

**Commerce Ballarat News Bulletin  
19 – 25 March**

**Quote of the week:**

“Some people think football is a matter of life and death. I assure you, it's much more serious than that.”

---

**505 Club**

**WHK**

21 Armstrong St Nth, Ballarat  
Thursday 7 April, 5.30pm – 7.30pm  
Members Free  
Non Members \$16.50

An evening of networking and fostering relationships to grow your business.  
Drinks and Savories provided

**Commerce Ballarat Race Day**

**Ballarat Turf Club**

Thursday 14 April  
\$55pp or \$550 for a table of ten

All those who have attended our race days know this is the fun way to do business.

**Leading Teams "Grow Your Business" Program**

Venue TBC  
Dates: 10 May, 7 June, 5 July & 16 August  
Time: 9.30am - 1pm

The internationally recognised Leading Teams program is again being made available to Commerce Ballarat members as a result of funding by Regional Development Victoria. This is a chance for local businesses to participate in the same program and share in the experiences Leading Teams has gathered from their work with successful sporting and business teams. The program consists of 4 x ½ day group sessions, practical applications in your own business and one-on-one mentoring sessions over a 3 month period.

**B.L.E.N.D**

**WHK**

21 Armstrong St Nth, Ballarat  
Wednesday 25 May, 5.30pm – 7.30pm  
Members Free  
Non Members \$16.50

**Guest speaker: Damien Lubeek, Interpath Pty Ltd**, winner of the Business of the Year Award at the 2010 CGU Commerce Ballarat Business Excellence Awards.

Are you 39 and under and looking for an opportunity to share ideas and impressions of today's business world?

Drinks and savouries provided.

## Members News

### Member to Member Link 25 March

Take a look at what's on offer this week!

All CB members are invited to participate in this initiative. Make an offer to your fellow members today! Free coffee with main meal, pair of stockings with every pair of shoes bought, 13<sup>th</sup> bottle with every dozen bottles of wine!!

### Member of the Week Submission

To be included in the Members of the Week section of the newsletter please email your business description of no more than 30 words and your logo as a JPG format to [sofie@commerceballarat.com.au](mailto:sofie@commerceballarat.com.au)

### Harcourts Charity Ride

On the 2<sup>nd</sup> of May this year, 18 members of the Harcourts Victoria team will be embarking on a gruelling and challenging ride that will take them all the way from Victoria to the Gold Coast riding 1780 kilometres arriving on 16<sup>th</sup> May. Harcourts Ballarat's very own Gerard Cosgrave will be attending in this great cause to hopefully raise a lot of money to support the Cystic Fibrosis organisation. Your support is greatly appreciated as it's such a worthwhile cause. Every donation big or small will make a difference. For more information about the Charity Ride click [here](#). More information on how to support Gerard Cosgrave's fundraising campaign can be found [here](#) and to donate [click here](#)



## B31 Ballarat Business Month

Applications to host are now open, if your business or organisation is interested in participating please complete this [application form](#).

## The cost of climate change

How prepared is your business for climate change? Indeed, is climate change real? If so, what are the implications for your business?

Barack Obama's United Nations Climate Change speech, started with the following words: "That there are so many of us here today is a recognition that the threat from climate change is serious, it is urgent, and it is growing. Our generation's response to this challenge will be judged by history, for if we fail to meet it — boldly, swiftly, and together — we risk consigning future generations to an irreversible catastrophe. No nation, however large or small, wealthy or poor, can escape the impact of climate change. Rising sea levels threaten every coastline. More powerful storms and floods threaten every continent. More frequent drought and crop failures breed hunger and conflict in places where hunger and conflict already thrive. On shrinking islands, families are already being forced to flee their homes as climate refugees. The security and stability of each nation and all peoples — our prosperity, our health, our safety — are in jeopardy. And the time we have to reverse this tide is running out."

Australia's Parliamentary Multi-Party Climate Change Committee says this: "The Committee acknowledges that Australia needs to reduce its carbon pollution, as part of global efforts to combat climate change. Cuts in global pollution are necessary to reduce the risks posed by unmitigated climate change. For Australia,

these risks are large, threatening our economy, our natural heritage (including icons such as the World Heritage listed Great Barrier Reef), and our way of life.”

While there may be a continuing debate in mainstream media on whether climate change is human-induced or even if it exists, those with the most to lose such as countries, businesses and communities have reached consensus that the threat of climate change is a real and significant threat. Credible organisations from the CSIRO to the Bureau of Meteorology, to almost every large company in Australia, every state government, and many local government agencies are working on a response to climate change, both from the point of view of mitigation (reducing greenhouse gas emissions) and adaptation (building resilience to cope with the impacts of climate change). Insurance companies are modeling impacts so that they can price their premiums better.

For someone owning or running a small to medium-sized business, the danger is that there is little capacity to receive specific advice on the risks climate change may pose. My advice is for you is to begin by thinking about the implications of climate change in two possible ways:

- A price on carbon — There’s been talk of an emissions trading scheme, which was unceremoniously postponed by the Rudd government. The current government is committed to delivering a price on carbon, through emissions trading or a carbon tax.
- Direct impact of climate change on your business — Whether it’s an increased frequency in floods and storms, higher temperatures or rising sea levels, climate change impacts are on the rise and should be factored into day-to-day business operations.

