

RECLAIMING OUR INDEPENDENCE

Our pioneer forebears have been described as hardy, independent and multi-skilled, characteristics which have contributed to the people we are today.

How different from the culture of dependency being cultivated by today's globalised world. One of the main drivers of such a culture is the top-down system of global financial control which has spawned dependent regional economies the world over.

The direction in which this process is moving is reflected in the controversial Transpacific Partnership Agreement (TPPA) encompassing nearly 40% of the world's economy. If signed this agreement would among other things, see our Government and our local Councils forfeit their right to support local employment by buying NZ made. It would see an unelected tribunal comprised of three private lawyers being

set up that gave corporations the right to sue for lost profits, for example when environmental or regulatory standards rose above a standard set by the signatory nations.

In light of significant risks we are facing, does it make sense to support such an agreement that would forfeit more of our economic sovereignty? One such risk is the high probability of more extreme weather events from climate change as predicted by the Prime Minister's chief science adviser, Professor Sir Peter Gluckman in his 2013 report on New Zealand's changing climate. Another risk is the global economy - commentators are warning that we are headed toward an economic crisis likely to be much worse than that of 2008. Being prudent would suggest the need to prepare and safeguard against such risks and certainly not to sacrifice our capacity to act independently.

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Karamaya Partnership produces black garlic paste

Black garlic has been a traditional product produced in Korea and other Asian countries for many centuries. Recently, a Korean national found a quicker way to process it, and took to the USA in 2008 as a gourmet food. It is now gaining popularity in Australia and New Zealand.

It is produced by caramelising fresh garlic at a low temperature in a humid environment for two months. It is a very gentle process in which the enzymes present convert the sharp taste and smell of garlic into a very digestible form of sulphur. During this process, two and a half times the antioxidants found in fresh garlic are produced, and the notorious bad breath effect of fresh garlic also disappears. As with fermented foods, existing properties of fresh garlic are maintained if not significantly enhanced.

We grow the fresh garlic organically that produces our black garlic which gives a brix reading of '35' compared to a sweet peach in the range of '12' to '15'. Our black garlic is 100% pure with no additives or sweeteners, and as it improves with age, we consider it an "alive" food. This also means that we recommend adding it to dishes after cooking.

Karamaya black garlic can be used directly as a spread or sauce on any food where a sweet or savoury addition, or any combination is desired. It is gaining popularity as an addition to cheese platters.

"We will soon be producing a range of sugarless fruit/black garlic toppings and mousses. We are very grateful that NELT had the confidence to provide us with a loan to get our business under way."

www.facebook.com/Karamaya-Black-Garlic-305759869597802 • Ph 027 428 4260



N · E · L · T *news - in this issue*

Reclaiming our Independence • Karamaya Partnership • Maze Audiovisual • Riding the Bloom

Maze Audiovisual, Filmmakers for everyone

“The man who does not fulfil his dreams, lives a life that does not belong to him”. The words of the indigenous poet, Elicura Chihuailaf, Mapuche from the Southern lands of the Continent we know as “America”, gives us a core life principle: if you want to become who you really are, you have to make your dreams real.

Jessica Díaz and Luz Zúñiga consider themselves lucky to have experienced just what the poet said, when they partnered to create their business, Maze Audiovisual, Filmmakers for everyone. Making movies was their dream, capture images that held abounding stories and wave them so they could be shared, talked about and enjoyed by many. That dream lived deep in their hearts when they both went about their work days in their native Chile. Jessica as a Marketing Executive of one of the biggest telecommunications Company in South America, and Luz as a radio and TV Reporter and News Editor, they both carried their cameras around for those moments when, almost by instinct, their dream peeked to the surface of the waters of survival.

Many years after, in 2007, when they both joined the New Zealand community as migrants, their dream came to surface again with force, dragged by two small standard definition camcorders. Then the dream took over, became alive and became a project, soon to be translated to a business plan in search for a market and funding to make it happen. Being migrants with a strong vision but no money, closed many doors, but opened the ones of people who understood dreams and so, could believe in this vision of a video producing business capable of expressing in images every story from the most diverse people. Nelson Enterprise Loan Trust lent Maze Audiovisual the money to acquire top of the range visual and audio equipment and to boost the business promotional strategy, but no less importantly, they provided nurturing for this dream and opportunities to develop it.

