



geelongchamberofcommerce
the voice of business

THE VOICE OF BUSINESS

Annual Report
2014

Fast Facts



78,572 PEOPLE EMPLOYED IN GEELONG.
39% OF THEM ARE EMPLOYED BY GEELONG
CHAMBER OF COMMERCE MEMBERS



Our Role

The Chamber's role is to inform, support, represent our members and foster influential relationships with government and industry stakeholders on all of our members' behalf, from sole traders through to large public companies.

Our Core Values

Geelong First

We're unashamedly 'pro-Geelong region' and passionate about making a tangible difference to businesses within the region. A strong business sector provides services, products, opportunities and learnings generating benefits across the entire community.

Responsiveness

We value and serve our members by responding quickly and professionally to their needs.

Innovation

We strive to continually innovate and encourage business best practice.

Leadership

We are visionary and future-oriented in our thinking, decision-making and programming.

Integrity

We behave ethically. We honour our commitments to our members and stakeholders.



From the President

In 2014, the communities in and around Geelong demonstrated their trademark resilience and determination following difficult announcements from our traditional manufacturing sector the year prior.

For the Geelong Chamber of Commerce and its members, it was a year when the 'quiet achievers' of industry moved into the spotlight. In particular, small-to-medium businesses were recognised by all levels of Government for their major economic contribution and, through the Chamber, were provided with opportunities to shape future policy.

Our members do not seek Government handouts. However our members do expect Government to help set the right conditions to grow their businesses and employ staff.

The Victorian State election in November gave the Chamber an additional opportunity to speak on behalf of local industry, on such topics as road infrastructure, ports, payroll tax, deregulation and local procurement. The Chamber hosted a pre-election luncheon featuring a panel of the local candidates, giving our members the opportunity to voice their opinions and ask questions on key issues important to our region.

At a Federal level, Chamber CEO, Bernadette Uzelac, and I joined a delegation to Canberra, meeting with many senior government officials, including Minister Billson, the Minister for Small Business.

We conveyed to the Minister that we support the policy direction outlined within the Industry Innovation and Competitiveness Agenda and G20 Agenda for Growth: Opportunities for SMEs. We impressed upon the Minister that, as a Chamber, we are focused on assisting - and monitoring - the Government's efforts in initiatives including cutting red tape, deregulation, commitment to greater levels of local procurement and the skilling of business owners.

The Geelong Chamber of Commerce is pleased to have played a significant role in bringing the Land 400 opportunity to the attention of all key players in Geelong. The project is now listed as a priority for the City of Greater Geelong and G21 Geelong Region Alliance.

The skilling of business owners is an important issue for the Chamber. Funding for our successful Small Business Smart Business program has now concluded, with the program assisting 569 local businesses across the two-year program.

The Powercor Geelong Business Excellence Awards continued to move from strength to strength, with the 2014 awards attracting 32% more entrants than the previous year. The Awards showcase the talent and innovation of Geelong's business community, and special acknowledgement goes to Powercor for its ongoing support of this important initiative.

Facilitating business networks and linking business with business is a fundamental role of the Chamber. Our monthly After 5's regularly exceed 400 guests and are booked-out well in advance. Responding to this demand from our members we introduced a new, alternative morning networking initiative, 'Before 9', which is also proving very popular.

The Chamber's programs and initiatives are underpinned by proactive and practical member communication. In 2014 the Chamber launched its new website, our new monthly electronic newsletter, 'Business Matters', has high readership, and the Chamber had a strong voice across both social media and traditional media channels.

The Geelong Chamber of Commerce was thrilled to welcome our 800th member in September. This milestone represents an 11.5 percent increase on net membership in 12 months, an excellent achievement in challenging times for membership-based organisations.

At Board level, six months of review and redrafting culminated in the endorsement by our members of our new Constitution. The updated Constitution brings the Chamber in line with global best practice, provides a strong platform for the Chamber's future growth, and complements the annual Board Governance review, also introduced in 2014.

The Board worked collaboratively to produce 'Destination 2020' - the Chamber's Strategic Plan 2015-2020. The opportunity to revisit and realign the Chamber's strategic intent arises just once every few years. Destination 2020 is an exciting document which outlines the Chamber's course of action for the next five years.

2014 was a successful year for the Chamber and those behind such achievements deserve recognition and appreciation.

The Chamber's Directors, all volunteers from within our membership, dedicate much of their time and expertise to progress and support the Chamber's work. Our Directors are fantastic ambassadors for the Chamber. I thank each Director for their input and camaraderie. A special thanks to David Mackay and Geoff Neilsen, who were presented with life membership this year.

Thank you to Bernadette and her team for adeptly executing the Chamber's strategic direction and delivering strong outcomes for our members.

Our Corporate Partners' deserve special acknowledgement for their interest in and engagement with the Chamber. Their involvement helps drive the Chamber's work and positions us for future success.

The Chamber members who volunteer their time to our three advocacy committees share a passion for reducing barriers to business, opportunities to growing business and advancing major projects. The Chamber is fortunate to have such active and committed members amongst its ranks, and we thank you.

Finally, I thank and acknowledge our members. Your dedication, determination and resilience are an inspiration and I look forward to sharing a prosperous and productive 2015 with you.

Kylie Warne
President



From the Chief Executive Officer

2014 was a challenging year for many Chamber members as Geelong's underlying economy continued to transform further from its traditional business base towards a more knowledge and service focussed economy. For some member businesses, 2014 was a growth year, particularly for many of those connected with the burgeoning service sector and the new growth sectors of Geelong's developing future.

On another note, it has been an absolute privilege to serve as Chief Executive of the Chamber at a time when Chamber membership is returning to its previous all-time record levels. At the end of 2014 membership was at 825, up 11.5 percent on 2013, a remarkable achievement given the rather subdued business conditions over the past few years, particularly in Geelong with the closure and downsizing of major industry players such as Alcoa, Ford and many mid-tier manufacturing companies and their downstream supply chain partners.

The Chamber delivered two very successful programs during 2014 – the annual Powercor Geelong Business Excellence Awards and our Small Business Smart Business program providing low cost or no cost business advisory and support services to small businesses.

Congratulations to all 2014 Awards category winners, finalists and entrants. The 2014 Business of the Year was Geelong's very own Boundary Bend Olives; a home grown global success story. This was the second year that the Chamber has run the Awards which provide inspiration and showcase the high standard of excellence of Geelong's diverse business sector. With entries up 32 percent from 2013, the Awards look set to be even bigger and brighter in 2015 as we celebrate their 30th anniversary. A special thank you to Dan Simmonds, who retired as Chairman of the Awards Judging Panel after 10 years as Chair. Dan's service to the Awards over 16 years was recognised at the 2014 Awards Presentation dinner in July. Taking over as Chairman is Simon Flowers who has been tasked with recruiting new judges to the judging panel and leading the judging process into 2015.

Small Business Smart Business continued to deliver tangible benefits to small business operators with the program recognised nationally for its success in achieving excellence in service delivery outcomes. We are grateful to the Australian Government for its continued support of programs such as this that provide practical assistance to support and grow small business.

The Chamber's flagship member networking event, the monthly After 5, continued to be well supported by members. All 11 After 5's for 2014 were at capacity with most booked out well in advance of each event. The After 5's continue to provide excellent opportunities for members to network in an informal setting whilst hosts are afforded a unique opportunity to promote their organisation in front of around 300-400 business people. Feedback from members about our After 5's has been extremely positive, however, due to popularity and venue limitations, some members have not been able to book into all After 5's.

To address this issue, the Chamber introduced the 'Before 9', a stand up breakfast networking event. Capped at 120 members, with just one person per member business allowed to attend, the 'Before 9', a structured networking event, proved to be a popular addition and will now become a permanent fixture to the Chamber events calendar.

2014 was an active year for the Chamber with 82 networking events, 57 training sessions and workshops held and eight submissions to government made on behalf of members. In addition to the 11 After 5's, key events held included business breakfasts, luncheons and roundtables with key note speakers such as Kate Carnell, CEO of ACCI, Bill Evans, Chief Economist at Westpac, CEO's of St Laurence and the National Disability Insurance Scheme (NDIS) on opportunities for business with the NDIS, the annual Harwood Andrews Law Breakfast, Reserve Bank of Australia roundtable and the State candidates' Q&A Forum in October.

In 2014 we recognised two former Chamber directors, Geoff Neilson and David Mackay, with certificates of life membership to the Chamber presented in recognition of their services to the Chamber over many years. Our congratulations and sincere gratitude are extended to Geoff and David for their dedication to supporting and promoting the interests of business in the Geelong region.

In keeping with the growth program of the Chamber, in 2014 we introduced and launched another exciting initiative, 'The SME TV Show', in conjunction with Chamber corporate partner, Kylie Bartlett, The Web Celeb and Social Media Strategist. A number of episodes have been filmed featuring Chamber members, with episodes available for viewing on the Chamber's website. New episodes are in the production plan for 2015.

Over the past year the Chamber has partnered and collaborated with many organisations to deliver programs and benefits to members. Our partnership with VECCI has delivered joint Chamber-VECCI membership benefits exclusively for Chamber members. The Chamber also partnered with VECCI to deliver the Sustainability Victoria, 'Building Business

Capability' program at the end of 2014 and continuing into 2015 with a focus on materials and energy efficiency practices in food services, hospitality and professional services sectors.

In 2014 the Chamber partnered with Deakin University through the Deakin Business School and in late 2014 the inaugural Survey of Business Trends was undertaken. This was the first wide scale survey of business confidence undertaken in the Geelong region and will provide an invaluable contribution to the economic data set for the region in years to come. The Chamber is grateful for the support and contribution of the Deakin Business School. In particular, I acknowledge the work of Professor Barry Cooper his academic colleagues at the Geelong and Warrnambool Business Schools for their input into the survey design, data analysis and the final survey report. The collaboration between business and the University has been strengthened by these key projects and initiatives.

