

# ANNUAL REPORT

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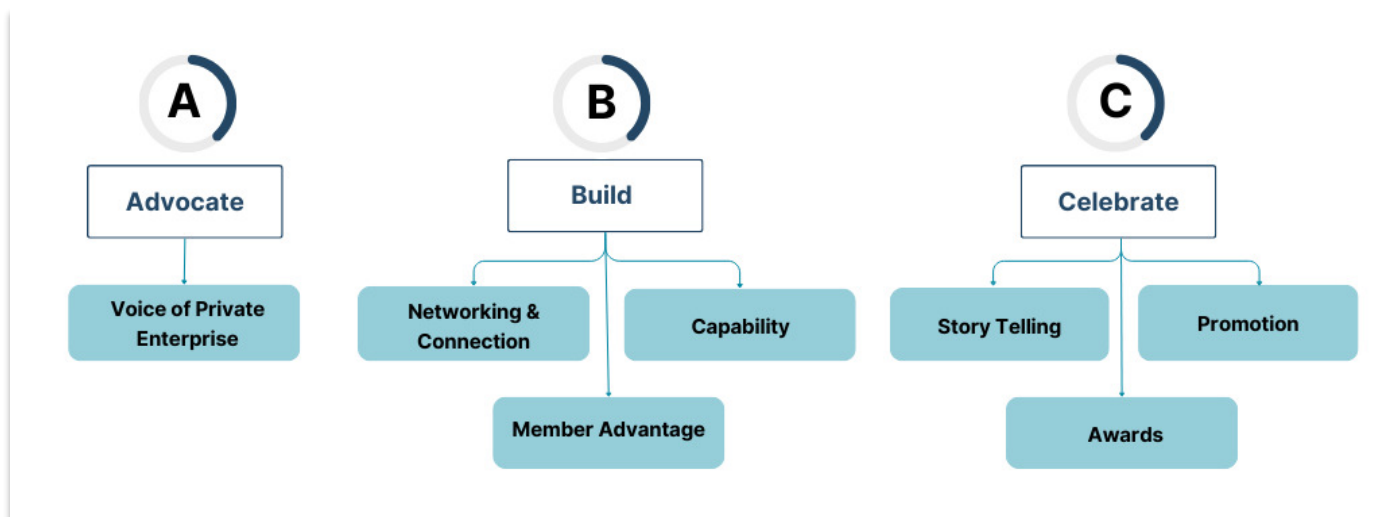
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# NorthChamber

Since 1902, the Northland Chamber of Commerce has served the needs of the Northland business community through its public policy and advocacy initiatives and its business development programs and services.

No matter what your vision is for your business' future, the Chamber is prepared to help you achieve your goals and take your business to the next level. The Chamber's wide range of programs and services will help you attract new customers, expand your business base, reduce your costs of doing business and assist with networks and referrals that will further your business goals.

The Chamber also works to ensure that Northland has a business-friendly environment, where all businesses can grow and prosper. With this comes paying close attention to the quality of life the region offers our members' employees and families. The Chamber works to make a difference in Northland's future and to help Chamber members' businesses grow.



## Advocate

We stand alongside our members, working closely with local and central government to ensure Northland's voice is heard. By championing the people, businesses and strengths of our region, we help shape decisions that support a strong and prosperous Northland.

## Build

We bring Northland businesses together — creating spaces to connect, share ideas and learn from one another. Through meaningful networking, events and practical workshops, we build confidence, capability and the skills businesses need to grow and thrive.

## Celebrate

We are proud of the incredible diversity, innovation and resilience of Northland businesses. We actively celebrate their stories and achievements, and through our annual Business Excellence Awards, we recognise the people and enterprises driving our regional economy forward.

## Chairperson's Report for 2025

2025 has been a year of renewal, momentum and strong alignment for NorthChamber. With a refreshed Board, a modernised constitution and a streamlined governance structure, the Chamber is well positioned to deliver meaningful outcomes for the Northland business community.

I acknowledge the leadership of CEO Leah McKerrow along with her team in making North Chamber more relevant through 2025 and strongly positioned for 2026 to deliver on our three pillars - Advocacy, Building Connection & Capability and Celebrating success. I also acknowledge the support of our local and national leaders, partners, sponsors and members whose ongoing engagement strengthens the voice of business across our region.

During the year, the Chamber sharpened its focus on advocacy and partnerships, and ensuring greater presence and attention for our Far North businesses. We strengthened our collaboration with Northland Inc, delivered our first employment initiative in partnership with MSD, supported the Northland Corporate Group promoting Look North, and deepened engagement with business associations throughout the region. Importantly, we also commenced building strong working relationships with the newly elected local councils to ensure business perspectives are well represented.

A highlight of the year was the successful launch of Northland Monopoly, a project that promoted and celebrated local businesses, landmarks and people while reinforcing pride in Te Tai Tokerau. It exemplified the Chamber's role in connecting and recognising our business community in creative and impactful ways.

The sold-out 2025 NorthChamber Business Awards were another standout moment, showcasing the resilience, innovation and diversity of Northland businesses. These events remind us that behind every enterprise are people who choose to live, work, invest and employ in our region.

Regarding the financial position of NorthChamber, the Board are pleased to show a small profit in the year compared with a loss in the previous year.

The better operating result has improved the Net Assets position of the Society into an acceptable position

A major contributor to the overall result was the successful Monopoly Northland project. The support we received from Auckland Chamber to assist with Monopoly bridging costs was repaid in 2026, and we acknowledge the relationship we have with our Chamber network.

