

Barter Mag

For businesses
that connect

Summer/Autumn 2019

TRAVEL & TOURISM ON BARTERCARD

HUNDREDS OF ACCOMMODATION OPTIONS
SAVING MILLIONS FOR MEMBERS

\$2.5 million in extra sales:
Bartercard boosts luxe brand


3 ways to maximise customers
and cash flow

Discover the real difference
with Bartercard Property





Welcome

 **Welcome to our first ANZ issue of BarterMag!** If you are in Australia, you may be familiar with our magazine that now incorporates New Zealand. BarterMag contains the latest member stories, trading ideas and business tips to keep you ahead of the curve and thinking outside the box in business. In a push to all-digital, we've kept this issue largely online and will continue to enhance and improve it into the future.

If you own a small business, you will be familiar with the ups and downs of balancing so many things in a day. From finance and staffing to considering every inch of your product or service, any small business takes a lot of hard work to succeed and thrive, despite what it can look like. A recommendation you may hear is to outsource wherever you can, but it's not always feasible to completely step away and purely focus on growth. Whether it's because of cash flow, resources or every day pressure and logistics, this is where Bartercard can step in to support you. We've helped small business owners conserve billions of dollars, fill empty capacity, sell idle stock and put them closer to reaching their full business potential. On average, Bartercard attracts an additional 10% in revenue and lets you offset cash costs across almost every area of business. Instead of attempting to do those renovations or tax return yourself, you can outsource these tasks without the cash cost. Turn to page 4 for more details.

It's a known fact that regular holidays can reduce stress, disease and increase life expectancy, but as business owners we're often convinced that more hours equals improved results. We are told to push through the stress, but the opposite couldn't be more true. Research shows that taking regular breaks is key to success, as well as increasing productivity and creative capacity, and with Bartercard there's no excuse not to take a holiday. We have hundreds of accommodation options at resorts and hotels across the South Pacific, Australia and New Zealand available without the cash cost, essentially funded by extra capacity or stock in your business. See how it works on page 12. So, outsource what you can on Bartercard, jump on our tourism site (bartertourism.com) and start planning your next break away to help you succeed more in business.

Whether you're an existing member looking for trading tips and inspiration, or new to Bartercard, we hope you enjoy this latest issue of BarterMag that's packed with information for small businesses.

Happy trading,

Bartercard Team

In this issue



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Bartercard businesses **save \$4.5 billion**

 **The New Year is a time to assess your business and put positive change into place. While the internet isn't short of inspirational tips and tricks to make the most of 2019, the reality is that the everyday ins and outs of running a business are tough - especially in a fast-paced digital world where the only constant is change.**

From managing budgets to staying relevant and constantly evolving, it isn't for the faint hearted! When asked what the most significant challenge in business was, Bartercard members said that apart from staffing, it was cash flow which kept them up at night.

While making it in a competitive business world isn't easy, Bartercard addresses these pain points. The cash-alternative marketplace not only attracts new customers but boosts cash flow by letting members save business and lifestyle expenses across almost every industry. In fact, it's saved \$4.5 billion for small business owners - letting them outsource more in their business to focus on growth.

The concept of barter isn't new and spans centuries back. Just

like the baker traded with the flour mill, today there are hundreds of communities worldwide where barter is used to take cash out of the picture - in Greece for example where its built up a viable barter economy of scale. Likewise, barter is used in many smaller communities to support local business in a radically shifting landscape where companies like Amazon directly compete.

22 MILLION TRANSACTIONS AND COUNTING

Bartercard is the world's largest trade exchange that's evolved the concept of a direct swap to a flexible credit card-style system that's surpassed 22 million transactions. Today members are trading everything from a hamburger to a multi-million development, holidays, retail products and services through a cash alternative currency to stay ahead of the curve. And because face-to-face is still among the strongest ways to build trust, Bartercard regularly hosts industry events inviting members to see what they can trade.

If a small business has surplus stock or spare capacity, Bartercard can sell it or fill the extra space. It's a platform that's encouraging business diversity and strengthening the local economy, and supplements business on top of everyday cash transactions which can make a huge difference when you think of customer referrals. Quite often a Bartercard sale can lead to recommendations in the cash economy. Just a few of the things members have covered using Bartercard instead of cash include renovations, accommodation at destinations worldwide and real estate in exchange for welcoming customers on Bartercard.

To start trading anything from lunch to a renovation, visit Bartercard Australia: bartercard.com.au or call 1300 227 837, or Bartercard New Zealand: bartercard.co.nz or call 0508 227 837.

TRADE EASILY WITH BARTERCARD 24/7

Bartercard has a range of digital platforms to find members and trade anywhere on the go:

- » Bartercard Search - find members near you
- » Bartercard Marketplace AU and NZ
- » MYBC
- » The Bartercard Mobile App

Small Business Expos

**Do you regularly
run events?**

**See how Small Business
Expos organiser Paula
Brand uses Bartercard
to stage her events in
Queensland and save
thousands of dollars in
business costs.**

CREATING A BRAND OF HER OWN USING BARTERCARD

With 24 years of industry experience across 12 sectors under her belt, Paula decided small businesses were missing out. She had organised networking events across the Gold Coast, but realised they weren't creating the financial outcomes, impact or results for small business owners, especially those without a physical shopfront, or the 'invisible businesses'.

"So I started Small Business Expos to focus on digital, mobile and home-based business," she said. "There's approximately 20,000 of them on the Gold Coast." Her expos now connect with 160,000 businesses by email and face to face with 5,000 small business owners every year through events in Brisbane, Moreton/North Brisbane, Logan, Gold Coast and Toowoomba.

HARNESSING THE POWER OF BARTERCARD

She describes Bartercard support staff as her 'sales team' because they can put into place what her business needs to thrive. "Bartercard doesn't just assist me from a sales perspective," she said.

"Bartercard's co-founder Andrew Federowsky signed me up and from that moment became my mentor. I can ring him and say, 'Andrew, I've got a problem' and he will spend time with me. I'm extremely lucky to have Bartercard's support in business."

She uses Bartercard to source furniture, audio visual equipment, legal advice, accounting services and gifts for guest speakers at her expos to offset thousands of dollars.

