

FRESH START

The graphic features the words 'FRESH' and 'START' in a large, bold, sans-serif font. The letters are filled with various images: 'F' shows a modern building; 'R' shows two men in suits talking; 'E' shows a man in a suit; 'S' shows a man in a suit; 'H' shows a man in a suit; 'S' shows a man in a suit; 'T' shows a man in a suit; 'A' shows a man in a suit; 'R' shows a man in a suit; 'T' shows a man in a suit.

DOING BUSINESS IN HUTT CITY

Start Up

Success starts with a conversation about your business idea and asking for help and advice. There are plenty of people and organisations willing to help. There is a lot of free advice available, whether you are surfing the internet or talking directly to providers.

This booklet is designed to offer a general guide to help you on the steps to starting a business in Lower Hutt.

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Networking, Research and Business Advice available in Hutt City

Here are some of the organisations
you can approach for advice on
getting started.

Hutt City Council

Hutt City Council can assist you with free advice, connecting you locally to other business people and organisations and can provide guidance through any consents, permits or licences you'll need.

Hutt City Council, 30 Laings Road
Private Bag 31 912
Lower Hutt 5040

Tel: 04 570 6666

Fax: 04 569 4290

Email: contact@huttcity.govt.nz

Website: www.huttcity.govt.nz

Hutt Valley Chamber of Commerce

The Hutt Valley Chamber of Commerce provides a wide range of business training courses for small to medium-sized businesses like marketing, social media use, staffing challenges and financial workshops. Members also benefit from many networking opportunities like Business after Five, corporate breakfasts and luncheons and various events.

Level 3, 15 Daly Street
PO Box 30 653
Lower Hutt

Tel: 04 939 9821

Fax: 04 939 9824

Email: info@hutt-chamber.org.nz

Website: www.hutt-chamber.org.nz

Grow Wellington

Grow Wellington is the regional economic development agency, with a business growth team. They work with a range of businesses to help develop individual growth plans and can connect you to the resources and support you will need to further your plan.

Level 5, 50 Manners St
PO Box 10 347
Wellington 6143

Tel: 04 382 0099

Fax: 04 382 0098

Email: info@growwellington.co.nz

Website: www.growwellington.co.nz

Rata Certification Programme

Rata helps to build sustainable businesses by informing, educating, supporting and instilling the value of sustainability to its members. Obtaining certification is a golden opportunity that can improve business value and investing in Rata Certification can help your business. One of the benefits of certification: is improved efficiency, reduced waste and improving your bottom-line through cost savings.

PO Box 13 661
Wellington 6440

Tel: 04 478 4228

Email: enquiry@ratacert.co.nz

Website: www.ratacert.co.nz

Sustainable Business Network (SBN)

The Sustainable Business Network provides advice and support to help business succeed through becoming more sustainable.

Level 2, 282 Wakefield Street
PO Box 19 273, Courtenay Place
Wellington 6149

Ben Barrett: Central Regional Manager

Tel: 04 384 4715

Mob: 021 241 3044

Email: ben@sustainable.org.nz

or

central@sustainable.org.nz

Website: www.sustainable.org.nz

Pacific Business Trust - Wellington

The Pacific Business Trust offers free advice and services to Pasifika businesses and start-ups such as mentoring, coaching, support, and educational workshops. Their business facilitators will provide you with practical experience.

Business Porirua Building
20 Parumoana Street, Porirua 5022
PO Box 50 624, Porirua 5240

Tel: 04 238 0050

Fax: 04 238 0051

Email: info@pacificbusiness.co.nz

Website: www.pacificbusiness.co.nz

Creative HQ

Creative HQ is a start-up and innovation centre established in 2003 that assists innovative ventures and start-up businesses which are targeting international success.

Level 4, 50 Manners Street
PO Box 10 347
Wellington 6143

Tel: 04 381 4471

Fax: 04 803 3347

Email: rebecca.hill@creativehq.co.nz

Website: www.creativehq.co.nz

BIZ Information

Biz Information is a nationwide phone advice resource for small businesses that works alongside Business.govt.nz.

Tel: 0800 42 49 46

Email: info@business.govt.nz

Website: www.business.govt.nz

Statistics New Zealand

Statistics New Zealand offers a Business Toolbox you can use to research the market, use it to compare your business idea with that of potential competitors and access industry benchmarks to grade your own business plan. **Business helper** focuses on information on marketing, economic trends and inflation adjustment.

