



geelongchamberofcommerce  
*the voice of business*

# Annual Report 2015

At the heart of achieving  
regional economic growth and  
prosperity by fostering a local  
culture of entrepreneurialism

A message from

# the President and Chief Executive Officer

For the Geelong Chamber of Commerce, and many of our members, 2015 marked a time of re-evaluation, reformation and renewal.

In encouraging our members to embrace change and innovation, the Chamber led by example. We focused our efforts on good governance and advocacy by improving our own performance and developing robust alliances and relationships with key stakeholders and decision-makers.

The Chamber executive and board used the year to review procedures and policies to solidify and enhance the Chamber's value to its 850 strong membership and reinforce our sound financial position.

We entered 2015 with policy priorities centred on key issues impacting our members:

- Payroll tax
- The need for a Geelong convention centre
- Improved Geelong-Melbourne transport links
- Penalty rates
- The revitalisation of central Geelong.

We gave our members a voice on these issues in our submissions to the State Government's regulatory impact statement for new public holidays; the review of local government in Victoria; and the federal workplace relations review.

The importance of these priorities to Geelong's business future was further stressed at the many high level briefings we attended both with State and Federal government ministers, shadow ministers and their senior advisers.

In particular, as part of a Geelong delegation to Canberra in September, and again in December, the Chamber lobbied on key issues such as business regulation and reform priorities and the vital need for job-creating infrastructure in our region.

The chance to drive Geelong's economic future was also made available in September when Chief Executive Officer, Bernadette Uzelac, presented to the Federal Select Committee Inquiry into the Proposed Lease of the Port of Melbourne.

As well, September saw the establishment of a strong, positive relationship with Victoria's Minister for Small Business, Innovation and Trade, the Hon Philip

Dalidakis MP, who visited our offices during the month. We look forward to future visits from the Minister throughout 2016.

The Chamber entered into several important collaborations in 2015 including a memorandum of understanding with the Australia China Business Council and as a partner in the G21 Region Opportunities for Work initiative to gather data on local procurement practices with a view to confidently influencing local goods and services purchasing decisions.

These alliances and relationships reflected core concerns expressed by members in the first survey of Geelong Business Trends, released in early 2015. The survey, a joint project of the Chamber and the Deakin Business School, revealed strong business confidence within the region but the need to focus on better infrastructure and more support for business development. A second annual Business Trends survey was conducted in September/November 2015, the results from which will be released in early 2016.

The Federal Government's Jobs and Small Business Package announced in the May Budget and the Reserve Bank's Small Business Finance Roundtable, also released in May, both provided relief and optimism for the bulk of the Chamber's membership that falls into the small to medium-sized business category. The Jobs and Small Business Package included important tax-saving and employment schemes while the Roundtable offered businesses a chance to submit direct feedback to the Treasury on financial issues.

The Small Business, Smart Business programme went from strength to strength throughout the year, assisting dozens of emerging and existing firms to develop their skills and knowledge and help secure successful futures.

We acknowledged and celebrated some of our most successful businesses at the 30th Powercor Geelong Business Excellence Awards which again drew a high number of quality contenders.

Reflective of the Chamber's revised direction, our three member-based advocacy committees which focused on Advancing Geelong's Future, Reducing Business Barriers and Driving Business Growth had their final meeting in August. The input and dedication from the group members were fundamental in driving the

Chamber's objectives. We thank all involved for their time and efforts. The Chamber will form a new advisory committee in 2016 to help us move ahead with the next stages of our strategic direction.

Without doubt, 2015 was a momentous year and much of what we achieved could not have been possible without the work and commitment from our corporate partners, directors, staff and, of course, our wider membership.

In 1853, Geelong Advertiser editor, James Harrison, penned an editorial which called for the establishment of a chamber of commerce for the fledging town of Geelong, in response to a lack of representation for the local community within the Government of the day. Nine days later, the Geelong Chamber of Commerce was set up at a public meeting.

In the 163 years since, many hundreds of local businesses have benefited from being part of a strong and independent association. Some have come and gone but others continue to expand and develop.

Crucially, many more businesses are currently taking the first steps to become tomorrow's business success stories.

On behalf of everyone at the Chamber, thank you for your ongoing support and we look forward to another rewarding and prosperous year in 2016.



**Kylie Warne**  
President



**Bernadette Uzelac**  
Chief Executive Officer



## Our Role

To inform, support, represent our members and foster influential relationships with government and industry stakeholders on behalf of all our members, from sole traders through to large public entities.

## Our Core Values

### **Geelong First**

We are 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.



# 2015 Highlights

- Securing \$660,000 from the Federal Government to continue running the Small Business Smart Business programme until March 2018.

 **1,154**  
followers

- Boosting membership to more than 850 businesses and securing the Chamber's position as one of the strongest advocacy groups in the Geelong region.

 **1,383**  
group members

- Forming a strategic alliance with the G21 Region Opportunities for Work (GROW) initiative to encourage procurement from local businesses.

 **2,722**  
followers

- Conducting the second annual Geelong Business Trends Survey to monitor business confidence and growth in our region.
- Signing a memorandum of understanding with the Australia China Business Council to facilitate better overseas trade opportunities for our members.

## Forging and Maintaining Partnerships

The Chamber understands the importance of being part of the Geelong region community and working with other groups and organisations to deliver benefits for our members and beyond.

This year we established and maintained strong partnerships with some of Geelong's most influential and innovative organisations.



The Chamber, in partnership with Deakin Business School, undertook its second annual Business Trends survey of members in September and November 2015.



The survey results, to be released in the first half of 2016, are a valuable health check for Geelong's business community by reporting on business confidence; profitability; employment levels; and growth plans. As such, they provide the Chamber with the necessary data for helping us lobby

and advocate with all three government tiers on behalf of our members.