A special thank you to the Chamber's 39 corporate partners, particularly to our Platinum Partner, SC Technology. The Chamber's corporate partners are vital to the work of the Chamber and we gratefully acknowledge their support in 2014.

In closing, I acknowledge the dedication of the very talented and hard-working Chamber team of Di Nelson, Kelli Finlayson, Liz Grant, Tanya Sutton and Anne Whyte. Thanks also to Awards project assistants, Kim Udvardy and Philippa Sharp. Special thanks to the Chairs of the Chamber's three advocacy pillar committees, Tez Kemp, Ian Berry, Jennifer Cromarty and Gordon Jenkins and to the many Chamber members involved in contributing to the work of each committee.

Sincere thanks to Chamber President, Kylie Warne, and the Board of Directors who have dedicated their energies to leading and governing for the long term sustainability of the Chamber whilst overseeing the strategic plan and supporting me in its delivery.

On behalf of the Chamber team, I look forward to another successful year for the Chamber in 2015 and I trust that it will be a very rewarding year for your business.

Bernadette Uzelac
Chief Executive Officer

Directors and Staff

Directors

Kylie Warne
President

Mark Edmonds
Vice President

Roxanne Bennett

Joanne D'Andrea

John Fitzgerald

Julie Hope

Peter Landers

Norm Lyons

David Mackay (resigned July 2014)

David Peart

Mark Sanders

Staff

Bernadette Uzelac
Chief Executive Officer

Di Nelson
Membership Services Manager

Kelli Finlayson
Geelong Business Excellence Awards/Events Co-ordinator

Liz Grant
Small Business Smart Business Program Co-ordinator

Tanya Sutton
Marketing and Communications Administrator

Anne Whyte
Executive Assistant to CEO

Our Advocacy Pillars

The Chamber's three advocacy pillars support the Chamber Board and Executive team by providing a framework for driving and delivering advocacy on behalf of Chamber members and the broader business community.

Implemented in 2013, the Chamber's advocacy pillars are a collaboration of Chamber Board members, Executive Team and members who work together to advocate and positively influence change by researching key business issues, formulating strategies, providing input for media commentary, opinion pieces and submissions and contributing to Chamber policy position and strategic objectives.

In 2014 members of the Chamber's advocacy pillars were actively engaged in many different projects. A special thank you to all members involved in these pillar groups.



Driving Business Growth

Chaired by Tez Kemp, the Driving Business Growth pillar group collaborated with Deakin University Business School to develop and initiate the Chamber's first business confidence survey. The 2014 Survey of Business Trends was conducted during September and October 2014 with the results revealing that most businesses were optimistic about the future and more confident about their investment decisions. The survey was a landmark first for the Chamber and, over time, will provide significant trend data about business confidence in the local Geelong economy.

The pillar has also been working towards developing a series of business master classes to further develop the skills of small business operators helping them to take their businesses to the next level. This program is expected to be rolled out in 2015.



Reducing Business Barriers

Chaired by Ian Berry, the Reducing Business Barriers pillar group has worked closely with Chamber members, regulatory bodies and key organisations to identify and assist with the removal of barriers to business. In 2014 the group met with the Hon John Lloyd, Victoria's Red Tape Commissioner (resigned December 2014), to review the state's red tape reduction policy and provide direct feedback to the Commissioner.

The pillar group actively sought feedback from Chamber members about their red tape nightmares and use of the Victorian Red Tape rubbish bin was promoted via Chamber newsletters and member communications. The group has looked broadly at issues surrounding reduction of regulatory burden on business at the local, state and federal levels and is currently reviewing measures to address these issues. The group has been developing plans to conduct a significant piece of research into the area of regulatory burden and discussions have been held with Deakin University to conduct this as a collaborative project in 2015 between the Chamber and Deakin.



Advancing Geelong's Future

Co-chaired by Jennifer Cromarty and Gordon Jenkins, the Advancing Geelong's Future pillar group was formed to provide input and feedback on key issues impacting upon business in the Geelong region, such as Central Geelong revitalisation, Geelong's transforming economy and the identification of future growth industries.

In June 2014 the pillar group held a briefing meeting with key Geelong organisations and stakeholder groups to discuss areas of growth and advancement for Geelong that had been prioritised and to establish a framework for the Chamber to provide collaboration and advocacy support for Geelong's key growth projects. As a result of member feedback, the pillar group is currently looking at the issue of access to high speed internet as a priority for business and is developing a strategy to support the work of all key organisations advocating for improvements in this area.



Our Programs and Progress



What have we achieved?

The 2014 Powercor Geelong Business Awards once again showcased the breadth, quality and vibrancy of businesses in the Geelong region.

Sixty-six businesses entered the awards in 2014, an increase of 32 percent from the previous year with many being first time entrants. Once again Chamber members were well represented accounting for around 50 percent of all entries. Entries were judged across twenty-two different award categories, including the prized Business of the Year award.

The 2014 Awards were launched in style in front of around 400 Chamber members and guests at the Chamber's February After 5, hosted by Waterfront Kitchen and Harwood Andrews. In July the Awards culminated in a very successful presentation ceremony attended by more than 530. The judges commented on the quality of entrants in 2014 and all twenty-two winners were extremely well deserving of their success. Congratulations to all award winners, in particular special congratulations to Boundary Bend Olives, claiming the title of 2014 Business of the Year.

The 2014 Awards were also the final year for long-serving Chairman of the Judging Panel, Dan Simmonds, Managing Principal of Harwood Andrews, who retired after ten years at the helm and 16 years in total on the judging panel. Dan's service to the Awards was acknowledged with a special recognition at the Awards presentation dinner. Stepping into the role for 2015 is another long-time judge, Simon Flowers, Principal at LBW Chartered Accountants.

Special thanks to the 2014 panel of judges Dan Simmonds, Simon Flowers, Bryan Dennis, Simon Jackson, Debra Nash, Sandy Kelly-Burton, Peter Corkran, Ray Frost, Mark Edmonds, Theresa Best and Jean Paul.

What's next?

2015 promises to be even bigger and more exciting as we celebrate the thirtieth year of the Awards. Powercor continues as the major naming rights sponsor for 2015 and we welcome and acknowledge new and our many returning sponsors, a number of which have been sponsors for more than 20 years.

The 2015 Awards program will finish on 20 August 2015 with the biggest and most spectacular awards presentation dinner ever held in Geelong, providing businesses with the opportunity to celebrate their achievements and be recognised as the 'best of the best' in the Geelong region.



What have we achieved?

Geelong Young Professionals (GYP) is a collaborative committee of young professionals and aims to lead and inspire professionals within the Geelong region who are young in age, young in business or young at heart.

Auspiced and supported by the Geelong Chamber of Commerce, GYP endeavours to build networks and strengthen relationships with like-minded individuals to build a strong succession culture for the region's future.

Building on positive momentum from previous years, the following successful events were delivered in 2014:

- April 2014 Breakfast: guest speaker Dr Helena Popovic showed the importance of empowering people to live longer, stronger, healthier and happier
- May 2014 Charity Panel: panel of local charity representatives discussed the importance of giving back to the community and international communities
- August 2014 Breakfast: David Schwarz spoke on his former AFL career and past gambling addiction
- November 2014 After 5pm event: psychologist Richard Bennett delivered a presentation on sports, performing arts, education, health care and psychology

What's next?

In 2015 GYP has planned more innovative events and inspiring speakers. For more details go to www.gyp.net.au



What have we achieved?

In 2014 the Chamber's Small Business, Smart Business program, continued to deliver tangible results for Geelong region small businesses. In its second year of operation, this two year program, funded by the Australian Government under the former Ausindustry 'Small Business Advisory Service', became an important resource and 'go to' place for advice and information for many of the region's small business operators. The Program's aims were to maximise the growth potential, prosperity and sustainability of small businesses through enhanced access to information and advice on issues important to establishing, sustaining and/or growing a small business.

All services provided by Small Business Smart Business were delivered at low cost or no cost, and since its inception the program has:

- Delivered resources and support to more than 569 individual businesses
- Delivered more than 3,500 face-to-face learning hours, including:
 - o Four Geelong Small Business Buffets
 - o 'Women in Business' group seminar program series
 - o Mentoring program for trades businesses in conjunction with Rotary International
 - o Two 'Business Planning in Four Parts' seminar series
 - o Hosted an Innovic Opportunity Café for current and budding entrepreneurs
 - o In addition to all of the above seminars, a further 12 specific seminars based on business demand were delivered
- Delivered more than 100 hours of face-to-face mentoring
- Established and grown the Small Business Smart Business website presenting local events and news as well as expert information from government and local industry sources
- Established a monthly newsletter highlighting upcoming business events, government programs relevant to business and new information on the program's website

What's next?

Due to the success of the initial program, the Chamber has been awarded funds from the Australian Government to continue to deliver small business support services for a further three years. In 2015, the program will continue to deliver small group seminars, group mentoring and individual mentoring with a focus on helping businesses to grow and employ from within the region.

Board Committees

Membership and Service Quality

Chair: Roxanne Bennett

Committee members: Mark Edmonds, John Fitzgerald, Norm Lyons, Di Nelson, Mark Sanders, Bernadette Uzelac and Lyndelle Zuccolin.

Governance and Risk

Chair: David Peart

Committee members: Joanne D'Andrea, Peter Landers, David Mackay, Wendy Maloney, Bernadette Uzelac and Kylie Warne.

Advocacy Pillar Committees

Driving Business Growth

Chair: Tez Kemp

Committee members: Maree Harris, Mark Tolliday, Graeme Mitchell, Peter Rankin, Renato Trentin, Susan Cartwright, Brett Wood, Gerard Mullins, Tim Henson, Adam Alsop, Jason Barnett, Bill Winter, Peter Temple, Phil Dillon, Alan Barber, Sara Selvaraju and Bernadette Uzelac.