The Chamber's purpose remains clear: to empower and enable Northland through advocacy, connection, capability and recognition. On behalf of the Board, thank you to our members, partners, sponsors and stakeholders for your trust and support.

Together, we are building a stronger, more prosperous Northland and with 2026 being

an election year, looking forward to an interesting, progressive and hopefully prosperous new year for all our Northland businesses.

A handwritten signature in black ink, appearing to read 'Stephen Gibson', with a stylized, cursive script.

Stephen Gibson  
Chairperson

# Chief Executive Report for 2025

Last year, we set out with a simple intent: **Building Connection and Collaboration**. Our focus was to deepen local relationships, improve reach across the *whole* region, strengthen partnerships, listen intently to our community and lift capability where it matters. Everything we delivered this year aligned to our core intention - to connect and collaborate in ways that lift capability and support a thriving, prosperous Northland.

We focused on connection first.

**15 Business After 5s** brought current and new members together, where hosts showcase their business, products and services, offering insights and opportunities to attendees. Most events were fully subscribed, and with waiting lists. We focussed on actively building connection at these events – noting the need to break down cliques and silos and facilitate the most cited reason for joining Chamber – ‘new business connections’.

Under our Advocacy banner we also ran **14 ministerial or policy-focused events** including meetings with Minister Bishop, Minister Penk, Minister Mitchell, and Simon Bridges. And to further support our retail sector we hosted events around Northland as part of the Ministerial Inquiry into Retail Crime and our first retail crime training for retailers with NZ Police. Ensuring the voice of Northland private enterprise is at the table is a critical aspect of what we do.

We partnered with NZME – The Northern Advocate to bring **two Mayoral debates** (Kaipara and Whangārei) for the local body elections. This focus on Advocacy and our business voice at the table with local and central government will continue as we move into the 2026 Central Government elections.

Collaboration through our valued partnerships enabled our capability building. We continue to work closely with MSD delivering a **Skills for Industry programme** and **three Resilience focused workshops to the business community**.

Our three-part **Making Safety Work** capability series was enabled by sponsorship from **Channel Infrastructure, Golden Bay Cement and tlc4u2**. Working together we were able to bring world leading safety experts to our Northland businesses to share best practice guidelines, knowledge and forge new connections.

Our partnership with **Westpac Smarts** delivered subject matter expert speakers like Jared Mair on navigating a volatile future; Keith McLaughlin, MD Centrix and the current state of credit reporting, and young entrepreneurs in the **Young Enterprise Scheme**, and further capability build (and some fun) with our end of year Financial Quiz night.

We were proud to work closely on some regional initiatives including Northland Inc’s - **The Pick**, the **Northland Corporate Group - Look North**, the **MITO business breakfast**, and Business Mentors NZ – Mentoring Matters to name a few. We continue to tautoko and promote numerous local initiatives by our regional Business Associations, Chamber members, and partner agencies.

Strong partnerships are foundational to moving our region forward and we continue to seek out and work with aligned organisations to achieve this. We highly value our relationship with Northport who have supported our focus on *A Connected North* and with Northland Inc working together to support our business community. We are delighted to have forged a new executive partnership with the CDL group.

2025 had many standout moments. These included the 47<sup>th</sup> Northland Northpower Top Energy **Business Excellence Awards**. A **55% increase in entrants** and **410 guests at the Awards gala evening**, (highest since 2012,) they symbolise the spirit of connection and collaboration that drives capability and ultimately excellence for regional businesses.

We initiated a deep dive review of the awards focusing on their purpose and value add. The Board agreed that they play an important role and help drive a continued focus on Business Excellence in Northland, an important ingredient in our future success. We're pleased to advise that we will continue with these awards annually.

Our Te Tai Tokerau Northland **Monopoly** project, with its focus on building pride and profile for the region, has achieved excellent results – with **4,360 of 5,000 units** sold by early 2026. Northland Monopoly has made its way all around New Zealand and overseas. A huge mihi to all our local businesses who collaborated to make this idea a reality and to key partners Whangārei Mitre 10 and Mainfreight.

Across the year we engaged **over 2,300 attendees**, evidence that clearer value and better access are landing. Financially, we finished with a **modest profit**, a significant turnaround that strengthens our ability to invest where members need us most.

**Looking ahead**, we'll keep building our messaging and focus on being a **Connected North** with exemplar collaboration and support for helping business prosper. We will continue to advocate on behalf of retailers and businesses for a safe and vibrant **Whangārei**, partnering with **Police** and retailers on **safety**, and expanding practical, industry-specific capability. We'll continue to seek out opportunities to **connect, collaborate, and help Northland business prosper**.

2025 was a big year, and we'll continue that momentum. I'm grateful to our team – small but mighty, our Board, partners and members for their continued support. And, to our wider Chamber network in particular Auckland Business Chamber who have supported us to deliver some key initiatives. The message for 2026 is simple:

*A connected business community is a strong business community.*



**Leah McKerrow**  
Chief Executive Officer

# Minutes from the Previous AGM

## THE CHAMBER OF COMMERCE & INDUSTRY OF NORTHLAND INCORPORATED

### Minutes of the 122<sup>nd</sup> Annual General Meeting

Held at The Orchard, Mahi Tahi meeting room, Cnr Vine & Walton St, Whangārei

Tuesday 25<sup>th</sup> March, 2025, at 5.00 pm

Leah McKerrow welcomed members to the 122<sup>nd</sup> Chamber AGM, a quorum of over 15 present and performed a karakia, then passed on to Tim Robinson President of NorthChamber.