We thank Deakin Business School for its pivotal role in designing the survey analytics, analysing the data and producing the final report of survey findings. Particularly, we thank the team involved: Dr Nicholas McClaren, Dr Scott Salzman, Associate Professor Bill Dimovski, Professor Greg Wood and Professor Barry Cooper.

“The Deakin Business School is delighted to partner with the Geelong Chamber of Commerce and is appreciative of the links the School achieves with the Geelong business community through the Chamber. In particular, we are pleased to undertake for the Chamber the Geelong Business Trends Survey, now in its second year, and we are also supportive of the Powercor Business Excellence Awards conducted by the Chamber. The partnership with the Chamber is one we really value.”

**Professor Barry J Cooper**

Associate Dean (Industry Engagement and Partnerships)  
Deakin Business School



Geelong's business and employment landscape has dramatically altered over the past few years. These changes have had a significant impact on the lives and livelihoods of a great many families.

GROW is a joint initiative between Give Where You Live and the G21 Region Alliance to address disadvantage and reduce unemployment in the G21 region. To date, the Give Where You Live Foundation has contributed \$2 million alongside a \$300,000 donation from the Alcoa Foundation to develop and manage a social procurement project whereby Geelong people are given greater opportunities for employment.

The Chamber formed a strategic partnership with GROW to also encourage procurement of services and products from Geelong businesses. A regional economic modeling project is underway thanks to funding from the Barwon South West Regional Development Australia Committee. The study will provide an improved understanding of current procurement practices of local and regional organisations and others interested in investing in the region.

The study report is expected to be completed in mid-2016 and will offer a strong business case and recommendations for increasing local and social procurement in our region.



The Geelong Chamber has forged a mutually beneficial alliance with the Victorian Chamber of Commerce (formerly

VECCI) for nearly 20 years, supporting and promoting its programmes to deliver extra value for our members.

Throughout 2015, the Geelong Chamber continued working with the Victorian Chamber to deliver the highly successful sustainability initiative, Smarter Resources, Smarter Business.

Established as part of the Victorian Government's Building Business Capability programme, the resources project offered small to medium-sized businesses access to grants to improve their energy and materials efficiency and boost productivity.

The programme included site tours to Barwon Health, The Farmers' Place and La Madre Bakery to observe and learn about those organisations' sustainability practices followed by small group workshops.

We thank the following Chamber members for their participation:

- Prime Super
- OMA Shopfittings
- Mullins Advisory
- Waurm Ponds Shopping Centre
- Saddle On Riding School
- Karingal Kommercial
- Karingal
- Golden Health
- St John of God Geelong Hospital
- The Pier Geelong
- Geelong City Council
- Josco
- Avia Hydroponics
- Buckby Electrical



Australia China Business Council  
澳大利亚中国工商业委员会

The Chamber signed a memorandum of understanding with the Australia China Business Council in October to advance the interest of members looking for trade opportunities with China.

The China-Australia Free Trade Agreement came into force in December 2015, further underlining the importance of ensuring Geelong business can import from and export to this vital and growing overseas market in coming years.



Tomorrow's innovators are nurtured today. With this in mind, the Chamber is delighted to have sponsored the Upstart Challenge for the second year running.

The business ideas program encourages innovation and entrepreneurship amongst Geelong school students aged 12 to 18 years.

We are delighted to support this initiative for developing the skills and mindsets for our future business leaders.



Launched in 2014, Entrepreneurs Geelong has developed a strong following from small business owners and leaders wanting to expand their skills and knowledge. The Chamber is an ongoing supporter of the group and continues to help publicise its programmes and events.

## Membership

# Advocacy

The Chamber's membership has grown substantially over the past few years as business owners and organisation leaders increasingly acknowledge the importance of being part of a strong and confident advocacy group.

With in excess of 850 members, the Chamber is among the largest bodies representing businesses in regional Australia. We understand this position requires us to speak out for our members on all issues which impact their growth and development.

In 2015, the Chamber participated in several notable reviews and activities to promote our members' best interests.

### Productivity Commission Review into the Workplace Relations Framework

The Chamber recognises the value to our members of being able to maintain flexible and effective workplace relations.

We welcomed the opportunity to provide feedback to the Workplace Relations Framework Review in March 2015 to highlight opportunities and impediments faced by our members in efficiently managing their workplaces in the transitory economic climate currently being experienced in Geelong.

Our submission focused on the need for a framework that is small business-friendly and in line with modern work practices and social needs. Our views were consistent with those expressed by the Australian Chamber of Commerce and Industry and the Victorian Chamber of Commerce.

The final review report was released in December 2015 with a number of positive recommendations. We look forward to hearing the Federal Government's response to those recommendations.

### Regulatory Impact Statement (RIS) on Proposed New Public Holidays

The Victorian Government's proposal to introduce public holidays on Easter Sunday and Grand Final Eve presented new challenges to the Geelong business sector which was already facing major concerns with its economic sustainability.

Our August 2015 submission to the RIS on Proposed New Public Holidays highlighted the significant costs of the two new public holidays and how they outweighed the quantified benefits, particularly to regional economies.

While the State Government has chosen to retain both public holidays, we will continue working on our members' behalf advocating for a review of this decision in the longer term.

### Review of the Local Government Act 1989

The Victorian Government Review of the Local Government Act was a timely opportunity for the wider community to actively contribute to the future design and machinations of local councils throughout the State.

The Chamber supported many of the review's recommendations to ensure improved transparency and efficiency in council election processes.

