

# BARTER

## MAGAZINE

FOR BUSINESSES THAT CONNECT

### Dispelling the Bartercard myths: What you need to know about what Bartercard is and isn't!

Getting Barter creative  
with The Design Project

Don't let the sun set on  
empty rooms

Thinking outside the  
box to conserve cash

Spring/Summer 2019

 bartercard

## Welcome

**W**elcome to the latest edition of BarterMag which contains our latest member stories, trading ideas and business tips. If you're already a member, we hope this latest issue acts as a reminder of the tools available to you or if you're thinking about joining Bartercard, we hope we've answered any questions you may have.

The concept of bartering has been around for centuries. We've just taken an old-fashioned idea and created a modern-day platform providing an alternative, electronic currency to be exchanged between members to pay for goods and services, allowing cash to be preserved within a business.

So, why are there so many myths about what Bartercard is or isn't? We aim to set the record straight with our article on pages 7 and 8.

Before summer arrives, why not take advantage of the numerous accommodation providers we have available on Bartercard and treat yourself to some sun and relaxation at one of our Island destinations.

You can get inspired for that next break away by reading our member stories on pages 11 and 18 or [visit \*\*bartertourism.com.au\*\*](http://visitbartertourism.com.au)

Until the next time,

*Bartercard Team*





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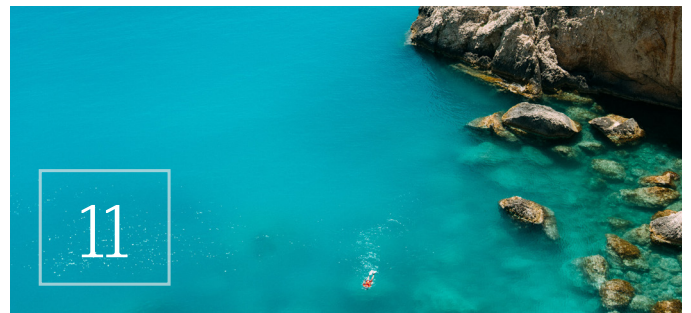
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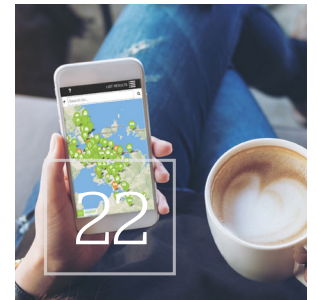
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Reward your business  
your family  
you...

## Welcome to Bartercard's exclusive **bRewards** program

Designed to reward members for their loyalty to the network. A program that allows you to earn rewards for growing the network with businesses you want to trade with and other business owners you know that could benefit from Bartercard.

This is the most exciting program ever designed for Bartercard members. A true reflection of a business community growing, earning and enjoying success... together.

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[mybc.bartercard.com](http://mybc.bartercard.com)

EARN • REDEEM • SAVE





# From one member to another

## Adelaide Hills Retreats

*formerly Adelaide Hills Country Cottages, incorporates new levels of luxury in every way, offering its clients unrivalled retreats in the Adelaide Hills. They have been a Bartercard member since 2006, but hadn't really been taking advantage of the full benefits of the network until they were introduced to Presente Marketing Australia.*

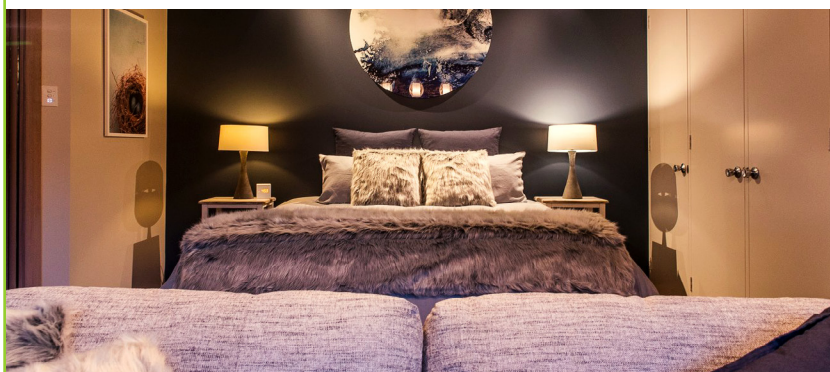
Presente Marketing Australia became a Bartercard member in December 2018 when they were referred to the network by the owner of the luxurious Nukubati Private Island and The Fiji Orchid.

Presente Marketing Australia is passionate about helping small to medium-sized businesses develop a search marketing strategy which will help them achieve growth. They are committed to achieving consistent results and creating long term partnerships with their clients.

Now working with Adelaide Hills Retreats (as well as Nukubati Private Island and The Fiji Orchid) on a Bartercard basis, Presente Marketing Australia have quickly demonstrated the power of the network and how Bartercard members can benefit each other through simple referrals to one another.

"When I was introduced to Scott [from Presente Marketing Australia], our Bed and Breakfast accommodation (after a significant re-structure) was facing a crossroads. Occupancy was nowhere near where we wanted it to be and costs of increased bookings through OTA's [Online Travel Agencies] had me nervous. I really wanted to drive more traffic to our own website for bookings and have other aspects in our business humming. Scott immediately took up the challenge and started encouraging me to think outside the square.

We gave him autonomy with Google AdWords, Google My Business, our Online Booking System, and our website, and he literally had turned things around for us in a very short period of time.



We had been hovering around 55% trend for numerous months, but the last three months have now increased to 72%, 88%, 85% and the month we have just entered, we are already 65% occupied, so forward bookings now are really starting to take off for us. We're very happy with what we are seeing!

