us play our part in the global effort to improve cyber security.

CERT NZ is a key component of New Zealand's Cyber Security Strategy, contributing to the delivery of the Strategy's vision of a confident and secure digital New Zealand.





# Minimum wage to rise to \$18.90 per hour

The Government has confirmed that the adult minimum wage will increase from \$17.70 to \$18.90 on 1 April 2020



hose on the starting-out and training wages will also see a boost in pay to \$15.12 per hour. This rate remains at 80% of the adult minimum wage.

The increase to \$18.90 in 2020 offers a balanced approach toward reaching the Government's plan for a \$20 minimum wage by 1 April 2021. The \$18.90 rate was determined after consultation with stakeholders, including employer and employee representatives, and confirmed after an annual review which took into account the current economic context and the interests of businesses and workers.

#### Minister's announcement:

The Government is making sure we share the prosperity of our strong economy fairly with those on the minimum wage by lifting it to \$18.90 per hour on 1 April 2020 - the next step in the Government's plan for a \$20 minimum wage by 2021, Workplace Relations and Safety Minister lain Lees-Galloway says.

"Around a guarter of million workers will be better off next year, thanks to another \$1.20 an hour increase to the minimum wage, the biggest equal lift ever," says lain Lees-Galloway.

An estimated 242,000 workers will benefit by a lift

in their income, which includes people working on \$17.70 and between \$17.70 and \$18.90 an hour.

"The new \$18.90 rate will mean an extra \$48 per week before tax for Kiwis who work for 40 hours on the current minimum wage.

"New Zealand's economy currently has a solid footing. Our unemployment rate is low at 4.2 per cent, our economy is predicted to add 43,600 jobs in 2020, and our GDP is growing at a faster rate than other OECD nations, including Australia, Canada, the USA and European countries.

"With our economy doing well, we want to make sure that our lowest paid workers also benefit. The rise in minimum wage is estimated to boost wages by \$306 million a year across the economy. That's a good investment in local economies where workers spend their wages.

ain Lees-Galloway says today's announcement reconfirms the rates signalled in 2018 and the Government's plan for a \$20 minimum wage in

"We're implementing a balanced approach to the minimum wage increases and have provided certainty to businesses who told us they wanted to know how much the minimum wage will increase and when the changes were going to happen," says lain Lees-Galloway.

"Last year, we signalled minimum wages of \$18.90 for 2020 and \$20 in 2021. By re-confirming these rates we offer certainty the businesses need for planning and forecasting."

The starting out and training wages will also see a boost, with a rise to \$15.12 per hour from 1 April 2020, remaining at 80% of the adult minimum

Courtesy: Ministry of Business, Innovation and **Employment** 

Visit employment.govt.nz or call Employment New Zealand toll free on 0800 20 90 20.

www.business.govt.nz

#### TIP:

If you pay staff minimum wages, recalculate your budget for the rest of the year - you'll be paying out more in wages.





is managing money is one of the most common reasons small businesses, sole traders and contractors fail. Our step-by-step guide will help you stay on top of your finances. The minimum wage went up from \$16.50 to \$17.70 per hour. Here's what you'll need to know for your business.

#### #1 Create a business model that works

Your business model is the way you or your business is going to operate and make money – however much you want to make. It helps you identify how much money you'll need to get started and what your income needs to be to cover costs and make a profit. You should:

- \* Identify your operating costs, e.g. transport, staff, electricity, lease
- \* Estimate your likely customers, e.g. foot traffic and how competitors in your area perform
- \* Know your limitations, e.g. if your café can seat 20 people at a time, it limits how many people you can serve in a day
- \* Keep metrics specific to your industry, e.g. the cost of a café will be different to an IT contractor.

Read more about Business Structure overview here: https://www.business.govt.nz/getting-started/ choosing-the-right-business-structure/businessstructure-overview

#### #2 Set a budget

Now you know how much money you need to cover your costs and make a profit. The budget is where you set your goals and a plan for how you're going to get there. You should:

- \* Set your targets what are your profit goals for the year?
- \* Plan for your costs when do payments need to be made?
- \* Review your budget with how you're tracking monthly.

TIP: It's easier to model operating costs first, then think about how much money you'll need to cover your costs.

