



DECEMBER 2015

The Principals & Staff of Graham & Dobson thank you for your continued support during 2015. We wish you a safe, happy and relaxing festive season.

The offices of Graham & Dobson will be closed from 5.00pm on Wednesday, 23 December and will reopen on Monday, 11 January 2016 at 8.00am.

USEFUL SNIPPETS

WHAT IS YOUR BIC CODE?

All businesses, contractors and self-employed people choose a business industry classification (BIC) code. This is used by Inland Revenue and Statistics New Zealand for statistical and reporting purposes. As your BIC code corresponds to your business industry description, based on the main activity you are involved in, it is also used by ACC to derive the correct classification unit and levy rate your business pays to cover workplace accidents.

A BIC code is required when:

- Applying for a business IRD number
- Registering for GST
- Registering as an employer
- Applying to register a Company

Picking the right BIC code is now easier with the revamped website www.businessdescription.co.nz, the search function having been improved and the website redesigned for use on mobiles and tablets.

THINGS TO KNOW

Statutory fines, for example, tickets issued by the Police for speeding in a business vehicle and parking fines levied by a City Council, are not tax-deductible and there is no GST to claim.

Parking fines issued by a non-statutory body however, - for example by parking companies - are not statutory fines and are therefore claimable - they are merely an additional fee and also have GST that can be claimed.

TRAVELLING LONG TERM OR MOVING OVERSEAS? STUDENT LOAN?

If a family member is about to travel or move overseas (or recently has done so) and has a student loan, the IRD's 'going overseas' checklist could provide a way forward to keeping on top of their student loan obligations:

- Register for myIR Secure Online Services
- Check out their student loan obligations
- Set up regular repayments
- Apply for a repayment holiday
- Add a nominated person to your account

CAN YOU LODGE A CAVEAT TO GET MONEY OWED TO YOU?

A caveat is a notice registered against the title of a property which alerts anyone who obtains a search of that property's title that a third party, other than a bank, is claiming a right or interest in that land. Basically a caveat prevents the owner of the land from dealing with the certificate of title for the land - for example selling the property or mortgaging the land, until the person who lodged the caveat has had their claim resolved.

However, a caveat can only be lodged against the title to a property by someone who has the legal right to caveat (these rights are contained in the Land Transfer Act 1952) or is beneficially interested in the land. Someone cannot simply register a caveat on a title just because the land owner owes money to that person. In fact, if a caveat is registered without reasonable cause, the person lodging it may have to compensate the owner of the land for any damage or losses sustained as a result of the lodgement of the caveat.

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CHRISTMAS AND NEW YEAR HOLIDAYS AND PAYROLL MANAGEMENT

Key Dates:

Christmas Day	Friday, 25 December 2015
Boxing Day	Saturday, 26 December or Monday, 28 December 2015
New Year's Day	Friday, 1 January 2016
New Year's Holiday	Saturday, 2 January 2016 or Monday, 4 January 2016

This means employees may be entitled to paid public holidays during closedown periods.

A public holiday that occurs during an employee's annual leave holidays is treated as a public holiday and not part of the employee's annual leave..



FEEJOA - A NEW LOYALTY SCHEME TO PAY OFF YOUR STUDENT LOAN FASTER

Feejoa, an independent company is working with the Inland Revenue and offers a unique programme that aims to help student loan borrowers pay off their loan faster, through dollar rewards on spending at member merchants.

Basically, the borrower sets up a FREE feejoa account (just basic details plus IRD number), registers his/her eftpos and credit card numbers, and then when the borrower makes a purchase at a member merchant, a percentage of the sale is automatically paid directly off their student loan. There is no need to keep or swipe any extra loyalty card or do anything extra – as the borrower has already registered his/her payment card everything happens automatically.

From within the feejoa account, the borrower can also invite other people to be benefactors (Mum and/or Dad!!) – so they can sign up and link their payment eftpos or credit cards to the borrower's student loan. A percentage of their purchases then also goes to reducing the loan. The feejoa account enables the borrower to see how much has been contributed both personally and by benefactors.

Right now the only Gisborne merchant is Warehouse Stationery – however the scheme is brand new and more places will get on board in time. At the end of the day it is something for nothing – the percentages (2% to 5% of purchase value) are small but every little bit soon adds up.

TOLL ROADS - PAY AS YOU GO

Are you enjoying the wide new seal and the time saved by using the new Eastern Bay of Plenty toll bypass highway? Or has the lack of a NZ Transport Agency toll account and no availability of a cash payment booth on the highway put you off taking this route?

Try Pay & Go which is a great option for casual or infrequent users of the toll roads. You can pay for a toll or multiple tolls on a single toll road by paying online (tollonline.nzta.govt.nz/welcome) – you will need your registration plate and debit or credit card details).

Or you can pay your tolls at selected Caltex and BP stations (a transaction fee of \$1.20 per transaction will apply). You can purchase up to 10 tolls per toll road in one transaction.

TRANSFER OF PUBLIC HOLIDAYS BOXING DAY AND NEW YEAR 2 JANUARY

Boxing Day 2015 and New Year 2 January 2016 Public Holidays fall on a Saturday and are therefore subject to the Public Holiday transfer provisions of the Holidays Act:

- If a public holiday falls on a Saturday and the day would otherwise be a working day for the employee, the public holiday must be treated as falling on that day.
- If a public holiday falls on a Saturday and the day would not be otherwise a working day for the employee, the public holiday must be treated as falling on the following Monday.