Specifically, the Chamber, in its December 2015 submission, sought:

- Improved candidate information via a 200 word Candidate Statement
- A voting system that negates the effect of 'dummy' candidates and promotes a 'First past the post' system
- A review of the 12 single councillor wards within the City of Greater Geelong
- The continuation of campaign donations
- A review of the Caretaker Period to ensure continuity with projects and works.

We eagerly anticipate the Government's response and decisions in relation to the review over the next two years.



A vital part of the Chamber's advocacy efforts focus on face-to-face meetings with key decision makers and influencers. During 2015, Chamber representatives appreciated the opportunity to participate in several delegations to speak with both State and Federal Ministers and politicians including:

## Federal

### **Former Prime Minister the Hon Tony Abbott MP**

**Senator the Hon Eric Abetz**  
Minister for Workplace Relations

**Hon Bruce Billson MP**  
Former Minister for Small Business

**Hon Julie Bishop MP**  
Minister for Foreign Affairs

**Hon Chris Bowen MP**  
Shadow Treasurer

**Hon Julie Collins MP**  
Shadow Minister for Regional Development and Local Government

**Nigel Everingham**  
Senior Advisor Office of the Minister for Industry and Science

**Sarah Henderson MP**  
Federal member for Corangamite

**Hon Richard Marles MP**  
Federal Member for Corio, Shadow Minister for Immigration

**Hon Kelly O'Dwyer MP**  
Minister for Small Business, Assistant Treasurer

**Hon Brendan O'Conner MP**  
Shadow Minister for Employment and Workplace Relations

**Hon Bernie Ripoll MP**  
Shadow Minister Assisting the Leader for Small Business

**Dr Mark Roberts**  
Head of Policy Development Office of the Prime Minister

**Sen the Hon Michael Ronaldson**  
Senator for Victoria (Duty Senator for Geelong region)

**Hon Robin Scott MP**  
Minister for Finance and Minister for Multicultural Affairs

**Michael Xanthis**  
Senior Adviser to Bruce Billson former Minister for Small Business

**David Whitrow/Damian Callachor**  
Chief of Staff/Senior Adviser Office of the Deputy Prime Minister

## State

**Hon Jacinta Allan MP**  
Minister for Public Transport, Minister for Employment and Leader of the House (Assembly)

**Hon Daniel Andrews MP**  
Premier of Victoria

**Christine Couzens MP**  
Member for Geelong

**Hon Philip Dalidakis MP**  
Minister for Small Business, Innovation and Trade

**Hon Lily D'Ambrosio MP**  
Minister for Industry, Minister for Energy and Resources

**Hon Luke Donnellan MP**  
Minister for Roads and Road Safety, Minister for Ports

**Hon John Eren MP**  
Member for Lara, Minister for Tourism and Major Events, Minister for Sport, Minister for Veterans

**Hon Matthew Guy**  
Leader of the Opposition

**Hon Steven Herbert MP**  
Minister for Training and Skills

**Hon Natalie Hutchins MP**  
Minister for Local Government, Minister for Aboriginal Affairs, Minister for Industrial Relations

**Andrew Katos MP**  
Member for South Barwon

**Hon Lisa Neville MP**  
Member for the Bellarine, Minister for Environment, Climate Change and Water

**Hon Wade Noonan MP**  
Minister for Police, Minister for Corrections

**Tim Pallas MP**  
Treasurer

**Simon Ramsay MP**  
Member for Western Victoria and Shadow Parliamentary Secretary for Rural and Regional Transport

**Gayle Tierney MP**  
Member for Western Victoria

**Hon Richard Wynne MP**  
Minister for Planning

**Richard Bolt**  
Chief Executive Officer, Regional Development Victoria

## Encouraging Success

The Chamber's true success is dependent on the achievements of our members. The ability to offer our membership the skills and tools to succeed is part of our core role.

Over the past year, we continued to deliver programmes and activities which provide learning and development opportunities to businesses of all sizes and from all sectors.

Furthermore, through the 30th annual Powercor Geelong Business Excellence Awards, we recognised and celebrated the vibrancy, determination and diversity of the Geelong business community.

### Powercor Geelong Business Excellence Awards

Established in 1986, the Geelong Business Awards are the oldest continuously running business awards programme in Australia.

The 30th annual Awards included 20 categories acknowledging best practice across a range of sectors, including the coveted Powercor Business of the Year award.

The 2015 Awards again attracted strong interest from the regional business sector including many first time entrants and a significant number of small to medium-sized businesses. Chamber members accounted for half of the overall entries.

The Chamber hosted 17 information sessions to help guide these businesses through the submission process. Judging panel members passed on advice on developing successful entries; appropriately responding to criteria; and understanding the judging system.

The awards calendar culminated with a gala presentation ceremony hosted by local celebrity Denis Walter on August 20 at the Geelong Arena.

Work has already commenced for the 2016 awards programme in the lead up to one of the biggest presentation dinners on the Geelong business calendar on August 18.