Now riding their dream, Jessica and Luz spend their days sharpening their filmmaking trade through working with clients who were also fulfilling their dreams with their enterprises and proud to show their work with Maze Audiovisual’s help. That is what all is about: to help others to make their visions to come alive and be shared as movies.

And as all dreams settle and thrive in the surface, lives become more and more their own.

www.mazeaudiovisual.co.nz • Ph 021 057 1824



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Contact us today

T: 03 539 0824 E: info@ntbt.co.nz

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BUSINESS MENTORS
NEW ZEALAND

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NELT’s Trustees: Glenys MacLellan (chair), Linda Liddicoat, Ian McLean, Peter Rigg, Amy Cunningham and Trevor Houghton.

NELT’s Manager: Bruce Dyer



Riding the Bloom

On April 11th 2015 I proudly opened the door and hatch to my new Retro Caravan Café in Mapua...a very exciting yet scary time! My dream was finally real.

It is so satisfying to be serving locals and tourists with healthy and delicious smoothies, fresh juices, Chemex coffee, soup and snacks.

I truly could not have done it without NELT. Bruce is such a kind understanding man who could see exactly what I wanted to do and had the trust in my vision to invest in my ideas. He has been so supportive and given fantastic advice, which is what I needed as a first time business owner. Highly recommended.

Cheers NELT!

Bec Deacon, Owner of Riding the Bloom

www.facebook.com/ridingthebloom • Ph 020 4002 5641



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Call us for more information or drop in to

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A word of thanks

The Nelson Enterprise Loan Trust would particularly like to acknowledge support from: Rata Foundation (formerly the Canterbury Community Trust) • The Nelson Building Society • The Ministry of Economic Development • Nelson City Council • Tasman District Council • Lone Star Farms Limited • Network Tasman Trust • Those who have made donations to NELT; and of course our investors - particularly those who have opted for a low or zero rate of interest on their investment.

Getting a Loan from NELT

Who can apply?

NELT offers loans to small businesses, co-operatives and community ventures that are based in the region covered by the Nelson City and Tasman District Councils. Loans are made to businesses that are considered socially and environmentally responsible.

How to Apply

Applicants need to complete a loan application form and a statement of financial position as well as providing a business plan and the names of three referees.

Loans

NELT currently loans up to \$20,000. Application forms can be submitted online www.nelt.co.nz

News Updates

- NELT has been licensed by the Reserve Bank as a Non-Bank Deposit Taker. Being licensed means people can have additional confidence in NELT taking care of their investments.
- Check out NELT's Facebook page: we will be covering the success stories of local businesses and the ways NELT has been able to support them.
- NELT has now made a total of 245 loans worth more than \$1.95m to small businesses in the Nelson region. Each loan generates an average of 1.6 jobs. Loan repayments are more than 98.5%.

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Ways to become more resilient and heighten regional self-sufficiency could include taking advantage of the region's high sunshine hours by harnessing more energy from solar power, increasing the percentage of locally produced food we consume, fostering economic democracy through cooperative ownership as well as ensuring businesses and their profits stayed in the community, heightening awareness of the economic benefits from buying from locally owned businesses rather than online or from chain stores or using overseas banks. One of the reasons NELT was established, was to retain wealth within the region. In addition, knowing that more equal societies do better across practically all social

indicators, we need to consider how to reduce the Nelson region's income inequality.

Unquestionably, a world comprised of resilient regional economies would be far better placed to withstand social, economic and environmental disasters and to properly provide for their peoples than a world beholden to profit-driven corporate power.

Empowering the local community in these ways would heighten the probability that we would be able to better stand on our own feet and over time bequeath subsequent generations more of the hardiness and independence we ourselves inherited.

N · E · L · T *news*

PO Box 1487, Nelson

www.nelt.org.nz

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