#### #3 Keep track of your finances

To understand your numbers, you need to know what's happening. Accurate records help you see what's going on in your business. You should:

- \* Keep accurate and up-to-date records.
- \* Stay on top of your cash flow the money coming in and going out.
- \* Use a separate bank account for all your work income and expenses to track your spending.
- \* Understand the trends do you have enough to keep you going during the quiet periods or gaps between contracts?
- \* Set aside money for periodic payments, e.g. putting aside a portion of your income in a savings account to cover taxes and levies.
- \* Ask to pay bills in instalments, e.g. pay for your accountant throughout the year instead of in one big invoice.



Read more about Systems that can help at tax time here: https://www.business.govt.nz/tax-and-accounting/tax-time-tips/systems-that-can-help-at-tax-time/

#### #4 Keep on top of debtors

You need to be paid for the work you do. Until payment is made, you're financing the cost of the job out of your own pocket. You should:

\* Be clear about the estimated cost before starting the job.

- \* Invoice for the work you do no one is going to pay until they have been invoiced.
- \* Invoice as soon as possible your customer will consider it a lower priority the longer you leave it.
- \* Chase debtors regularly, e.g. at least every month.

TIP: Invoice when your customer still remembers the value of the work you've done. The longer you leave it, the more this will wear off.

Tips and advice on getting paid on time: https://www.business.govt.nz/tax-and-accounting/business-finance-basics/getting-paid-on-time/

#### #5 Get an advisor if you need help

Finances are an important part of running a business, and sometimes this means you'll need help from an accountant or bookkeeper. You should:

- \* Get advice before making a financial decision you're unsure of, e.g. expanding into a new area or buying a high-value asset.
- \* Ask for help if you feel like you're not on top of things or at key times, e.g. when doing your first tax return or when operating at a loss.
- \* Weigh up the cost paying an expert may end up cheaper than trying to do it yourself.

TIP: Consider where you want to spend your time.

You may prefer to get help with your accounts so you can work on other areas of your business.

Courtesy: Ministry of Business, Innovation and Employment www.business.govt.nz

# Top tips for preventing & dealing with thieves

### **STOP THIEVES**

#### Shoplifters are thieves who steal your profits

Losses from stolen merchandise are a serious problem and the days are gone where any shop owner can afford to be lenient with shoplifters. You can, however, do a great deal to protect yourself. This is preferable to the actual detection and arrest of offenders concerned.

#### Assess your shop layout

Have a good, long, hard look at your shop premises. Do you have lots of blind spots or areas where a shoplifter can work unseen, or come in un-observed? Take steps to correct them.

#### Eliminate the hazards

Open up the floor area as much as possible. It's easier to supervise and also enables members of the public to see what is going on. Few shoplifters will operate if they think they might be seen.

#### Reduce the opportunity

- Place large mirrors about the shop. This is a psychological and physical deterrent.
- Provide shopping baskets. Display a sign asking for these to be used.
- SUPERVISE your shop. Encourage staff who are not busy to move about.
- Thread nylon, fine wire or tape loosely through handles and other articles, to allow examination but prevent removal.
- Install an entry warning buzzer at the door. Many shoplifters enter small shops, steal and leave, without the staff even being aware that thieves were there.
- Try to arrange your displays so that valuable, attractive, portable items are placed where they can be more easily

- supervised. Try to keep them out of reach or at least place them where they cannot easily be pushed into a shopping bag or
- Supervise children who loiter around counters. Many children regard 'shoplifting' as a game.

#### Report every thief

If you detect a person stealing, report it to the

Not doing anything about a person stealing may worsen your problem. Records show many people apprehended for shoplifting have been operating for some time. Many of them are experts at extricating themselves from the situation. Make it absolutely clear to customers and staff alike that NO tolerance will be shown to anyone caught shoplifting.

If you have very few staff watching a large number of goods, management would be well advised to evaluate the losses they are suffering and compare these losses with the cost of taking on more staff.



## **PREVENT SHOPLIFTING**

#### Customer behaviours to look out for:

- Person/s constantly looking to see if they are being observed
- Person/s looking around the area to see where the cameras are situated
- Person/s spending time in your shop and leaving without coming to the
- Person may have something to hide the goods in, example, sports bag/ shopping bag, pram or large coat/ clothing
- Body language.