Business systems are also about to improve, as Scott's recommendations and encouragement to move across to a superior booking platform will certainly streamline business practices for us.

We have been really impressed by the service from Scott at Presente, and we are now on a secure path to getting the business humming on all levels, moving forward from a far more confident and competent position.

Scott and Presente come highly recommended. I am confident that he can assist you in getting the foundations right in your business to move into a more efficient future with bright outcomes!"



**ADELAIDE  
HILLS  
Retreats**

*Mandy*

**Adelaide Hills Retreats**

adelaidehillsretreats.com.au  
presente.com.au



# Getting Bartercard creative with The Design Project

*The Design Project manufactures and imports bespoke furniture for interior residential designers, supplying indoor and outdoor furniture solutions for hotels, motels, restaurants, campus', from materials including timber, plywood, aluminium, steel, glass and rattan.*

Marg Farrell became a Bartercard member in July 2011 when a friend referred her to the network, and since then there's been no looking back for the Auckland-based business.

"I praise the day I was referred to Bartercard from a friend of mine. I had containers of furniture that I needed to sell from our NZ business as well as furniture from the Sydney business which we were closing. Bartercard provided the perfect opportunity to do this; it's efficient and such an easy way to increase sales.

Bartercard has been the making of our business. If it hadn't been for Bartercard when we were stock heavy, I'm not sure how we would have survived. Selling excess stock on trade was the key success at the time and the additional extensive sales have allowed my business to thrive.

Being a member is the perfect way to grow and the sales have generated revenue that the business would not have had otherwise. My Trade Broker has been superb and an enormous asset and benefit to our company.

There are so many advantages to being a member and it's been easy to spend our trade dollars on business expenses such as telecommunications, printing, website design, flooring, electrical work, signage freight (which is a major component of our work), import customs broking, national and international accommodation, vehicle signwriting, car maintenance, tyres, entertainments, client gifts, staff bonus', office furniture, catering, taxis, I.T. technical support, laptops... the list goes on. And all the while, that's saving valuable cash which can be used elsewhere!

It's easy to get creative with your trade dollars too which is what the business has done. Trade dollars are used to reward staff and it makes up part of their remuneration package, so they get to reap the benefits too.

Bartercard doesn't just stop at business; I also get to enjoy the benefits of the exchange by spending trade dollars on lifestyle purchases from hairdressing and jewellery to wine and clothes."



**When we asked Marg what her most memorable Bartercard purchase or experience was, she replied**

"There are too many to count, however holidays to Rarotonga staying in fabulous resorts are one of many highlights!"

*Marg Farrell*  
The Design Project

**Be the next Bartercard success story!**

Bartercard has approximately 24,000 members world-wide and works with businesses across almost every industry. If you have excess stock to shift, contact Bartercard Australia: [bartercard.com.au](http://bartercard.com.au) or call 1300 227 837, or Bartercard New Zealand: [bartercard.co.nz](http://bartercard.co.nz) or call 0800 639 287, and see how your business can benefit just like The Design Project has. Visit [thedesignproject.co.nz](http://thedesignproject.co.nz)



# Turn T\$10,000 trade dollars into \$100,000 cash in less than 12 months!

**Lifetime Dynamics** is a consultancy business based in Melbourne, Australia. With over 25 years' experience, owner and founder Robert Borg is a business strategist who provides direction, guidance, motivation, and results. Whether it's your career, sales, business or your own personal journey, if you need advice, Borg and Lifetime Dynamics have a proven record of success.

Robert became a Bartercard member in June 2008 to gain exposure and access to business owners who wanted to know how to develop and grow their business.

Over the years, he's helped many businesses turn T\$10,000 trade dollars into \$100,000 cash in less than 12 months! He's the man to help you achieve your goals.

In a recent interview with Robert, he tells us about his experience of being a member of the Bartercard exchange.



## 1 How is Bartercard an effective way to sell your service?

I find people in Bartercard are more open minded and receptive to opportunities. They're keen to use their trade dollars when it comes to investing in their business as opposed to people who use just cash and perhaps are a little more reserved as they're wanting to conserve that cash for other essential business expenses.

## 2 What are the biggest benefits you derive from Bartercard?

I have been able to offset 50% of the serviced office costs by using Bartercard which has allowed me to increase my cashflow by approximately \$600/per month just in this one area.

## 3 How have you effectively used Bartercard to improve your business?

By setting up a game plan, I have been able to work the Bartercard platform to easily speak to business owners, present an opportunity and have them do business with me. There are thousands of Bartercard members nationwide which really does open up all sorts of conversations whether it's through promotions or networking events that are regularly put on, you just need to go after them.

## 4 What do you use your trade dollars for?

I use my trade dollars for business essentials, dining, and I'm currently in the process of purchasing a property so will use trade dollars as the deposit! Bartercard allows for both business and lifestyle purchases which is a great balance for me and suits my requirements.

## 5 What is your most memorable Bartercard purchase?

I had a ducted heating and refrigerated cooling system installed in my property which was a hefty investment, so it was great to be able to use trade instead of cash!



*Robert Borg*  
**Lifetime Dynamics**

For more information on how you can turn T\$10,000 trade dollars into \$100,000 cash, visit [lifetimedynamics.com](http://lifetimedynamics.com)



# Dispelling the Bartercard myths

When you join Bartercard, you become part of an enormous community of businesses with a common goal - of taking unfilled capacity within your business and realising this with the help of the exchange. It's a simple concept taking an old-fashioned idea, so why is there a lack of understanding when it comes to Bartercard? Here we discuss some of the common myths we hear about Bartercard and the truth behind them.