Tim gave an overview of the changes to the constitution.

#### **Present:**

<b>Name</b>	<b>Business Name</b>
Andrea McIntosh (Teams)	Akida Consulting
Cam Thompson	Northland Document Solutions Ltd
Clare Davies-Colley	BDX Group
Danny Douglas	Bridge Advisory
David Finchett	Northport
David Templeton	Retired
Dean Abel	Mentor
Di Crawford Errington	OnTrack Bookkeeping
Dionne Stroebel	Salt & Oil
Dirk Mostert	Forsyth Barr
Doug Sutton	Cave Farm Ltd
Francoise Vaughan	Strategico
Helen Smuts-Kennedy	Safety in Mind
Jamie Rosemergy	Ministry of Social Development
Jan Hewitt	NEST
Jeremy Tauri	Plus Chartered Accountants
JP Dignon	CDL Group
Ken Orr	Orrs Pharmacies
Ken Wilson	GT ADVANTAGE
Megan Wills (Teams)	Wills Westenra
Mere Teinaki	Northland Chartered Accountants Limited
Michael Turner	WDC
Pat Cody	Ministry of Social Development
Paul Batchelder	UIT
Paul Stewart	PS Thinking Ltd
Paul Visser	Westpac
Sharon Carroll	tlc4u2
Sue Walters	Northland Scaffolding
Tim Robinson	Bernina Northland
Tony Collins	WDC
Trevor Griffiths	Gladys Street Ltd
Vince Cocurullo	Whangarei District Council
Wayne Tollemache (Teams)	JTC Consulting

## **Apologies**

<b>Name</b>	<b>Business Name</b>
Barbara Jaques	mindMoves
Tania McInnes	GBT Ventures
Sharon Gibson	Pathways to Wellbeing
Brenda Leeuwenberg	Nomad8
Colin Hannah	Federated Farmer
Carolyn Smith	Woven Collaboration
Guy Wilkinson	Renovation Warehouse
Jonathan Harris	Tlc4u2 Ltd
Cr. Carol Peters	WDC
Stacey Davidson	Stacey Davidson - Growth and Impact Partner

## **Resolved**

**"That the apologies be accepted"**

**Moved: Tim Robinson**

**Seconded: Sue Walters**

**All in favour**

## **Obituaries:**

Tim Robinson asked that the meeting acknowledged the passing of the following members: Warren Moyes, Peter Skinner and also Barry Caldwell who worked for the Chamber in the Pakihi Maori role for 12 months, Tim asked that we have a moments silence.

## **Minutes of the previous AGM (page 11 of the Annual Report)**

### **Resolved**

**"That the minutes of the 121<sup>st</sup> AGM on 13th March 2024 be confirmed as a true and correct record"**

**Moved: Tim Robinson**

**Seconded: Doug Sutton**

**All in favour**

## **Matters Arising**

No Matters Arising. But it was noted that the attendees didn't include Trevor Griffiths who was in attendance.

## **President Report (page 16 of the Annual Report)**

Tim Robinson gave an overview of his report included in the Annual General Report and highlighted the following

- Change in CEO to Leah McKerrow, welcome to Nicole Mocaraka who is taking on Janette's role as we farewell her.

- Business Tai Tokerau/EMA – How it is looking going forward, we are still working closely with EMA. Both organisations have had a tough couple of years as membership organisations.
- 4 year journey as president, has seen lots of change – through covid, weather events and blackouts.
- With regard to the new value proposition, Leah will cover this in her presentation. We need to earn your membership.

**Moved: Murray Broadbelt**

**Seconded: Sue Walters**

**All in favour**

### **Financial Report**

Treasurer’s Report by Danny Douglas – year ended 31 December 2024

**Moved: Danny Douglas**

**Seconded: Sue Walters**

**All in favour**

Tim Robinson handed over to Tony Collins as Returning Officer to officiate the election and the rest of the AGM.

### **Election of Board of Directors**

Tony proposed a motion:

“That as per the nominations received prior to February 25th 2025 closure date, the following persons have been nominated for the position of Board member. “If more than 7 nominations are received, a vote by secret ballot will be held. If 7 or less nominations are received these will be deemed elected unopposed.”

<b>Nominee</b>	<b>Company</b>
Brenda Leeuwenberg	Nomad8
Clare Davies-Colley	BDX Group Ltd
David Finchett	Northport
Dirk Mostert	Forsyth Bar
Doug Sutton	Caves Farm Ltd
Francoise Vaughan	Strategico Ltd
JP Dignon	Caughey & Dignon Ltd
Marcela Thompson	Northland Document Solutions Ltd
Sandeep Diwan	Calders Design & Print Co Ltd
Stephen Gibson	Marsden Maritime Holdings Ltd
Tim Robinson	Bernina Northland
Wayne Tollemache	JTC Consulting

Tony Collins and Janette Dobbs left the room to complete the counting of the votes with assistance from Nicole Mocaraka.