### **Carbon price**

Once a mechanism is proposed and accepted, a price will be put on each tonne of greenhouse gas emissions. Regardless of the type of business you’re in, a price on carbon will flow through to it. The way it works is that the price signals the market to reduce its reliance on fossil fuels. The likely implications of a carbon price are higher electricity and gas prices and a rise in the cost of goods or services that use lots of energy.

### **Direct impact**

The direct impact of climate change will likely vary, depending on the type of business you operate.

The severity of flood events along the east coast of Australia is set to increase. This has flooding implications for businesses located in, or close to, flood zones. Consider your insurance here to protect you against not only flood damage (not just storm), but also loss of business due to flood damage. If you are in zones (such as the west) that are likely to be drier, then think of the cost of water rising.

If you are close to the sea, particularly in cyclone-prone areas, both the frequency and severity of storm surges and cyclones are set to increase. If your business is highly dependent on fresh produce, then think of the likely impacts to your suppliers and how that may flow on to your business.

The number of hot days per year will likely rise. Think through the implications of customer comfort and the impact of this on your business. It may be good if you are selling beer, but not that great if you are into hot curries! These are just some of the challenges climate change may bring our way. Regardless of the general noise about climate change, business managers must

ignore government inaction and take the time to quantify risks and plan actions to manage them with due care.

Terence Jeyaretnam is a Director of Net Balance (terence@netbalance.com), based in Melbourne.

### **Why does design matter?**

A report conducted by the Victorian Government, The Design Victoria Report, Five Years On: Victoria's Design Sector 2003-2008, showed 71 percent of companies experienced a direct link between design use and increasing sales volume. Of those companies using design, 63 percent credited its use (to some or great extent) in developing new markets.

The same results are observable overseas. The UK Design Council conducted a recent study that shows, in dollar terms, the power of design in generating business results. The study, which examined UK listed companies over a 10-year period between 1994 and 2003, found that a group of 63 companies identified to be effective users of design outperformed the FTSE 100 index over the full period by 200 percent.

To understand the power of design, consider that today's brands are complex and multifaceted, so design is not just about creating the look and feel of a logo or product anymore. To read the full Design Victoria Report visit <http://www.designvic.com/knowledge/publications/fiveyearson.aspx>

### **Australian Bureau of Statistics**

4102.0 Australia's gaps and gains: health and education (Media Release), Mar 2011

<http://www.abs.gov.au/ausstats/abs@.nsf/MediaReleasesByCatalogue/7BF46196D121A899CA2576DB00136331?OpenDocument>

4102.0 Australian Social Trends, Mar 2011

<http://www.abs.gov.au/ausstats/abs@.nsf/mf/4102.0?OpenDocument>

### **Australian Chamber of Commerce and Industry**

National Skills Survey Confirms Nationwide Skills Shortage Despite Increased Employer Training Investment, 24 March 2011

<http://www.acci.asn.au/Research-and-Publications/Media-Centre/Media-Releases-and-Transcripts/Human-Capital/National-Skills-Survey-Confirms-Nationwide-Skills->

Trade Competitiveness at Risk From Carbon Tax: Trade Expert, 23 March 2011

<http://www.acci.asn.au/Research-and-Publications/Media-Centre/Media-Releases-and-Transcripts/Global-Engagement/TRADE-COMPETITIVENESS-AT-RISK-FROM-CARBON-TAX--TRA>

Industry Welcomes Tax Reform Forum Meeting, 20 March 2011

<http://www.acci.asn.au/Research-and-Publications/Media-Centre/Media-Releases-and-Transcripts/Economics-Industry/Industry-Welcomes-Tax-Reform-Forum>

### **Regional Industry Link**

If you're not on it, how are you going to know about it?

Register on [www.regionalindustrylink.com.au](http://www.regionalindustrylink.com.au) come to the free Information Sessions, details at the top of this bulletin.

Click [here](#) for current opportunities

## Media

Publication: *The Courier* [www.thecourier.com.au](http://www.thecourier.com.au)

### Saturday 19 March

Ballarat artists with a disability held their heads high this week with the launch of a booklet showcasing their latest works of art. The booklet was developed as part of Artspath, a project initiated by **BRACE Education, Training and Employment** to create a pathway into the local arts and cultural sector for artists with a disability.

The fundraising efforts of Heartbeat Ballarat have paid off for coronary patients. Heartbeat Ballarat raised \$7000 to put towards a Cardiac Output Monitor for **St John of God Hospital**. The device records how well the heart is pumping.

### Tuesday 22 March

**The University of Ballarat** has made official its plans to open a new campus in New Delhi, India. Formal agreements have been signed by the Somani Group, who would own and operate the campus offering UB programs.

### Friday 25 March

There were a few rips and even some paper cuts, but that hasn't deterred staff and students at **UB Tec** from making 1000 paper cranes in aid of people affected by the disasters in Japan. VCAL students are making the cranes as part of their studies, with two classes set aside for students to contribute to the task.

**The University of Ballarat** recognised the work of students at its Awards for Excellence Celebration. Held last Friday in the Building and Construction Training Centre at SMB, the awards were presented to students who had shown excellence in their chosen field.

### Who's in it today?

Shelley Best, Alison Sullivan, Mary McKinnon, Ian Moyle, Liz Pellisier, Kara Jones, Nadine Bunworth & Melissa Carey, **Doepel Lilley & Taylor**; Damien Jones, **Lydiard Wine Bar**; Tim Matthews, **Karma Presentation Marketing**; Grey Moy, **Ballarat & District Trotting Club** & Shane Molloy, **McCallum Disability Services**