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Free Outdoor Concert

Save the Date: Saturday 15 December 2018, 5.30pm to 9.30pm, Halamahaga

You've no doubt heard of Coca Cola Christmas in the Park held in Auckland, Wellington and Christchurch each year.

Now Niue is getting its own pre-Christmas community celebration – Christmas on the Rock. Christmas on the Rock is a free outdoor community Christmas concert and will take place on Saturday 15 December. Christmas on the Rock is an opportunity to bring communities, families and work colleagues together to celebrate and have fun in the lead up to Christmas.

Christmas on the Rock Event Manager Rae Finlay commented, "we are delighted to announce that Frankie Stevens and Jackie Clarke, long time performers for Coca Cola Christmas in the Park, will be travelling to Niue to headline Christmas on the Rock. Frankie and Jackie have both visited Niue during the last year and were keen to accept the invitation to come back, in fact the idea for Christmas on the Rock was hatched over a barbecue in Avatele while Frankie was here.

We are now inviting local performers; soloists, duets, groups, choirs, orchestras and bands to contact us with your proposals to be part of this very special Christmas event for Niue. We have most of the funding in place and are in the progress of inviting additional local businesses to be part of this exciting community event".

This event will appeal to all ages and provide an opportunity for people to come together to celebrate the end of the school and work year, the start of the festive season, to celebrate Niue and Christmas and to profile local entertainers alongside international stars. And, along with the Christmas performances, song sheets for a few sing-along numbers with Frankie and Jackie, there will be the arrival of our favorite Christmas feature, our very own Niuean Santa.

Put Saturday 15 December in your diary and get your friends, families or colleagues together with a picnic for Niue's first Christmas on the Rock concert.

Follow Christmas on the Rock on Facebook for updates and if you are interested in being part of the Christmas on the Rock entertainment lineup you can contact Rae Finlay on 4399 or bdm@niuechamber.com.

The Rock Vets Niue Visit



We farewelled The Rock Vets Niue team last week and thank them for the amazing contribution they make to Niue. Their team consisted of five vets, four nurses and two coordinators. During their 2018 Niue Clinic they conducted 115 operations.

They conducted 40 bitch speys (twice what they normally do), 22 dog castrations, 24 female cat speys, 18 cat castrations, 1 eye removal, 1 rotten tooth removal, 1 snare injury surgery, 8 pig surgeries, and a whopping 128 health checks on cats and dogs and 19 pig health checks. They would ideally like to see a significant increase in the number of dog castrations. Thanks to all the local business that supported The Rock Vets Niue team with accommodation, rental cars, meals, refreshments and hospitality.

The team at The Rock Vets expressed their concern at the huge increase of incidents with dogs packing and attacking and the increased number of complaints from locals and visitors about this issue. The Chamber will be discussing this issue with Police, DAFF and Tourism to develop and implement strategies to reduce this negative activity.

"Change will not come if we wait for some other person, or if we wait for some other time. We are the ones we've been waiting for. We are the change that we seek"-

Barack Obama

New Board Member Profile – Glen Jackson



Glen was elected to the Niue Chamber of Commerce Board at the AGM in September 2018.

Glen Jackson returned to Niue in March 2015 with his wife Elaine and their young family to live and embrace the island life. Glen is of Niuean and Tongan descent and from the heart of Alofi, a proud grandson of Rosa Jackson, owner and operator of Rosa's Bakery. Glen brings a vast of experience in day to day business operations, music and performing arts as well as past experiences gained over the years he spent in New Zealand.

Glen was a recipient of a Judo Scholarship to Samoa, a trip to Japan for the Friendship Programme called JICA and a two year Mission to Wellington as part of the LDS Church. He was also part of the Cross Power NZ scheme with the Government of Niue and it was this role that led Glen back to Niue. Glen now dedicates his time to working full time as a Music Mentor and Life Skills Tutor and Facilitator at the Niue High School. Glen also helps facilitate the Niue Young Entrepreneurs Programme for Year 10 students initiated and delivered by the Niue Chamber of Commerce. Glen and Elaine also own and operate ROCKSteady Enterprise in Niue providing live music, recording, sound production, video production and multimedia services.

New Business Profile - CFI Multimedia Production

Owned and operated by JinNam Hopotoa. JinNam is one of Niue's youngest entrepreneurs. JinNam graduated from Niue High School and has been working in Niue providing a variety of services to assist local businesses.

JinNam is an artist creating art pieces, business billboards, jewellery out of local wood and crystals. He also provides musical entertainment for island festivities.

To contact JinNam and find out more about the services he offers he can be contacted on phone +6918 or email: namhopotoa@gmail.com or LIKE CFI Multimedia Production on facebook.