"Bartercard allows me to think outside the square to make something work. It's changed the way I approach my finances and my cash flow," she said.



"They know my products and services inside out and can sell my business effectively to build up my events, attract new exhibitors and connect more businesses. The more creative you are, the better outcomes you get. For example, recently I needed to copyright something for an expo. So I rang Bartercard and told them I needed a lawyer. They recommended someone straight away whose services I could pay for using Trade Dollars instead of cash."

A GROWING PARTNERSHIP

Annual bookkeeping and accounting for Paula comes to roughly \$24,000 across her events, which she covers with Bartercard. The relationship between Bartercard and Paula's Small Business Expos grew until Bartercard became the principal partner.

"That's been amazing support which has enabled me to make the expos the best in Australia," she said.

"Using Bartercard effectively is about networking, being proactive and knowing how to use the system to your advantage. It can take a while to develop your own Bartercard style."

She added that while it took a while to wrap her head around Bartercard, it's effectively working in her business today. "I wasn't taught to think entrepreneurially or to think outside the square. But I got there in the end. Today I can go to any city and utilise the Bartercard contacts I have there. It doesn't matter that I'm in a different part of the country. That's a really great thing to know."

For more information on growing your business and network, visit smallbusinessexpos.com.au

HOW TO REVITALISE

A business with Bartercard and secure shelf space nationally

Bondi Scrubs stocks to
retailers Australia-wide.
See what this brand
did to land success and
conserve thousands of
dollars in a rebrand
with Bartercard.



Bartercard member Glen Naughton was thrown a major curve ball in life. But instead of quitting, he bought two brands, Bondi Scrubs and Naturlea, built them up online through Bartercard and stocked to 72 retailers Australia-wide including City Beach and General Pants. He has since sold the labels, but they continue expanding their reach.

Glen was a tiler with a successful business and 23 staff when he received a diagnosis of heart disease at 47. It wasn't the only blow his family had – several years earlier his partner Lorraine developed breast cancer and underwent a double mastectomy.

"When you receive news like this, your priorities change drastically – at least they did for us," said Glen. "It was a pretty rough time and we knew things had to shift."

Glen started looking for a business that allowed him and his partner to slow down and reduce the stress. They found two online health businesses for sale on Gumtree – coffee-based body exfoliant brand Bondi Scrubs and Naturlea, a range of essential oil-based products.

"Both businesses were run down, so we bought them and turned to Bartercard to build them up," he said. Glen had used Bartercard in his tiling business for the last 14 years where he traded his services through the cashless exchange. "Bartercard had always been supportive of my business and I'd accumulated a considerable amount of Trade Dollars from Bartercard jobs. So we started searching Bartercard's cashless marketplace for the services we needed."

GROWING THE BRANDS WITH BARTERCARD

Glen quickly turned to rebranding and relaunching both businesses online. "I covered the design work, new websites and SEO to boost ranking in Google with my Trade Dollars, conserving thousands of dollars in cash.

"We also created a custom online plug-in, so Bartercard members could order directly from us using their Trade Dollars," he said. "This extra detail really makes a difference to customer service and reviews. If it wasn't for Bartercard, we wouldn't have had the rankings we did. We just couldn't afford that in the cash economy." Glen said he put the Trade Dollars from Bartercard sales straight back in the business through SEO and social media marketing.

LANDING SHELF SPACE AT STOCKISTS AUSTRALIA-WIDE

While Glen's businesses were purely e-commerce he said Bartercard created brand exposure in a competitive market leading to positive reviews and cash business. But part of his success was securing shelf space at General Pants in their Sydney-based George Street store. "A friend of a friend knows the purchasing manager at General Pants and put me in touch," he said. "General Pants were looking to stock their gift section and saw Bondi Scrubs as a good fit. City Beach was already a customer when we bought the business on Gumtree and their customers purchased our products through 61 City Beach stores around Australia. Many turned into customers who bought Bondi Scrubs and Naturlea directly from us online."

STANDING OUT IN A COMPETITIVE MARKET

In a digital landscape where everything is outsourced overseas, and prices are continually pushed down, local, organic and high quality continues to strengthen.

Customers are becoming more aware of their health and there is real growth in the essential oil industry. Glen became a licensed certified organic business which have him an edge over competition. "In a market where quick ingredients are the standard, many health conscious customers are wanting 100% organic which is key to standing out."

WHAT GLEN SOURCED ON BARTERCARD

- » New brand and packaging
- » New websites with custom-made plug-ins
- » Continual SEO to boost rankings in Google

BOTH BUSINESSES WERE RUN DOWN, SO WE BOUGHT THEM AND TURNED TO BARTERCARD TO BUILD THEM UP. WE STARTED SEARCHING BARTERCARD'S CASHLESS MARKETPLACE FOR THE SERVICES WE NEEDED

What is Bartercard?

AND HOW DOES IT WORK ...



□ Bartercard is a business network made up of thousands of members around the world. It is designed to assist businesses to improve cash flow and reduce cash expenses through the use of modern bartering.

Gone are the days of swapping a cow for a pig or a chicken for a goat. The power of modern bartering is that you can conserve cash and reduce expenses by using a digital currency, known as a Trade Dollar, to swap your products or services indirectly with any business within the Bartercard network.

6 BENEFITS FOR YOUR BUSINESS...

1. MORE CUSTOMERS

Most businesses employ sales people, advertise, reduce prices or offer incentives to gain more customers. By using Bartercard you gain more customers by promoting your business directly to the membership base through the many sales channels and by building relationships at the networking events. It's like having an extra marketing arm in your business which directly results in increasing your sales opportunities and creating cash referral business.

2. THE POWER OF BARTERCARD TRADE DOLLARS

When you barter trade using Bartercard you are ultimately buying with your cost of products or services. Therefore, you are buying at the purchasing discount that is inbuilt into your margin. To put simply, if it costs you 35c in the dollar to provide your product or service, then for every \$100 trade you spend it really only costs you \$35. So you are in fact buying at a 65% discount! By understanding this benefit you may be starting to grasp the power that Bartercard offers businesses.