## ***I won't be able to spend my trade dollars***

This is considered probably one of the biggest objections to joining the community. We don't claim to be able to provide all members with everything they need. We do find that when members are engaged and communicate with their Bartercard branch, appropriate spends can be identified.

### ***Bartercard spending happens in four stages and your Bartercard branch will work through these with you.***

- The first step is to look at your current spends and see if we can offset any of these with Bartercard alternatives.
- The second step is to look at increasing your cash sales through using Bartercard as a marketing and advertising budget.
- The third step is personal spending. Many of our members use their Bartercard as drawings, helping to offset some of their household costs e.g. mechanic, dinners out, dentist.
- The final thing we look at is wealth creation. This is when our members use their trade dollars to buy assets such as property and share options.

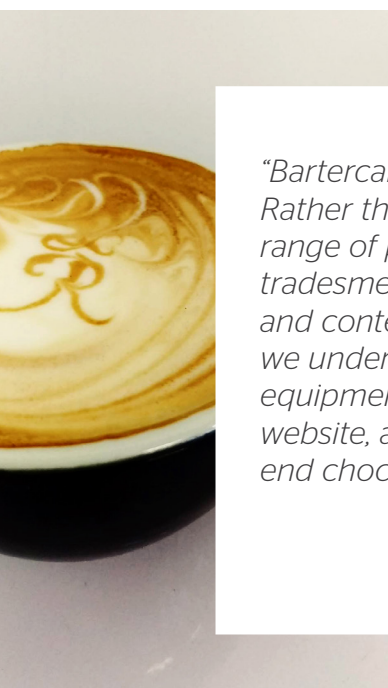
Bartercard is often seen as an excellent way to reward high performing staff in service firms. Some businesses even give staff their own Bartercard cards, which is credited each quarter based on performance so staff can draw upon it as they wish. It's a great opportunity for individuals to make lifestyle purchases.



*"Bartercard is and has been of substantial benefit to our business over the years. Rather than having to spend cash, we were able to utilise our trade dollars on a range of products and services which were usual cash spends. These included tradesmen for R&M, equipment, packaging and packaging supplies, gift baskets and contents for gifts baskets. Bartercard was a huge benefit during an expansion we undertook in helping with the fit out. We utilised trade dollars to buy kitchen equipment, furniture, crockery, water cooler, as well as other services such as our website, advertising, printing and products for sale in our café like gelato and high end chocolates."*

*Linda Bryan*

Rococo Café/Cottage Fare Ltd





## I CAN'T USE MY TRADE DOLLARS ON CORE SPENDS

This one has some truth to it. At the end of the day, some expenses (such as utilities, rent, wages) require cash payment, so it's not realistic for a business to run entirely on Bartercard without cash-paying transactions. This is why we always suggest that Bartercard is used on top of existing cash business and make up approximately 10-15% of your business. Your dedicated Account Specialist/Manager will work with you in identifying opportunities to spend and help you source products on trade. "Many profiles read like a resume, but your profile should read like a sales document outlining what your company does and what companies you've worked with, not what your duties and responsibilities are. Ask yourself if your profile compels or repels your prospects."

## EVERYTHING IS OVERPRICED

Bartercard members sign up to trading terms and the community is self-regulating, so it's important that members are transparent and promote services fairly to the community. If a member decides to offer services at part cash-part trade dollars, the community will soon spread the word and that member will find they'll struggle for business.

## THE FEES ARE TOO HIGH

Bartercard charges a minimal monthly service fee which is tax-deductible. A fee is also charged on all transactions.

The average Bartercard transaction fee is 7.5% and we encourage members not to discount their prices. These fees cover provision of a dedicated Account Specialist/Manager, full e-commerce capabilities, proactive marketing of your business to the thousands of businesses nationwide across Australia and New Zealand, online monthly statements and an interest-free line of credit. Compare this with Daily Deal websites, which charge a fee of approximately 15-20% of the sale price and stipulate that the offer presented must be at least 50% off the original sale price. Although this may initially bring in new customers, these customers tend to be bargain-hunters which are not loyal to your business, and sometimes discounting can have a detrimental impact on your reputation.

## BARTERCARD IS A WAY OF DODGING TAX

Bartercard income should be viewed as you would your cash income. There are no inherent tax advantages or disadvantages just because you are a member of Bartercard. Bartercard is a marketing tool, not a tax tool.

From an accounting and tax perspective, there is no difference between cash and trade dollars with sales being recorded as income, and purchases being recorded as an expense or asset. GST is payable on sales and deductible on purchases. Data for income/expenses should be recorded off these account statements for calculating TAX/GST implications. The fees payable to the exchange incur GST and most of the time are a fully deductible expense for the business.



*"It's good to have an accountant on board who understands Bartercard, and better still be a member, but it's not difficult - transactions occur the same way as cash purchases."*

*Russell Herd*  
Working Feedback NZ Ltd

## I DON'T HAVE EXCESS CAPACITY ALL THE TIME

Bartercard is supplementary to cash business, and at no point is any member obligated to take on Bartercard business over cash paying business. All members have the flexibility to control which products and services they sell through the Bartercard network and they adjust offers to the Bartercard community (scaling up or back) as it suits their business at any point in time.

For example, if Milly, a restaurateur owns a café that is busy from open til close on a Saturday and Sunday, and has no need to try to pull in new business on these days. She can choose to engage with cash paying transactions on the weekend and encourage Bartercard exchanges on weekdays only.

As long as you are clear and transparent as to when you offer Bartercard, you can stipulate which days you accept it.