Reducing Business Barriers

Chair: Ian Berry

Committee members: Jean du Plessis, Krystine Canny-Smith, Tony Harman Dan Simmonds, Kylie McEwan, James Gulli, Kevin Roache, Simon Flowers, Kirsten Kilpatrick, Linda Wong and Bernadette Uzelac.

Advancing Geelong's Future

Co-Chairs: Jennifer Cromarty and Gordon Jenkins

Committee members: Peter Hughes, Manny Spiteri, Mike Everest, Dean Kennedy, Fiona Sutherland, Libby Mears, Dave Whiteside, Neville Coots and Bernadette Uzelac.

Powercor Geelong Business Excellence Awards

Judging Panel

Chair: Dan Simmonds

Judges: Simon Flowers, Bryan Dennis, Simon Jackson, Debra Nash, Sandy Kelly-Burton, Peter Cockran, Ray Frost, Mark Edmonds, Theresa Best and Jean Paul.

Geelong Young Professionals Network Committee

Committee members: Bridgette Kelly, Pat Hoey, Jay Burke, Nicole Walters, Julia O'Keeffe, Justin Andrews, Damien Pearson and Nicole Litjens

2014 Event Highlights

January

Corporate Partners Welcome Event

February

After 5 Event

Hosted by Harwood Andrews & Waterfront Kitchen

March

National Disability Insurance Scheme – Opportunity for Business Breakfast

Hosted by St Laurence, GMHBA & Geelong Chamber of Commerce

Reserve Bank of Australia – Business Roundtable Briefing

After 5 Event

Hosted by Davies Collison Cave

May

After 5 Event

Hosted by IGBY Productions

Before 9 Event

Hosted by KBB Digital

June

Past President's Annual Breakfast

After 5 Event

Hosted by Peter Rowland Catering

July

Powercor Geelong Business Excellence Awards Presentation Dinner

After 5 Event

Hosted by Telstra Business Centre

August

Westpac Economic Update Breakfast with Bill Evans, Managing Director Economics

After 5 Event

Hosted by NAB

September

Business Briefing Breakfast with Kate Carnell, CEO Australian Chamber of Commerce and Industry

After 5 Event

Hosted by Fagg's Mitre 10

October

Harwood Andrews Annual Law Breakfast - A practical guide to small business success

After 5 Event

Hosted by Wyndham Resort Torquay

Business Networks Alliance Victoria Conference

Hosted by Geelong Chamber of Commerce

State Candidate Q&A Forum and President's Luncheon

November

After 5 Event

Hosted by Aerospace International Airshow and Avalon Airport

Business Breakfast – Leading in Extreme Environments with Rachael Robinson

Hosted by Geelong Chamber of Commerce, VECCI with support from Sustainability Victoria

December

After 5 Event

Hosted by Karingal

External Committees & Board Representation by the Chamber

Land 400 Steering Committee

Central Geelong Taskforce

G21 Geelong Region Alliance

G21 Economic Development Pillar

Geelong Region Innovation and Investment Fund Steering Committee

Committee for Geelong

Central Geelong Marketing

Deakin University Academic Advisory Board for Commerce Programs



Directors Report

Your directors present this report on the entity for the financial year ended 31st December 2014.

Directors

Directors have been in office since the start of the financial year to the date of this report unless otherwise stated.

Roxanne Bennett	Norm Lyons
Joanne D'Andrea	David Mackay (resigned July 2014)
Mark Edmonds	David Peart
John Fitzgerald	Mark Sanders
Julie Hope	Kylie Warne
Peter Landers	

Principal Activities

The principal activity of the entity during the financial year was conducting the business of The Geelong Chamber of Commerce. Major business activities included the Geelong Business Excellence Awards, Small Business Smart Business and general membership related activities.

Short term and long term objectives

The entity's objectives are:
To be the membership body of choice for business and industry in the Geelong Region offering exceptional value to members and partners and recognised as the leading organisation representing and supporting business and industry.

Strategies

To achieve its stated objectives, the company has adopted strategic themes summarised in the following key words: Connections, Information, Advocacy and Education which are embedded in the company's three advocacy pillars: Driving Business Growth, Reducing Business Barriers and Advancing Geelong's Future.

Key Performance Measures

The company measures its own performance through the use of both quantitative and qualitative benchmarks. The benchmarks are used by the directors to assess the financial sustainability of the company and whether the company's short-term and long-term objectives are being achieved.

	2014	2013
Number of members	825	740
Revenue	\$881,097	\$988,676
Profit	(\$66,228)	\$71,560
Cash on hand 31st December	\$280,348	\$397,589

Directors' Qualifications & Experience

Roxanne Elizabeth Bennett Director
Qualifications
Dip Business, Advanced Dip Business (Public Relations)
Experience
Managing Director Plan.It.Roxie event management. 19 years' experience working in the media followed by 11 years in PR and marketing. Media (radio), Not for Profit Sector (Karingal, Barwon Health Foundation), Leaders for Geelong.
Special Responsibilities
Chair, Membership and Service Quality Committee

Joanne Maree D'Andrea Director
Qualifications
Bachelor of Law (Hons)
Bachelor of Arts (Hons) Major in Japanese; Minor in Politics
Graduate Diploma of International Trade
Experience
Registered Migration Agent
18 years' experience in private legal practice
Special Responsibilities
Governance and Risk Committee

Mark Richard Edmonds Director
Qualifications
Bachelor of Arts, FAICD
Experience
CEO Fagg's Mitre 10 and GM Wesfarmers. Over 30 years in retailing including overseas sourcing, store operations, store design, construction, marketing. Have been involved in business turn around, restructuring and worked with Private Equity/Ferrier Hodgson. Committee for Geelong, G21, AICD Geelong, Chair Barwon Coast Committee of Management, Western Coastal Board, Geelong Business Network, Ocean Grove Business Association.
Special Responsibilities
Vice President, Membership and Service Quality Committee

John James Fitzgerald Director
Qualifications
Bachelor of Commerce, Fellow of ADAPE, Graduate Leaders for Geelong Program
Experience
Business Banking Manager, Bendigo and Adelaide Bank Development Manager, St Joseph's College Geelong.
Special Responsibilities
Membership and Service Quality Committee

Julie Gaye Hope Director
Qualifications
Bachelor of Arts (Education), Graduate Certificate TESOL (Deakin) with Majors in Indonesian & Biology
Experience
Manager, Community Relations Deakin University
- community engagement, partnership brokerage,

STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2014

	Notes	2014 \$	2013 \$
REVENUE FROM ORDINARY ACTIVITIES			
Revenue from Ordinary Activities	2	881,097	988,676
EXPENSES FROM ORDINARY ACTIVITIES			
Depreciation		10,132	6,717
Employee Benefits Expense		443,770	394,867
Consulting fees		23,833	40,119
Promotions		20,394	28,174
Rent		60,128	12,440
Sponsorship		70,602	79,254
Event organisation		168,594	190,001
Advertising		21,095	5,967
Office Expenses		44,306	55,624
Other	3	84,471	103,953
TOTAL EXPENSES FROM ORDINARY ACTIVITIES		947,325	917,116
PROFIT/(LOSS) FOR THE YEAR		(66,228)	71,560
Other comprehensive income			
Items that will not be reclassified to profit or loss		-	-
Items that will be reclassified subsequently to profit or loss when specific conditions are met		-	-
TOTAL COMPREHENSIVE INCOME FOR THE YEAR		(66,228)	71,560

external liaison, sponsorship and community support. 12 years secondary teaching, Head of Faculty - Science and Indonesian Equal Opportunity Coordinator & Indonesian Tour Coordinator, Barwon Health Community Advisory Committee; Deakin Cats Community Centre - Community Benefits Working Group BioLab board member.

Special Responsibilities

Membership and Service Quality Committee

Peter Allen Landers Director

Qualifications

LLB, CPA, Fellow of ICCA

Registered Company Auditor, Registered Tax Agent

Registered External Examiner of Legal Practices

Registered Reviewer of Public practices with CPA

Australia

Experience

40 years in business including 29 years as principal and partner in public practice

Special Responsibilities

Governance and Risk Committee

Norman Eric Lyons Director

Qualifications

Geelong Technical School Certificate, Carpentry & joinery apprenticeship certificate, Australian Overseas Foundation Scholarship, Australian Institute of Building Certificate of Excellence

Experience

50 years' experience at Lyons Construction group of companies, managing director of Lyons Construction.

Special Responsibilities

Membership and Service Quality Committee

David Randal Mackay Director (Resigned July 2014)

Qualifications

BAGec(Hons), MEc (NE) GradDipComp, PhD (Deakin) FACS, GAICD

Commercial Pilot Licence (CPL) and Command IR.

Experience

Director, Larundel Pastoral Co; Partner, Intelsearch (information systems consultancy). Director Barwon Health, Director and Chair GRILEN; Director Smart Geelong Network

Special Responsibilities

Governance and Risk Committee

David Maxwell Peart Director

Qualifications

MBA, B Ec (Hons) B Comm GAICD

Experience

Executive Officer of the Geelong Manufacturing Council.

20 years' experience working with regional industry

Special Responsibilities

Chair, Governance and Risk Committee

Mark Sanders Director

Qualifications

B Arch (Hons)

Experience

Managing Director of Third Ecology for 12 years, registered Architect since 1995, registered builder since 2009

Special Responsibilities

Membership and Service Quality Committee

Kylie Jane Warne Director

Qualifications

Master of Business (Marketing), BA (Social Science/ Political Science)

Experience

13 years working within Multinationals, 2 years local Government, 7 years small business owner/operator

Special Responsibilities

President, Board Chair and Governance and Risk Committee

Director's Meetings

During the financial year, 11 meetings of Directors were held.