3. REDUCE CASH EXPENSES

The way to maximise your purchasing discount is to look at all the current expenses that you have in your business such as advertising, bookkeeping, legal, printing, graphic design, business lunches and so on. By using the services of business members within the Bartercard network you can pay for these expenses with Trade Dollars instead of cash.

4. SELL SLOW-MOVING STOCK

For many businesses selling slow-moving stock means discounting, running dealer promotions or sadly writing off the stock. The benefit with Bartercard is you can sell slow-moving or discontinued stock at the normal selling price avoiding the need to reduce your profit margins. You can promote your slow-moving stock to the members on Bartercard's online facilities, eNewsletter or at a stand at the many trade shows.

5. CAPTURE LOST REVENUE

Most businesses have a certain amount of downtime, be it on certain days or at certain times of the year with the flux of seasonal trends. Bartercard's goal is to assist you to gain additional customers to utilise business downtime. For example, hairdressers may fill empty spots in their diaries, restaurateurs may fill empty tables, hotels may fill empty rooms, and professionals may fill empty appointments with additional Bartercard customers. By filling downtime you are effectively gaining revenue that you would otherwise have lost or missed out on.

6. INTEREST FREE LINE OF CREDIT

Bartercard members receive an interest free line of credit ranging from \$5,000 to \$25,000 Trade Dollars which allows them to make purchases immediately upon joining the Bartercard network. This interest-free line of credit allows you to continue to grow your business even during times when your cash flow has slowed down, without incurring crippling interest rates.

Bartercard has thousands of members worldwide across almost every industry imaginable.

We would love the opportunity to help you achieve your business and lifestyle goals - contact us on 1300 BARTER (1300 227 837) or visit bartercard.com.au (Australia); or call 0508 BARTER (0508 227 837) or visit bartercard.co.nz (New Zealand).

Busselton Chamber of Commerce accelerates success

WITH BARTERCARD

Busselton Chamber of Commerce and Industry in WA, whose focus is supporting small business through planning and advocacy, has successfully incorporated Bartercard to not just conserve cash, but accelerate success. The Chamber's CEO Jo Richards explains.

CONSERVING \$4,000 ON EVENTS

"The Chamber holds regular business functions, workshops and monthly board meetings. We typically spend around \$4,000 a year on events. But instead of paying cash for venue hire, we use Bartercard Trade Dollars. The Equinox Restaurant and Bar and Stilts Restaurant are two Bartercard members who welcome our events on trade - this creates a massive cash saving! It works for the venues too because they earn Trade Dollars to offset cash expenses and attract new cash paying customers.

We conserved \$4,500 on a printer which we sourced from a Bartercard member. Using Trade Dollars meant we could spend the cash in other areas to grow and develop local industry. We've also used Trade Dollars for outsourcing large print jobs. We like to support all our members and when we support our Bartercard members we also conserve cash."

GROWING BUSINESS

"Bartercard has increased our membership by putting us in front of new business. We've attracted new members by letting them pay their membership in Trade Dollars and many admit they may not have joined if they had to pay cash. It's enabled us to bring them on board and show them the value of being part of the Chamber.

Sponsorship is a key strategy and we've attracted several lucrative sponsorships because we've welcomed Trade Dollars. We've had a couple of local businesses who are Bartercard members sponsor us using Trade Dollars which allowed us to offset a number of costs. Bartercard being a major sponsor is a big coup for the Chamber as it's an international company."

STAYING AHEAD OF COMPETITION

"Although we provide a unique service to business, there's still heavy competition in the marketplace. We have to continually work and think outside the box to attract and retain members.

So, we have to be very competitive in the value we offer. Allowing Bartercard members to pay for membership and sponsorship in Trade Dollars has helped us grow which in turn creates more value for all our members.

The Busselton Chamber of Commerce accelerates success with Bartercard and the great thing with Bartercard is we have the same ethos of growing our membership base and work in partnership to do so. Bartercard is a great network of businesses that are constantly looking at new ways to grow and that's always a good thing.

Busselton Chamber of Commerce CEO Jo Richards



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TRADING TIP:

"Know your business well enough to know how to best manage your cash flow and Trade Dollars. Bartercard is an effective way to complement your income. We like to keep Bartercard business around the 10% mark because it gives you flexibility and freedom to use it."

Critical mass and a good cross section of business is essential to its success, and the Bartercard team works pretty hard to attract and maintain that mix. We really believe in the system because it works for us. Cash flow is king in every small business and Bartercard conserves cash in so many places, so we're not spending money where we don't need to."

busseltonchamber.com.au

Travel and Tourism:

ATTRACTING VISITORS AND REDUCING COSTS

"Since joining Bartercard we've saved almost \$1 million in expenses from furniture and equipment to advertising and travel. Bartercard helps us reach a new market of visitors and attract extra bookings. Approximately 10% of our visitors come from Bartercard which in turn lets us source high quality items without the cash price that we couldn't otherwise afford."

TERRI GORTAN - PARADISE TAVEUNI FIJI



Paradise Taveuni Resort in Fiji has used Bartercard to save almost \$1 million in expenses from furniture and equipment to advertising and travel. They also used Bartercard to rebuild the resort without a cash outlay in the wake of Cyclone Winston. After the rebuild, the property reached Trip Advisor's #1 Resort on Taveuni Island.

Situated in a remote and secluded part of Fiji, Paradise Taveuni is a gorgeous 16 room property catering to divers, honeymooners, families and adventurers looking to relax and explore the beautiful island.

It's owners Terri Gortan and her husband Allan bought Paradise Taveuni as a rundown hostel in 2006 and transformed it into a popular destination. But in 2016 the resort was levelled from Tropical Cyclone Winston.

"Mark (Bartercard's National Tourism and Travel Manager) and the Bartercard team went out of their way to help when the cyclone hit," said Terri. "They were one of the first to contact us and see where they could assist."

She said Bartercard made their contacts and suppliers available free of charge to them for three months while they rebuilt. "They also helped source supplies we couldn't get locally and assisted in freight. Some Bartercard suppliers even sent donations for our staff and local communities. Their generosity and assistance won't ever be forgotten."

Today Paradise Taveuni is a beautiful dive and honeymoon resort close to waterfalls and the Yasawa Islands in the north.