**Further questions? Visit [bartercard.com.au](http://bartercard.com.au) or [bartercard.co.nz](http://bartercard.co.nz)**





## Thinking outside the box to conserve cash

**Allure Nails in Tauranga, who have been a Bartercard for 11 years, have successfully incorporated the Bartercard mantra into the day to day running of the business and have no difficulty in spending their trade dollars. Margaret Fraser explains how.**

“Some may be sceptical but there are so many ways you can spend your trade dollars. My business has been a Bartercard member for 11 years and during that time we’ve used trade dollars to help build the business by saving cash (which we can then set aside for cash only expenses – IRD, rent, rates, insurance etc.). We spend our trade dollars on rubbish collections, computer R&M, we get the studio lawns mowed, we have fresh flowers weekly for our reception area, we advertise in the local free newspaper. Our stationery is printed using trade, we make charitable donations, we take drawings using trade and provide staff incentives. All our studio promotions are done using trade dollars – if it can’t be purchased on trade, there is no promotion!

“The biggest area of success is we’ve been able to branch out from New Zealand to conduct beauty therapy training in Rarotonga three times a year! We use the trade dollars to cover expenses such as accommodation, car rental and dining which saves us cash which we invest back into the business to build up the contacts and courses. We have also partnered with a resort spa in Rarotonga, another Bartercard member, and they purchase products from us. This is a win-win.

“Being a part of the network is great for advertising. We can quickly get promos out to the members to help us fill available appointments or last-minute cancellations. We also find the trade shows are beneficial in enabling us to turn over our stock and promote the business out to a wider market.

“During our time of being a member, we’ve found that not only do we benefit from Bartercard members introducing other members to us, they also introduce their cash paying friends to us who then become regular cash clients. Bartercard really is a great business tool! You do need to think outside the box – if you believe you will find everything you want to purchase on Bartercard in your local main street, then you will be disappointed. If you are prepared to put a little effort into looking and seeking out new products, then I would highly recommend Bartercard. Along the way, you meet some great people and they have plenty to offer back with knowledge and skills of how they use the Bartercard network to their advantage.”



**[allurenailstudio.co.nz](http://allurenailstudio.co.nz)**



# How our business has grown using Bartercard

**It was the Maloo Ute advertising Bartercard that first caught Stuart Evans' eye of Evanco Mechanical. One phone call was all it took back in 2014 to start the ball rolling, and they've been a Bartercard member since.**

"We are a family-owned and operated business, my daughter runs the office and is also a mechanic apprentice in the workshop, and my wife, Natasha also works within the business. Evanco Mechanical started in my back shed in 2004 where I was a mobile mechanic. We then expanded and moved to Strickland Street, Bunbury in 2006 and have been operating in these premises ever since.

"I joined Bartercard in 2014 when I saw Darryl Toreaux driving round in a Maloo Ute advertising Bartercard. I contacted him for a meeting, and we signed up the business there and then! And there have been no regrets. I absolutely love Bartercard.

"I order radiators, workshop supply fluids, rags etc. for the workshop using the trade dollars and find the cashless network to be very beneficial as it allows me to save cash in the business. I also spend my trade dollars on incentivising my staff as I reward them with bonuses in trade which they can then spend on dinners out, gifts, accommodation, activities etc.

"As a business, we find Bartercard is very effective to sell our services on. We have built up quite a few clients on Bartercard and reciprocate the arrangement when required - it works really well.

"We've found the networking events to be really beneficial too and that's where the majority of our business has come from - there's nothing better than a first-hand recommendation either! The weekly promos are also another great way to source new

clients as well as finding products and services we can use within our business.

"Since joining, we've seen our business grow - it's brought us an additional 10-15% customer base which we just wouldn't have had if it wasn't for Bartercard. Our bottom line has increased by up to 20% and we save around \$500 cash per month!

"Being a part of the network also allows me to cash convert as I'm able to purchase workshop products using our trade dollars which I can then sell on through cash. A great example of this is when I've been able to buy oil products - \$10,000 worth - saving the business roughly \$7,000 in cash!

"While Bartercard is an excellent business tool, we've also taken advantage of the lifestyle offering! We've purchased personal items such as gaming consoles, compound bow, overseas holidays, got my son's car panel beaten, bought a new lounge suite, painted my corvette, as well as dinners out. My boat purchase has to definitely be my most memorable purchase. I'd always wanted a boat and Bartercard allowed me to achieve this dream.

"All in all, Bartercard is awesome and I'm really enjoying being a part of a growing network."

## Interested to find out how Bartercard can benefit your business?

Simply contact Bartercard Australia:  
bartercard.com.au or call 1300 227 837, or  
Bartercard New Zealand: bartercard.co.nz or  
call 0800 639 287.

Visit [evancomechanical.com.au](http://evancomechanical.com.au)





# Don't let the sun set on an empty room

**Hospitality and the tourism market are notorious for slower periods of business, off-peak seasons and short-lead times. This can have a profound effect on cash flow. So, what can be done to fill these holes and keep businesses afloat during these downturns?**

When an operator at a hotel, café, or restaurant is dealing with distressed inventory (i.e. rooms or seats that can't be sold via the usual cash market), they can turn to alternative non-cash markets such as Bartercard. The inventory can be exchanged for trade dollars which can then be used to purchase goods and services required to operate their business, removing the need for cash.

Bartercard Travel recognises that if the sun sets on an empty room in a hotel or resort, the operator can never realise any value for that room, as rooms are a finite commodity of time-sensitive expiring stock. Of course, the preference would be to get cash for that room, but if that's not possible, they'll want to get some value for it rather than it sitting empty. That's when Bartercard becomes a viable option. Bartercard generates purchasing power which can be used to help with business cash flow and allows the operator to generate incremental cash revenue when guests stay at the property.