Niue Business Expo 2018 done & dusted!

Following the 44th Constitution celebrations Niue Chamber of Commerce was a part of the National Show Day held at the old Primary School at Halamahaga on Saturday 20 October 2018. The businesses hosted by the Niue Chamber of Commerce in the Business Expo included; Rosa's Bakery, University of South Pacific, Vaiolama Café, Oma Tafua, Telecom Niue, Ebony's Rainforest Tour and Carvings, Rock Island Enterprises, Simeamao Art and the Niue Chamber of Commerce promoting the Go! Niue App.

The Business Expo also showcased the businesses developed by our Niue Young Entrepreneurs Programme. The six groups of year 10 students all sold out of their products and made a profit on the day – the Young Entrepreneurs businesses were:

Jetkiz (Tasi, Iva, Zelrienne, Emelia, Kyra & Joaquin) – locally made sustainable food covers made from beeswax and island fabric.

King Chills (Jorja, Sarah, Tristan, Ebony, Felo & Tiola) – assorted toys, fun game of golf with prizes and face painting.

I.C.U Photography (Hope, Ethern, Vanessa, Salesi & Jade) – photo booth with a staged background.

TAD-JC Accessories (DJ, Chantae, Tamarina, Joy, Jorheena, Averil & Tui) – tie dyed printed shirts, local headbands and necklaces.

Savage Kustom Klothing (Hine, Jedaiah, Alex, Jaden & Rueben) – hand tie dyed printed shirts

SA – 275 (Pele, Lynol, Richard, Archie, Asipeli & Bermonzo) – toys for children.

This year the Niue Chamber of Commerce ran a one term pilot Junior Entrepreneurs Programme at Niue Primary school. The Junior Entrepreneurs developed at One-Stop Pola Shop and sold out of their baskets early in the day generating over \$450 in profit.



Atihake Faletupe



Niue Development Bank

Borrowing Tips from Niue Development Bank

Make sure the loan is right for you:

It's important that your loan is affordable and suitable for your circumstances. Read the terms and conditions of the loan agreement or contract and ask questions if you are not sure.

Your lender will need to make reasonable enquiries to be satisfied it's likely you can pay back your loan without facing substantial hardship and that the loan meets your requirements and objectives.

Understand full details of the loan & ask questions if not sure:

What do you need to know? Before you borrow money, you need to understand what you are getting into. There are usually interests, fees and/or charges involved when getting a loan. The documents the lender provides should show these clearly, if not be sure to ask, what these are.

Make sure you find out at the start of the loan transaction:

What cash deposit you may need to make.

What interest rate will be charged?

All the fees and charges that will apply over the term of the loan

Amount of repayments you need to make and how often.

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Private Sector News!**



Do you need help with setting up or updating your business Facebook page? Did you know you can contact namara@niuechamber.com for assistance?

You should be able to structure these to suit your income/Cashflow

Term of the loan:

What will happen if you can't make payments
How interest is calculated and when interest will be charged
What security will the lender require?
All this should be in your loan agreement/terms and conditions, make sure you have a copy
Seek advice from others if you are uncertain

“Never borrow more than you need”

Here's something to consider: From the day you take out your loan you will be paying interest on that amount. So, take the time to carefully work out how much you will need to borrow to cover that overseas trip, debt consolidation, car or upcoming wedding there's no point paying interest on loan money that you don't really need for a specific purpose.

Interest – Ask the lender to show you the amount of interest payable over the loan term as this is a significant cost and interest never sleeps (it doesn't take a holiday when you do!)

example

Loan Amount	Interest Rate	Term of loan (years)	Actual monthly repayment (Interest & Principle)	Amount of Interest payable over loan term	Total of Interest and Principle repayable over loan term
\$10,000	9.50%	5	\$210	\$2,600	\$12,600
\$10,000	9.50%	3	\$320	\$1,520	\$11,520
\$200,000	5.00%	25	\$1,169	\$150,700	\$350,700
\$200,000	5.00%	20	\$1,320	\$116,800	\$316,800

As can be seen by this table, if repayments are increased slightly on a regular basis it makes a huge difference to the total amount of interest payable over the term of the loan. So, if your housing loan is over 25 years and you decide to increase your monthly repayment by \$151 a month from \$1,169 to \$1,320 it reduces the loan term by five years and saves \$33,900 over the term of the loan. This is all money you will have instead of paying the lender.

Be realistic with regular loan repayment amount

Before you approach the lender for your loan, make sure you know how much you can afford to pay each fortnight/month.
Do not over promise as this will cause your loan to go into arrears, if you are sometime in the future unable to keep up with promised repayments.
Being in unarranged arrears will mean it will be difficult to obtain any new loans in the future.
If you are struggling with repayments talk to your lender so arrangements can be made that work for you and the lender.