CONSERVING CASH COSTS AND FILLING DOWNTIME

Since 2012, Paradise Taveuni have used Bartercard to conserve cash on a range of expenses that's added up to almost \$1 million in cash savings. Terri and Allan did this by spending Bartercard Trade Dollars instead of cash wherever they could. To earn Trade Dollars, they welcome guests on Bartercard to keep the resort full.

Terri said guests can purchase resort packages that include accommodation, meals and airport transfers through Bartercard's Tourism site. They were one of the first resorts to join Bartercard in Fiji.

"Bartercard helps us reach a new market of customers and their dedicated Tourism Department take care of everything," said Terri. "Approximately 10% of our visitors come from Bartercard which in turn lets us source high quality items without the cash price that we couldn't otherwise afford."

WHAT PARADISE TAVEUNI BUYS WITH BARTERCARD

- » **Cutlery**
- » **Crockery**
- » **Furniture**
- » **Pool cleaning equipment**
- » **Bathroom accessories such as quality tap wear**
- » **Bedding**
- » **Graphic design**
- » **Magazine advertisements**
- » **Shipping containers**
- » **Marketing trips**
- » **Resort representation in Australia**

**EVERYONE NEEDS A BREAK, EVEN
FROM PARADISE! TERRI AND
ALLAN TAKE FAMILY HOLIDAYS ON
BARTERCARD IN VANUATU AND FIJI.**



WEDDINGS IN PARADISE WITHOUT THE CASH COST

A Wedding in Paradise can cost a fraction of the price when it's partly paid for with Bartercard Trade Dollars.

"We offer a range of wedding packages and recently welcomed a wedding and 10-night stay for the bride and groom on Bartercard," said Terri. Their guests paid for their stay in cash, so Bartercard effectively attracts new visitors. This was just 12 months after the cyclone and those extra cash bookings assisted us incredibly."

Terri said Bartercard offers a great range of spending options to offset cash and its Tourism Department supports them in finding what they want.

"We've been with Bartercard for years and will keep welcoming Bartercard visitors for years to come. Bartercard's customer service standards are impeccable and something you don't encounter very often these days."

paradiseinfiji.com



How we used Bartercard Trade Dollars to fund our Rotorua holiday!

ANNA HERD MOVED TO NEW ZEALAND WITH HER FAMILY FOUR YEARS AGO AND BECAME A BARTERCARD MEMBER ALMOST IMMEDIATELY. HER HUSBAND HAD PREVIOUSLY OWNED A FRANCHISE IN THE UK, SO THEY WERE NO STRANGERS TO THE BARTERCARD NETWORK AND HOW IT WORKED. HERE, ANNA TELLS US HOW BARTERCARD BENEFITED A LONG FAMILY WEEKEND AWAY IN ROTORUA.



A weekend away to Rotorua ended up being a useful exercise in comparing trade versus cash.

Both my husband and I are Bartercard members for our respective businesses and wanted to take advantage of some CPG hotel vouchers I'd purchased earlier in the year. We decided to take our 10-year old son to Rotorua for a long weekend during the holidays and what a find it was.

Rotorua is brimming with members. I did a bit of planning before our trip as to some of the things we wanted to do and took advantage of an itinerary I'd seen shared via WeChat (a platform used by the Chinese community) and the member newsletter.

The weather wasn't particularly kind that weekend, but we made the most of it. We started off with a drink at Ponsonby Rd Lounge Bar on Friday night, then followed it with dinner at Hennessy's Irish Bar – great food and atmosphere.

On Saturday, we headed out on the Duck Tours – great fun and something we'd recommend – in fairness we didn't get the full benefit of seeing the colour of the lakes due to it being overcast, but kids (big and small!), duck whistles and singing the theme song to Duck Tales were a great combination!

The Thai Restaurant was our dinner venue for Saturday night and we were very well looked after, not to mention the delicious food. I think the real highlight was the iced chocolate they served my son – it was more like a full-on dessert complete with Oreo cookies!

Sunday was definitely an indoor day due to the weather, so while we were sat having breakfast, our son had picked up a leaflet for Motion Entertainment, an indoor all-weather action-packed entertainment venue. When we looked on Bartercard Search, it quickly became apparent that this was where we were going to spend the day! Escape Rooms and Dark Ride were both on Bartercard and while I'd thoroughly recommend Escape Rooms, if you in any way get motion sickness, I'd perhaps avoid Dark Ride (or at least not do two rides consecutively)!

Close by was a lovely café - Sequoia Eatery – they do state on Bartercard Search that they're only available on Bartercard Monday to Friday, but it pays to contact them. They were more than happy to accommodate a table of three for lunch, and it was great – busy too.

Later that afternoon, we'd booked to go to Hells Gate Thermal Reserve – another great find particularly on a rainy day! We had dinner at the SoBar on Sunday evening where we didn't book but easily got a table and the pizzas were to die for!

Monday morning, it was back to the Irish Bar for a full breakfast – something my husband was very keen on! On our way home, we stopped at Taupo for lunch at Finn MacCuhals.

Overall, it was a great weekend and out of curiosity, when we got home, I did a bit of a tally as to what we'd spent. While the trip wasn't a business expense, the whole weekend cost us just 20% in cash. We love using Bartercard for lifestyle purchases (as well as business expenses).

Bartercard Tourism has hundreds of resort and accommodation members at destinations worldwide that welcome visitors on Bartercard when there's availability off peak.

By spending Bartercard Trade Dollars instead of cash, hotels and resorts have saved millions of dollars on expenses from renovations to maintenance and equipment.

BARTERCARD PROPERTY SALES HEAT UP

In a cooling property market, more vendors are turning to sell their property through Bartercard, a cash-alternative marketplace to achieve a faster sale.

While experts forecast the coming months will present the strongest opportunities for buyers in a falling market, investors are most likely to incur a loss and seven times more likely to do so if they are selling a unit compared to a house. According to news.com.au and a data-led property analysis from CoreLogic, approximately 29.2% of Brisbane units sold in the June 2018 quarter were at a loss, and Brisbane's slice of lossmaking resales Australia-wide was at its highest in almost four years.

Consequently, more investors are turning to Bartercard to sell at the full price by factoring in a 'cashless' Trade Dollar component into the sale which currently averages 30% of the price. Investors can then use these Trade Dollars to offset a range of cash costs from raw materials and equipment to development, electricals and renovations.