The votes were made by the following methods:

1. Online proxy voting before the AGM (closed at 5pm 24<sup>th</sup> March)
2. Online voting for members attending by in person and by Teams link
3. Paper voting forms

### **Chief Executive Report (page 17 of the Annual Report)**

Leah McKerrow gave a presentation on the future of NorthChamber, covering the following topics

- Acknowledge the progress after 6 months in the role
- Current financial situation – challenging but changing with new initiatives
- Revamp of the membership offering to include a premium package, and a partner package. Focus on ensuring there is a good ROI for membership.
- Recent series of capability building events on topical issues such as safety, technology
- Successfully securing a new work stream for developing Skills for Industry for MSD, focusing on administration and office skills in partnership with Auckland Chamber.
- Key focus for the coming year is to grow membership across Northland and provide stronger focus on key partnerships to enable and empower businesses.
- Acknowledge the support and engagement of the current outgoing board. A particular thanks to Sue Walters for 9 years and latterly as VP.
- Acknowledgement of the NorthChamber team and the work they achieve for such a small group. And recognising the retirement of Janette Dobbs after 20 years.
- Finally, a welcome to the new, slimmed down (14-7) board and a desire to work together to achieve our aspirations.
- Encourage members to get in contact with needs and areas of focus.

**Tony Collins and Janette Dobbs rejoined the AGM.**

**Tony announced the successful candidates to the NorthChamber Board of Directors.**

David Finchett	Northport
Francoise Vaughan	Strategico Ltd
JP Dignon	Caughey & Dignon Ltd
Marcela Thompson	Northland Document Solutions Ltd
Stephen Gibson	Marsden Maritime Holdings Ltd
Tim Robinson	Bernina Northland

### **Appointment of Auditor**

**The necessity to have the Chamber accounts audited was discussed**

**Motion: “that an audit was not required yearly”**

**Moved: Tim Robinson                      Seconded: Sue Walters                      All in favour**

Clare Davies-Colley asked what systems were in place? Leah advised that the Chamber uses Xero, 2 authorisations are required for payments, and monthly meetings are held where payments are approved and checks made.

### **Appointment of Honorary Solicitors**

**Motion: “That SavageLaw be appointed as Honorary Solicitors”**

**Resolved**

**"That SavageLaw be appointed Honorary Solicitors for 2025"**

**Moved: Mayor Vince Cocurullo    Seconded: Jan Hewett    All in favour**

**Appointment of myIR owner for Inland Revenue Online Services**

Motion: "that Janette Dobbs be removed and Nicole Mocaraka be appointed as myIR owner for Inland Revenue Online in her role as Office Manager/Executive Assistant to complete the Chamber tax requirements."

**Resolved**

"That Janette Dobbs be removed and replaced by Nicole Mocaraka as myIR owner for Inland Revenue Online Services for 2025"

**Moved: Danny Douglas                      Seconded: Di Crawford-Errington    All in favour.**

**Membership subscriptions**

Motion: "that the membership subscriptions be increased by the CPI each year"

**Moved: Dirk Mostert                      Seconded: Sue Walters                      All in favour**

Motion: "that the following membership value proposition outlined by Leah in her CEO report presentation be adopted"

**Moved: Danny Douglas                      Seconded: Dirk Mostert                      All in favour**

**General Business**

**Nomination for Life Member**

Motion: "that David Templeton be appointed as a Life Member to NorthChamber"

**Moved: Tony Collins                      Seconded: Mayor Vince Cocurullo                      All in favour**

Leah McKerrow performed a closing Karakia and invited those attending to join her in welcoming the new Board.

**Conclusion of Formal Meeting**

Leah invited those attending to join her for Janette's farewell.

# Financial Performance Report 2025

# Performance Report

Northland Chamber of Commerce  
For the year ended 31 December 2025

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# Compilation Report

## Northland Chamber of Commerce For the year ended 31 December 2025

Compilation Report to the Directors of The Chamber of Commerce and Industry of Northland Incorporated.

### Scope

On the basis of information provided and in accordance with Service Engagement Standard 2 Compilation of Financial Information, we have compiled the financial statements of The Chamber of Commerce and Industry of Northland Incorporated for the year ended 31 December 2025.

These statements have been prepared in accordance with the accounting policies described in the Statement of Accounting Policies.

### Responsibilities

The Board are solely responsible for the information contained in this financial report and have determined that the accounting policies used are appropriate to meet your needs and for the purpose that the financial statements were prepared.

The financial statements were prepared exclusively for your benefit. We do not accept responsibility to any other person for the contents of the financial statements.

### No Audit or Review Engagement Undertaken

Our procedures use accounting expertise to undertake the compilation of the financial statements from information you provided. Our procedures do not include verification or validation procedures. No audit or review engagement has been performed and accordingly no assurance is expressed.

### Disclaimer

We have compiled these financial statements based on information provided which has not been subject to an audit or review engagement. Accordingly, we do not accept any responsibility for the reliability, accuracy or completeness of the compiled financial information contained in the financial statements. Nor do we accept any liability of any kind whatsoever, including liability by reason of negligence, to any person for losses incurred as a result of placing reliance on this financial report.

D Douglas

Treasurer

Dated: 5 March 2026

# Entity Information

## Northland Chamber of Commerce For the year ended 31 December 2025

### Legal Name of Entity

The Chamber of Commerce and Industry of Northland Incorporated

### Entity Type and Legal Basis

Incorporated Society

### Registration Number

222801

### Entity's Purpose or Mission

To promote, protect and advance trade commerce industry and the general welfare of Northland Tai Tokerau and generally throughout New Zealand

### Entity Structure

The Chamber's Board shall consist of up to seven (7), but no less than three (3) Members, including the Chairperson and Deputy Chairperson.