Bartercard member, Tata Crocombe, Owner and Managing Director of The Rarotongan Beach Resort & Lagoonarium, Sanctuary Rarotonga and Aitutaki Lagoon Resort & Spa, explains how Bartercard has helped his resort flourish.

*“The role for us in non-cash markets is primarily in Bartercard selling rooms that would otherwise not be sold by way of their closed-user group of business members. We target Bartercard sales into specific need periods i.e. shoulder and low season and combined with stringent scrutiny of purchasing, Bartercard plays a very important role in converting empty rooms into some form of value. Our target is a maximum of 10% of bookings in the non-cash Bartercard and contra market.”*



## Make Bartercard a part of your business plan

Using trade exchanges, tourism operators are increasingly trading their distressed inventory to offset consumable business expenses typically paid for with cash. Cash can be preserved and used elsewhere within the business. It doesn't just stop at funding idle rooms, Bartercard is also used to fund refurbishments, renovations and redevelopment of properties. Bartercard has also helped Pacific Island accommodation operators recover from emergencies such as natural disasters by facilitating the purchase of re-building materials with trade dollars generated by empty rooms.

**To find out how Bartercard can benefit your business by selling old stock and introducing you to new customers, call Bartercard Australia today on 1300 227 837 or Bartercard New Zealand on 0800 639 287.**





Trade anywhere, **anytime**

**Bartercard's Mobile App lets you conduct business right in the palm of your hand.**

Pay an invoice, process a sale, view your available balance and find members near you. Download our Mobile App by visiting the App Store or Google Play and search Bartercard.

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**bartercard.co.nz**  
**bartercard.com.au**





# From excess inventory to increased profits

Bartercard New Zealand is part of the largest global trade exchange, trading over \$150 million worth of goods and services outside the cash economy each year. With thousands of members in New Zealand alone, Bartercard provides business opportunities to its members by making use of unused trading capacity and excess inventory to increase profits and get new customers.

Total Finish Painting Contractors is just one of the Bartercard members delivering professional results for all their clients' painting and decorating needs throughout Canterbury and wider South Island region.

*In this update, we talk to Byron Smith, Managing Director of Total Finish Painting, on the benefits Bartercard has brought to his business since joining the network in September 2018.*



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***Since becoming a Bartercard member, what benefits have you seen that are a direct result of joining Bartercard?***

In just a short space of time, we have received a number of quote requests that we wouldn't have necessarily received and secured more jobs because we can accept payment through Bartercard's electronic currency, trade dollars. We have been really impressed with how our Trade Broker has gone above and beyond in marketing our company's services across the network. We are regularly receiving referrals, which, not only is a good endorsement for our business, but it also shows the power of Bartercard and how easy it is to build your client base further.

While it's still early days we are excited about the impact Bartercard will bring to our cashflow and the opportunities it presents.

***If you are busy with cash contracts, how do you still manage to take on additional Bartercard work?***

Our business has been operating since 2010 and we have built up a strong reputation and work ethos while expanding. We are very fortunate to have a team of highly skilled, hardworking and experienced painters and we find the resources for projects as the demand requires it.

***Do you feel that Bartercard has helped secure work that you may have lost to competitors in the cash economy?***

Absolutely! Without being a member, we would have lost the jobs that we have secured through Bartercard.

***What scope of work do you traditionally look to acquire from Bartercard enquiries?***

Our business provides both residential and commercial painting services. Many of the enquiries we have received have been for painting, plastering, GIB supply and installation. It's a great way for businesses to offset these expenses if they're doing a renovation, refurbishment or expanding and utilize their Trade Dollars rather than spending their hard-earned cash.

***Your business could be the next success story***

Bartering isn't a new concept. It's been around for thousands of years. In today's society, Bartercard simply allows its members to pay for products and services using trade dollars instead of paying in cash. These trade dollars are then used to offset cash expenses within your business. Trade dollars are a well-recognised and accepted method of payment in New Zealand. One trade dollar is equivalent to one New Zealand dollar for all accounting and taxation purposes.

Each time you spend with trade dollars, that expense will come back to you when you get more customers from another Bartercard member. New customers generated by Bartercard will be incremental to your existing cash business, and therefore will not interfere with your existing business model.

**If you're interested in growing your business, contact Bartercard Australia: [bartercard.com.au](http://bartercard.com.au) or call 1300 227 837, or Bartercard New Zealand: [bartercard.co.nz](http://bartercard.co.nz) or call 0800 639 287. Visit [totalfinish.co.nz](http://totalfinish.co.nz)**





# Rising to the top with Bartercard

Whether you like your bread savoury, sweet, crusty, classic or artisanal, Bakers Delight has been perfecting Australia's favourite breads since 1980.

One franchisee of the popular bread brand, Ryan Kirkham, has created a partnership with Bartercard which has attracted approximately \$40,000 in sales every year – that's a lot of loaves!

*Here, Ryan tells us how he utilises Bartercard for the benefit of his franchise.*

## What's your background with baking and Bartercard?

I started as a 16-year-old apprentice baker with Bakers Delight in 2000, and today have Bakers Delight franchises in Kawana and Maroochydore and lease out store space to Bakers Delight Ballina. I was introduced to Bartercard in 2010 and have been selling bread through the cashless network since, which earns me a digital currency that I can spend at thousands of businesses around the country. Every time I use Bartercard to pay for business or lifestyle expenses, I conserve cash to spend in other areas.

## Why has Bartercard been successful in your business?

We need to make a high volume of sales every day to stay viable. Bartercard has helped me grow my customer base and sell excess product, leaving me with less bread wasted at the end of each day. It really fits in with our 'baked fresh daily' approach! On average our sales have jumped by approximately \$40,000 per year with Bartercard, as it attracts customers I wouldn't normally get.