#### What to do if you suspect someone is shoplifting

- Politely but firmly challenge the person
- Some approaches could be: "can I help you with something?" "can I be of assistance to you?"

This challenge can be completed from behind the counter or by going out into the public space area. This challenges the person and draws direct attention to what they are doing. Use a firm and clear voice you have a right to protect your store and it sends out a strong message that the staff at your shop watch what is going on.

#### Your legal rights when confronting a shoplifter:

- You cannot detain the person
- You can invite/ask for their name and address but there is no requirement to supply this information
- You cannot obstruct the person from leaving the premises

- You cannot present a physical barrier or obstruction to prevent the person from leaving. For example, don't use yourself as a barrier
- Tell them the matter will be reported to the Police
- You have no right to search or touch the

#### What to do if you have seen someone shoplifting

It's your choice - Do you feel comfortable challenging the offender?

If YES, then complete the following actions...

Remember your personal safety. If your safety is at risk DO NOT approach offender/s

- Verbally challenge the person, some examples could be: "would you like to pay for that/those items?" "could you please come up to the counter to pay for that/those item/s?
- Approach and invite the person again to pay for the goods at the counter (2 staff to approach if practical)
- Tell the person what you've observed
- Firmly request the person to pay for the goods again
- If they agree, take them to the counter and complete the transaction – remember, do not physically touch them
- If they refuse, advise them that you will be contacting the Police
- Request the person's name and address (they are not obliged to provide this information, however attempt to obtain this information)
- Request the person to stay (do not touch or obstruct the person)
- Take note of the time to help you locate the offender/incident on any video surveillance equipment you may have (don't forget to replace the video and resume recording!)
- 10. Positively identify the product/s stolen. Make, model, value etc as appropriate as this information will be required by Police.
- 11. Ring the Police and report the incident advise Police if offender is present or has
- 12. Advise surrounding shops of the incident and provide a description of the offender.



#### Do you feel comfortable challenging the offender?

If NOT, then complete the following actions...

Identify/take a description of the person and vehicle, if used

- Identify where/what product/s you suspect were taken
- Report what you have seen in your shop to the Manager or person in charge
- Take note of the time to help you locate the offender/incident on any video surveillance equipment you may have
- Then contact the Police and ask for the reference number from the Police officer

Ref no.:

Report the incident to the Panmure Business Association, have the reference number from the Police handy

## **GIVE A GOOD DESCRIPTION**

#### AGE RANGE:

ETHNICITY: European, Pacific Islander, Maori, Asian, Middle Eastern, Indian etc.

BUILD: Thin, Medium, Solid, Fat

HAIR COLOUR: Black, Brown, Red/Ginger, White, Grey, Partly Grey etc.

HAIR TYPE: Curly, Bushy, Straight, To collar/ shoulders, Shaved, Receding, Pony tail, Bald etc.

FACE SHAPE: Oval, Square, Round etc. MOUTH-LIP SHAPE: Thin, Thick, Prominent lower

lip, Missing teeth etc.

EYE COLOUR: Blue, Brown, Green, Grey, Different colours etc.

EYES: Close/wide set, Bulging, Beady

EYEBROWS: Bushy, Arched, Joining, Plucked./thin

NOSE: Pointed, Small, Broken, Flat, Upturned CHIN: Receding, Protruding, Square, Double, Pointed

COMPLEXION: Fresh/fair, Black, Olive, Ruddy, Copper, Freckled, Spotty etc.

FACIAL HAIR: Full beard, Moustache, Side burns, Goatee

EARS: Different sizes, Large, Missing, Cauliflower CLOTHING: Describe types, colour, styles, belts, buckles, include disquises

FOOTWEAR: Gumboots, Sandals, Running shoes, Boots, Colours, Sole types etc.

ACCESSORIES: Wristwatch, Ring, Wallet, Baggage, Glasses etc.

PECULIARITY: Scars, Marks, Tattoos, Amputations, Deformities, Drug habits etc.

TYPE OF WEAPON:

**ACTUAL WORDS USED: Describe voice** eg. Accent, Loud, Soft, Nasal, Rapid etc.



#### LOCAL SECURITY



## **PREVENTATIVE IDEAS**

- Greet your customers as they come into your shop. Acknowledging them lets them know you have seen them
- Install door sensors that chime as someone enters your shop. This will let you know they have entered your shop if you have your back turned or are busy with another customer
- Put up security mirrors (convex type) to enable you to see areas that offenders could use to steal goods
- Keep the local Police phone number by your phone. In an emergency ALWAYS DIAL 111.