Attendances by each Director were as follows:

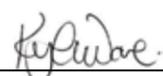
	No. eligible to attend	No. attended
Roxanne Bennett	11	9
Joanne D'Andrea	11	8
Mark Edmonds	11	10
John Fitzgerald	11	8
Julie Hope	11	7
Peter Landers	11	8
Norm Lyons	11	11
David Mackay (Resigned July 2014)	5	4
David Peart	11	11
Mark Sanders	11	5
Kylie Warne	11	11

The entity is incorporated under the *Corporations Act 2001* and is an entity limited by guarantee. If the entity is wound up, the constitution states that each member is required to contribute a maximum of \$10 each towards meeting any outstanding obligations of the entity.

Auditor's Independence Declaration

The lead auditor's independence declaration for the year ended 31st December 2014 has been received and can be found on page 1 of the financial report.

This directors' report is signed in accordance with a resolution of the Board of Directors.


 Director: **Kylie Warne**
 President

Dated this 7th day of April 2015

This statement should be read in conjunction with the accompanying notes

STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2014

	Note	2014 \$	2013 \$
ASSETS			
Current Assets			
Cash and Cash Equivalents	4	280,348	397,589
Receivables	5	97,617	117,055
Prepayment		3,767	3,917
Total Current Assets		381,732	518,561
Non-Current Assets			
Plant & Equipment	6	61,382	63,970
Intangible Asset	7	125,000	85,000
Total Non-Current Assets		186,382	148,970
TOTAL ASSETS		568,114	667,531
LIABILITIES			
Current Liabilities			
Income in Advance	8	363,110	398,161
Payables	9	65,247	69,447
Short-term provisions	10	21,103	20,055
Total Current Liabilities		449,460	487,663
Non-Current Liabilities			
Long-term provisions	10	14,206	9,192
Total Non-Current Liabilities		14,206	9,192
TOTAL LIABILITIES		463,666	496,855
NET ASSETS		104,448	170,676
EQUITY			
Retained Earnings		104,448	170,676
TOTAL EQUITY		104,448	170,676

This statement should be read in conjunction with the accompanying notes

STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 31 DECEMBER 2014

	Retained Earnings \$	Total \$
Balance at 31.12.12	99,116	99,116
Comprehensive income		
Profit for the year	71,560	71,560
Other comprehensive income for the year	-	-
Total comprehensive income for the year	71,560	71,560
Balance at 31.12.13	170,676	170,676
Comprehensive income		
Profit for the year	(66,228)	(66,228)
Other comprehensive income for the year	-	-
Total comprehensive income for the year	(66,228)	(66,228)
Balance at 31.12.14	104,448	104,448

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 DECEMBER 2014

	Note	2014 \$	2013 \$
CASH FLOWS FROM OPERATING ACTIVITIES			
Receipts			
Receipts from Customers		770,264	979,846
Interest		5,220	8,658
Payments			
Payments to suppliers and employees		(845,181)	(848,970)
NET CASH FLOWS FROM OPERATING ACTIVITIES	11	(69,697)	139,534
CASH FLOWS FROM INVESTING ACTIVITIES			
Purchase of Plant & Equipment and Intangible Asset		(47,544)	(83,015)
NET CASH FLOWS FROM INVESTING ACTIVITIES		(47,544)	(83,015)
NET INCREASE/DECREASE IN CASH HELD		(117,241)	56,519
CASH AT 1 JANUARY		397,589	341,070
CASH AT 31 DECEMBER	4	280,348	397,589

This statement should be read in conjunction with the accompanying notes

NOTE 1: STATEMENT OF SIGNIFICANT ACCOUNTING POLICIES**Basis of Preparation**

The Geelong Chamber of Commerce Limited has elected to early adopt the Australian Accounting Standards – Reduced Disclosure Requirements as set out in AASB 1053: Application of Tiers of Australian Accounting Standards and AASB 2010–2: Amendments to Australian Accounting Standards arising from Reduced Disclosure Requirements. Accordingly, the entity has also early adopted AASB 2011–2: Amendments to Australian Accounting Standards arising from the Trans-Tasman Convergence Project – Reduced Disclosure Requirements and AASB 2012–7: Amendments to Australian Accounting Standards arising from Reduced Disclosure Requirements in respect of AASB 2010–6: Amendments to Australian Accounting Standards – Disclosures on Transfers of Financial Assets and AASB 2011–9: Amendments to Australian Accounting Standards – Presentation of Items of Other Comprehensive Income. The company is a not-for-profit entity for financial reporting purpose.

The financial statements are general purpose financial statements that have been prepared in accordance with Australian Accounting Standards – Reduced Disclosure Requirements of the Australian Accounting Standards Board and the Corporations Act 2001.

Australian Accounting Standards set out accounting policies that the AASB has concluded would result in financial statements containing relevant and reliable information about transactions, events and conditions. Material accounting policies adopted in the preparation of these financial statements are presented below and have been consistently applied unless stated otherwise.

The financial statements, except for the cash flow information, have been prepared on an accruals basis and are based on historical costs, modified, where applicable, by the measurement at fair value of selected non-current assets, financial assets and financial liabilities. The amounts presented in the financial statements have been rounded to the nearest dollar.

Accounting Policies**(a) Revenue recognition**

Membership and corporate sponsorships are recognised on a basis that reflects the timing, nature and value of the benefits provided in accordance with AASB 118 (Refer Note 1(n)).

Donations are recognised as revenue when received.

All revenue is stated net of the amount of goods and services tax (GST).

(b) Cash and Cash Equivalents

For the purposes of the cash flow statement, cash and cash equivalents include cash on hand, deposits held at call with financial institutions, other short-term, highly liquid investments with original maturities of three months or less that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value.

(c) Receivables

Trade debtors are carried at nominal amounts due and are due for settlement within 30 days from the date of recognition. Collectability of debts is reviewed on an ongoing basis. The directors believe that the full amount of debt is recoverable, and no doubtful debt provision have been made at 31 December 2014.

Receivables are recognised initially at fair value and subsequently measured at amortised cost, using the effective interest rate method, less any accumulated impairment.

(d) Plant and Equipment

Plant and equipment are brought to account at cost or at independent or directors' valuation less, where applicable, any accumulated depreciation or amortisation. The carrying amount of plant and equipment is reviewed annually by directors to ensure it is not in excess of the recoverable amount from these assets. The recoverable amount is assessed on the basis of the expected net cash flows which will be received from the assets' employment and subsequent disposal. The expected net cash flows have not been discounted to their present values in determining recoverable amounts.

Depreciation

The depreciable amount of all fixed assets is depreciated over their useful lives commencing from the time the asset is held ready for use.

A summary of the depreciation method and depreciation rates for each class of attached is as follows.

Class of Asset	Method	Depreciation Rate
Plant & Equipment	Diminishing Value	20%
Leasehold Improvement	Prime Cost	10%

(e) Intangible Assets

Intangible assets are initially recognised at the purchase price. At each balance date the carrying value of the assets are reviewed to ensure that they do not differ materially from the asset's fair value at reporting date. Where necessary, the asset is revalued to reflect its fair value.

(f) Payables

These amounts consist predominantly of liabilities for goods and services. Payables are initially recognised at fair value, then subsequently carried at amortised cost and represent liabilities for goods and services provided to the company prior to the end of the financial year that are unpaid, and arise when the company becomes obliged to make future payments in respect of the purchase of these goods and services.

The normal credit terms are usually Nett 30 days.

(g) Goods and Services Tax

Revenues, expenses and assets are recognised net of GST except for receivables and payables which are stated with the amount of GST included and except where the amount of GST incurred is not recoverable, in which case GST is recognised as part of the cost of acquisition of an asset or part of an item of expense or revenue. GST receivable from and payable to the Australian Taxation Office (ATO) is included in the statement of financial position. The GST component of a receipt or payment is recognised on a gross basis in the cash flow statement except for the GST component of investing and financing activities, which are disclosed as operating cash flows.

(h) Employee Benefits

Provision is made for the company's liability for employee benefits arising from services rendered by employees to balance date. Employee benefits that are expected to be settled within one year have been measured at the amounts expected to be paid when the liability is settled. Employee benefits payable later than one year have been measured at the present value of the estimated future cash outflows to be made for those benefits. Those cashflows are discounted using market yields on national government bonds with terms to maturity that match the expected timing of cashflows.

(i) Critical Accounting Estimates and Judgments

The directors evaluate estimates and judgments incorporated into the financial statements based on historical knowledge and best available current information. Estimates assume a reasonable expectation of future events and are based on current trends and economic data, obtained both externally and within the company.

(j) Income Tax

No provision for income tax has been raised as the entity is exempt from income tax under Div 50 of the Income Tax Assessment Act 1997

(k) Financial Instruments**Initial recognition and measurement**

Financial assets and financial liabilities are recognised when the entity becomes a party to the contractual provisions to the instrument. For financial assets, this is equivalent to the date that the company commits itself to either purchase or sell the asset (ie trade date accounting is adopted). Financial instruments are initially measured at fair value plus transactions costs except where the instrument is classified "at fair value through profit or loss" in which case transaction costs are expensed to profit or loss immediately.

Classification and subsequent measurement

Financial instruments are subsequently measured at fair value, amortised cost using the effective interest rate method or cost. Fair value represents the amount for which an asset could be exchanged or a liability settled, between knowledgeable, willing parties. Where available, quoted prices in an active market are used to determine fair value. In other circumstances, valuation techniques are adopted.