## What do you spend your Bartercard trade dollars on?

I use Bartercard to pay for a range of business expenses to include electricians, plumbers, pest control, printing, as well as staff accommodation, incentives, gifts with purchase, marketing campaigns and sponsorships. I am the naming rights sponsor of the QBL franchise Rip City based at USC on the Sunshine Coast, it's a viable way to support local organisations while connecting with the community.

**To find out how your retail business can expand through Bartercard's network, visit [bartercard.com.au](http://bartercard.com.au) Australia or [bartercard.co.nz](http://bartercard.co.nz) New Zealand.**







# Why is now the right time to invest in property?

*Have you been wondering when the best time would be to make an investment, be it in stock shares, property, or perhaps a new business venture? Well, there's good news for property investors as there's never been a better time than now to invest in property.*

***And here are the reasons why.***

## 1. Low-interest rates

By the end of 2018, interest rates in New Zealand were at their lowest recorded value since World War II. Gone are the days of 20% interest rates seen in the late 80s. Instead, rates are now hovering around the 4% mark at every major bank, and some are even lower. Now is the perfect time to capitalise on these low rates and take advantage of the potential savings.

While you will still need to service the mortgage payments without putting yourself under financial strain, lower interest rates make the idea of taking on a good loan even better.

A good loan does not mean one of a decent value. Rather, it is referring to the concept of good debt, wherein you borrow money to make more money. Any loan that you must service out of your own pocket is considered bad debt (though such debts are occasionally necessary). A good debt is one that doesn't cost you. The loan effectively pays for its own cost. In property investment, this means that the tenants pay the cost of the loan (the interest portion, at least) so that it ends up costing you nothing to service.

## 2. Growing housing shortage

We know there is currently a housing shortage in New Zealand, particularly around the Auckland suburbs, which are reported to be 72,000 homes short of demand. However, people are still looking at the city as somewhere to live, not necessarily to buy but to rent, so they need a landlord.

By purchasing a home in a central Auckland suburb, renovating it to add value and then making it available on the rental market, you will have tenants climbing over each other to live there. On average, rental rates have been increasing between 3% and 5% each year, making your investment a sound one for the future.



### 3. Infrastructure spend

Auckland is a rapidly changing landscape. The Kiwi ideal of a 3-bedroom home on a quarter-acre section is fading into the distance as more and more people move into the central suburbs. Unitary plans and zoning for higher density housing are coming into effect, changing Auckland to a new kind of city.

All this change requires a spend on infrastructure which will in turn create more jobs, and more tenants needing rental properties.

### 5. Policy change opportunities

The coalition government has proposed many changes to its housing policy, everything from not being able to offset rental income to the potential for a capital gains tax. New policy proposals have even surfaced regarding tenant's rights.

Many people have stated that this will impact the property market and encourage landlords to sell their current investments. There is a negative perception surrounding the proposed changes, but these proposed changes are also creating real opportunities to invest now. If you're in the market to build a portfolio of value that you'll hold onto long term, then many of the policy changes won't really apply. So, seize the opportunity and snap up great properties now while competition is low.

## ***How Bartercard can help build your property portfolio***

Bartercard provides the perfect opportunity for property investors. Bartercard Real Estate enables its members to buy and sell properties with a trade component (minimum 20%) included in the sale/purchase price.

For those buying a property, by using trade dollars for part of the purchase price, members can reduce their cash borrowings, thereby reducing interest costs. For vendors selling property through Bartercard, a quick sale can often be achieved at the best price, with the flexibility of either selling it themselves or using an agent. For a property developer in the early stages of a multi-unit development, this can assist with making pre-sales to achieve financing, setting a strong benchmark price for further cash sales or, toward the end of a project, the ability to sell any remaining units without discounting the price.

### 4. The America's Cup

The 36th Americas' Cup will soon be returning to New Zealand's shores. In 2013, every property with even the hint of a waterfront view was snapped up.

In fact, there were not enough Auckland properties to meet demand, so imagine what it will be like this time around. It's likely to create a property and rental boon. Now is the time to invest, particularly if you find an opportunity with a waterfront view!



***Check out [Bartercard Property](#) for more information or contact Bartercard today to speak directly with a Bartercard agent!***

This information is general information only. Before making any investment decision, you should consider talking to a financial adviser, and assess whether the information is appropriate to your particular investment needs, objectives and financial circumstances.

Sound property investment could provide an ideal way of using trade dollars to achieve long-term financial prosperity.

[bartercardproperty.com](http://bartercardproperty.com)





## Providing luxury accommodation for 23 years

***The iconic Devon Hotel** in New Plymouth has the region's highest rating as a Qualmark 4 Star Plus, gold-rated hotel and conference centre. It puts its visitors on the doorstep of the CBD and the most visited attractions in New Plymouth, and is committed to supporting local communities and sporting groups. It's also been providing Bartercard members luxury accommodation for the past 23 years.*

*Bartercard has become a valuable part of what the hotel can offer its guests. We caught up with Managing Directors, Peter and Rosemary Tennent, to find out why Bartercard is so valuable to their business.*

### Why did you join Bartercard?

Hotels have the most perishable stock on the planet – if we don't sell a room tonight, it's never available for sale again. Most retailers, if they don't sell their product today, it's still available for sale tomorrow. It's not the case with hotels the sale is lost. Bartercard is another tool we use to ensure those rooms are full and don't sit empty.

It's become a really effective way of selling our facilities as it's opened up a new market for us and has helped us secure guests that are not in the cash market.

### As the Managing Directors of The Devon Hotel, how do you utilise your trade dollars in the business?

This can sometimes be a challenge but all things being equal, if a supplier will supply with payment on Bartercard, then we will choose that supplier over a cash supplier.