Bartercard's Property Specialist Carl Hassard said Bartercard listings are on the increase and defying market trends – often selling quickly and at the asking price. He said Bartercard's property site contains listings at a mix of price points.

"Earlier this year we settled 16 apartments we sold off the plan for a developer in Brisbane which helped him get his construction finance."

BREAKING INTO THE MARKET

Using Trade Dollars to break into the current property market at a lower cash price is a double win for Bartercard members and their families. One New Zealand member helped his daughter to purchase a \$475,000 house in Yarrabilba, Queensland, by covering the \$125,000 Trade Dollar component. She was approved for a \$350,000 cash loan to secure her first home.

To earn Trade Dollars, Bartercard members, who are largely business owners but also developers, builders and investors, welcome sales on Bartercard when they have spare capacity off peak or when they have excess stock. Bartercard has a mix of members across almost every industry including development and construction.

In 2018, Bartercard opened its property market across Australia and New Zealand that lets New Zealand-based buyers secure investment property with a 20% deposit instead of the required 35% in New Zealand. Many use Trade Dollars as their deposit and finance the rest without the added cost of lenders mortgage insurance (LMI).

Bartercard's property site has over 220 listings worth over \$130 million which includes nearly 35 million in Trade Dollars.

Whilst Bartercard is predominantly cashless trading, where members are exchanging everything from a hamburger to a wedding package, Bartercard real estate requires a minimum 20% Trade Dollar component to list on its property site. This enables the buyer to finance 80% and negates the need to pay LMI.

For more information and to start searching, visit bartercardproperty.com.

Discover the real difference

with Bartercard Property

- ☐ Bartercard's Property site contains millions of dollars in listings each with a trade component. Sound property investment could provide an ideal way of using Trade Dollars to achieve long-term financial prosperity.

BUYING

By using Trade Dollars for part of the purchase price you can reduce your cash borrowings, thereby reducing interest costs. This may result in the property being positively geared, providing both cash income and potential capital gain.

Bartercard members earn Trade Dollars by the provision of goods and services to other members. It costs them less to earn a Trade Dollar than it does a cash dollar, as all the overhead costs are already in place. This can result in a margin (or purchasing discount) to the buyer on the total purchase price when buying a property through Bartercard.

A TYPICAL EXAMPLE:

» Purchase price	\$500,000
» Cash component @ 75% of the purchase price	\$375,000
» Trade Dollar component @ 25% of the purchase price	T\$125,000
» Cash cost to generate Trade Dollars @ 60c = T\$1	\$75,000
» Margin (or purchasing discount)	(\$50,000)
» True cash cost of property	\$450,000

As the example shows, by leveraging their gross profit margin, the Bartercard member has achieved \$125,000 equity in the property with a real cost of only \$75,000 cash.

Bartercard may also be able to offer you an interest-free line of credit, which could give you a fantastic opportunity to purchase a property without major cash outlay.

SELLING

Bartercard Property offers vendors a cost-effective marketing strategy that can achieve a quick sale and is more likely to achieve the asking price as the purchaser is already receiving a discount by using Trade Dollars as part of the purchase.

By marketing your property through Bartercard your listing has the potential to attract the attention of thousands of business owners - many of whom are looking for investment properties.

GAIN MORE EXPOSURE TO BOOST SALES

Using Bartercard Property as a marketing tool can reduce the number of unsold units at the end of an otherwise successful development, and sales can be achieved without excessive marketing costs. The only costs involved when selling a property through Bartercard are the normal transaction fees charged on the Bartercard component only.

Bartercard Property provides a platform to introduce buyers to sellers. Bartercard does not participate in the negotiation process between buyer and seller.

Visit bartercardproperty.com for more information.

Living Valley Springs

CONSERVING \$2 MILLION
WITH BARTERCARD

Whatever type of life you live, chances are today's fast-paced world has your body beat. Everyone needs space to switch off their phone and relax, and Bartercard members can do so without expending significant cash reserves at Living Valley. Bartercard has also helped Living Valley save over \$2 million.

Tucked away in the pristine valley of Kin Kin, north of Noosa on Queensland's Sunshine Coast, Living Valley is a sanctuary offering a range of programs combining traditional and conventional treatments like remedial therapies, naturopathic medicine, beauty therapies, detox, professional psychology, pilates and fitness training, all set in beautiful surrounds.

Its founders Gary and Debbie Martin, were Sydney professionals who decided to take a sea change over 30 years ago to study natural medicine. They founded the 145-acre retreat with their original partners, Les and Kaye Shaw, in 1990, to provide optimal care for the body and mind. Today their daughter Giselle Alford is CEO and manages a team of over 50 staff.

"Since joining Bartercard, we have conserved over \$2 million at Living Valley across expansion and renovation, advertising and marketing, travel, gifts and team bonuses," said Gary.

"Our fitness trainer and his family took a Bartercard holiday on Norfolk Island, while others spend their Trade Dollars at restaurants and accommodation."

Bartercard stays are exclusive. The seven day healthy holiday package is available to just one Bartercard guest per week, but it's created exposure in a competitive market and led to cash-paying referrals.

"Bartercard essentially supports a marketing budget," said Giselle.

"We welcome guests on Bartercard and they always tell other people about their experience; it's one of the main advantages of joining."

**Since joining Bartercard,
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**Gary Martin - Living
Valley Health Retreat**

The retreat recently used Bartercard to purchase new flooring for their on-site shop, paying for the materials in cash, and putting the labour on Bartercard. They also purchased special flooring for their gym with Trade Dollars.

"There's a jeweller in Brisbane who accepts Trade Dollars - it's great for gifts," said Gary.

"There is also a clock shop at Montville on Bartercard, where I purchased a \$1,800 watch for a staff member in appreciation for twenty years service. Bartercard provides many ways to spend Trade Dollars instead of cash."

Living Valley has a full-service day-spa to boot, using all-natural and chemical-free clean beauty products.

If you want to take a break, we've found the leading place. Visit lvs.com.au and book a customised healthy holiday to rest and rejuvenate.

