

Co-operatives and Nelson's Regional Economy

Co-operatives have operated in New Zealand for more than 170 years with the first being a consumer co-operative established at Riwaka in 1844. Apart from consumer co-operatives other types of co-operatives include worker, producer, housing and purchasing co-operatives as well as banking and insurance mutuals. The benefits of co-operatives owned by people living in the local community, include:

- outside interests being unable to buy them out and move the business elsewhere,
- profits stay to circulate within the region, and
- by strengthening relationships among people who live and work together, they can enable the community to function more effectively.

Co-operatives in New Zealand are predominantly producer co-operatives with about half of Co-operative Business New Zealand's full members being agriculturally based. Large co-operatives in New Zealand include Fonterra, Foodstuffs, The Co-operative Bank, Farmlands and Plumbing World. There are relatively few

To provide an opportunity for those interested to learn more, a **CO-OPERATIVES SEMINAR** organised by the NELT with the support of NMIT, will be held on **Saturday 18 February 2017 from 10am to 4pm** at the Nelson Marlborough Institute of Technology in room 104, G Block (on Nile Street).

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Lustre Collective

You start with a detailed plan, and then a huge jump. That is pretty much how I expected business to go. However I was not prepared for how much my plan would have to change, after 3 months in business. Lustre Collective was supposed to be a part-time business until such time that I could afford to leave my other full-time job, but my contract ended suddenly after one week which blind-sided me. Business plan changed. Off we go full speed into a now full-time business Lustre Collective.

Nothing like a bit of a jab with a stick to get the enthusiasm flames up.

It is tough to get a loan when me (Justine Jamieson) a young single woman, with no mortgage or now even a guaranteed income. If I couldn't get a loan from a bank I had been with 34 years, even though I have paid off other loans with them, and had no other debt, who could I get a loan from? But thanks to a loan from NELT my little business that has huge potential to help our community, can soldier on.

Lustrecollective.com is a total wellness hub, we're the bridge between those that want to help others live happier, healthier lives and those that want help. Not only that, but we are helping to bridge the inner outer of our being.

For our 'helpers' we are a marketing platform and we don't just advertise their business but we create business. We hold wellbeing events and retreats and contract our member clients to be part of them. Our database is constantly growing through our Lustre Club Card holders and we are able to promote our

members (helpers) individually, or as a whole collective to our Lustre Club Card holders and the wider community through social media/blogging and event promotion.

For the wider community those that 'want help', we offer a wellbeing hub to

search for services and products in the categories: Mind, Body, Soul, Style, Nourish and Create. All our 58 businesses willing to help, offer discount or special offers to our Lustre Club Card Holders. We also host other community event posts on our website for free with links to where to buy tickets, as well as host our own retreats and events. We have regular informative wellbeing blogs which are shared through social media written by our members, or myself on behalf of our members.

Lustre Collective is a little business with the hugest heart, and are working our way to be a successful, profitable business to help as many as we can in this community and eventually throughout New Zealand. We believe everyone needs Lustre, because life's too short to feel dull.

P 027 5291 529 www.lustrecollective.com



Justine Jamieson

Stone Arrow Jewellery

Stone Arrow Jewellery is excited to be moving from its isolated position in Wainui Bay to a new space right in the middle of Takaka. We have found a fantastic space with lots of room for our workshop in an old commercial kitchen and a separate space for an amazing gallery. This move will open a large new segment of direct retail sales to the business adding to our existing wholesale and online sales to customers around New Zealand and the world.

We use a lot of innovative manufacturing techniques that we have invented ourselves to work with recycled glass bottles as well as metals and stone and look forward to have customers tour the workshop and see some of the processes we use.

Our latest range is colour changing LED lamps made from 42 Below vodka bottles which adds to our existing collection of jewellery made from upcycled glass, recycled sterling silver and copper, paua and pounamu.

We are really proud to operate as sustainably as we can as a business and have twice been finalists in the New Zealand Sustainable Business Networks awards.

Thanks to NELT for their help in providing funds for the setup of the new space and also for helping us through our annual cashflow crisis every spring as we get set up for the busy summer season.

Nick Feint, StoneArrow Jewellery. 44A Commercial St, Takaka 7110 www.stonearrow.co.nz Ph 021 264 6039



Nick Feint (on right)

Keeping Track of Kids



Robert Dossman

KidTracker started about ten years ago, when I took my kids to after school care in Richmond and recognised that the industry had no software specifically designed to address its needs. Primarily, they needed an easy appointment scheduler that kept morning, afternoon and holiday attendance separate, which appointments could be converted into invoices,

organised into a light accounting package. The reports also needed to conform to Ministry of Social Development reporting requirements for funding applications as well as general auditing standards.