### 2015 Powercor Geelong Business Excellence Award Winners

**Hardings Hardware Commercial Services Medium Award**  
SC Technology Group Pty Ltd

**Gforce Employment Solutions Commercial Services Large Award**  
Coulter Roache Lawyers

**Enterprise Geelong Commercial Services Home Based, Micro to Small Award**  
EmbroidMe, Geelong

**Truffleduck Hospitality & Tourism Award**  
Go Ride A Wave

**Southern Star Group Manufacturing, Trades and Construction Award**  
Barwon Timber & Hardware

**BayFM/K Rock Regional Business Award**  
Great Ocean Road Surf Tours

**LBW Chartered Accountants Large Business Award**  
Select Group

**Chris Mackey & Associates Health and Well-being Award**  
Bikram Yoga

**RACV Business Insurance Retail Business Award**  
Prestige Jayco

**Harwood Andrews Family Business - second generation or more Award**  
Arthur Reed Photos

**GMHBA Innovation Award**  
Pardeys Pharmacy

**Karingal Corporate Social Responsibility Award**  
Harcourts North Geelong

**Healthy Together Geelong Health Promoting Workplace Award**  
Bellarine Veterinary Practice

**VIVA Energy Australia Small Business Award**  
Aprika Business Solutions

**Lyons Construction Medium Business Award**  
Spiire

**The Gordon Best First Year Entry Award**  
Geelong Telephone Company

**Webforce 5 Home Based and Micro Business Award**  
Sugar Images

**Geelong Advertiser Emerging Business Award**  
Adelia Fine Foods

**Future Proofing Geelong Sustainable Business Award**  
The Farmer's Place

**Powercor Business of the Year**  
SC Technology Group Pty Ltd

### 2015 Hall of Fame inductees

Roderick Insurance

Sara Taylor Photography

Boundary Bend Olives



### Small Business Smart Business

The Chamber's ongoing commitment to offer access to low cost, quality business advice was again realised through the Small Business Smart Business (SBSB) initiative.

The second stage of SBSB started in March 2015 after the Chamber's successful application for \$660,000 from the 2014 Australian Small Business Advisory Services programme to continue running advice and mentoring support until end of March 2018.

In the time since then, the Chamber has:

- Provided resources and support to over 200 individual businesses
- Delivered over 180 face-to-face learning hours through seminars on topics such as starting a business; digital engagement; and funding and finance.
- Recruited over 25 mentors with expertise in a diverse range of fields including planning; marketing; customer service; and information technology
- Supplied more than 62 hours of face-to-face mentoring.

The SBSB programme will be enhanced in 2016 with the introduction of two new key offerings:

- Build Your Business seminars and mentoring to assist business growth and operations
- Business Circles group mentoring sessions to offer a sounding board network for small business owners.

The Chamber congratulates the following members and individuals who also celebrated major successes and milestones in the past year:

- Deakin University which ended a year of celebrations in January 2015 to mark their 40th anniversary
- Kings Funerals for their 60th anniversary in April 2015
- Mark Sanders, awarded Life Membership of the Chamber at the Annual General Meeting in April for his contribution both as a Chamber director and president
- Fagg's Mitre 10, awarded a member recognition certificate in April for 100 years of Chamber membership
- Alcoa of Australia, awarded a member recognition certificate in April for over 50 years of Chamber membership
- The Geelong College, awarded a member recognition certificate in April for 20 years of Chamber membership
- Geelong Advertiser for their 175th anniversary in November 2015
- Canny Group (formerly SJ Canny) for their 55th anniversary in November
- Former Chamber Executive Director Lawrie Miller, awarded the Smart Geelong Network James Harrison medal in November
- GMHBA for the launch of their new GMHBA Eye Care business in November
- Market Square Shopping Centre for their 30th anniversary in December 2015

## Fostering Collaboration

Business success and collaboration go hand in hand. The Chamber hosts regular events throughout the year to support our members to develop their networks, identify new opportunities and build partnerships.

### Member Networking Events

Our monthly After 5 networking events in 2015 were again a huge success, often attracting attendances of over 300 members.

Solid sponsorship of the After 5 events allowed the Chamber to hold them at some of the most impressive venues throughout the Geelong region.

The Before 9 breakfast networking sessions were also well-supported and offered members opportunities to hear from a variety of inspirational and educational presenters.

### Geelong Young Professionals

Geelong Young Professionals (GYP) was established with the aims of leading and inspiring up-and-coming professionals in the Geelong region to build their networks and develop mutually beneficial relationships with like-minded people.

The Chamber was delighted to maintain its support of the GYP network and its commitment to advancing business development through networking events and insightful presentations.

### Dry July fundraising for Andrew Love Cancer Centre

The value of having a large and active membership comes from the ability to pull together individuals to support worthy local causes and initiatives.

The Chamber was delighted to back the Dry July fundraising campaign in partnership with the Transport Accident Commission at its July 2015 After 5 event. We were delighted to raise \$521 for Barwon Health Foundation.



## Committees and Board

# Representation

### Membership and Service Quality

**Chair:** Roxanne Bennett

**Committee members:** Mark Edmonds, John Fitzgerald, Norm Lyons, Bernadette Uzelac and Jody Keating.

### Governance and Risk

**Chair:** David Peart

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

### GYP Committee

**Co-Chairs:** Bridgette Kelly and Jay Burke

**Committee members:** Melanie Ingram, Nicole Walters, Caleb Plumridge, Andrew Block, Nikki De Dios and Julie Gilmartin

## External Committees & Board Representation by the Chamber

Brand Geelong Steering Committee

Central Geelong Mall Trader engagement forums  
(auspiced by the Victorian Department of Justice and Regulation)

Central Geelong Marketing Committee

Central Geelong Taskforce

Deakin Business School Advisory Board

Entrepreneurs Geelong

Future Proofing Geelong Advisory Board

Geelong Young Professionals Network

GRIIF (Geelong Region Innovation and Investment Fund)  
Consultative Committee

G21 Geelong Region Alliance

G21 Economic Development Pillar

GROW (G21 Region Opportunities for Work) Social  
Procurement/Compact Actions Network

GROW Regional Procurement Economic Modelling  
Project Control Group

ICT Geelong

Karingal Foundation Committee

Land 400 Steering Group

Local Procurement Steering Committee

Northern Futures Advisory Board

Smart Geelong Network Board

Upstart Geelong

Victorian Chamber of Commerce Geelong Regional  
Business Council

Viva Energy Geelong Refinery Community Advisory Panel







Geelong

# Young Professionals (GYP)

GYP presented four events in 2015.