### Main Sources of Entity's Cash and Resources

Membership Subscriptions, Sponsorship, Contracts and events

### Physical Address

35 Walton Street, Whangarei, New Zealand, 0110

### Postal Address

PO Box 1703, Whangarei, New Zealand, 0140

# Approval of Financial Report

## Northland Chamber of Commerce For the year ended 31 December 2025

The Board are pleased to present the approved financial report including the historical financial statements of The Chamber of Commerce and Industry of Northland Incorporated for year ended 31 December 2025.

APPROVED



S Gibson

President

Date 5 March 2026

# Statement of Service Performance

## Northland Chamber of Commerce For the year ended 31 December 2025

### Description of medium to long term objectives

NorthChamber is a “for-purpose” organisation focused on empowering and enabling Northland businesses to thrive. we do this through advocacy, building connection and capability and celebrating the many great businesses we have in Northland.

### Description and Quantification of the Entity's Activities

Our mission is to inspire and influence business vitality. We do this by positively influencing the environment in which businesses operate and by providing “opportunities, products and services” that will improve the success and vitality of business.

# Statement of Financial Performance

## Northland Chamber of Commerce For the year ended 31 December 2025

	NOTES	2025	2024
<b>Revenue</b>			
Revenue from commercial activities	1	791,481	521,079
Interest, dividends and other investment revenue	1	834	2,482
<b>Total Revenue</b>		<b>792,315</b>	<b>523,560</b>
<b>Expenses</b>			
Employee remuneration and other related expenses	2	328,841	270,093
Expenses related to commercial activities	2	366,272	197,333
Other expenses	2	75,270	81,511
<b>Total Expenses</b>		<b>770,384</b>	<b>548,937</b>
<b>Surplus/(Deficit) for the Year</b>		<b>21,931</b>	<b>(25,376)</b>

This statement has been prepared without conducting an audit or review engagement, and should be read in conjunction with the attached Compilation Report.

# Statement of Financial Position

## Northland Chamber of Commerce As at 31 December 2025

	NOTES	31 DEC 2025	31 DEC 2024
<b>Assets</b>			
<b>Current Assets</b>			
Cash and short-term deposits	3	72,727	103,943
Debtors and prepayments	3	11,522	31,248
Other Current Assets	3	55,123	-
<b>Total Current Assets</b>		<b>139,373</b>	<b>135,191</b>
<b>Non-Current Assets</b>			
Property, Plant and Equipment	5	6,092	11,249
<b>Total Non-Current Assets</b>		<b>6,092</b>	<b>11,249</b>
<b>Total Assets</b>		<b>145,464</b>	<b>146,441</b>
<b>Liabilities</b>			
<b>Current Liabilities</b>			
Creditors and accrued expenses	4	17,712	12,011
Other current liabilities	4	122,992	151,600
<b>Total Current Liabilities</b>		<b>140,704</b>	<b>163,611</b>
<b>Total Liabilities</b>		<b>140,704</b>	<b>163,611</b>
<b>Total Assets less Total Liabilities (Net Assets)</b>		<b>4,760</b>	<b>(17,171)</b>
<b>Accumulated Funds</b>			
Accumulated surpluses (or deficits)	6	4,760	(17,171)
<b>Total Accumulated Funds</b>		<b>4,760</b>	<b>(17,171)</b>

This statement has been prepared without conducting an audit or review engagement, and should be read in conjunction with the attached Compilation Report.

# Statement of Cash Flows

## Northland Chamber of Commerce For the year ended 31 December 2025

	2025	2024
<b>Cash Flows from Operating Activities</b>		
<b>Operating receipts (money deposited into the bank account)</b>		
Gross sales from commercial activities	437,480	425,084
Interest or dividends received	834	2,482
GST received	144,491	104,846
Other cash received	373,738	167,388
<b>Total Operating receipts (money deposited into the bank account)</b>	<b>956,544</b>	<b>699,800</b>
<b>Operating payments (money withdrawn from the bank account)</b>		
Employee remuneration and other related payments	(331,130)	(218,262)
Payments related to commercial activities	(511,876)	(234,638)
GST paid	(138,715)	(103,781)
Other payments	(46,038)	(110,705)
<b>Total Operating payments (money withdrawn from the bank account)</b>	<b>(1,027,759)</b>	<b>(667,386)</b>
<b>Total Cash Flows from Operating Activities</b>	<b>(71,215)</b>	<b>32,414</b>
<b>Cash Flows from Other Activities</b>		
<b>Receipts from other activities</b>		
Receipts from other activities	42,741	5,350
<b>Total Receipts from other activities</b>	<b>42,741</b>	<b>5,350</b>
<b>Payments from other activities</b>		
Payments to acquire property, plant and equipment	-	(8,651)
Payments for other activities	(2,741)	(5,350)
<b>Total Payments from other activities</b>	<b>(2,741)</b>	<b>(14,001)</b>
<b>Total Cash Flows from Other Activities</b>	<b>40,000</b>	<b>(8,651)</b>
<b>Net Increase/(Decrease) in Cash</b>	<b>(31,215)</b>	<b>23,763</b>
<b>Bank Accounts and Cash</b>		
Opening cash	103,943	80,180
Net change in cash for period	(31,215)	23,763
Closing cash	72,727	103,943

This statement has been prepared without conducting an audit or review engagement, and should be read in conjunction with the attached Compilation Report.

# Statement of Accounting Policies

## Northland Chamber of Commerce For the year ended 31 December 2025

'How did we do our accounting?'