Wellington (Head Office)
Statistics House
The Boulevard, Harbour Quays
PO Box 2922
Wellington 6140

Tel: 04 931 4600

Fax: 04 931 4049

Website: www.stats.govt.nz/tools_and_services



The Business Plan and Business Research

A business plan template is shown in this booklet. Or, below are descriptions and lists of websites that can provide you with the detailed information needed to make the best choices for your start-up business. Compile your own checklist of steps to take, or use the one located at the back of this booklet.

What is a business plan?

A business plan is a road map for your business. It is the first, important document you will write in the process of starting a business. Not writing a business plan is cause for failure, and a failure to plan is to plan to fail. If you need financing from an outside source or plan to fund the business yourself, if reviewed by professionals, it can reveal the strengths and weaknesses in the business before you spend any money.

How do I write a business plan?

Where can I find a template?

There are many templates you can find online. Below are links to three websites that offer a free template and information on writing your plan.

Website: www.business.govt.nz

Website: www.franchise.co.nz

Website: www.smallbusinesshub.co.nz

Search word: Business Plan

Selling your idea to investors

Bankers, financiers and investors all need to feel confident that your idea is plausible. The plan needs to be accurate and can show it is executable. If there is a perception the risk is too great, you will be turned away. Your business plan needs to be able to alleviate their concerns and fears.

If you are unsure you should seek consultation from professionals.

The next section shows a business plan overview. While you are drafting your plan it will become clear early on where the strengths and the weaknesses are in your idea. You need to treat the business plan as a living document, you will nurture it, learn from it and it will become the piece that breathes life into your business.

As with the variety of new and revamped ideas, so the same goes for business plan templates. This booklet includes a typical business plan you can use as a guide.

The Overview of a Business Plan

Introduction

Provides a detailed description of what your business is and the goals you have for it. Include in this the proposed business structure, your current position and the competitive advantage your business will have. List your core values in regards to your business model and tactics for growth.

Operations

Explain your business strategy. Include the management of the day-to-day operations, such as hiring of staff and HR procedures. What is your team and management structure? Detail your lease agreement and any other special agreements with suppliers etc.

Marketing

Outline the service and/or products you will have on offer. Detail the market research you have compiled leading you to pursue this business start-up, including location decision. What are the distribution channels for getting product in and out? Who and what are the strategic allies that you are working with? Finally do a SWOT (Strengths/Weaknesses/Opportunities/Threats) analysis and include the critical success factors.

Financial Management

You will need to include all of the following in your business plan:

- Financial budgets and forecasts.
- Profit and loss forecast.
- Cash flow forecast.
- Balance sheet forecast.
- Capital expenditure budget.
- Break-even analysis.

Detail all your sources and the amount of equity capital required; develop a monthly operating budget; create a separate start-up budget forecast which can also include the capital expenditure budget. The cash flow forecast should be for at least one to three years of the business. Financials should also include your personal balance sheet and a method of compensation. List your accountant or describe how you will maintain accounting records. Be open about the potential for “what ifs” and outline how you will handle any problems that may develop. Detail the approaches the business will take to survive.

Summary

Summarise the business goals and objectives, list again the opportunities and the commitment of yourself and staff to the success of the business.

Notes:



Choosing a business structure and registering your business name

There are a variety of business structures to form your start-up business. A **sole trader** is on their own, a **partnership** joins two or more people in an agreement to manage a business. A **company** is a formal entity in its own right, and has owners/shareholders.

You can at the same time register your business name. If you are not yet certain what the business name will be you can reserve an option. Just remember there is a small fee to register.

Choosing a business name

Do you have a business name? Have you confirmed it is available for public use?

Deciding on the name of your start-up business can be daunting. If you are struggling with it, try getting a group of your trusted friends and family together and brainstorm.

They will be able to look at your business from a different perspective, they may not come up with a winner, but it may cause you to think outside the square when naming your business. Tips for choosing a name:

- The name should include some information about what your business does.
- Try not to make the name too long or onerous to say or too complicated to spell.
- Keep it positive.
- Name alone is not enough in this visual world, create a logo and brand to place with the name. Make sure there is colour in the logo. Customers may remember a logo easier and longer than a business name.
- Make sure the name is not already in use. Check to see if it is available to create a domain name for your website and email address, think about trademarking the name and logo.

Company Registrations – New Zealand Companies Office

Tel: 0508 266 726

Website: www.business.govt.nz

Register your business with the Inland Revenue Department

Be aware of your responsibilities for income tax, Goods and Services tax (GST), Fringe Benefit tax (FBT) and PAYE etc. There is also information on other topics including payments to non-residents, the implications of e-commerce and provisional tax.

Business income tax and general enquiries

Monday to Friday 8am-8pm

Tel: 0800 377 774

Website: www.ird.govt.nz/businesses

Register with Accident Compensation Corporation (ACC)

As an employer, you are responsible for providing your employees with a safe workplace and ACC cover for work-related injuries.