The first breakfast event was held in April at Truffleduck and sponsored by People@Work and Gforce Employment solutions. Attendees heard from Geelong local, Nigel Petrie, of Engineered to Slide, about his personal attempt to break the land speed record on a motorbike he custom built himself for the 2015 Dry Lakes Racers Australia Speedweek at Lake Gairdner Sough Australia. His journey was made into a recently released documentary "Flats".

The second event for 2015 featured Allan Pease, and was attended by over 230 Geelong young professionals. Given the international reputation of the speaker the event was also well attended by mature professionals. This has been the biggest GYP event to date, with the gorgeous Hopetoun Room of The Pier filled to capacity. The event sponsor, Harwood Andrews, was thrilled with the turnout and the calibre of speaker.

Event three, "How to be successful in what is seen by others as a difficult career choice!" was sponsored by CPA Australia and featured former AFL Umpire Brett Allen. The timing of the event, in late August, and the choice of venue, the Captains' Room at Simonds Stadium, certainly had attendees ready for the finals season of the AFL.

The final evening event for 2015, "Growing a Business", featured a local panel of business people with Jamie Edwards (Trainer, Emsley Lodge), Daniel Hays (Managing Director, Hayswinckle Real Estate), and Nicole Newman (Founder, The Food Purveyor). Attendees received an insight into the similarities and differences between each of these local businesses. Jay Burke of Burke Britton Financial Partners, who also sponsored the event, moderated the panel. It was a great way to end another successful GYP year, with Christmas drinks and the fabulous outlook from the Western Beach Room at Deakin University Waterfront Campus.

# Directors' Report

Your directors present this report on the entity for the financial year ended 31st December 2015.

## Directors

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

James Baird (commenced 23 April 2015)	Roxanne Bennett
Joanne D'Andrea	Mark Edmonds
John Fitzgerald	Julie Hope
Peter Landers	Norm Lyons
David Peart	Mark Sanders (resigned 23 April 2015)
Kylie Warne	

## 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 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 entities.

## Strategies

To achieve its stated objectives, the company has adopted strategic drivers focused on membership advocacy, fostering collaboration and encouraging success.

## 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.

	2015	2014
Number of Members	858	825
Revenue	\$1,065,031	\$881,097
Profit	\$155,815	(\$66,228)
Cash on hand 31st December	\$423,673	\$280,348

## Directors' Qualifications & Experience

**James Baird** Director

### Qualifications

Bachelor Science (Resource and Environmental Management), Master of Environmental Law

### Experience

Over 15 years consulting in strategy, policy, government, corporate affairs. Partner at StratHouse Pty Ltd. CEO

and Founder, Pundit Connect

### Special responsibilities

Membership and Service Quality Committee

**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 13 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. 19 years' experience in private legal practice.

### Special responsibilities

Governance and Risk Committee

**Mark Richard Edmonds** Director

### Qualifications

Bachelor of Arts, FAICD

### Experience

Chairman Barwon Community Legal Service, director Western Coastal Board, director Geelong Cemetery Trust, member Central Geelong Task Force, member Central Geelong Marketing. Past CEO Faggs Mitre 10, General Manager. Roles at Wesfarmers, business consultant and mentor.

### 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 Development Manager, Bendigo and Adelaide Bank. Development manager, St Joseph's College Geelong. Board member, Salvation Army Advisory Board. Board member, Geelong Connected Communities Ltd. Board member, VIVA Energy Community Advisory Panel.

### 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, 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**

Bachelor of Law, FCPA, Fellow of FCA. 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 30 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 Maxwell Peart** Director

**Qualifications**

MBA, Bachelor of Commerce (Hons Economics), GAICD

**Experience**

Chief Executive Officer of the Geelong Manufacturing Council. 20 years' experience working with regional industry.

**Special responsibilities**

Chair, Governance and Risk Committee

**Mark Sanders** Director (Resigned April 2015)

**Qualifications**

Bachelor of Architecture (Hons)

**Experience**

Managing director of Third Ecology for 13 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), Bachelor of Arts (Social Science/Political Science)

**Experience**

14 years working within multinationals, 2 years local Government. 10 years small business owner/operator. Chair, Local Procurement Committee.

**Special responsibilities**

President, Board Chair, Governance and Risk Committee

## Meetings of Directors

During the financial year, 11 meetings of directors were held. Attendances by each director were as follows:

DIRECTOR	BOARD MEETINGS		GOVERNANCE & RISK COMMITTEE		MEMBERSHIP & SERVICE QUALITY COMMITTEE	
	Number eligible to attend	Number attended	Number eligible to attend	Number attended	Number eligible to attend	Number attended
James Baird	8	7			3	1
Roxanne Bennett	11	8			4	3
Joanne D'Andrea	11	9	4	2		
Mark Edmonds	11	11			4	4
John Fitzgerald	11	6			4	3
Julie Hope	11	7			4	1
Peter Landers	11	9	4	3		
Norm Lyons	11	10			4	4
David Peart	11	9	4	4		
Mark Sanders	3	2			1	1
Kylie Warne	11	11	4	1		

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 2015 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 March 2016

**AUDITORS' INDEPENDENCE DECLARATION**

**TO THE MEMBERS OF THE GEELONG CHAMBER OF COMMERCE LTD.**

As auditor for The Geelong Chamber of Commerce Ltd. for the year ended 31 December 2015 I declare that, to the best of my knowledge and belief, there have been:

- (a) no contraventions of any applicable code of professional conduct in relation to the audit.