Another key aspect of KidTracker is the centralisation of data. The software uses the internet to transmit data to a central server in Auckland which is backed up hourly. This allows the

customers to access their data from any location in New Zealand and avoids the risk of data loss at the customer's location.

Marketing is rather unique in that the customers are a fairly well-defined group. Almost all have websites and, given a specific geographical region, can be located and contacted. These customers also attend regional meetings where they discuss common issues and hopefully, common solutions such as KidTracker. Although I have invested a great deal of effort into cold-calling customers, at least 90% of my customers have come from word-of-mouth contact. This has produced tripling and quadrupling of business for about seven years.

I appreciate the support that NELT has provided when needed. It has allowed expansion and investment when needed, which has been invaluable. Thank you for your trust and I look forward to a continued relationship.



**KidTracker www.kidtracker.co.nz
Ph 021 171 1712**

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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

Chaitanya's Studio Evolve & Evolve Festival

I first approached and received a loan from NELT in May of 2008 which I used to fund a Yoga Teacher Training course. Since then I have worked for several studios in Nelson. In 2013 my wife Bex and I were both working at Inspire Yoga studio when it became available to buy. After much thought and hesitation which almost led to us missing out we took the plunge and approached NELT again for a loan and now have an amazingly



World Yoga Day group at Studio Evolve

successful business called Studio Evolve, which not only supports us but a range of other teachers and workshop facilitators as well. We offer a variety of yoga and Nia dance classes as well as having a therapy room. The studio is located at the end of Trafalgar Street by the sea with views over the marina and Maitai River and we are blessed with all day winter sun making it a delightful place to work and visit. We are thrilled to be offering our first 200 hour teacher training here at the Studio on 14 - 30 April 2017.

www.studioevolve.co.nz

NELT has also supported us with our other business, Evolve Festival, giving us loans to help it grow and change directions from its previous incarnation as Festival of Opportunities into a funky and modern alternative festival experience featuring international, national and local presenters, musicians and alternative health practitioners. Camping onsite.

www.evolvefestival.co.nz

I doubt very much that the banks with their call centre staff in North Island cities would have given us the time of day to undertake these enterprises, which not only support me and my family but contribute to society on many levels.

Chaitanya ph 0275 709 985

A word of thanks

The Nelson Enterprise Loan Trust would particularly like to acknowledge support from: Rata Foundation • The Nelson Building Society • The Ministry of Economic Development • The Tindall Foundation • 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

- The Nelson Enterprise Loan Trust is a not-for-profit Trust. In respect of debt securities offered, the Nelson Enterprise Loan Trust relies on the Small Offers exclusion under Schedule 1 of the Financial Markets Conduct Act 2013. One effect of this exclusion is that NELT is unable to advertise for investors.
- NELT has now made 260 loans worth \$2,071,000 to small businesses in the wider Nelson region. Each loan generates an average of 1.6 jobs. Loan repayments are more than 98.5%
- 2017 will be NELT's 20th anniversary. Look out for our celebration.

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consumer or worker co-operatives. Two consumer co-operatives in the Christchurch area are Piko Wholefoods that began in 1979 and the recently formed Harbour Co-operative in Lyttleton. Nelson's most recent co-operative, the Nelson Organic Co-op on the corner of Tasman and Grove Streets, was formed in April 2016 from what was the Organic Green Grocer.

Longstanding co-operatives in the Nelson regional economy include Motueka's Potters Patch at 188 High Street, a craft co-operative that has been operating for two to three decades, Nelson's Fibre Spectrum, an artist's co-operative that has been operating at 280 Trafalgar Street for 26 years and Tui Balms in Golden Bay's Wainui Inlet which began 30 years ago.

Tui Balms is a workers' co-operative with 13 part-time staff and decision-making on all important matters being

by consensus. Its success can be seen by Tui Balms having donated \$46,575 - seven percent of its turnover - to NZ registered charities in its last financial year.

Other businesses operating along co-operative lines in the wider region include Nelson Building Society – a mutual, NZ Credit Union South, the Co-operative Bank, Arty Nelson, the Food Club located at Riverside Community and Network Tasman that distributes power in the wider Nelson region on behalf of its consumer-owners.

The Co-operatives Seminar on the 18th February 2017 at the NMIT will be opened by Tasman's Mayor Richard Kempthorne and will feature speakers with experience of housing, consumer, worker and producer co-operatives along with Craig Presland, CEO of Co-operative Business New Zealand. To register contact Bruce Dyer at Nelson Enterprise Loan Trust 03 548 7284.

N · E · L · T news

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