WEDDINGS IN PARADISE

RETURN TO PARADISE RESORT IN SAMOA HAS A NEW WEDDING CHAPEL WITH BARTERCARD'S HELP THAT'S BOOSTING WEDDING TOURISM AND TRAVEL BOOKINGS IN THE CASH MARKET. THROUGH BARTERCARD AND THE GENEROSITY OF ITS MEMBERS, THEY'VE ATTRACTED A WIDER MARKET OF VISITORS WITH A MINIMAL CASH OUTLAY.

Return to Paradise is located in Upolu, Samoa's main island, where powder white sand, turquoise ocean, lush jungles and waterfalls make it a gorgeous wedding destination. Many couples have held their wedding at the resort – on the beach, beside the pool or under the swaying palms. But there was just one thing missing – a wedding chapel.

John Grimwood, owner of construction company Force 8 Civil, found this out when he and his wife Jenni took a holiday to Samoa with their business partners Jim and Linda Farrant.

Normally using Bartercard to offset business costs, they covered almost the entire cost of their holiday with Bartercard Trade Dollars – accommodation at Return to Paradise, meals and tours. While visiting, John started talking to the resort owner Ramona, who joined Bartercard to fill rooms off peak, and asked how Force 8 Civil could assist. He quickly uncovered a long wish list with a wedding chapel at the top.

John and Jim decided to return to Samoa with Peter Hudson from Hudo Electrical in Melbourne (a Bartercard member too) to build the chapel. They sourced as many materials as they could on Bartercard to keep the cash costs for the resort down, and they would do the labour free of charge. But that was just the beginning.

"We found out a local builder was going to add new units to the resort," said John. So, we said to Ramona that if we're going to send materials from Australia for the chapel, we'd also source as many materials as we could for the units on Bartercard."

"We tracked down toilets, electricals, wiring, down lights, irrigation fittings, pipes and ten pallets of tiles from businesses on Bartercard. We virtually filled a 40-foot container full of

"Using Bartercard Trade Dollars, we were able to source most of the raw materials to build a wedding chapel for Return to Paradise Resort in Samoa without the cash cost and provided the labour gratis."

JOHN GRIMWOOD, FORCE 8 CIVIL



Bartercard products! Our electrician Peter also brought two of his apprentices. What an amazing experience for these two young men to be involved in such a wonderful project."

The resort covered the cost of most of the materials with Bartercard Trade Dollars, which they earned from welcoming Bartercard visitors. "We could have charged the labour on Bartercard too, but we really just wanted to help," said John.

In October 2017, the wedding chapel was started. With the locals from the resort and villages learning alongside John and Jim, the steel structure rose from the ground on the beautiful resort overlooking the ocean. In January 2018, John, Jim, Peter, his apprentice and Ratish, a stone mason, came back to Return to Paradise Resort for five weeks, along with three 40ft containers, to finish the chapel.

These containers held steel, electrics, a large septic system and seven pallets of tiles supplied by VERSITILE at a reduced rate with a large component on Bartercard.

When it's not used for weddings, the local community use the chapel for local gatherings and events. It's opened up a bigger market of wedding tourism to cash-paying and Bartercard customers that's also increased bookings.

John and Jenni will be returning to Return to Paradise in the near future to renew their wedding vows in the Wedding Chapel.



Bartercard Tourism has hundreds of resort and accommodation members at destinations worldwide that welcome visitors on Bartercard when there's availability off peak.

By spending Bartercard Trade Dollars instead of cash, hotels and resorts have saved millions of dollars on expenses from renovations to maintenance and equipment.


SOURCING OTHER ESSENTIALS ON BARTERCARD

While in Samoa, John, Jim and their wives Jenni and Linda were taken on tour to a community school. When they found out the teachers had to travel one hour into Apia just to photocopy school materials, they straight away saw another opportunity to help. They worked with Bartercard Sydney to find and purchase a brand-new photocopier with their Trade Dollars which they donated to the school.

For the next trip to Samoa, Jenni, who works with special needs children in the NSW public education system, and Jo who works for a private school in Melbourne, joined forces and gathered over 200kg of school resources including work books, pencils, textas, crayons, maths equipment and posters for the classrooms and a huge amount of teacher resources. When they took these goodies to the school they were welcomed with a whole school assembly, where the children sang and danced, and Jenni and Jo got in on the action too.

"The people of Samoa have huge hearts and we now belong to many families there," said John. "The Return to Paradise family Ramona and Jim are so wonderful and not only did we get a GREAT holiday but we have another home."

Visit returntoparadiseresort.com for more information.



EXTRA SALES

\$2.5 million in extra sales:

BARTERCARD BOOSTS LUXE BRAND

THERE'S PLENTY OF PRESSURE IN RETAIL TO SELL STOCK QUICKLY. CUSTOMERS ARE ALWAYS SHOPPING FOR THE LATEST LOOK, ESPECIALLY WHEN A NEW SEASON ROLLS IN. PUTTING ON A BARTERCARD SALE DAY IS ONE WAY TO EXPEDITE SALES WHILE CREATING A GREATER CUSTOMER EXPERIENCE IN-STORE, LIKE SYDNEY BRAND OSMEN DOES.

THE BRAND

Osmen sells beautiful outdoor furniture to restaurants, cafes and resorts globally, and through a chain of retail stores in Sydney, covering the full spectrum of manufacture, import and export. Their resort-style designs uplift every space, but like every retail business, seasonality is a hurdle to constantly keep in-check.

BARTERCARD SALE DAYS

When there's surplus stock at the end of the season, Osmen puts on a Bartercard Sale Day where Bartercard members are invited to purchase their beautiful pieces with their Trade Dollars. These members often bring cash-paying friends and family to boot.

THE UPSIDE OF SEASONALITY

Turning seasonality around, Michelle said Bartercard Sale Days can clear up to \$400,000 worth of stock in a single night.

"Bartercard not only moves stock that's superseded by newer product, but saves valuable storage space," she said.

"At the end of the day no business wants its floor space or warehouses full of items and Sale Days shift stock quickly. We also sell discontinued items - if it's not cost-effective keeping the line, we put it in the sale."

The Osmen warehouse isn't normally open to the public and Sale Days let the brand attract a new market of business customers quickly without the foot traffic or enhanced POS requirements. Sale Days also attract Bartercard Tourism that represents resorts across Australia and the Asia Pacific to source furniture on behalf of their clients.