Every year we give away a significant number of vouchers to be used in the Bartercard network, and they are always well received.

### What's the biggest benefit you derive from Bartercard?

We have met some great individuals and have been able to benefit a large number of people and organisations utilising the Bartercard exchange, as well as enjoying increased profitability I'm sure!

We constantly analyse our market. Like all members, we would prefer to make a cash sale and there is always the risk of our cash customers converting to Bartercard. To some extent that happens, and we track it pretty closely. However, the fact we have remained in Bartercard for as long as we have is tantamount to confirming the net advantage, we continue to see by being a part of the network.

And when we asked what their most memorable Bartercard experience has been, both Peter and Rosemary were unanimous in their reply...

The pleasure we've seen when others have redeemed Bartercard vouchers that we've given out, and they've been able to do things that would have otherwise not been possible...now that's pretty cool!



# What is discounting costing you?



Everyone likes a bargain. Why pay full price for something when you can receive a discount? This is why discount websites are gaining popularity. They're great for the consumer, but are they good for the merchant and small business owner? As a small business owner, have you worked out the real cost of discounting and the impact it will have on your business? Daily deal websites charge a fee of approximately 15-20% of the sale price and stipulate that the offer presented must be at least 50% off the original sale price.

It's common to think that by offering a discount you'll attract new customers. That may be true but have you considered the bigger picture and the long-term effects that discounting will have on your business? Low prices may drive sales for a limited time, but they don't help build customer loyalty and discounts cost money.

## To maintain a profit:



By reducing your price by just 10% on a margin of 40%, your sales have to increase by 33% in order to make the same profit. That's a big ask in a competitive market, especially when you add a fee onto that. Discounting can put you quite far off your sales goals.

Pursuing a discount pricing strategy also increases the chance that your product will be perceived as lower in quality, impacting your brand and ultimately your bottom line.

So, if you're considering going down the discount route, do the sums first. Does it pay to offer discounts both from a profit and customer perspective? And consider this - are your customers loyal or are they just hunting for the next deal?

## Find an alternative to discount sites

Bartercard is not a discount service and while there are fees associated with being a member of the network, it's small in comparison at 7.5%.

Bartercard allows members to grow sales by 10% or more within the first 12 months of becoming a member (Dot Loves Data, 2014) - no discounts are required! Don't sell your own business short.



# Ways trade dollars can benefit your business

There are many examples highlighting how Bartercard members are utilising the cashless currency of trade dollars to benefit their business and lifestyle. Maximising cash flow, retaining customers and keeping stock moving are important elements of any business so using trade dollars to buy and sell goods and services can offer many advantages to business owners.

## *How can Bartercard help grow your business?*

### 1. Treat trade dollars as a supplement to cash-paying business

By operating as a supplement to cash business, Bartercard gives members complete control over which products and services they sell through the community. No member is obligated at any time to accept trade dollar business instead of cash-based business.

When you add Bartercard to your business, you are essentially allowing other members to utilise your goods and services with trade dollars, which can help create new business, customer loyalty, and increase profits.

### 2. Use trade dollars to move inventory and fill occupancy as business fluctuates

Convert downtime and spare capacity into new revenue by utilising inventory, equipment and employees through the Bartercard community.

Businesses can also sell slow-moving stock without the need to heavily discount their prices. Members receive trade dollars as payment, which they can then spend on other goods and services within the Bartercard community, which helps preserve cash.

### 3. Reward staff with trade dollars

Retaining talented and hard-working staff members can be difficult and many businesses struggle to find ways to reward exceptional staff without increasing wages or salaries. That's why many members use trade dollars as employee bonuses, incentive schemes, or gifts to boost retention. For example, by using trade dollars, a business could gift a staff member a reward such as a dinner out, a night away, or a retail voucher.

### 4. Take advantage of the referral network

Bartercard has a large referral network that allows members to extend their customer base and geographic reach. This can then translate into increased business profits. New customers generated by trade dollars are in addition to existing cash business, so they don't interfere with current business.

Through referrals and word-of-mouth marketing, Bartercard members have an advantage over their competitors. Furthermore, every trade dollar spent returns to the business through the patronage of other members.

### 5. Manage cash flow and make use of interest-free credit

Trade dollars work like a credit card or bank account, so it's using the electronic currency instead of cash so you can continue to make purchases even when cash flow has slowed. Trade dollars can be transacted via EFTPOS, online over the phone, through the Bartercard mobile app, or by transaction vouchers.

Bartercard can expand your business to new customer markets, improve cash flow, reduce business expenses and clear idle and excess stock without having to offer discounts. It's easy to use and acts in the same way a normal bank account or line of credit would.

**Make trade dollars work for you!**

Find out more about how Bartercard can work for your business by contacting us today.



# The value of referrals

Word of mouth and referrals are the best way to attract new business. Not only do they provide credibility for your business and the customers spreading the word, referrals are a free form of advertising and promotion. What's more, data supports the notion that word of mouth marketing is indeed one of the most influential factors for people when making a purchase.

## According to Referral Rock:

- 1,000 customers can generate around 500,000 conversations about a brand
- 81% of consumers are influenced by social media posts from their friends
- 92% of consumers trust recommendations from the people they know
- 50% of word of mouth recommendations are the leading factor behind a purchasing decision
- 72% of people trust online reviews as much as personal recommendations
- 84% of B2B decision makers start their process because of a referral

A current Bartercard member, SIDE (Solomon Islands Dive Expeditions) Dive Munda - a multi-award-winning SSI instructor training centre in Western Province of the Solomon Islands - recently reached out to a potential new client to give them feedback about the benefits of Bartercard. This was after Bartercard were approached by the prospective member, who wanted to network with current members like SIDE Dive Munda in order to find out how membership has benefited them.