Accident Compensation Corporation (ACC)

Tel: 0800 222 776

Website: www.acc.co.nz/for-business



Consents, Licensing and Compliance

Before you sign a lease or any contract, you should contact Hutt City Council and talk to the consents officers. They can advise you what appropriate steps to take to be in compliance with regulations for your type of business.

Tel: 04 570 6666

Fax: 04 569 4290

Email: contact@huttcity.govt.nz

Website: www.huttcity.govt.nz

Before you start work, remember you may need to get a resource or building consent. Resource consent is not a building consent. The first gives you broad approval for your project, the second ensures the particulars of any building the project includes, these must comply with the Building Act 2004.

Resource Consents

What do you need to know about resource consents?

The land within Hutt City Council is controlled by the City of Lower Hutt District Plan and any activity on a site within Hutt City needs to comply with the rules in our District Plan. You will need resource consent if you are planning any work that is not going to comply with the “permitted activity” rules and standards of the District Plan.

To find out if you need resource consent the best and most accurate thing to do is to meet with Hutt City Council consent staff and talk with them about your business plan. Working without resource consent, if one is required, can lead to prosecution.

Fees will apply for resource consent; make sure you ask so your cash flow accurately accounts for these costs.

Tel: 04 570 6666

Website: www.huttcity.govt.nz/consents

Building Consents

If you are planning to carry out any building work on the premises for your business, major or minor, you will probably need to apply for a building consent.

You will need a building consent if you are constructing or enlarging a building, doing structural changes or plumbing or drainage work. As of 1 March 2012, critical building work, known as Restricted Building Work, must be done by a Licenced Building Practitioner (LBP), so almost everything you build needs to meet a number of standards and regulations, like the Building Act 2004, the Building Regulations and the New Zealand Building Code.

It is always best to check with the consents team at Hutt City Council before any changes are started on your business space.

Fees will apply for a building consent; make sure you ask so your cash flow accurately accounts for these costs.

Tel: 04 570 6666

Website: www.huttcity.govt.nz/consents

Trade waste discharge consent

If your business will produce liquid waste that will need to be disposed of to the sewer system, you may need to apply to Hutt City Council for a consent to discharge. Again best practice is to contact the consents team and request for them to make a site visit, this will ensure any other issues or requirements needed that would cause you to amend plans are picked up early. It may seem painful now, but it will be more painful and more costly if you start the plan without seeking out the correct advice.

Fees will apply for trade waste discharge consent. Make sure you ask so your cash flow accurately accounts for these costs.

Food business registrations

If you are planning to start a new food business then you will need to apply for a Certificate of Hygiene, but prior to that it is best to confirm that your plan has met the requirements for resource consent, building consent and trade waste disposal requirements.

Are you going to do a food plan? This plan sets the rules for how the business will meet food safety obligations. There is information on the Hutt City Council website. Your plan will need to be approved by Hutt City Council and is exempt from the requirements of the Food Hygiene Regulations 1974.

Tel: 04 570 6666

Website: www.huttcity.govt.nz/food-licences

Liquor licences

Are you planning to sell alcohol? If so, make sure you plan enough time to go through the process of obtaining a liquor licence, so you have it for your opening day. Before you apply for a liquor licence you need to apply for a Certificate of Use. This needs to be attached to your completed licence application. You need to apply to Hutt City Council which is your local District Licensing Agency. There are four different types of licences, it is best to get in touch with Council to determine which licence is best for your business.

Tel: 04 570 6666

Website: www.huttcity.govt.nz/liquor-licences

Premises registration and licences

Some businesses require specific licencing prior to serving the public. Businesses like camp grounds, hair salons, and funeral homes need to register.