Michelle points out that many cash-paying customers wait until stock is discounted to purchase it, which can damage a brand. "So the upside of limiting sales to Bartercard members is the stock sells quickly without creating a 'wait for discount' mentality among cash customers," she said. "The items that we sell on Bartercard are still great products - it's the stock we have just as a new season look comes in. Sometimes customers are looking for a square style when we still have the curved look in store. You will always have certain styles left over for different reasons and Sale Days reduce that stock."

HOW ITS DONE

Bartercard Sale Days are effective because they're low-cost and Bartercard arranges everything from start to finish including marketing, running the event and processing transactions. The stock list is determined ahead of time then teasers are sent around the country. Members are invited to shop the selection of sale items clearly marked with a Bartercard 'b' - they just stick a post-it with their initials on the products they want to buy.

SPENDING TRADE DOLLARS TO OFFSET CASH COSTS

Bartercard Sale Days earn Trade Dollars that Michelle spends on business and lifestyle expenses to offset cash costs. Since 2008, she's saved over \$1.6 million by spending Trade Dollars instead of cash on bus and magazine advertising, accommodation at resorts and staff gifts and incentives, and is looking to purchase real estate through Bartercard next.

SAVING UP TO \$1.6M
USING TRADE DOLLARS

For more information visit bartercard.com.au. To enquire about hosting your own Bartercard Sale Day, speak to your local Bartercard office.

bartercard | search

It all starts with search



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The quick and easy way to search members near you while on the go.

search.bartercard.co.nz

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3 WAYS

TO MAXIMISE CUSTOMERS
AND CASH FLOW

**DO YOU HAVE EMPTY SEATS TO FILL? WANT TO
BOOST CASH FLOW IN YOUR RESTAURANT OR BAR?**

In a constantly-shifting industry where new venues are opening weekly, staying at the top isn't always easy. Bartercard has the tips and tricks to stay ahead of the curve and think outside the wine box to attract new customers.

1. INSTEAD OF (JUST) LISTING WITH FOOD DELIVERY SERVICES, DEAL SITES OR THIRD PARTY BOOKING SITES...

ATTRACT NEW CUSTOMERS WITH BARTERCARD

Food delivery services are buzzing and while they're putting restaurants in the mix, not all restaurateurs are opting for the paper bag approach that can come at a cost. If your restaurant is at the higher end, consider the impact on waiting diners, the presentation of the food when it reaches the customer, and whether that's on brand with your restaurant. Ensure you have the resources and space to prepare extra orders too.

If you're looking to list on deal sites, factor in the impact of discounting prices which can devalue a brand and attract one-off customers shopping at a specific price point. Similarly, third party booking sites can capture the details of bookings to remarket to, instead of the restaurant doing so.

Bartercard attracts new customers without discounting or third-party booking sites for more control in business. Few restaurants and bars are at 100% capacity around the clock, and Bartercard can fill that downtime. These customers are actively looking to spend their Bartercard Trade Dollars and are more likely to return in the future.

There's many options to attract new customers in the market and you might find a mix of different approaches works.

2. INSTEAD OF SPENDING CASH ON EVERY BUSINESS EXPENSE...

OFFSET CASH EXPENSES WITH BARTERCARD

Bartercard doesn't just attract new customers, it also saves valuable cash. Many restaurant owners use Bartercard Trade Dollars to purchase wine which they on-sell for cash in their restaurant. This effectively turns downtime into cash sales. They also use Trade Dollars to offset cash expenses like kitchen equipment, furnishings and renovations by using their Trade Dollars instead of cash. To earn Trade Dollars, they welcome customers on Bartercard when they have spare capacity to keep their restaurant full off peak.



3. BUILD YOUR BUSINESS NETWORK

Building a network of local restaurateurs and businesses owners lets you continually learn, stay in the loop, think outside the box and canvass solutions to industry hurdles. Bartercard is a business network with thousands of hospitality members worldwide and year-round events at a local level to continually stay front and centre of the industry.

For more information visit bartercard.com.au.





Just Water receive a lending hand from Bartercard



Just Water, a national supplier of water coolers, is a company listed on the New Zealand Stock Exchange. It joined Bartercard over 15 years ago after recognising the numerous benefits an alternative currency exchange system can bring to a business. Due to Bartercard's member to member promotional benefits, Just Water have been able to quickly grow their trade volume and they've also introduced a successful business policy of paying commissions in Trade Dollars to sales representatives who make sales to Bartercard members.

FROM LEASING TO OWNING

When its lease ran out in 2016, Just Water decided to purchase a building to house its Head Office and bottling plant. They sourced a suitable building in Hugo Johnston Drive in Auckland's Penrose suburb, and wasted no time in gutting the building and getting it ready for their arrival. Tony Falkenstein, Just Water's Chief Executive explains "Once the sale had gone through, we set about getting quotes for the refurbishment. Like any build or refurbishment, it was more than expected and more than our cash budget allowed."

This is where Bartercard helped. He continues "We worked with our Account Manager to source as many Bartercard suppliers as we could for various parts of the refurbishment from design to landscaping, from demolition work to rebuild. On a \$1 million refurbishment, we were able to spend half of it using our Trade Dollars!"

It was a significant win for the business and they're now well and truly settled in to their new premises.

ON A \$1 MILLION
REFURBISHMENT, WE WERE
ABLE TO SPEND HALF OF IT
USING OUR TRADE DOLLARS!"

TRADE DOLLARS HELPS FACILITATE MERGER

This isn't the first big project where Just Water have utilised their Bartercard membership to its full advantage. When Just Water and Aqua Cool merged 10 years ago, they effectively used Bartercard Trade Dollars to not only facilitate the process and bring the new team together, but to conserve cash and maximise the budget available.

Wherever they could, they utilised their trade volume to offset essential services including electrical wiring, computer cabling, and air-conditioning for the office fit-out. They also shouted 200 employees to a national conference in Rotorua with all the logistics for the event being paid for using Trade Dollars, from accommodation, to food and entertainment. It was the perfect opportunity to bring everyone together while saving cash.

justwater.co.nz



Cutting of the ribbon at Just Water's new Head Office: (L-R) Heather Falkenstein, Tony Falkenstein CEO Just Water International, John Key PM (at the time), Eldon Roberts COO/CFO Just Water International.