Amortised cost is calculated as:

- (i) the amount at which the financial asset or financial liability is measured at initial recognition;
- (ii) less principal repayments;
- (iii) plus or minus the cumulative amortisation of the difference, if any, between the amount initially recognised and the maturity amount calculated using the *effective interest method*; and
- (iv) less any reduction for impairment.

NOTES TO AND FORMING PART OF THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2014

(k) Financial Instruments (cont.)

The effective interest method is used to allocate interest income or interest expense over the relevant period and is equivalent to the rate that exactly discounts estimated future cash payments or receipts (including fees, transaction costs and other premiums or discounts) through the expected life (or when this cannot be reliably predicted, the contractual term) of the financial instrument to the net carrying amount of the financial asset or financial liability. Revisions to expected future net cash flows will necessitate an adjustment to the carrying value with a consequential recognition of an income or expense in profit or loss.

(i) Financial assets at fair value through profit or loss

Financial assets are classified at "fair value through profit or loss" when they are held for trading for the purpose of short-term profit taking, or where they are derivatives not held for hedging purposes, or when they are designated as such to avoid an accounting mismatch or to enable performance evaluation where a group of financial assets is managed by key management personnel on a fair value basis in accordance with a documented risk management or investment strategy. Such assets are subsequently measured at fair value with changes in carrying value being included in profit or loss.

(ii) Loans and receivables

Loans and receivables are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market and are subsequently measured at amortised cost.

Loans and receivables are included in current assets, except for those which are not expected to mature within 12 months after the end of the reporting period. (All other loans and receivables are classified as non-current assets.)

(iii) Held-to-maturity investments

Held-to-maturity investments are non-derivative financial assets that have fixed maturities and fixed or determinable payments, and it is the entity's intention to hold these investments to maturity. They are subsequently measured at amortised cost.

Held-to-maturity investments are included in non-current assets, except for those which are expected to mature within 12 months after the end of the reporting period. (All other investments are classified as current assets.)

If during the period the company sold or reclassified more than an insignificant amount of the held-to-maturity investments before maturity, the entire held-to-maturity investments category would be tainted and reclassified as available-for-sale.

(iv) Available-for-sale financial assets

Available-for-sale financial assets are non-derivative financial assets that are either not capable of being classified into other categories of financial assets due to their nature, or they are designated as such by management. They comprise investments in the equity of other entities where there is neither a fixed maturity nor fixed or determinable payments. Such assets are subsequently measured at fair value.

Available-for-sale financial assets are included in non-current assets, except for those which are expected to be disposed of within 12 months after the end of the reporting period. (All other financial assets are classified as current assets.)

(v) Financial liabilities

Non-derivative financial liabilities (excluding financial guarantees) are subsequently measured at amortised cost.

Impairment

At the end of each reporting period, the entity assesses whether there is objective evidence that a financial instrument has been impaired. In the case of available-for-sale financial instruments, a prolonged decline in the value of the instrument is considered to determine whether an impairment has arisen. Impairment losses are recognised in the statement of comprehensive income.

Derecognition

Financial assets are derecognised where the contractual rights to receipt of cash flows expire or the asset is transferred to another party whereby the entity no longer has any significant continuing involvement in the risks and benefits associated with the asset. Financial liabilities are derecognised where the related obligations are discharged, cancelled or expired. The difference between the carrying value of the financial liability, which is extinguished or transferred to another party, and the fair value of consideration paid, including the transfer of non-cash assets or liabilities assumed, is recognised in profit or loss.

NOTES TO AND FORMING PART OF THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2014

(l) Comparative Information

Where necessary the previous year's figures have been reclassified to facilitate comparisons.

(m) Rounding

All amounts shown in the Financial Statements are expressed to the nearest dollar.

(n) New and Amended Accounting Policies**Employee benefits**

During the year, the company adopted AASB 119: Employee Benefits (September 2011) and the relevant consequential amendments arising from the related Amending Standards, which are mandatorily applicable from 1 January 2013. (As a result, the company early adopted AASB 2011-11: Amendments to AASB 119 (September 2011) arising from Reduced Disclosure Requirements because the company's financial statements are prepared under Australian Accounting Standards – Reduced Disclosure Requirements).

The company has applied AASB 119 (September 2011) with retrospective effect. Among other things, the main changes introduced by AASB 119 (September 2011) relate to defined benefit plans and termination benefits, which have no impact on the company's financial statements as the company has no defined benefit obligations or termination benefits at present. Additionally, AASB 119 (September 2011) has introduced revised definitions for "short-term employee benefits" and "other long-term employee benefits". These revisions cause a change in accounting policy for the annual leave provision amounts recognised in the financial statements as explained below.

Provision for employee benefits: annual leave

For the purpose of measurement, AASB 119 (September 2011) defines obligations for short-term employee benefits as obligations expected to be settled wholly before 12 months after the end of the annual reporting period in which the employees render the related services. In accordance with AASB 119 (September 2011), provisions for short-term employee benefits are measured at the (undiscounted) amounts expected to be paid to employees when the obligation is settled. Provisions that do not meet the criteria for classification as short-term employee benefits (ie other long-term employee benefits) are measured at the present value of the expected future payments to be made to employees. Previously, the company had separated provisions for benefits with similar characteristics, such as annual leave, into short- and long-term portions, and applied the relevant measurement approach under AASB 119 to the respective portions.

As the company expected that all of its employees would use all their annual leave entitlements earned during a reporting period within 12 months after the end of the reporting period, adoption of AASB 119 (September 2011) did not have a material impact on the amounts recognised in respect of the company's employee provisions. Note also that adoption of AASB 119 (September 2011) did not impact the classification of leave entitlements between current and non-current liabilities in the company's financial statements.

Revenue recognition

During the year, the company changed its accounting policy with respect to corporate sponsorships. The company now recognises corporate sponsorships as revenue in the year they relate to, corporate sponsorships received prior to the year end but relate to later year were recognised as income in advance (liabilities). Prior to this change in policy, corporate sponsorships were recognised as revenue upon receipt.

The company believes the change in policy provides a more reliable statement as to what actually occurred during the year.

The impact on each line item of the financial statements since the company's adoption of new policy is shown in the table below:

	As reported		Adjustments		Restated	
	2013	2012	2013	2012	2013	2012
	\$	\$	\$	\$	\$	\$
Statement of comprehensive income						
Total comprehensive income for the year	153,165	181,935	(81,605)	(157,705)	71,560	24,230
Statement of financial position						
Total assets	667,531	514,282	-	-	667,531	514,282
Total liabilities	257,545	247,461	239,310	157,705	496,855	405,166
Total equity	409,986	266,821	(239,310)	(157,705)	170,676	109,116

	2014 \$	2013 \$
NOTE 2: REVENUE		
Revenue from Operating Activities		
Subscriptions	681,848	656,388
Government Grants	-	92,216
Interest	5,220	8,658
Other	194,029	231,414
Total Revenue from Ordinary Activities	881,097	988,676

NOTE 3: EXPENSES

Other Expenses		
Bank Charges	9,476	4,527
Insurance	2,716	3,759
Miscellaneous	677	6,199
Website development	5,131	16,507
Accounting/Bookkeeping	20,111	24,651
Relocation Expenses	-	3,922
Other Expenses	46,360	44,388
Total Other Expenses	84,471	103,953

NOTE 4: CASH AND CASH EQUIVALENTS

Cash at Bank	66,526	110,676
Short Term Deposits	213,822	286,913
Total Cash and Cash Equivalents	280,348	397,589

NOTE 5: RECEIVABLES

CURRENT		
Debtors	97,617	117,055
Total Receivables	97,617	117,055

(a) Provision for Impairment of Receivables

Current trade and term receivables are non-interest bearing and generally on 60 day terms relating to membership subscription for 2014. These receivables are assessed for recoverability and a provision for impairment is recognised when there is objective evidence that an individual trade or term receivable is impaired. The directors have determined that there are no receivables currently subject to impairment.

(b) Credit risk

The company does not have any material credit risk exposure to any single receivable or group of receivables.

The following table details the company's trade and other receivables exposed to credit risk (prior to collateral and other credit enhancements) with ageing analysis and impairment provided for thereon. Amounts are considered as 'past due' when the debt has not been settled within the terms and conditions agreed between the company and the customer or counterparty to the transactions. Receivables that are past due are assessed for impairment by ascertaining solvency of the debtors and are provided for where there are specific circumstances indicating that the debt may not be fully repaid to the company.

The balance of receivables that remain within initial trade terms (as detailed in the table) are considered to be of high credit quality.

	Gross amount \$	Past due and impaired \$	Past due but not impaired (Days overdue)				Within initial trade terms \$
			<30 \$	31-60 \$	61-90 \$	>90 \$	
2014							
Trade and term receivables	97,617	-	7,241	58,666	15,556	16,154	65,907
Total	97,617	-	7,241	58,666	15,556	16,154	65,907
2013							
Trade and term receivables	117,055	-	71,452	34,792	2,280	8,531	106,244
Total	117,055	-	71,452	34,792	2,280	8,531	106,244

	2014 \$	2013 \$
NOTE 6: PLANT & EQUIPMENT		
At Cost		
Plant and Equipment	102,556	95,012
Less Accumulated Depreciation	(41,174)	(31,042)
Total Plant & Equipment	61,382	63,970

Reconciliations of the carrying amounts of each class of plant & equipment at the beginning and end of the current financial year is set out below.

Balance at 1 January 2013

	Plant & Equipment \$	Leasehold Improvement \$	Total \$
Balance at 1 January 2013	27,672	-	27,672
Additions	2,530	40,485	43,015
Disposals at WDV	-	-	-
Depreciation expense	(5,697)	(1,020)	(6,717)
Balance at 31 December 2013	24,505	39,465	63,970
Additions	7,544	-	7,544
Disposals at WDV	-	-	-
Depreciation expense	(6,063)	(4,049)	(10,132)
Balance at 31 December 2014	25,966	35,416	61,382

NOTE 7: INTANGIBLE ASSET

	2014 \$	2013 \$
Geelong Business Excellence Awards	125,000	85,000
Total intangible assets	125,000	85,000

The purchase price of this asset includes further instalments not yet defined. Refer to Note 19 for further information.