### **Basis of Preparation**

The entity is permitted by law to apply the Tier 3 (NFP) Standard issued by the External Reporting Board (XRB) and has elected to do so. A PBE may apply the standard if it does not have public accountability and has total annual expenses less than or equal to \$5,000,000. All transactions in the Performance Report are reported using the accrual basis of accounting. The Performance Report is prepared under the assumption that the entity will continue to operate in the foreseeable future.

### **Goods and Services Tax (GST)**

The entity is registered for GST. All amounts are stated exclusive of goods and services tax (GST) except for accounts payable and accounts receivable which are stated inclusive of GST.

### **Income Tax**

The Chamber of Commerce and Industry of Northland Incorporated is wholly exempt from New Zealand income tax having fully complied with all statutory conditions for these exemptions.

### **Bank Accounts and Cash**

Bank accounts and cash in the Statement of Cash Flows comprise cash balances and bank balances (including short term deposits) with original maturities of 90 days or less.

### **Changes in Accounting Policies**

There have been no changes in accounting policies. Policies have been applied on a consistent basis with those of the previous reporting period.

# Notes to the Performance Report

## Northland Chamber of Commerce For the year ended 31 December 2025

	2025	2024
<b>1. Analysis of Revenue</b>		
<b>Revenue from commercial activities</b>		
Annual awards	189,873	161,911
Events	130,280	84,640
Business Capability & Resilience Income	-	43,260
Business Mentors Income	5,820	7,295
Grants received and spent	-	8,594
Map Income	-	12,403
Monopoly Income	170,882	-
MSD - Employment Enhancement	38,000	14,560
MSD - Social Sector Recovery Plan	-	12,820
MSD Business Support and Engagement	6,871	-
MSD Joblab	-	15,000
MSD Skills for industry - Income	76,740	-
Office services	4,029	4,460
Other income	19,263	838
Sponsorship (Income)	36,747	40,432
Subscriptions	112,975	114,865
<b>Total Revenue from commercial activities</b>	<b>791,481</b>	<b>521,079</b>
<b>Interest, dividends and other investment revenue</b>		
Interest	834	2,482
<b>Total Interest, dividends and other investment revenue</b>	<b>834</b>	<b>2,482</b>
	2025	2024
<b>2. Analysis of Expenses</b>		
Employee remuneration and other related expenses	328,841	270,093
<b>Expenses related to commercial activities</b>		
Awards expenses	165,390	152,819
Business Capability & Resilience Expense	-	21,485
Event expenses	67,905	12,356
Maps	-	4,954
Monopoly Expenses	81,432	-
MSD - Skills for industry costs	37,725	-
MSD Employment Enhancement (Expense)	13,819	1,343
MSD Social Recovery (Expense)	-	5,850
<b>Total Expenses related to commercial activities</b>	<b>366,272</b>	<b>198,808</b>
<b>Other expenses</b>		
A.C.C. Expenses	453	210
Advertising	1,995	8,832
Audit fees	-	3,045

	2025	2024
Bank charges and interest	924	944
Computer Expenses	9,571	7,667
FBT payable	2,784	3,564
General expenses	5,760	4,993
Insurance	3,549	4,871
Newspapers & Subscriptions	2,372	2,777
Photocopier - Lease	5,400	5,400
Postage and stationary	1,026	169
Rent	14,348	13,870
Telephone	3,786	3,138
Training - travel entertainment and conference	3,907	5,176
Vehicle Expenses	14,673	11,479
<b>Non cash expenses</b>		
Depreciation and loss on disposal	4,723	3,900
<b>Total Non cash expenses</b>	<b>4,723</b>	<b>3,900</b>
<b>Total Other expenses</b>	<b>75,270</b>	<b>80,036</b>
	2025	2024

### 3. Analysis of Assets

<b>Cash and short-term deposits</b>		
Westpac Cheque	66,529	(3,172)
Westpac day to day accounts	6,198	107,115
<b>Total Cash and short-term deposits</b>	<b>72,727</b>	<b>103,943</b>
<b>Debtors and prepayments</b>		
Accounts Receivable	11,522	27,489
<b>Total Debtors and prepayments</b>	<b>11,522</b>	<b>27,489</b>
<b>Other current assets</b>		
Monopoly boards on hand	55,123	-
Prepayments	-	3,760
<b>Total Other current assets</b>	<b>55,123</b>	<b>3,760</b>
	2025	2024

### 4. Analysis of Liabilities

<b>Creditors and accrued expenses</b>		
Accounts Payable	6,830	9,040
GST	10,882	2,971
<b>Total Creditors and accrued expenses</b>	<b>17,712</b>	<b>12,011</b>
<b>Other current liabilities</b>		
Accruals	2,911	3,557
Employee Entitlements	14,395	28,249
Income in advance	65,686	119,794

Other Current Liabilities	40,000	-
<b>Total Other current liabilities</b>	<b>122,992</b>	<b>151,600</b>

2025                      2024

## 5. Property, Plant and Equipment

### Plant and Equipment

Opening Balance	11,249	6,499
Plant and machinery owned	(1,746)	4,406
Accumulated depreciation - plant and machinery owned	(3,412)	345
<b>Total Plant and Equipment</b>	<b>6,092</b>	<b>11,249</b>

<b>Total Property, Plant and Equipment</b>	<b>6,092</b>	<b>11,249</b>
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2025                      2024

## 6. Accumulated Funds

### Accumulated surpluses or (deficits)

Opening Balance	(17,171)	8,206
Current year earnings	21,931	(25,376)
<b>Total Accumulated surpluses or (deficits)</b>	<b>4,760</b>	<b>(17,171)</b>

<b>Total Accumulated Funds</b>	<b>4,760</b>	<b>(17,171)</b>
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## 7. Commitments (Alternative)

There are no commitments as at 31 December 2025 (Last year - nil). [Show this note, and hide the above, if the entity has no commitments].