## Here's what SIDE Dive Munda had to say about referrals through the Bartercard community.

*"We have been thrilled to be part of Bartercard and have seen numerous benefits the past couple of years since joining. We were the first operator in the Solomon Islands to join and paved the way forward for many that followed."*

*"I have personally seen the benefit in filling up those empty seats during low season - boats went out in any case, and a few extra divers through Bartercard travel allowed for us to build our trade dollars to use for a myriad of things, from travel to products (accommodation on company marketing initiatives abroad to purchasing non-plastic water bottles to use on our boats) but most importantly, we use it for covering advertising and marketing initiatives continuously! This is an area where our trade dollars add the most value!"*

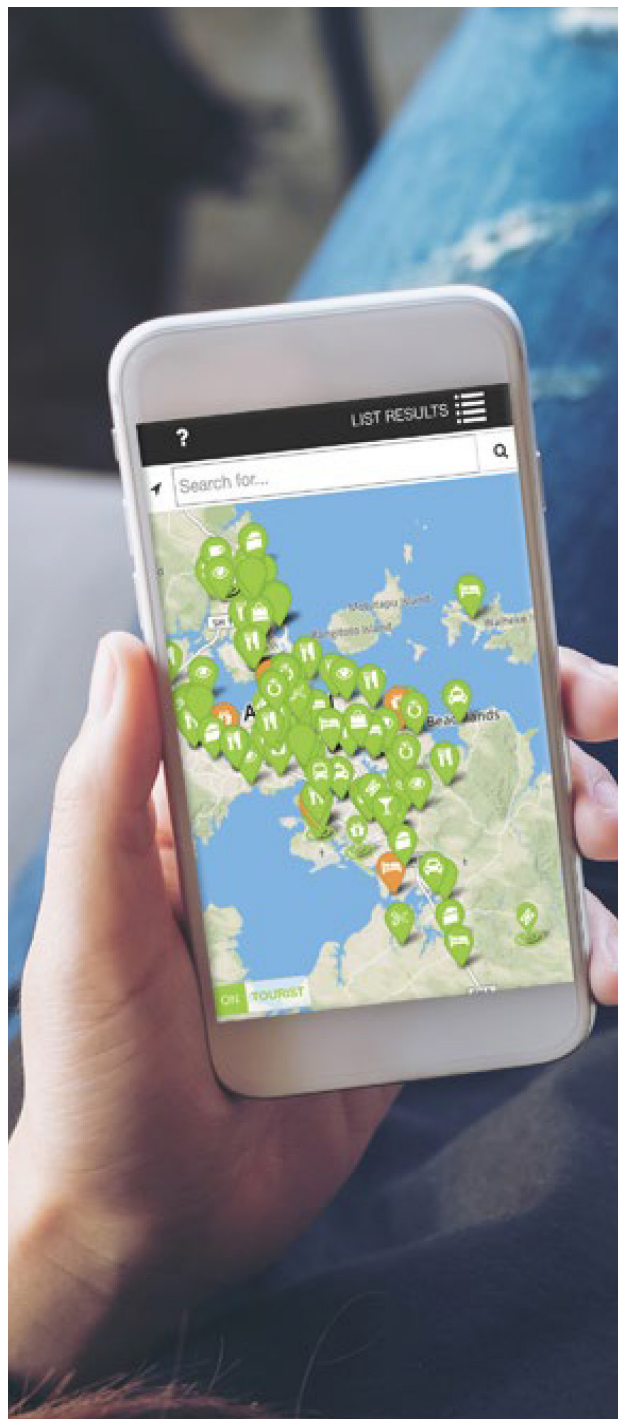
*Belinda Botha*  
SIDE Dive Munda

## Help your own business with referrals from the Bartercard community

If you're keen to increase sales like SIDE Dive Munda, or interested to find out more about the benefits of Bartercard, contact us today!



# How Search is benefiting our community



Whether you're on the move in Australia or New Zealand, or visiting one of our Island destinations, you're never far away from a Bartercard member with the power of Bartercard Search.

It works just like Google Maps and works on mobile and desktop devices. It's quick and simple to use. Easily search for members around you to offset your cash expenses. You can even rate members and view ratings to give you confidence in who you shop with.

## Bartercard Search also allows members to:

- Switch to 'Tourist Guide' mode to receive up to date tourist information for anywhere in the country - places to visit, places to stay, and local attractions in the region.
- Create a shortlist of businesses and places to visit, share and recommend them to other members.
- Save searches and create favourites list so they can be referred back to.

### **Here's what Janette Jellyman from Hot Copy in Wellington has said about using Search:**

*"I never knew Search was so easy to use. All you need to do is open the app and Bartercard members in your current location automatically populates. Your phone's GPS connects you to members nationwide and if you don't want the current location, just move up or down the map till you get to your right location, then zoom in & tap to see the member - it's that easy!"*

*I've been having heaps of fun searching all over the country and I've found lots of members I can trade with for our business and for our home renovations.*

*The Bartercard search app is awesome, super-fast and always on you wherever you go - give it a go, you may be very surprised at who you will find."*





# Escape with **Bartercard**

**Whether you go for business or pleasure... Bartercard is with you.**

Choose from over 470 direct contact listings and 260 accommodation packages and gift certificates on our tourism site.

With hotels, resorts and guest houses across destinations including Australia, New Zealand, Pacific Islands, Thailand and Bali, this is one of the many ways to conserve cash and improve your lifestyle with Bartercard.

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[bartertourism.com.au](http://bartertourism.com.au)

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