This declaration is in respect of The Geelong Chamber of Commerce Ltd. and the entities it controlled during the period.

Dated this *7<sup>th</sup>* day of *March*, 2016.



Stephen Kirtley  
**Director**

**Davidsons Assurance Services Pty Ltd**  
101 West Fyans Street  
**Geelong, Vic. 3220**

## THE GEELONG CHAMBER OF COMMERCE LTD

A.B.N. 93 448 204 638

## STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2015

	Notes	2015 \$	2014 \$
<b>REVENUE FROM ORDINARY ACTIVITIES</b>			
Revenue from Ordinary Activities	2	1,220,846	881,097
<b>EXPENSES FROM ORDINARY ACTIVITIES</b>			
Depreciation		10,091	10,132
Employee Benefits Expense		487,412	443,770
Consulting Fees		22,042	23,833
Promotions		25,708	20,394
Rent		43,237	60,128
Sponsorship		109,915	70,602
Event Organisation		156,323	168,594
Advertising		14,543	21,095
Office Expenses		47,925	44,306
Other	3	147,835	84,471
<b>TOTAL EXPENSES FROM ORDINARY ACTIVITIES</b>		<b>1,065,031</b>	<b>947,325</b>
<b>PROFIT/(LOSS) FOR THE YEAR</b>		<b>155,815</b>	<b>(66,228)</b>
<b>Other comprehensive income</b>			
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		-	-
<b>TOTAL COMPREHENSIVE INCOME FOR THE YEAR</b>		<b>155,815</b>	<b>(66,228)</b>

This statement should be read in conjunction with the accompanying notes

## THE GEELONG CHAMBER OF COMMERCE LTD

A.B.N. 93 448 204 638

## STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2015

	Note	2015 \$	2014 \$
<b>ASSETS</b>			
<b>Current Assets</b>			
Cash and Cash Equivalents	4	423,673	280,348
Receivables	5	102,042	97,617
Prepayment		5,114	3,767
<b>Total Current Assets</b>		<b>530,829</b>	<b>381,732</b>
<b>Non-Current Assets</b>			
Plant & Equipment	6	57,300	61,382
Intangible Asset	7	125,000	125,000
<b>Total Non-Current Assets</b>		<b>182,300</b>	<b>186,382</b>
<b>TOTAL ASSETS</b>		<b>713,129</b>	<b>568,114</b>
<b>LIABILITIES</b>			
<b>Current Liabilities</b>			
Income in Advance	8	348,134	363,110
Payables	9	76,785	65,247
Short-term provisions	10	15,229	21,103
<b>Total Current Liabilities</b>		<b>440,148</b>	<b>449,460</b>
<b>Non-Current Liabilities</b>			
Long-term provisions	10	12,718	14,206
<b>Total Non-Current Liabilities</b>		<b>12,718</b>	<b>14,206</b>
<b>TOTAL LIABILITIES</b>		<b>452,866</b>	<b>463,666</b>
<b>NET ASSETS</b>		<b>260,263</b>	<b>104,448</b>
<b>EQUITY</b>			
Retained Earnings		260,263	104,448
<b>TOTAL EQUITY</b>		<b>260,263</b>	<b>104,448</b>

This statement should be read in conjunction with the accompanying notes

## THE GEELONG CHAMBER OF COMMERCE LTD

A.B.N. 93 448 204 638

## STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 31 DECEMBER 2015

	Retained Earnings \$	Total \$
<b>Balance at 31 December 2013</b>	170,676	170,676
<b>Comprehensive income</b>		
Profit for the year	(66,228)	(66,228)
Other comprehensive income for the year	-	-
<b>Total comprehensive income for the year</b>	<u>(66,228)</u>	<u>(66,228)</u>
<b>Balance at 31 December 2014</b>	<u>104,448</u>	<u>104,448</u>
<b>Comprehensive income</b>		
Profit for the year	155,815	155,815
Other comprehensive income for the year	-	-
<b>Total comprehensive income for the year</b>	<u>155,815</u>	<u>155,815</u>
<b>Balance at 31 December 2015</b>	<u>260,263</u>	<u>260,263</u>

## THE GEELONG CHAMBER OF COMMERCE LTD

A.B.N. 93 448 204 638

## STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 31 DECEMBER 2015

	Note	2015 \$	2014 \$
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>			
<b>Receipts</b>			
Receipts from Customers		1,107,725	770,264
Interest		3,720	5,220
<b>Payments</b>			
Payments to suppliers and employees		(962,111)	(845,181)
<b>NET CASH FLOWS FROM OPERATING ACTIVITIES</b>	11	<u>149,334</u>	<u>(69,697)</u>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>			
Purchase of Plant & Equipment and Intangible Asset		(6,009)	(47,544)
<b>NET CASH FLOWS FROM INVESTING ACTIVITIES</b>		<u>(6,009)</u>	<u>(47,544)</u>
<b>NET INCREASE/DECREASE IN CASH HELD</b>		143,325	(117,241)
<b>CASH AT 1 JANUARY</b>		280,348	397,589
<b>CASH AT 31 DECEMBER</b>	4	<u>423,673</u>	<u>280,348</u>

This statement should be read in conjunction with the accompanying notes

## THE GEELONG CHAMBER OF COMMERCE LTD

A.B.N. 93 448 204 638

## NOTES TO AND FORMING PART OF THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2015

**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.

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 2015.

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.

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

## THE GEELONG CHAMBER OF COMMERCE LTD

A.B.N. 93 448 204 638

## NOTES TO AND FORMING PART OF THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2015

**(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.

## THE GEELONG CHAMBER OF COMMERCE LTD

A.B.N. 93 448 204 638

## NOTES TO AND FORMING PART OF THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2015

**(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.

**(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**

New & amended Accounting Standards implemented in 2015 does not affect the presentation of financial statements for Geelong Chamber of Commerce.