Also keep a list of numbers of other businesses nearby to warn them of potential shop lifters and ask for help if you have an incident

- Have an alarm bell or personal alarm handy. Activating it may scare the offenders away. You can have a panic button linked to your building's security alarm and if this is monitored the monitoring company will dispatch security or police. Contact your alarm company to discuss alarm systems/panic buttons and CCTV systems. Please note that if a security patrol is dispatched you will incur a charge
- Keep your till in a place that is not easily accessible by offenders (but is accessible easily by you!) Have the till permanently and securely fixed down so offenders cannot grab it and run out of your shop. When you close at the end of the day and have removed your cash leave the till drawer open so if you are broken into your till is not damaged when the offender/s try to pry it open
- Keep your video surveillance equipment securely locked away and out of sight of customers. This equipment will be stolen or damaged to prevent you from identifying the offender/s and is expensive to replace!

### **TRESPASS**



There are many different reasons why you might want someone to leave your home or place of work. These may be because people are committing offences on your property, such as shoplifting, being disorderly or simply have no right to be there.

There is no legal requirement to give a trespass notice in writing. A written document reinforces the situation for the person given the trespass notice, so that they cannot say they did not know of the notice and requirement to leave and not return.

#### Verbal trespass

If you deliver a trespass notice verbally, it is advisable to record the date and time along with the reason for giving a trespass notice to that person, and a name or description of the person asked to leave.

#### Written trespass

If you undertake a written notice, complete three copies of the Trespass Notice:

- One copy to the person you are serving the trespass notice on
- One copy for you to keep
- One copy to provide to the nearest Police station or attending police officer, for entering into the Police records database.

To serve a notice you simply hand it to the person. If they refuse to accept it and it drops to the floor, it is still considered

Keep that copy and note down that the person refused to accept the notice.

You are required to give reasonable time for the trespasser to leave.

If the person remains or is taking unreasonable time to comply, call 111 and ask for Police.

If someone comes back after you have given them a trespass notice, they will have committed an offence, call 111 and ask for Police.

Copies of a trespass notice can be downloaded from:

www.police.govt.nz/safety/home. trespassnotice.html



\*These tips are reproduced from Glen Innes Police Office



#### LOCAL KNOWLEDGE

# Your business information

Do you have updated information or are you new to Panmure?

eneral business information on this page is used by the Panmure Business Association for: PBA monthly newsletter, PBA website online directory, paper directory, and your Google my Business listing.

he contact details section on the right is for PBA internal use only, they will not be published to public.

Please send this form back to PBA when finished:

- Email info@panmure.net.nz
- Ring (09) 527 6389 and we will come and pick this form up from you
- Drop into 16 Clifton Court, opposite the Panmure Library, Mon-Fri 8:30am-4pm

# **Contact** details

MAIN CONTACT PERSON (1):
POSITION: Owner / Manager / Other:
CELL PHONE NUMBER:
EMAIL (optional):
MAIN CONTACT PERSON (2):
POSITION: Owner / Manager / Other:
CELL PHONE NUMBER:
EMAIL (optional):

## **General business information**

BUSINESS NAME:	
BUSINESS ADDRESS:	
BUSINESS EMAIL:	
BUSINESS WEBSITE:	
BUSINESS PHONE NUMBER:	
BUSINESS HOURS:	
BRIEF BUSINESS DESCRIPTION:	
ANY ADDITIONAL INFO:	

#### LOCAL KNOWLEDGE



# Handy phone numbers



#### IF IT IS AN EMERGENCY DIAL 111

Fire - Police - Ambulance

#### Call 111 when:

- Someone is badly injured or in danger.
- There's a serious risk to life or property.
- You are witnessing someone committing a crime, such as assault, tagging, or breaking into cars.
- A crime is being committed and the offenders are still there or have just left.
- Someone is acting suspiciously.
- You've come across a major public inconvenience, such as trees blocking a road, power lines down, or a road is flooded.

#### POLICE

To report a crime which has already happened:
Non-Urgent Crime Reporting Line......105

• This is a non-emergency reporting line - request a File number and keep it in a handy place - If the PBA Security Liaison Officer finds suitable CCTV footage of the incident, the file number can assist us in matching files to events.