Tel: 04 570 6666

Website: www.huttcity.govt.nz/premises

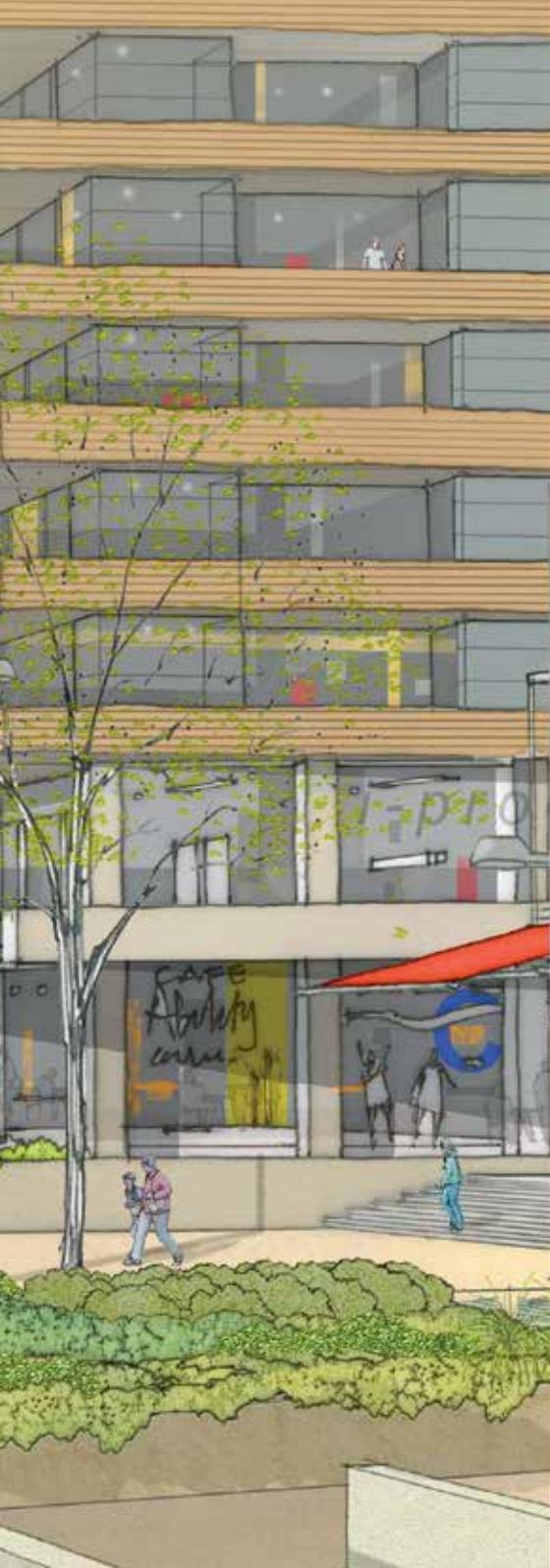
Change of Use of Premises

The Building Act 2004 defines a change of use and determines if a change in a building's use will require upgrading to certain systems and elements. For example, a residence becomes a restaurant, a warehouse becomes an apartment. The Building Code requirements may differ from one type of use to another. An owner of a building must give written notice to the council if they propose to change the use of a building. The council will then provide the owner with written notice if it is satisfied the building in its new use complies with provisions in the Building Code relating to:

- Means of escape from fire, protection of other property, sanitary facilities, structural performance, fire-rating performance.
- Access and facilities for people with disabilities.

It must also comply with the other provisions in the Building Code to at least the same extent as before the change of use.

Notes:



Special Considerations

Is your building earthquake prone or an earthquake risk?

Hutt City Council maintains a register of earthquake risk and earthquake prone buildings. Check with Hutt City Council to see if the building you are considering is on these lists.

Tel: 04 570 6666

Website: www.huttcity.govt.nz/earthquakeprone



Special Licences

Special licences may be needed for some activities, events and liquor. Contact the consents team at Council to confirm and costs of these licences.

Margaret Street Market- Is a 10 week summer market located in the CBD. This economic activity has the opportunity to launch a new small business with low overheads. You can test the market for your products, receive instant feedback and be able to research the opportunities to start your own business. For more details contact Hutt City Council on 04 570 6666.

Temporary Food Stall Licence- Before you apply for a licence we encourage you to get approvals from the event organiser or site owner. This licence is valid for one year expiring on 30 June of each year. There are fees associated with this licence and need to be paid at the time of submitting the application. You will need to have proof that you have been issued with a Certificate in Food Hygiene, or another qualification approved by council. Please make sure you have given plenty of time for the application to be processed prior to the event/or activity you wish to participate in happens.

Urban Fire Permits- Any urban fire, ie. hangi, umu, barbeques, braziers, outdoor cooking ovens and part of traditional cooking processes, do not require a permit, so long as the fire is adequately supervised at all times. Permits/exemptions are required for one-off events, such as a cultural celebration or, filming or training exercises. It is best to contact the Hutt City Council about your project. If it is going to be more than a one off project any approval will be based on the outcome of the previous project.

Liquor licence- There are different types of liquor licencing available, if you do not know which, you should contact Hutt City Council and seek advice. The types of licences to apply for are:

- Manager's Certificate*
- On, Off and Club Liquor Licence*
- Temporary Authority Licence*
- Special Liquor Licence*
- Variation of existing Liquor Licence*

*Note there are fees and charges for all types of liquor licences.

You will need to get a Certificate of Use prior to applying for the specific type of liquor licence you will require. The form is available on our Hutt City Council website.