## 8. Related Party Transactions

By nature of the organisation members of the Board are also members of the Society. Transactions for membership, the annual awards and any sundry purchases take place at an arms length basis.

## 9. Ability to Continue Operating

For the year ended 31 December 2025 a profit of \$21,931 has resulted in an a lift in equity base and a return to a positive working capital position at the 2025 balance date. The Executive Board consider the Society to be able to continue in operation for the foreseeable future and therefore continue to prepare the financial statements on a going concern basis.

## 10. Operating lease

In March 2023 the Society entered into a vehicle operating lease for a term of 48 months. The annual cost is \$9,336 which is disclosed within vehicle expenses.

## 11. Income in advance

Income received in advance consists of funding contracts received with conditions yet to be met as at balance date. 2025: \$19,000 MSD Employment Enhancement, \$27,670 MSD Business development and engagement, Northport \$20,000. 2024: \$57,441 MSD Employment Enhancement, \$46,428 Monopoly funds, Northport \$12,500.

## **12. Advance - Auckland Chamber**

The Auckland Chamber of Commerce had provided funding of \$40,000 for the Monopoly boards purchased in the financial year. This has been repaid in February 2026

## Executive Board for 2025

The members of the executive as decided or confirmed for a three-year term at the 2025 AGM were:



### **Stephen Gibson (Marsden Maritime Holdings) - Chairperson**

A seasoned senior manager with extensive international marketing experience, Stephen Gibson excels in both B2B and B2C environments. With a diverse industry background spanning New Zealand and the UK, he has a proven track record in brand development, marketing campaigns, new business development, project management, and stakeholder engagement.

Stephen is passionate about supporting Northland businesses and driving regional growth. His key skills include sales and marketing strategy, business development, creative and experiential marketing, public relations, new product launches, digital media, team building, and fostering strong organizational relationships at all levels.

Currently, Stephen serves as the New Business and Communications Lead at Marsden Maritime Holdings Ltd, where he drives strategic growth and supports the success of SMEs. He is also deeply engaged in community initiatives, serving as Chair of the Northland Chamber of Commerce, a member of the Ruakaka Ratepayers Committee, and co-leading the Bream Bay Shared Path project, an initiative aimed at connecting Ruakaka with Marsden Cove through improved infrastructure.

Stephen combines business acumen, marketing expertise, and community commitment to support the prosperity of Northland businesses and the wider region.



### **Tim Robinson (Bernina Northland) – Deputy Chairperson**

Tim is a Whangārei business owner with over 35 years of commercial experience, specialising in innovation and customer experience. He co-owns Bernina Northland, transforming it into a successful retail business. Previous roles have included Area Sales Manager at Gen-i (later Spark NZ.) As President/Chair of the Northland Chamber of Commerce since 2020, he led the governance and strategic direction for the board. Tim is now the board deputy chair, having stepped aside as chair late in 2025. He also served as Board Chair at Whangārei Boys High School, overseeing significant improvements in student achievement, and a \$60M+ rebuild of the school. His skills include customer experience, team building, business development, and financial administration. He is dedicated to expanding business relationships and adding value to Ta Tai Tokerau.



### **Clare Davies-Colley (BDX Group Ltd)**

Claire is a Chartered Accountant and Whangārei businessperson. Along with husband Tony, she has owned and directed Whangārei businesses in varied industries including wood-processing, manufacturing, engineering, residential and commercial development. Currently, Claire is an Executive Director of DC Group, managing developments at Port Nikau, Kotata Heights, Kioreroa Road, and Springs Flat, and a Director of BDX Group Ltd. Her finance background fuels her interest in strategy, planning, risk management, and finance. She has held roles in community organisations, including Whangārei Boys' High School, NorthTec, and Bike and Hike Northland Trust, where she continues to advocate for walking and cycling. In 2025, Claire and Tony were inducted into the Northland Chamber of Commerce Hall of Fame.



### **David Finchett (Northport)**

David has been involved with the Ruakaka Economic Development Group and NorthChamber for a decade and has served on the NorthChamber board since March 2025. David represents our major partner Northport who is a key player in our regional future. At Northport David manages the commercial, business development and customer-facing parts of the business as well as forestry (logs) and cruise. David is also the lead health, safety, welfare and company interactions with several regulators across our multi-user facility of approximately 300 people. He holds an engineering science degree and several technical qualifications. His career has equipped him with strong governance experience and the ability to handle complex situations effectively.



### **Françoise Vaughan (Strategico Ltd)**

As a Chartered Certified Accountant, strategic advisor and local business owner, Françoise's career is driven by a passion for helping small businesses reach their potential and see results. With extensive experience not only in Northland but also across three continents, she has managed a network of over 100 franchise stores in France and had successful businesses in South Africa. She excels in strategies, financial interpretation, executive coaching, governance principles and ethics. Françoise also thrives on bringing fresh ideas and value-adding solutions. While being action driven, she believes in the power of collective brainstorming, constructive challenging of ideas and agility to learn. She is also a trustee and treasurer for Volunteering Northland.