Build a good credit history

You and your family having a good history of regular repayments and communication with the lender is critical in establishing a positive long-term relationship with your lender. Your lender will also then understand your goals and objectives which will make any future borrowing a lot easier.



Saving

Start this habit young; put a little money away in a different account on a regular basis and do not touch it and it will soon mount up.
If you have your own money rather than borrowing you will enjoy more financial freedom and independence. When looking to borrow money any long- term savings record will be a very positive factor.
Set savings goals to help you focus.
It can be hard to save when you've got nothing to aim for. So, set some savings goals for the future – both short and long term – to help you focus and keep you motivated.
Short-term goals are smaller, and could include saving for a car, holiday or even bigger TV, Haircutting or Ear-piercing celebration's
Long-term goals are larger, and could be saving for a house deposit or retirement.
To help you reach your goals you may like to create a budget so you can keep track of your finances and work out how much you can afford to spend and save.

Business Tips

1. Research and understand your market.

Take the time to do market research and really listen closely to your ideal client's needs.

2. Mould the life you want for yourself and business.

You are the designer of your life and your business. If there are parts in your life that don't fit, you can make adjustments, same as your business.

3. Keep all your ideas.

Keep all your business ideas simple, test them – if they work keep it. If it doesn't then scratch it and keep planning. Fresh ideas always works.

4. Pay attention.

Anytime you find someone more successful than you and especially when you're both engaged in the same business – you know they're doing something that you aren't.

5. Brand your business.

Your brand must identify your products and also communicate the value that your products have and having the best brand will distinguish you from your competitors.

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Blue Road Signage Subsidy



Niue Chamber of Commerce is offering a subsidy for Blue Road Signs to those businesses that missed out or started since the order that was done by Niue Tourism in late 2012. As soon as we confirm how many businesses are interested we can contact the supplier based in New Zealand and confirm the prices but the indication is that businesses will need to pay approximately \$200 and Niue Chamber of Commerce will pay for artwork, freight, posts and installation. If you need a blue business sign contact the office phone 4399 or email namara@niuechamber.com by 10 December.

Seasonal Strategy Update

We would like to thank the food and beverage outlets and other businesses who were involved in the Seasonal Strategy meeting on Wednesday 3 October 2018 at the Niue Lawn Bowls Club. We will update the Go! Niue App and be promoting those businesses who have advised their opening times over the Festive Season.

Go! Niue App

With the festive season approaching and many businesses changing their hours of operation now is the time to check your business information included in the Go! Niue App. If you have any changes please contact Namara, namara@niuechamber.com to ensure the Go! Niue App is up to date for locals and visitors.

First Aid Training

Niue Chamber of Commerce hosted a series of First Aid Trainings throughout the year for our members. Rosie Rex who from Falala Fa Bus Contractors attended the most recent training and said "it is very important to be first aid certified not only for you and your business but just handy in times of emergency and someone needs help. Thank you Chamber for the services provided for members."

A further 10 participants did the October training including; Swanson's Supermarket, Falala Fa Restaurant & Bus Contractors, Double M, Explore Niue Tours, Turtle Lodge, USP Niue, Vaiolama Café, CKT Consultants and the Community Ekalesia Group from Tuapa. Thanks to Oscylina Kulatea who is the Niue Fook Hospital Paramedic for providing this training to our members.



Short Term Training Applications

Are you a private sector business and member of the Niue Chamber of Commerce? You can apply for a Short Term Training Assistance Grant of up to \$3000 to assist with costs for you to attend an off shore training course to upskill either yourself or a staff member.

Contact the Chamber office for an STTA Application form or if you have any questions. During October Maihiland Ventures and Vilina both received STTA Grants.

New Market Day Changes

On behalf of the Market Store Holders at the Makete Niue.

The Market Committee would like to let all their valued local and visiting customers know that they have now changed their Tuesday Morning Markets to Monday Morning starting from 6am until 8.30am due to the change of the Air New Zealand flight from Tuesday to Monday arrival.

If you would like further clarification please do not hesitate to contact Feo Fou on phone 5643.



CALL FOR ENTERTAINERS

**Do you have talent?
Do you love Christmas?
Do you want to perform with
international entertainers –
Frankie Stevens & Jackie
Clarke?**

Soloists..Choirs..Duets..Bands..
Orchestras...Groups – We have a
few spots left.

If the answer is yes – Contact the
Niue Chamber of Commerce on
4399 or email
bdm@niuechamber.com or Rae on
mobile +6064.



Saturday 15 December 2018