Tel: 04 570 6666

Website: www.huttcity.govt.nz/on-off-club-licences

Food Business- Once you have chosen the location of your food business, confirm with the environmental resource consent team at Hutt City Council that the location is consented for that type of use. Does the plumbing or the planned structural changes require an inspection? If you are unsure, contact the resource consents team at Hutt City Council. You will also need to sort out your trade waste prior to applying for the Certificate of Hygiene. You will only be granted a Certificate once you have met all three of those requirements. Also consider if you wish to sell and supply liquor, if so you will need to apply for a liquor licence.

Entertainment Licences

Buskers licensing- Any other street performers are required to complete an application for a licence. As with the Street Musician licence there are rules needed to be adhered to. Please ask at Hutt City Council about the time-frame for processing.

Street Musician licensing- Any musician wanting to perform in the central business district (CBD) is required to obtain a licence. An application for the licence is available on the Hutt City Council website as well information on what rules you need to follow when you are performing. Once the application is processed it will be posted out to you.

Tel: 04 570 6666

Website: www.huttcity.govt.nz/entertainment-licence

Professional Regulation- You may be required to apply for a licence.

Professional Associations- There may be an association in the profession you are doing business in, if so, it is a great way to find information, support and collegueship within your profession.

Notes:



Creating Jobs in the Hutt

Are you planning to hire employees?
Getting the right person can take time
and may be expensive.

If you are looking for high level staff you may want to consider using a recruiting firm that specialises in staffing for your industry. You should have a job or position description in place for each role and have an employment contract prepared prior to setting up the first interview. Once you have the right person on board you will need to set up good record keeping procedures for each employee.

Tel: 04 570 6666

Website: www.dol.govt.nz

In New Zealand there are minimum legal requirements relating to employees, such as pay rates, workplace safety and breaks and holidays they are entitled to have. The Ministry of Business, Innovation & Employment website offers a great deal of useful information. The following websites will inform you on the types of leave and what entitlements your employees will be eligible for. For example, under the Holidays Act 2003 employees are entitled to, at least, four weeks annual leave. Under the Health & Safety in Employment Act, employers are required to provide a safe working environment to control hazards that include fatigue, both physical and mental.

It is also important to have an emergency plan in place that includes emergency procedures, a first aid kit and adequately trained staff to handle emergency situations.

The following websites will inform you on the types of leave and what entitlements your employees will be eligible for.

Website: www.mbie.govt.nz

Website: www.dol.govt.nz

Hiring Resources online:

Business.govt.nz- Offers guides to hiring staff.

Website: www.business.govt.nz

Search: Hiring Staff

Work & Income- Have a number of programmes designed to help you as an employer to employ people with the right skills. They can also assist you to hire staff and help pay their wages.

Website: www.workandincome.govt.nz/business

Living Wage Aotearoa New Zealand- Has information what is and why you should offer your staff a living wage.

Website: www.livingwage.nz.org.nz

Notes:



Employees and Taxes

The hiring process can be complex and expensive. It should be approached thoughtfully and in a business like manner.

Inland Revenue Department (IRD)-

You need to register as an employer before you hire staff. The IRD can assist you with any questions you may have, and provide you with an overview of the taxes you will be responsible for collecting and paying in regards to your employees. There are forms you will need to complete and file such as IR348 and IR345. There is also an Employer's guide available on the website.

Website: www.ird.govt.nz

Search: Employers Guide

Pay As Your Earn (PAYE)- Is a tax that is deducted from your employees salary and paid to IRD on behalf of the employee. This covers income tax and ACC earner's levy costs.

Accident Compensation Corporation (ACC) Earner's Levy- Income which is liable for earners' levy includes salary earned from bonuses, overtime, back pay, gratuities, holiday pay etc. Owners, partners and self-employed people are also required to pay ACC earners' levy.

Student Loan Repayment Deductions- If your employee has a student loan they should be using a tax code that includes the "SL" repayment code. If the tax code is for their primary (main) job, you'll need to make student loan deductions each time the gross earnings are more than the pay period repayment threshold.

KiwiSaver- All employers are required to make KiwiSaver available to new staff, unless they qualify for an exemption from automatic enrolment. KiwiSaver also affects what you need to do when a new employee starts.

Employer Superannuation Contributions Tax (ESCT)- Are compulsory employer contributions to an employee KiwiSaver scheme and is calculated on the amount of the employer's total contributions to superannuation funds.

Fringe Benefit Tax (FBT)- You must pay FBT on any fringe benefits (perks) you provide to your employees. Fringe benefits cover most of the benefits you give to employees in addition to their salary or wages. Examples are motor vehicles, low-interest loans, free or discounted goods and services, and employer contributions to sickness or death benefit funds.