### **Jean-Pierre (JP) Dignon (CDL Group)**

JP immigrated to New Zealand from South Africa in 2006, bringing with him a strong work ethic and a genuine passion for building people, businesses and communities. He began his New Zealand career as Operations Manager at Northern Districts Security before purchasing the business in 2011.

Under JP's leadership, the company has grown into the diversified CDL Group. Guided by a clear strategic vision and a commitment to sustainable growth, the Group now includes multiple businesses across security, facilities and business services, employing more than 250 people across Northland and beyond.

JP also contributes at a national level through his role on the Board of the New Zealand Security Association, where he supports industry standards, professional development and the long-term advancement of the security sector across Aotearoa.

At the core of JP's leadership is a belief that sustainable business success is built by investing in people. This people-first approach is reflected in his support of personal development, local enterprise and community wellbeing, including co-founding the ReSport Charitable Trust and volunteering with The Community Foundation Northland.

JP brings a thoughtful, forward-thinking perspective to the NorthChamber Board, with strengths in strategic leadership, business development and partnership building. He is motivated to support the continued growth, resilience and prosperity of Whangārei and the wider region.



### **Marcela Thompson (Northland Document Solutions Ltd – Ricoh Northland)**

Marcela is a dedicated leader and business owner with a passion for health, fitness, and community service. As Managing Director of Fundable Limited and Manager at Northland Document Solutions Limited, she excels in multitasking, organisation, and HR management. She has extensive experience in the business world, from small businesses to large corporations. Marcela is also a hockey coach, PTA team member, and volunteer with Good Sam. Her skills include analytical thinking, creativity, team management, and fundraising. She holds various certifications, including PHEC and sports coaching. She is committed to supporting Northland's growth and development through effective leadership and community engagement. New Board nominee.



### **Danny Douglas (Bridge Advisory Limited) - Appointed Treasurer**

Danny is a Director at Bridge Advisory, Northland educated and trained and has been working for in the accounting industry since 2003. He is an expert in management accounting, cashflows, forecast and software solutions.

His experience at Bridge Advisory Limited has helped to develop a keen interest in helping businesses to grow and achieve their goals. Danny has a special interest in business advisory services and works with business owners from a wide range of Northland business sectors including farming and agriculture, construction, retailing and wholesaling, professional sectors.

## **Board Resignations 2025**

There were no Board resignations in 2025.

# A Year in Numbers

## MEMBERS:



**75**

New Members



**411**

Total Members  
(at Dec'25)

## EVENTS:



**830**

BA5 Guests

**2300**

Total Attendees

## NBEA AWARDS:

**54**  
Category & Specialist  
Award  
Entrants (up 55%)

**17**  
Winners

**\$24,324**  
Surplus

**410**  
Tickets Sold



## BUSINESS MENTORS NZ:

**49**

Northland businesses  
currently being mentored

*"I couldn't have asked for a better match with my business mentor who has been a great support as my accountability partner. Particularly as a sole business director/founder and ability to bounce ideas with someone else. Based on the annual cost it's a no-brainer and such good value!"*

- Northland mentee

# Northland Business Excellence Awards 2025

## Northpower & Top Energy Supreme Award Winner



### **Far North Roding (FNR Group Ltd – Nga Ara o Te Hiku)**

From left to right: Russell Shaw, Top Energy CEO; Brady Wild, Managing Director FNH Ltd; Manu Burkhardt Macrae, Managing Director FNH Ltd; and Andrew McLeod, CEO Northpower.

## 2025 Northland Business Excellence Awards Winners

CATEGORY	WINNER
ACC - <b>Workplace Injury Prevention Award</b> Winner	tlc4u2
WRMK - <b>Employer of the Year Award</b> Winner	North Drill
Creative Northland - <b>Excellence in Creative Industries Award</b> Winner	Mauri Tui Tuia
Northland Regional Council - <b>Sustainability &amp; Climate Action Excellence Award</b> Winner	Te Rūnanga o Ngāti Rēhia Trust
EMA - Best <b>Emerging Business Award</b> Winner	Holistic Hound
tlc4u2 Ltd - Excellence in <b>Micro Business Award</b> (1-3 FTE) Winner	Extraordinary Skin & Beauty
EMA - Excellence in <b>Small Business Award</b> (4-9 FTE) Winner	Build It Northland
Marsden Maritime Holdings Ltd - Excellence in <b>Medium Business Award</b> (10-15 FTE) Winner	Villa CA
Visual Tech - Northland Excellence in <b>Large Business Award</b> (<15 FTE) Winner	Far North Roding
OneNZ - <b>Best Digital Adaptation Award</b> Winner	tlc4u2
BDO - <b>Judges Choice Award</b> Winner	Doubtless Bay Dental
Northland Inc - Jeroen Jongejans Innovate Northland Award Winner	Pyrobeam
More FM - Northland <b>Customer Choice Award</b> Winner	Hello Pickle
Business Coaching New Zealand <b>Mentor Voucher</b>	Whangārei Boxing Gym
Ministry of Social Development - <b>He Poutama Taitamariki Award (Youth Employee of the Year)</b> – Joint Winners	Employee – Tyela Wood & Izzy Kiff Employer – FNDC & Goldie Contracting
The Northern Advocate - <b>Business Hall of Fame</b> Inductee	The Robinson Family
Northpower & Top Energy - Northland Business Excellence <b>Supreme Award</b> Winner	Far North Roding