Bartercard helps Thompson and Partners achieve financial success

Through Bartercard, accounting firm Thompson & Partners Ltd has been able to utilise unfulfilled capacity and generate new business. Now they advise their own clients about how to use Bartercard to move excess inventory, manage their cash flow and increase occupancy in slow or idle periods – all on top of their regular cash paying business!

Thompson & Partners Ltd joined Bartercard in June 2011 after recognising the numerous business benefits of an alternative business currency exchange system. By using Bartercard, Thompson & Partners Ltd have filled unused capacity by allowing Bartercard members to attain their services and pay in Trade Dollars. These Trade Dollars are then used to offset cash expenses in the business.

Some typical business items purchased through Bartercard are:

- » Stationery
- » Entertainment
- » Travel
- » Wine
- » Client gifts
- » Staff incentives
- » Personal drawings for owners

3 WAYS THOMPSON & PARTNERS LTD ADVISES SMALL BUSINESSES TO USE BARTERCARD TO GROW THEIR BUSINESS:

1. UTILISE EXCESS STOCK AND INCREASE OCCUPANCY

Put inventory, equipment and employees to good use. Bartercard lets members convert downtime and spare capacity (think seasonal markets) into new revenue which would not have been available otherwise. It also provides a system to put that excess to use in profitable ways without the need to discount heavily.

2. GENERATE NEW BUSINESS

Bartercard's large referral network allows members to increase their customer base and expand their geographic reach. The new customers generated by Bartercard are on top of existing cash business, and therefore don't interfere with existing business models. Bartercard can increase business through the door by 5-15% and increase net cash profit.

And, with Bartercard transactions, each time a member spends, it will come back to them in the form of new business from another Bartercard member business.

3. REWARD STAFF

Using Bartercard Trade Dollars as employee bonuses, incentive schemes or gifts is a great way to reward staff without having to increase salary or wages (anything that goes through the payroll will incur PAYE).

For example – a small manufacturing company can reward their top sales person with an incentive by purchasing a reward (such as a dinner out) through the Bartercard network using accumulated Trade Dollars.

thompsonpartners.co.nz

Bartercard Mobile app

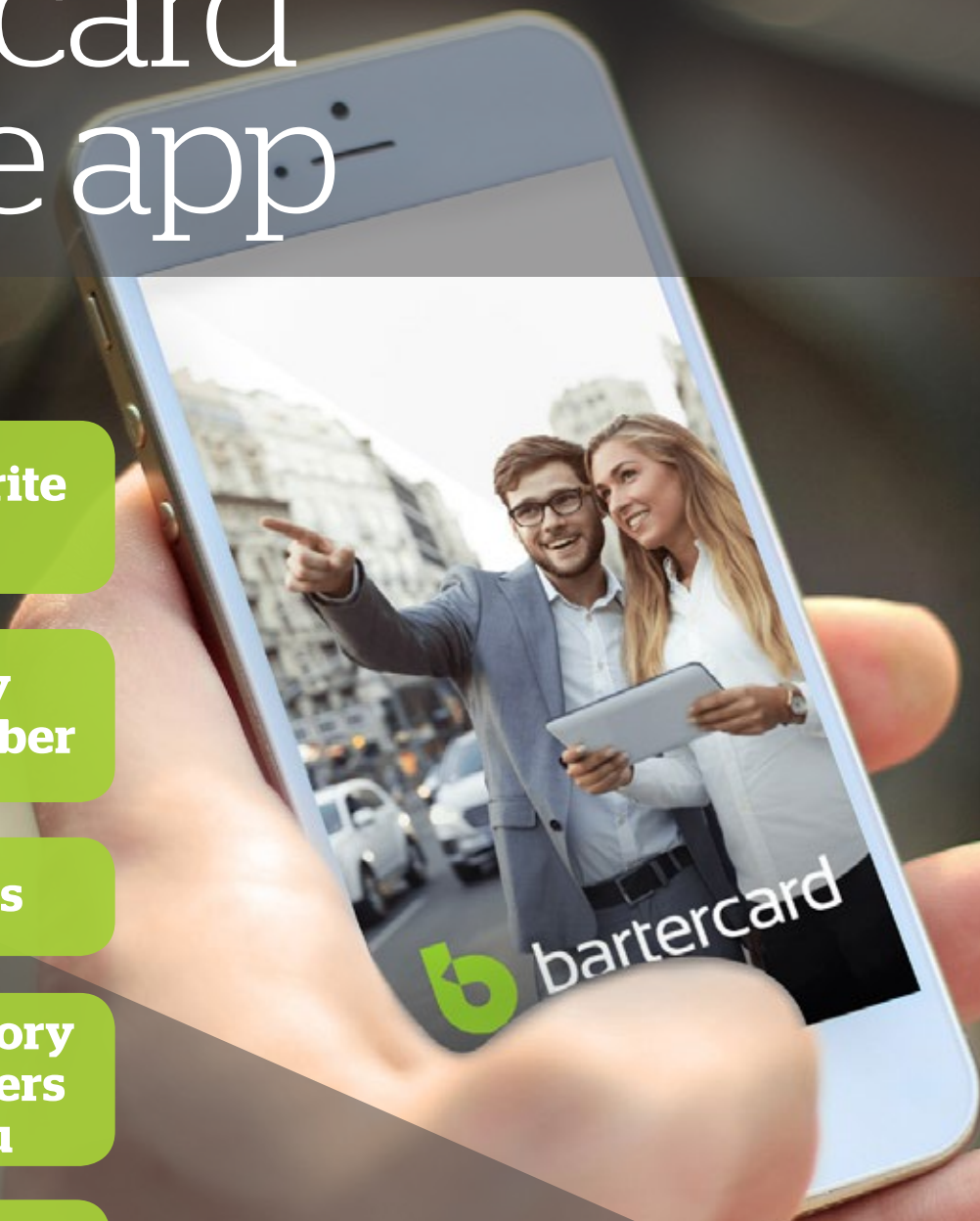
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