Primary employment and secondary employment- Have different tax codes and the employee must complete an IR330 form for the secondary employment.

Payroll giving- Payroll giving is a scheme available to employers who file their EMS(IR348) and EDF(IR345) electronically using ir-File. Where offered the scheme gives employees the opportunity to donate to approved donee organisations of their choice direct from their pay, and receive an immediate tax credit for payroll donations.



Business Location

Choosing a location is one of the most important decisions in the process of starting your own business. So choose wisely...

In your initial research during the business plan writing you will have identified your market. Where do your potential customers live, work and shop now? Where are your potential competitors' businesses located? Do potential employees live in the area? Once you have comfortably answered these questions, now it is time to start looking.

- What are the needs of the business?
- What size of space do you need?
- Is there adequate parking, whether on site or on the street?
- Is the appearance of the building best suited for your business?
- What are the costs of the space, including power, telephone, internet, insurance, rates, heat, air-conditioning and fit out?
- What is the landlord offering as incentives for you to sign the lease?
- Who are your business neighbours?

Cost of Space

When choosing a space think about the cost of the location, it is a simple equation. The higher the foot/drive by traffic usually the higher value the space has. Less traffic flow equals lower rent. Keep in mind you can probably advertise less in the higher trafficked area and balance out how much more you are paying in rents. If you are locating on a side street or away from foot and drive-by traffic, your rents should be lower but you should anticipate purchasing more advertising. Do not lease more space than you need, as a start-up even though you anticipate growth, increasing your early expenses is an unnecessary operational blunder. You should have a plan for future growth, but leasing more space than you need at the start can be the difference

between success and failure.

Now that you have identified your market, researched adequate staffing, customer population, calculated all costs and revised your cash flow, you can begin to have conversations with real estate agents and/or property owners. But, BEFORE you sign the lease have your solicitor go over it with you, it will be money spent wisely. Make sure your solicitor has experience in such matters, if not ask for a referral to someone with that skill set.

Home Occupations and Non-Residential Activities

Broadband and the internet has made it easy to start a multitude of home-based businesses which have little impact in residential area.

The District Plan provides for setting up a home-based business or a commercial activity from home. It requires that all adverse effects are managed, amenity values are not diminished, and residential characteristics are retained. Check with Hutt City Council on your proposed home-based business and be prepared to show any changes to the exterior appearance of your house, what and how you will advertise on site and if there will be any increase in traffic movements, noise, dust, odour or any electrical interference.



Financing

If you do not need to find external financing you are a very lucky entrepreneur. Most business start-ups require some financing or seed capital.

There are many sources from which you can source funding. It could be as simple as asking family and friends to invest, to as complex as getting bank loans and potentially some government grants.

Website: www.business.govt.nz

Banks are stringent with their borrowing criteria and may require a large percentage of funds brought to the table by you to back up any loan they provide.

Funding options

Personal funding- You have adequate money to fund the start-up costs of the business as well as the first six months of operations. Having this level of operational cash-flow will reduce any unexpected issues that may pop up in your business. Whether it is production issues, staffing issues or any other host of matters which you may not have been able to predict, having adequate secured funding to get the business through is vital.

Friends and Family- Asking friends and family for assistance to fund your venture is a risky option. If this is your only option, make sure there are written agreements with every person you have borrowed money from. The agreement should clearly state the amount borrowed, if there is any interest that will be accrued and the pay back schedule. Both parties need to sign and you must make sure you adhere to these agreements. These are the people closest to you and will help market and promote your business.

Bank loans- Banks are quite strict in their lending criteria for start-up businesses. While a friend or family member may not need to read your business plan nor pressure you to repay them, a loan officer will usually not be so generous. You will need to sell your business plan and have the ability to discuss your cash flow in detail.

They will also be judging your character as a business person. Be straight forward and honest about anything in your financial past. Shop around before you apply, but start with the bank you already do business with, they will know you better and have an understanding of your financial history. See the directory for the list of area banks which offer business start-up programmes.

Investors- This type of financing is good for start-ups for which traditional funding sources will not work. The internet has made searching for potential investors easier and there is a website that can assist with finding the right investor for your business. Investors usually require a percentage of the business to help secure their risk of financing.

Website: newzealandinvestmentnetwork.co.nz

Angel (Private) Investors- Most angel investors have a passion for certain types of industry and are always looking for innovative new products and services. Some angel investors will want to have an active role in your business as well as a percentage of your business to offset the financial risk they are taking with your business plan.