## THE GEELONG CHAMBER OF COMMERCE LTD

A.B.N. 93 448 204 638

## NOTES TO AND FORMING PART OF THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2015

NOTE 2: REVENUE	2015 \$	2014 \$
<b>Revenue from Operating Activities</b>		
Subscriptions	700,193	681,848
Interest	3,720	5,220
SBSB Grant	299,550	(2,378)
Other	217,383	196,407
<b>Total Revenue from Ordinary Activities</b>	<u>1,220,846</u>	<u>881,097</u>

## NOTE 3: EXPENSES

<b>Other Expenses</b>		
Bank Charges	7,887	9,476
Insurance	2,707	2,716
Miscellaneous	1,668	677
Website Development	898	5,131
Accounting/Bookkeeping	21,468	20,111
Project Expenses	15,645	7,725
GBEA Expenses	41,771	3,850
Other Expenses	55,791	34,785
<b>Total Other Expenses</b>	<u>147,835</u>	<u>84,471</u>

## NOTE 4: CASH AND CASH EQUIVALENTS

Cash at Bank	87,694	66,526
Short Term Deposits	335,979	213,822
<b>Total Cash and Cash Equivalents</b>	<u>423,673</u>	<u>280,348</u>

## NOTE 5: RECEIVABLES

Debtors	102,042	97,617
<b>Total Receivables</b>	<u>102,042</u>	<u>97,617</u>

## (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 2015. 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 \$	
<b>2015</b>							
Trade and term receivables	102,042	-	11,589	61,909	16,838	11,706	73,498
<b>Total</b>	<b>102,042</b>	<b>-</b>	<b>11,589</b>	<b>61,909</b>	<b>16,838</b>	<b>11,706</b>	<b>73,498</b>
<b>2014</b>							
Trade and term receivables	97,617	-	7,241	58,666	15,556	16,154	65,907
<b>Total</b>	<b>97,617</b>	<b>-</b>	<b>7,241</b>	<b>58,666</b>	<b>15,556</b>	<b>16,154</b>	<b>65,907</b>

## THE GEELONG CHAMBER OF COMMERCE LTD

A.B.N. 93 448 204 638

## NOTES TO AND FORMING PART OF THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2015

<b>NOTE 6: PLANT &amp; EQUIPMENT</b>	<b>2015</b>	<b>2014</b>
	<b>\$</b>	<b>\$</b>
<b>At Cost</b>		
Plant and Equipment	108,565	102,556
Less Accumulated Depreciation	(51,265)	(41,174)
<b>Total Plant &amp; Equipment</b>	<u>57,300</u>	<u>61,382</u>

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.

	<b>Plant &amp; Equipment</b>	<b>Leasehold Improvement</b>	<b>Total</b>
	<b>\$</b>	<b>\$</b>	<b>\$</b>
<b>Balance at 1 January 2014</b>	24,505	39,465	63,970
Additions	7,544	-	7,544
Disposals at WDV	-	-	-
Depreciation expense	(6,083)	(4,049)	(10,132)
<b>Balance at 31 December 2014</b>	<u>25,966</u>	<u>35,416</u>	<u>61,382</u>
Additions	6,009	-	6,009
Disposals at WDV	-	-	-
Depreciation expense	(6,043)	(4,048)	(10,091)
<b>Balance at 31 December 2015</b>	<u>25,932</u>	<u>31,368</u>	<u>57,300</u>

<b>NOTE 7: INTANGIBLE ASSET</b>	<b>2015</b>	<b>2014</b>
	<b>\$</b>	<b>\$</b>
Geelong Business Excellence Awards	125,000	125,000
<b>Total intangible assets</b>	<u>125,000</u>	<u>125,000</u>

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

<b>NOTE 8: INCOME IN ADVANCE</b>		
Members Subscriptions	162,239	161,076
GCC Sponsorship	78,952	85,754
GBEA Sponsorship	106,943	116,280
<b>Total Income in advance</b>	<u>348,134</u>	<u>363,110</u>

<b>NOTE 9: PAYABLES</b>		
<b>CURRENT</b>		
Trade Creditors	12,772	5,282
Accrued Payables	-	10,235
PAYG Withholding	8,703	4,970
GST Payable	55,310	44,760
	<u>76,785</u>	<u>65,247</u>

<b>NOTE 10: PROVISIONS</b>		
<b>CURRENT</b>		
Annual Leave	15,229	21,103
<b>TOTAL</b>	<u>15,229</u>	<u>21,103</u>
<b>NON-CURRENT</b>		
Long Service Leave	12,718	14,206
<b>TOTAL PROVISIONS</b>	<u>27,947</u>	<u>35,309</u>

## THE GEELONG CHAMBER OF COMMERCE LTD

A.B.N. 93 448 204 638

## NOTES TO AND FORMING PART OF THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2015

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

	2015 \$	2014 \$
Profit after income tax	155,815	(66,228)
<u>Non-Cash Flows in Profit</u>		
Depreciation	10,091	10,132
<u>Changes in Assets and Liabilities:</u>		
Increase/(Decrease) in Employee Entitlements	(7,362)	6,062
Increase/(Decrease) in Payables	11,538	(4,200)
Increase/(Decrease) in Income in Advance	(14,976)	(35,051)
Decrease/(Increase) in Prepayments	(1,347)	150
Decrease/(Increase) in Receivables	(4,425)	19,438
Net Cash From Operating Activities	<u>149,334</u>	<u>(69,697)</u>