NOTE 8: INCOME IN ADVANCE

Members Subscriptions	161,076	158,851
GCC Sponsorship	85,754	92,500
GBEA Sponsorship	116,280	146,810
Total Income in advance	363,110	398,161

NOTE 9: PAYABLES

CURRENT		
Trade Creditors	5,282	13,171
Accrued payables	10,235	-
PAYG Withholding	4,970	12,525
GST Payable	44,760	43,751
	65,247	69,447

NOTE 10: PROVISIONS

CURRENT		
Annual Leave	21,103	20,055
TOTAL	21,103	20,055
NON-CURRENT		
Long Service Leave	14,206	9,192
TOTAL PROVISIONS	35,309	29,247

NOTE 11: RECONCILIATION OF NET RESULT FOR THE YEAR TO NET CASH FLOWS FROM OPERATING ACTIVITIES

	2014 \$	2013 \$
Profit after income tax	(66,228)	153,165
Non-Cash Flows in Profit		
Depreciation	10,132	6,717
Changes in Assets and Liabilities:		
Increase/(decrease) in Employee Entitlements	6,062	17,884
Increase/(decrease) in Payables	(4,200)	(15,538)
Increase/(Decrease) in Income in Advance	(35,051)	(2,262)
Decrease/(Increase) in Prepayments	150	(3,917)
Decrease/(Increase) in Receivables	19,438	(16,515)
Net Cash From Operating Activities	(69,697)	139,534

NOTE 12: FINANCIAL RISK MANAGEMENT

The company's financial instruments consist mainly of deposits with banks, local money market instruments, short-term investments, accounts receivable and payable. The totals for each category of financial instruments, measured in accordance with AASB 139 as detailed in the accounting policies to these financial statements, are as follows:

	2014	2013
Financial assets		
- Cash and cash equivalents	280,348	397,589
- Loans and receivables	97,617	117,055
Total financial assets	377,965	514,644
Financial liabilities		
Financial liabilities at amortised cost:		
- Trade and other payables	65,247	69,447
Total financial liabilities	65,247	69,447

NOTE 13: AUDITORS REMUNERATION

Remuneration of the Auditor of the Company for:

- Auditing or reviewing the financial report	1,800	1,400
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NOTE 14: KEY MANAGEMENT PERSONNEL COMPENSATION

The totals of remuneration paid to key management personnel (KMP) of the company during the year are as follows:

- Key management personnel compensation	116,208	106,122
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NOTE 15: CAPITAL AND LEASE COMMITMENTS

(a) No capital commitments.

(b) Operating lease commitments

Non-cancellable operating leases contracted for but not recognised in the financial statements
Payable – minimum lease payments:

- not later than 12 months	42,016	40,400
- later than 12 months but not later than five years	178,256	168,284
- later than five years	209,572	261,561
	429,844	470,245

NOTE 16: SEGMENT REPORTING

The company operated predominantly in one industry. The principal activities of the company relate to the promotion of commerce through liaison with related community groups and government. The company operates in one geographical area, being Geelong, Victoria, Australia.

NOTE 17: MEMBER'S GUARANTEE

The company is limited by guarantee. If the company is wound up, the articles of association state that each member is required to contribute a maximum of \$10 each towards meeting any outstanding obligations of the company.

NOTE 18: RELATED PARTIES

During the year ended 31 December 2014, all transactions between related parties were on commercial terms and conditions no more favourable than those available to other parties, unless otherwise stated.

The following transactions have been noted as significant transactions and therefore disclosed in the financial statements:

An amount of o \$1,011.12 including GST was paid to Harwood Andrews, of which Joanne D'Andrea is a principal, for legal fees pertaining to lease agreements for sub tenants.

An amount o \$201.03 including GST was paid to Brand Bureau, of which Kylie Warne is a director, for annual report photos.

NOTE 19: CONTINGENT ASSETS AND CONTINGENT LIABILITIES

There were no known contingent assets or contingent liabilities for the company.

NOTE 20: EVENTS OCCURRING AFTER REPORTING DATE

Since 31 December 2014 no matter or circumstance has arisen which had significantly affected or which may significantly affect the operations of the organisation.

NOTE 21: COMPANY DETAILS

The company is Limited by Guarantee .

The registered office of the company is

Geelong Chamber of Commerce
2/10 Moorabool Street, Geelong VIC 3220

THE GEELONG CHAMBER OF COMMERCE LTD

A.B.N. 93 448 204 638

DECLARATION BY DIRECTORS

In accordance with a resolution of the directors of The Geelong Chamber of Commerce Limited, the directors of the entity declare that:

- The financial statements and notes, as set out on pages 1 to 12, are in accordance with the Corporations Act 2001 and:
 - comply with Australian Accounting Standards – Reduced Disclosure Requirements; and
 - give a true and fair view of the financial position of the company as at 31 December 2014 and of its performance for the year ended on that date.
- In the directors' opinion there are reasonable grounds to believe that the entity will be able to pay its debts as and when they become due and payable.


Director

Dated this 7th day of April 2015

INDEPENDENT AUDITOR'S REPORT
TO THE MEMBERS OF GEELONG CHAMBER OF COMMERCE LIMITED

Report on the Financial Report

We have audited the accompanying financial report of Geelong Chamber of Commerce Limited, which comprises the statement of financial position as at 31 December 2014, the statement of comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, notes comprising a summary of significant accounting policies and other explanatory information, and the directors' declaration.

Directors' Responsibility for the Financial Report

The directors of the company are responsible for the preparation of the financial report that gives a true and fair view in accordance with Australian Accounting Standards - Reduced Disclosure Requirements (including Australian Accounting Interpretations) and the *Corporations Act 2001* and for such internal control as the directors determine is necessary to enable the preparation of the financial report that is free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on the financial report based on our audit. We conducted our audit in accordance with Australian Auditing Standards. Those standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance about whether the financial report is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation of the financial report that gives a true and fair view in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the directors, as well as evaluating the overall presentation of the financial report.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

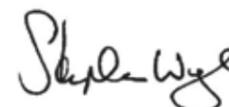
Independence

In conducting our audit, we have complied with the independence requirements of the *Corporations Act 2001*. We confirm that the independence declaration required by the *Corporations Act 2001*, which has been given to the directors of Geelong Chamber of Commerce Limited, would be in the same terms if given to the directors as at the time of this auditor's report.

Opinion

In our opinion:

- (a) the financial report Geelong Chamber of Commerce Limited is in accordance with the *Corporations Act 2001*, including:
- (i) giving a true and fair view of the company's financial position as at 31 December 2014 and of its performance for the year ended on that date; and
 - (ii) complying with Australian Accounting Standards- Reduced Disclosure Requirements (including Australian Accounting Interpretations) and the Corporations Regulations 2001



Stephen Wight
Director

Dated this 7th day of April 2015

101 West Fyans Street
Geelong Victoria 3220

2014 Corporate Partners

The Geelong Chamber of Commerce acknowledges and is grateful to the support of its valued Corporate Partners during 2014.