Website: www.anglassociation.co.nz

Website: www.angelhq.co.nz

Work & Income- Flexi-Wage helps people getting government assistance who want to start up their own business. You may get the Flexi-Wage for Self-Employment if:

- You or your spouse are getting some form of government assistance.
- You are not currently bankrupt.
- You are a New Zealand citizen or permanent resident.

Notes:



Directory

There are many great resources available to assist and support you during the process of starting a business. Accessing professional help can greatly reduce making missteps in the planning and running of your business.

Resources

Local Government

Hutt City Council

30 Laings Road

Lower Hutt

Tel: 04 570 6666

Website: www.huttcity.govt.nz

Hutt Valley Chamber of Commerce

Level 3, 15 Daly Street

Lower Hutt

Tel: 04 939 9821

Website: www.hutt-chamber.org.nz

Jackson Street Programme

274A Jackson St

Petone

Tel: 04 939 2811

Email: info@jacksonstreet.co.nz

Website: www.jacksonstreet.co.nz

Regional and National

Grow Wellington

Level 3, 15 Daly Street

Lower Hutt

Tel: 04 939 9830

Website: www.growwellington.co.nz

Ministry of Business, Innovation and Employment

Tel: 04 494 0260

Website: www.mbie.govt.nz

New Zealand Trade and Enterprise

Tel: 0800 555 888

Website: www.nzte.govt.nz

Inland Revenue

Tel: 0800 377 774

Website: www.ird.govt.nz

Companies Office

Tel: 0508 266 726 (0508 COMPANIES)

Website: www.business.govt.nz

Statistics New Zealand

Tel: 04 931 4600

Website: www.stats.govt.nz

Sustainable Business Network

Tel: 04 384 4715

Website: www.sustainable.org.nz

Te Atiawa and the Wellington Tenth's Trust

Tel: 04 4732502

Email: info@tekau.maori.nz

Website: www.tekau.maori.nz

Accident Compensation Corporation

Tel: 0800 222 776

Website: www.acc.co.nz

Creative HQ

Tel: 04 381 4471

Website: www.creativehq.co.nz

Specialised Business Networks

Pacific Business Trust

20 Parumoana Street

Porirua

Tel: 04 238 0050

Website: www.pacificbusiness.co.nz

Silver Lining Project

WelTec Connect Limited's Centre for Smart Business contributes to the sustainability and efficiency of Lower Hutt businesses.

McKay Building
69 Gracefield Rd
Seaview

Tel: 04 920 2763

Website: www.huttcity.govt.nz/silver-lining

Business Central Export NZ

Offers representation for your business at national and international levels, advocacy services, product promotion, and preferential access to markets and champions policy to encourage growth in exports.

Level 6, Lumley House
3-11 Hunter Street
Wellington

Tel: 04 496 6560

Food Bowl – Te Ipu Kai

Food Bowl is a pilot plant which provides facilities and expert advice for start-up and established food and beverage products.

Tel: 09 365 0523

Website: foodinnovationnetwork.co.nz/foodbowl

Brewers Guild of New Zealand

The guild can offer support and knowledge of the brewing industry in New Zealand

Website: brewersguild.org.nz/directory

Hospitality New Zealand

Level 2, Radio Network House
Wellington

Tel: 04 385 1369

Website: www.hospitalitynz.org.nz

Sustainable Business Network

Level 2, 282 Wakefield Street
Wellington

Tel: 04 384 4715

Website: www.sustainable.org.nz

New Zealand Retailers Association

Offers retail advice, education and is a retail industry lobby group.

Level 2, CMC Building
89 Courtenay Place
Wellington 6011

Tel: 04 805 0830

Website: www.retail.org.nz

HomeBizBuzz

Devonport North Shore

Tel: 09 445 2899

Website: www.bizbuzz.co.nz

Green Resources

Energy Efficiency and Conservation Authority (EECA)

Tel: 0800 358 676

Email: info@eeeca.govt.nz

Website: www.eecabusiness.govt.nz

RATA Certification Programme

PO Box 13 661
Wellington 6440

Tel: 04 478 4228

Email: enquiry@ratacert.co.nz

Website: www.ratacert.co.nz

Educational Assistance

Wellington Institute of Technology

11 Kensington Avenue

Petone

Tel: 0800 WELTEC (935 832)

Website: www.weltec.ac.nz

WelTec Connect - Centre of Smart Product

Offering a wide diverse range of trade and businesses qualifications ranging from certificate, diploma and graduate diploma.

McKay Building

69 Gracefield Rd

Seaview

Tel: 04 920 2763

Website: www.welteconnect.co.nz/CentreforSmartProduct.html

Open Polytechnic

Open your opportunities in the world of business with a qualification from Open Polytechnic. They offer a range of distance learning qualifications such as – business, for those wanting to get started in a business career or to start or run a small business of their own, up to certificate, diplomas, degrees and graduate diplomas for those looking to take their qualifications to the next level.