## 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:

**Financial assets**

- Cash and cash equivalents
- Loans and receivables

423,673	280,348
<u>102,042</u>	<u>97,617</u>

**Total financial assets**

<u>525,715</u>	<u>377,965</u>
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**Financial liabilities**

- Financial liabilities at amortised cost:
- Trade and other payables

76,785	65,247
<u>76,785</u>	<u>65,247</u>

**Total financial liabilities**

<u>76,785</u>	<u>65,247</u>
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## NOTE 13: AUDITORS REMUNERATION

Remuneration of the Auditor of the Company for:  
-Auditing or reviewing the financial report

<u>2,000</u>	<u>1,800</u>
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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

<u>118,836</u>	<u>116,208</u>
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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
- later than 12 months but not later than five years
- later than five years

42,016	42,016
178,256	178,256
<u>167,556</u>	<u>209,572</u>
<u>387,828</u>	<u>429,844</u>

## 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.

## THE GEELONG CHAMBER OF COMMERCE LTD

A.B.N. 93 448 204 638

## NOTES TO AND FORMING PART OF THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2015

**NOTE 18: RELATED PARTIES**

During the year ended 31 December 2015, all transactions between related parties were on commercial terms and conditions no more favourable than those available to other parties, unless otherwise stated.

**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 2015 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:

1. The financial statements and notes, as set out on pages 1 to 12, are in accordance with the Corporations Act 2001 and:
  - (a) comply with Australian Accounting Standards – Reduced Disclosure Requirements; and
  - (b) give a true and fair view of the financial position of the company as at 31 December 2015 and of its performance for the year ended on that date.
2. 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:

**Kylie Warne**, President  
Dated this 7th day of March 2016

**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 2015, 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 2015 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 Kirtley  
**Director**

Dated this 7<sup>th</sup> day of March, 2016

**101 West Fyans Street**  
**Geelong Victoria 3220**

Platinum Partner



Gold Partners



Silver Partners



Business Coaching Adams Print ADART DESIGN ADGO 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 ALC 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 Risk Services Australia Ltd Apt Wealth Partners Arbonne ark photography art Arthur Reed Photos Pty Ltd Artworks Jewellers Aspiron 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 Bellarine Services & 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 Digital Centacare Employment Certum Accountants CFM Bookkeeping CGH Accounting Chatterbox Marketing Cherished Pets Community Veterinary Care Cheryl Deeben Chilwell Office Supplies Choc Chip Lited 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 Codeachous 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 Medicine Centre Corio Shopping Centre Corio Waste Management Corporate Training & Life Coaching Institute Cosimfree Homeloans Cottage By The Sea Coulter Roach Lawyers Coverist Pty Ltd CPA Australia Geelong Branch Company Crackmasters Crowe Horwath CRS Australia CT Managemnet Group Pty Ltd Customs House Restaurant & Wine Bar CVGT Australia Cyrl Cooke Florists Pty Ltd Dale Chceucci 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 Diversat Dow Chemical dpcareers Dragon Alliance Dreamtime Gypsy DRENCO PTY LTD Drysdale Smash Repairs Drysdale Tyrepower Duxtel Pty Ltd DWS Limited E&S Trading eBay Made Easy E-Bisprint EcoCare Electrical Pty Ltd Ed Coppe Wealth Management Element Rating 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 Pty Ltd Evongo Executive Travel Management Expert Cloud Accounts Eye Gallery Pty Ltd Eyecareplus Geelong Fagg's Mitre 10 FCOS Credit Union Filtered Fresh Geelong Fiona Skene's WISE self defense First Class Accounts - Geelong Fluid Fortune 5 Forty Winds 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 GGC 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 Services Golden Health and Wellness Network Golden Plains Aviation Pty Ltd Golf Victoria Goodyear Autocare GOOP Geelong McKay P/L Governance 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 HornernIT HR4Business HU Web Development Hubbub 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 Leaders 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 Jam 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 Kier 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 Metroland Recruitment Mexted Rimmer Associates Pty Ltd Michael Bland Chartered Accountants Michele Tucker Lawyer Miis Limited Mindful Bodywork Mitchell Organisation Consulting Pty Ltd Mix&Go FroYo Momentum Energy MoneyQuest MooMedia Australia Mooregrace Acting Studios More Holdings P/L Morgans Financial Morris Finance 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. Shoppingf Systems P/L Oakdene Vineyards Restaurant & Cellar Door OBI Group Ocear Software Jackrabbitt 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 Perisc Lawyers Peter Read Peter Rechenberg Design Peter Rowland Catering at 18th Duneed Estate PF Private Wealth Phillip 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 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 Rendina 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 Robot Army Productions Rock O' Cashal Pty Ltd Roderick Insurance Brokers Pty Ltd Rodgers Safety (Vic) Pty Ltd Rolljill 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 Star Club Star Chauffeur Services Steam Hub Stowe Australia Stratal (Telstra Business Centre Geelong, Telstra Waurn Ponds & Telstra Geelong CBD) StratHouse Strawberry Seed Consulting Succession Legal Sugar Images Supatramp Pty Ltd Super Focus Pty Ltd Surf Coast 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 Purveyor 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 Australasia Torquay Commerce & Tourism Total Events Tourism Greater Geelong and The Bellarine Tract Consultants Tracy The Placement People Training2fit Transfield Services Transport Accident Commission Tresidder 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 Viceeeds 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 & Sons P/L Waranknox 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 Removal Pty Ltd Westfield Shopping Centre Westpac Banking Corporation Wettenhalls 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 Worrells Solvency & Forensic Accountants Wyncham Resort Torquay Wyrndean 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 Studio