Platinum Partner



Gold Partners



Silver Partners



Business Coaching Adams Printing ADART DESIGN ADCO Constructions (VIC) Pty Limited Adroit Insurance Group Advance Business Centres Adventure Park Aerolite Quarries Pty Ltd Aerospace Maritime
Defence Foundation of Australia Ltd AFL Barwon AGB Engineering AGB Human Resources Aglive Pty Ltd Aircraft Plastics Australia ALO Trading Company Pty Ltd Alexx Alivate All Areas Replace-A-Glass
Alliance Advisers Allianz Australia Limited Allsure Insurance Agencies International P/L Anam Cara House Geelong Ltd Annew Annie's Provadore/Annie's Kitchen Annotate ANZ Bank ANZ Mobile Lending
Geelong Aon Associates Australia Ltd Apt Wealth Partners Arbonne ark photography art Arthur Reed Photos Pty Ltd Artworks Jewellers Aspirin Real Estate atbox Pty Ltd Attachment Resources Attrill
Drought & Associates ATW Pty Ltd Augustus Media Aurum Accounting Group Aussiewide Financial Services Pty Ltd Australian Combat Vehicle Consortium Pty Ltd Australian Croatian Association - Geelong
Australian Customised Cleaning Services Australian Education & Training (The First Aid Professionals) Australian Institute of Company Directors Australian Red Cross Blood Service Australian Skin Face Body
Avalon Airport Australia Pty Ltd Avalon College Avia Hydroponics aWebpage AWH Pty Ltd Backs and Chairs inc Backcare and Seating Geelong BacLinks BAIE Wines Bank of Melbourne Bank of Melbourne
Bank of Queensland Newtown Barbaras Angels Barefoot Media Barry Plant Real Estate Bartlett's Environmental Barwon Copying Solutions Barwon Credit Management Pty Ltd Barwon disability Resource
Council Barwon Heads Golf Club Barwon Health Barwon Medicare Local Barwon Network of Neighbourhood Barwon Regional Waste Management Group Barwon Timber & Hardware Pty Ltd Barwon Water
Barwon Youth Basketball Geelong Batman Investments Pty Ltd / Bill Votsaris Bay City Events BC Garden Construction BDS Accounting Be Socially Savvy Belgrove Hiring Service Bell Potter Securities Bellarine
Art Therapies & Counselling Services Bellarine Fitness Bellarine Furniture & Bedding Pty. Ltd. ATF MICER Family Trust bellarine memories Bellarine Sewing Centre Belmont Financial Planners Belmont Veterinary
Centre Bended Pty Ltd Bendigo Bank Bendigo Business Council Bendigo Financial Planning Bernie Lee & Sons Pty Ltd Bespoke Architects Best Internet Security Solutions Pty. Ltd Best Western Geelong
Motor Inn Bethany Community Support Better Clicks bfinancial Big Picture Thinking Bio2ic BITT Consulting Pty Ltd Blue Sky I.T. Services BMI Developments BNI Geelong Bay City BNI Melbourne West and
Geelong Bookcrafts Boundary Bend Olives Pty Ltd Brand Bureau Bravehearts Inc. Geelong Brax Window Treatments Pty Ltd Bronwyn Davie Browse BTP Communications Bucky Electrical P/L Budget
Makeovers Geelong Buds to Blooms Bunnings Burke Britton Financial Partners Business Aide Pty Ltd. Business and Professional Women Geelong Business Basics Business Events Geelong Business
Technology Specialists Pty Ltd BW Business Development Byars Flexible Packaging Cabinetmakers Choice Cahill and Rowe Family Law Callista Software Services Camilo Enterprises Capri Receptions Car
Care Geelong - Mobile Detailing Car Detailing Geelong Caronlab Australia Pty Ltd Cartridge World (Geelong) Caruso Bricklaying Pty Ltd C-Born Software Systems CD&G Accountants Celebrity Holdings Pty
Ltd Centacare Employment Certum Accountants CFM Bookkeeping CGH Accounting Chatterbox Marketing Cherished Pets Community Veterinary Care Cheryl Debeen Chilwell Office Supplies Choc Chip
Digital Choice Conveyancing Chris Mackey & Associates City To Coast Stainless City to Surf Solar+ Classic Fireplaces and Barbeques Geelong Clawbaby Pet Services Clean Cut Carpet Cleaning Cleanaway
Clever Digital Clifdale Strata Management Clifton Springs Boat Hire Cloud9 Bar and Lounge Cloud9media Club Exec Pty Ltd Coastal Builders Clean Coastal Business Services Cobalt Professional Development
Pty Ltd Codeachoo Coffey Environments Australia Pty Ltd Coles Supermarkets State Office Collections for Women Colliers International Geelong Comfort Inn - Eastern Sands Committee for Geelong
Commonwealth Bank of Australia Communication Tree Community Care Chemist Friendly Society Ltd Complete Business Printing Pty Ltd Connect-Tel Pty Ltd Conservation Enterprises Unlimited Conservation
Volunteers Australia Construction and Maintenance Services (a division of SA Power Networks) Consumer Affairs Victoria Contract Hardware Manufacturing Convenience Vending Core Boardsports Corio Bay
Sports Australia Centre Corio Shopping Centre Corio Waste Management Corporate Training & Life Coaching Institute Cosimfree Homeloans Cottage By The Sea Coulter Roache Lawyers Coverist Pty Ltd
CPA Australia Geelong Branch Council Crackmasters Crowe Horwath CRS Australia CT Managemnet Group Pty Ltd Customs House Restaurant & Wine Bar CVGT Australia Cyril Cooke Florists Pty Ltd Dale
Checcucci Damoli Forklift Services D'Arcy Photography David Isaacs Performance Coaching Davidsons Davies Collision Care Day Chiropractic Centre Dazzling Dan DE Atelier Architects Deakin Management
Centre Deakin University Deb Pisarskis Deb Walker Accounting Delighting Pty Ltd Denice™Neill-Schlank Chartered Accountant Dennis Family Homes Denture Clinic Des Munday & Son Detail Door Hardware
Pty Ltd Digital Video Vault Digitalsmith Direct Recruitment Direct Storage Systems Dispute Settlement Centre of Victoria Diversatit Dow Chemical dpcareers Dragon Alliance Dreamtime Gypsy DRENNO
PTY LTD Drysdale Smash Repairs Drysdale Tyrepower Duxlet Pty Ltd DWS Limited E&S Trading eBay Made Easy E-Bisprint EcoCare Electrical Pty Ltd. Ed Coppe Wealth Management Element Energy Ratings
Elements Child Care and Early Learning Centre Elephant and Castle Hotel Elgee Project Services P/L Ellotts Fire & Safety Services Pty Ltd elphotography EmbroidMe Geelong Encompass Community Services
Inc. Enhance Your Future Enhanced Power Virtual Office Assistance Enterprise Geelong EnviroRisk Management Pty Ltd Enviroshine Cleaning Epworth Health Care Essential Property Solutions Etheridge
Cleaning & Maintenance Services Eurocity Motors European Affair Event 7 Evergreen Skincare Evion Group Evologic Technologies First Ltd Evongo Executive Travel Management Expert Cloud Accounts Eye
Gallery Pty Ltd Eyecareplus Geelong Fagg's Mitre 10 FCCS Credit Union Filtered Fresh Geelong Fiona Skene's WISE self defense First Class Accounts - Geelong Fluid Fortune 5 Forty Winks Fox Personnel
Pty Ltd Fresh Smiles Orthodontics G2 Innovation Pty Ltd G21 - Geelong Region Alliance Galaxy Limousines Galway Trading Pty Ltd gamechange Gartland Real Estate Gatehouse Consulting GC Magazine
GCC Website Geelong & Barwon Simply Helping Geelong & Surf Coast LIVING Magazine Geelong & Surfcoast Limo Bus Geelong Advertiser Pty Ltd Geelong Animal Welfare Society Geelong Art Supplies
Geelong Audit Services Geelong Blinds Co Geelong Broadcasters Geelong Business Hub - Australia Post Geelong Cemeteries Trust Geelong Collision Centre/Gordon Ave Accident Repair Group Geelong
Conference Centre Geelong Entertainment Services Geelong Financial Group Geelong Flower Farm Geelong Football Club Geelong Galvanizing Geelong Grammar School Geelong Greyhound Club Geelong
Head Lice Service Geelong High School Geelong Independent Ltd Geelong Insurance Brokers Pty Ltd Geelong Lawn Tennis Club Inc. Geelong Manufacturing Council Geelong Monitoring Services Geelong
Office Furniture Geelong Performing Arts Centre Geelong Point of Sale Geelong Port Geelong Printworks Pty Ltd Geelong Racing Club Geelong Radio Cabs Ltd Geelong Region LLEN Geelong Regional
Vocational Education Counselling Geelong Reprographics Geelong Roofing Geelong RSL Sub-Branch Inc Geelong Safe and Secure Geelong Telephone Company Geelong Thoroughbred Club Inc. Geelong
Tyrepower Geelong YMCA Geelong's Gym GFN Creative Gforce Employment Solutions GIO Insurance Agency Give Where You Live Foundation Glassmetal Industries Glastonbury Community Services
Gleaming Genies Cleaning Service Global Track Australia GLR Solutions Glynn Harvey Pty Ltd GMHBA Health Insurance Go Ride a Wave Go Transit Media Group Pty Ltd Godfrey Hirst Australia Pty Ltd Going
Concern Gold Advisory Lawyers Golden Health and Wellness Network Golden Plains Aviation Pty Ltd Golf Victoria Goodyear Autocare GOOP Gordon McKay P/L Godfrey Evaluator Grace Records
Management GrainCorp Operations Limited Grandview Innovations Pty Ltd Grange HR Consulting GRC Securities Green Lead Electrical Greenhall Asphalt Pty Greg McDonald Gretgrix Construction Grovedale
Limousines Gull Services P/L Hamlan Homes Pty Ltd Hanlon Industries Happy Hens Egg Farm Harcom Pty Ltd Harcourts North Geelong Pty Ltd Hardings Hardware Pty Ltd Harvest Human Resources
Harwood Andrews Hays Health e Medical Centre Healthy Together Geelong HERTZ GEELONG Hewstone IT Hiebl Photography Highton Automotive Services Hoare Bros Pty Ltd ModernIT HR4Business HU
Web Development Hubbb Enterprises Hydrokleen (Geelong) I Spy Finance Ian Berry - Changing What's Normal ID Accounting & Wealth Solutions IGBY Productions Impact Chapman Welsh IMPRESSIONS
Design & Print Incitec Pivot Ltd Income Solutions Informatic Technologies Pty Ltd Innate Ecology Inner Sanctum Consulting Innovabiz Pty Ltd Innovate Legal Innovation Support Pty Ltd Inspiration Leader