Public Holiday Saturday or Monday?

If Saturday **is** normally a working day for the employee:

Public Holidays:

Boxing Day = Saturday, 26 December 2015
New Year's Holiday = Saturday, 2 January 2016

If Saturday **is not** normally a working day for the employee:

Public Holidays:

Boxing Day = Monday, 28 December 2015
New Year's Holiday = Monday, 4 January 2016

Note: Employees are entitled to a maximum of 4 public holidays over the Christmas and New year period.

It is recommended employers consider the impact of the public holiday transfer on your business and how they will be managed, and discuss your requirements with the employees in advance.

PUBLIC HOLIDAYS DURING CHRISTMAS CLOSEDOWN AND ANNUAL LEAVE

If a public holiday falls during your business' annual closedown period, the criteria which establish whether the public holiday would otherwise be a working day for the employee must be considered as if the closedown were not in effect. In most situations this will be very clear. If in doubt, the employer should consider the following factors to reach an agreement with your employee:

- The employee's agreement
- The employee's work patterns and/or roster
- Whether, but for the day being a public holiday, the employee would have worked on the day concerned

Convenient petrol stations include:

- Caltex Gladstone, Gladstone Road Gisborne
- Caltex Makaraka, Main Road, SH2, Gisborne
- Caltex Whakatane, 149 Commerce Street, Whakatane
- Caltex Bayfair, Bayfair Complex, Mt Maunganui
- BP 2go Pongakawa, SH2, Pongakawa

Pay & Go is toll road and vehicle specific, so if you are going to be frequently travelling on multiple tolls roads or have more than one vehicle, an account may be your best option.



GISBORNE | WAIROA

HILL COUNTRY FARMER OF THE YEAR COMPETITION

Entries for the 18th Gisborne/Wairoa Province Hill Country Farmer of the Year Competition are invited from Farmers and Farm Managers in this district.

Prizes to the approximate value of \$13,000 will be donated by the following sponsors:

*AFFCO NZ *Graham & Dobson Ltd
*AgFirst *Ravensdown
*RABOBANK
*Federated Farmers of NZ Gisborne-Wairoa

Entry forms and conditions of entry are available from AgFirst (tel 06 868 4144) and the other sponsors

The closing date for entries is 4pm, Friday 18th December 2015

This advertisement is kindly sponsored by



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If your business does not already have a strong commitment to H&S, you will need to think about how to manage your health and safety risks.

These steps may assist you and your business to comply with the reforms:

- Identify H&S hazards and risks and take reasonably practicable steps to prevent these happening.
- NB** This does not mean you have to do everything humanly possible to prevent accidents. It does mean you need to determine the risks, consider how likely those risks are, take appropriate action proportionate to the risk, implement well-known and effective industry practices and involve your staff in identifying and controlling risks.
- Make sure your H&S policies are led by management, understood by all staff and reviewed regularly
 - Hold regular training on H&S matters and engage workers in H&S matters which affect them and their work practices
 - Report and monitor H&S goals
 - Regularly review any incidents
 - Carry out frequent H&S audits

Need one-stop health and safety management assistance? Our clients using HazardCo have found them useful and cost effective – see below:

IS YOUR BUSINESS READY FOR HEALTH AND SAFETY LAW CHANGES?

If you have good Health and Safety policies already in place, you and your business are in a good position to stay compliant when the law changes in April 2016.

The new legislation shifts the focus from monitoring and recording health and safety incidents to proactively identifying and managing risks so everyone is safe.

This might not necessarily mean a major change to your day-to-day operations, but it is the PCBU's duty to think about who may be affected by its business and this includes staff, contractors, customers and visitors. The PCBU will also need to engage its workers in health and safety matters through H&S representatives or other ways that suit their particular business.

What or who is a PCBU?
A new legal concept, a PCBU is the Person Conducting a Business or Undertaking and this will usually be a business entity such as a Company or Partnership.

Confused about your health & safety?



HazardCo will help you sort it out, quick smart!

You need an effective system that helps you fulfill your health & safety obligations without a lot of fuss and paperwork. That's what we do.



HazardCo member benefits:

- ! Keep your valuable people safe;
- ! Simple, practical resources to use on-site;
- ! Full support via our 0800 number and access to regional Sales & Support Reps;
- ! 24/7 accident support service;
- ! Meet your H&S obligations from \$530 (+gst);
- ! An effective system that meets Worksafe New Zealand requirements.





HAZARDCO

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0800 555 339

www.hazardco.com

NEWSLETTERS VIA THE WEBSITE
Newsletters are available by e-mail - please go to our website at www.grahamdobson.co.nz, click on the "Register for Electronic Newsletter" icon and complete the registration screen.

Who says men don't remember!



A couple were Christmas shopping. The shopping centre was packed and as the wife walked around, she was not surprised to discover that her husband was nowhere to be seen.



However after a time, she became quite upset because they had a lot to do and so she called him on her mobile phone to ask him where he was.

In a quiet voice, he said: "Do you remember the jewellers we went into about five years ago, where you fell in love with that diamond necklace we couldn't afford, and I told you I would get it for you one day?"

The wife choked up and started to cry saying: "Yes, yes, I do remember that shop and I so loved that necklace."



He replied: "Well I'm in the pub next door!"