3 Cleary Street

Lower Hutt

Tel: 0508 650 200

Website: www.openpolytechnic.ac.nz

Te Puni Kokiri

The Maori Business Facilitation Service can provide you with advice and guidance to your start-up business, while it does not provide funding it can help to find resources, brokerage and networking among many other services.

Level 1, Bloomfield House

46-50 Bloomfield Terrace

Lower Hutt

Tel: 04 570 3180

Website: www.tpk.govt.nz

Work & Income

Business Training and Advice Grant helps people getting government assistance who want to start up their own business. It helps towards the cost of training and advice you need to start a business. You could also use it if you need the services of a business adviser.

Tel: 0800 559 009

Website: www.workandincome.govt.nz

EECA

Can help a business to identify energy management opportunities, support projects to reduce greenhouse gas emissions, and they can encourage new and/or under-used technology projects for efficiency.

44 The Terrace

Wellington

Tel: 04 470 2200

Website: www.eeca.govt.nz

Banks and Other Types of Lenders or Investors

Westpac

210 High Street

Lower Hutt

Tel: 04 570 5411

Website: www.westpac.co.nz

Kiwibank

Shop 100, Westfield Queensgate

Lower Hutt

Tel: 04 587 0752

Website: www.kiwibank.co.nz

ANZ Bank New Zealand Ltd

204-206 High Street

Lower Hutt

Tel: 0800 269 269

Website: www.bizhub.anz.co.nz

BNZ Bank of New Zealand

Shop 101, Westfield Queensgate

Lower Hutt

Tel: 0800 269 763

Website: www.bnz.co.nz

ASB

Westfield Queensgate

Corner Queens Drive and Bunny Street

Lower Hutt

Tel: 04 471 3330

Website: www.asb.co.nz

New Zealand Business Funding Centre

Shortland Street

Auckland

Tel: 0800 141 461

Website: www.nzfundinggrants.org.nz

Angel HQ (Grow Wellington)

Tel: 021 394 019

Email: dave@angelhq.co.nz

Website: www.angelhq.co.nz

New Zealand Investment Network

Website: www.newzealandinvestmentnetwork.co.nz

Angel Association

Tel: 09 302 5218

Email: info@angelassociation.co.nz

Website: www.angelassociation.co.nz

Power and Gas Providers

There are 18 retailers in New Zealand but many only operate in certain regions. Depending on where you live, you should have a choice of between four and nine retailers.

Here is a list of Energy Retailers that service the Lower Hutt CBD:

Contact Energy

Tel: 0800 20 900

Website: www.contactenergy.co.nz

Empower

Tel: 0800 307 000

Website: www.empower.co.nz

Energy Online

Tel: 0800 086 400

Website: www.energyonline.co.nz

Genesis Energy

Tel: 0800 600 900

Website: www.genesisenergy.co.nz

Just Energy

Tel: 0508 587 836

Website: www.justenergy.co.nz

Meridian

Tel: 0800 496 496

Website: www.meridianenergy.co.nz

Nova Energy

Tel: 0800 668 236

Website: www.novaenergy.co.nz

Powershop

Tel: 0800 472 952

Website: www.powershop.co.nz

Prime Energy

Tel: 0800 402 403

Website: www.primeenergy.co.nz

Simply Energy

Tel: 0508 474 675

Website: www.simplyenergy.co.nz

TrustPower

Tel: 0800 87 87 87

Website: www.trustpower.co.nz

Telephone and Internet Providers

Telecom

Tel: 126 General enquires

Tel: 0800 287 463 internet and email

Tel: 0800 358 423 mobile broadband

Website: www.telecom.co.nz

Vodafone

Tel: 0800 400 888

Website: www.vodafone.co.nz

Orcon

Tel: 0800 19 19 19 option 1

Website: www.orcon.net.nz

2°degrees

Tel: 0800 022 022

Website: www.2degreesmobile.co.nz

Smartlinx 3

Tel: 04 939 1444

Website: www.smartlinx3.co.nz

Associations

New Zealand Institute of Chartered Accountants

Tel: 04 474 7840

Website: www.nzica.com

New Zealand Law Society

Tel: 04 472 7827

Website: www.lawsociety.org.nz

Human Resources Institute of New Zealand

HRINZ National Office

Level One, 11 Chews Lane

PO Box 11 450

Wellington

Tel: 04 499 2966

Email: huttvalley@hrinz.org.nz

Website: www.hrinz.org.nz



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A BUSINESS IN HUTT CITY**