Inspired Weddings And Celebrations Inspireme Consulting Institute of Public Administration Australia (Victorian Division) Insulpak Pty Ltd iRespectOnline/Fiona Lucas Italian Chamber of Commerce and Industry
Australia - Melbourne J Hill Bookkeeping JAB Jewellers Jack Rabbit Vineyard Jem Success Coaching Jennifer Oldfield Pty Ltd Jen's Place Gifts and Homewares Jim's Building Inspections Geelong Jims
Cleaning - Jan Juc Jim's Mowing Jim's Window Cleaning (Geelong) Jirrahinga Wildlife Sanctuary Jirsch Sutherland JNH Software Pty Ltd John Caulfield - Networker John Eren MP Jonathan Hepner Funerals
Jorzaky Josco Property Developments Josies Transport Group Pty Ltd Journey Management Pty Ltd Jovic Accounting Pty Ltd Just Wheelie Bins Kardinia Picture Framing Karingal Inc KBB Digital Kieser
Training Geelong Kimba JB Accessories Kinaway, The Victorian Aboriginal Chamber of Commerce Kings Funerals KPMG Kylie Bartlett - Social Media Strategist. L P Foley & Associates Pty Ltd L R Pardo &
Associates Pty Ltd L.P Communications La de dah kids La Madre Bakery Lakin Consulting Landserv Pty Limited Lantern Consulting Lara Chamber of Commerce and Industry Larmer Group T/A Mr Fix Rite
Lasseter InFocus Lateral Insights Pty Ltd Lawrie Miller LBW Chartered Accountants Leading Teams Australia Leisure Networks Association Inc Lenehan & Associates Pty Ltd Leopold Swim School Lewis
Tyrepower Lindsay Addison Photography Lisa Neville MP Little Creatures Brewing Little Eco Nest LJ Hooker Belmont Loan Market Lorne Hotel LyondellBasell Australia Pty Ltd Lyons Construction MAC
Financial Mackenzie & Co. Macquarie Commercial College Mammoth Health Management Institute of Australia - Geelong Campus Mantra Lorne Marcus Oldham College Market Square Shopping Centre
Marketing Directions Pty Ltd Martlette Maverick Solutions Pty Ltd Max Action Vehicles Maxwell Collins P/L McClusky & Co Pty Ltd McDonald & Co Real Estate McDonalds Restaurant Belmont/Newcomb MCG
Signs McHarrys Busines Pty Ltd McHenry Partners McHugh & Eastwood McManus Consulting Services MediateFirst Mediflex Pty Ltd MEGT (Australia) Ltd Mentor Human Resources Pty Ltd Mercure Bodywork
Merit Commercial Interiors Metricorn Homes Pty Ltd Metropol Recruitment Mexted Rimmer Associates Pty Ltd Michael Bland Chartered Accountants Michele Tucker Financial Miiy Limited Mindful Bodywork
Mitchell Organisation Consulting Pty Ltd Mix&Go FroYo Momentum Energy MoneyQuest MooMedia Australia Mooregrace Acting Studios More Holdings P/L Morgans Lawyer Morris Limited Ltd MORRISON
DESIGN Mortgage Choice Geelong MRPA Mullins Advisory Pty Ltd Municipal Works Officers Association Music Workshop Myers Street Family Medical Practice / The Cottage Medical Centre NAB Nabenet
Narana Creations National Disability Insurance Scheme Neat n Trim Uniforms nem Australasia Pty Ltd Net Smart Marketing New Home and Commercial Clean Pty Ltd New Vision Eyewear Newcomb Sand &
Soil Newgrove Benchtops Newtown Event Centre Nourish to Health Novotel Geelong O.M.A. Shopfitting Systems P/L Oakdene Vineyards Restaurant & Cellar Door OBI Group Oycom Software Jackrabbit
Ondetto One Rabbit OnQ Marketing Onsite Rental Group Open2View Opteon (Victoria) Pty Ltd Optus Business Communications Geelong Out of The Box Business Services Oz Wide Locksmiths and Security
P.J. Yttrup and Associates Pty Ltd PAACO PACE Business Services Pty Ltd Pardeys Pharmacies Pathways Rehabilitation & Support Service Patrick Rowan & Associates, Accountants, Planners, Advisors .PB
Lifestyles PEB Services Peninsula Hotel Peninsula Searoad Transport P/L People Empowered Peppers The Sands Torquay Perisic Lawyers Peter Read Peter Rechenberg Design Peter Rowland Catering at
Mind Duneed Estate PF Private Wealth Philip Lange Consulting Philippa Bakes Business Advisory Philippa Lytzki Phillips Ormonde Fitzpatrick Pitcher Partners Pivot Custom Homes Pty Ltd Pizzas with Attitude
Geelong Plan A Planning Plan.it Roxie Plant and Control Instruments. Pty. Ltd Planwell Financial Group Platinum Solar Powercor Australia Ltd PRDnationwide Geelong Pty Ltd Prestige Inhome Care Prestige
Jayco Pty Ltd Preston Rowe Paterson Geelong Pty Ltd Prime Real Estate Pty Ltd Prime Super PrincipleFocus Private Wealth Prism Brain Mapping Australia ProAdvice Procure Sports & Spinal Proctor
Accounting Professionals Barnett Real Estate Professor Jean du Plessis Programmed Property Services Projex Fitness Quality Hotel Bayside Geelong Queenscliff Lonsdale
Business & Tourism Asscn Inc. Quest Geelong Quinlan Cranes Pty Ltd RACV Torquay Resort RAMS Home Loans Geelong Rapid Clean Geelong Rapid Insight Seminars RAPP Australia Pty Ltd Ray Frost
Investments ReachLocal Australia Rebel Sport Reidys Automotive Release Property Management Rendine Constructions Pty Ltd Rentasaur Reveler Rex Gorell Family Group Pty Ltd RFL Architects Richardson
H F & Co River's Gift RK Group Corporate and Event Catering Road Safety Educators Australia Robot Army Productions Rock O' Cashel Pty Ltd Roderick Insurance Brokers Pty Ltd Rodgers Reidy (Vic) Pty
Ltd Rollj Consulting Pty Ltd Royal Geelong Yacht Club RU Advertising Geelong Ryan Thompson Architect S.J. Canny S3 Staffing Saddle On Pty Ltd Safe Solutions Counselling Safety Xperts Safety Zone @
YCM Pty Ltd Sage Institute of Education Sainsbury Honigsberg Sally Learey - Educational Speaker - Author - Educator - Coach SalvoConnect Housing and Homelessness Samantha Mullan Sara Taylor
Photography Sarah Valentine Pty Ltd Sargeants Geelong Sarina Russo Apprenticeships SC Technology Group Scope VIC Scotchmans Hill section 3 creative SED Advisory Select Architects Senia Lawyers
Sensis Shannon Park Industries Shred-X Incorporating Proshred Signarama Geelong Signature Homes, Geelong Simon French Sinclair X-Ray Inspection Services Pty Ltd SITA Australia SJ Personnel SKILLED
Group Limited Sky Software Pty Ltd Slattery Australia Pty Ltd Small Business Mentoring Service â€ Geelong Chapter Smart Outcomes Snap Printing Geelong Snooze Social Reality Marketing Socom Pty
Ltd Soldani Bros Pty Ltd Southern Star Windows Speedy Stamps Pty Ltd Spence Construction Spiire Australia Pty Ltd Splice Communications St George Workers Club Inc. St John of God Geelong Hospital
St John's Lutheran School St Laurence Community Services Inc St Quentin Consulting Pty Ltd Staley Health Standby Security Services Pty Ltd Star Chausseur Services Steam Hub Stowe Australia Surf Coast
(Telstra Business Centre Geelong, Telstra Waurn Ponds & Telstra Geelong CBD) StratHouse Stratberry Seed Consulting Succession Legal Sugar Images Supatram Pty Ltd Super Focus Pty Ltd Surf Coastal
News Australia Pty Ltd Sweet Things by Caroline Switch International Tacit Business Services Tangent Prototyping Target Australia Pty Ltd TCA Partners Pty Ltd Tekworx Communications Telstra Countrywide
Terindah Travel Terminals Pty Ltd Terracal Insurance TGM Group Pty Ltd The Business Commandos The Business Project The Centre of Excellence The Challis Group The Content Factory The Echo The
Food Highway The Geelong Clinic The Geelong College The Geelong Community Foundation The Geelong Specialist Centre The Good Foundation and Jamie's Ministry of Food Australia The Gordon The
Healthy Loaf The Holis Group - Peter Holiday The Holos Group The ORS Group The Party Girl The Pier Geelong The Power Group The Self Managed Broker The Shopping Entrepreneur The Sporting Globe
Bar & Grill The Squire Shoppe The Sticker Company The Tribe P/L The Waterfront Apartments Geelong The Weekly Review - Greater Geelong Think Strategic. Thinking Into Results Thirteenth Beach Golf Links
Thomas Jewellers Tintmaster Pty Ltd Tonini Group Corporate and Travel Catering Torquay Commerce & Tourism Total Events Tourism Greater Geelong and The Bellarine Tract Consultants Tracy The Placement People Training2Fit
Transfield Services Transport Accident Commission Tresladra Insurance Group Pty Ltd Truffleduck Pty Ltd TTS Electrics Tuckers Funeral & Bereavement Services Pty Ltd Turfcare and Hire Two and Five Inc
Undercover Marquees Unite Water UnitingCare lifeAssist Urban Planters USANA Health Sciences Distributor Val Lawrence Vallis IGA plus LIQUOR VCAMM Limited VECCI Geelong Velocity Solar VFA learning
Viatek ICT Vic Super Pty Ltd Viceeds Production Pty Ltd Victorian Regional Channels Authority Victorian Shipping Logistics & Consolidating Management Services P/L Vicwest Community Telco Village
Cinemas Geelong VIP Bus Viva Energy Australia Pty Ltd Voice Opus On Hold Messages / Gary Newton Volare Concepts Pty Ltd Volunteering Geelong VRC Property Pty Ltd Vue Apartments Walker F C & Sons
P/L Warranknox Electrical Warren & Hutch Waterhouse Walsh Kirtley & Associates Waterjet Cutting Geelong Wathaurong Glass & Arts Waurn Ponds Hearing Clinic Waurn Ponds Shopping Centre Web Force
5 Welcome Work Environments West End Real Estate Western Sheetmetal, Insulation & Asbestos Removals Pty Ltd Westfield Shopping Centre Westpac Banking Corporation Wethenhalls Wharf Shed Complex
Whitehead Advisory WHORF Whyte Just & Moore Wightons Lawyers William Sheahan Funerals Williams & Jackson PTY LTD Wilsons RE Pty Ltd Windows By Geoff Case Witch Signs WMC Accounting
Wonderful Websites WORKITWEAR Workplace Conflict Resolution Pty Ltd WorkPlace-EZ WorkPro Workskil Australia Incorporated Worells Solvency & Forensic Accountants Wyndham Resort Torquay
Wyndean Holiday Resorts Pty Ltd XERA Xtreme Technology Pty Ltd Yarmouth Investment Management Yellow Brick Road Wealth Management You Yangs Massage Zena Women's Services Inc. Zing Stud