To report a crime and stay anonymous:

Crimestoppers.......0800 555 111

• Interpreters are available, just ask. SECURITY

#### Panmure Security Liaison Officer:

Taniela......027 535 3017 security@panmure.net.nz

#### GRAFFITI/TAGS

Auckland Council Graffiti Eradication Team visit
Panmure each weekday to remove tags.
If a tag has been there for more than two days, call
the PBA office on 09 527 6389 and we will organise
for its removal.

#### PUBLIC SPACE/PROPERTY

For problems concerning, nuisance behaviour, rubbish collections, illegal dumping of rubbish, abandoned vehicles, illegal parking, street lighting and signage:

Call Auckland Council Call Centre......301 0101 or email enquiries@aucklandcouncil.govt.nz

 You may wish to follow up your query at another time so it is important to ask for a reference number.

## JUSTICE OF THE PEACE SERVICE

#### **DROP IN SERVICE**

Panmure/Ellerslie Citizen's Advice Bureau

7-13 Pilkington Road Above Panmure Library (old Police Constable's office) Mon 10am-12:30pm, Tue 10am-12pm, Thu 9:30am-12pm

#### BY APPOINTMENT

**Greg Woodcock** 

78 Queens Road 09 570 6370 Steven Arnold

Level 1, 18 Pilkington Road 09 391 9200

More local JP's can be found

Google: Justice of the Peace - Find a JP here - Panmure





Office address
16 Clifton Court, Panmure



Office phone number 09 527 6389



**Email** info@panmure.net.nz



Website
www.popintopanmure.co.nz





**Facebook**/popintopanmure/

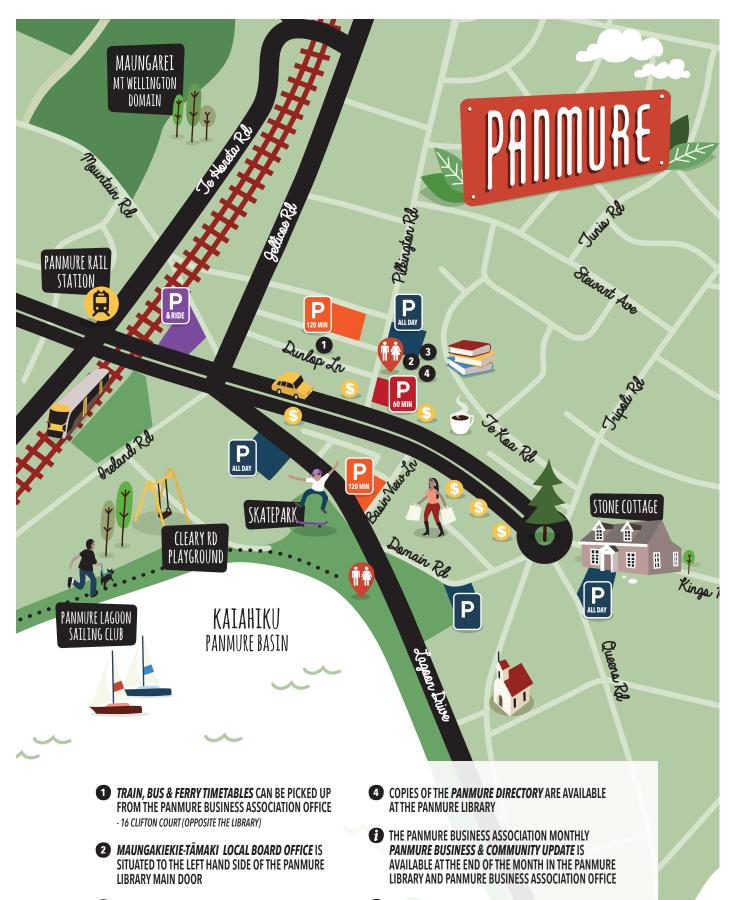


**Instagram** popintopanmure



WeChat





- 3 THE CITIZENS ADVICE BUREAU IS NOW SITUATED ABOVE THE PANMURE LIBRARY IN THE 'OLD' POLICE STATION
- FOR MORE INFORMATION ABOUT PANMURE, VISIT WWW.POPINTOPANMURE.CO.NZ

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