

OUR VISION

To support, generate & facilitate the growth of a strong business sector.
To retain and create employment, regenerate pride & a positive profile within the community.



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GRIFFITH
BUSINESS CHAMBER

Keep it Local

Chamber Alliance
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NSW
Business
Chamber

Presidents Report

Hope everyone enjoyed a break over the festive season and are geared up for a successful 2017! I came across this article and thought i'd share. It has some interesting predictions, which i'll leave to your discretion as to what you take on board and how you may plan for the future both short term and long term. But one thing is for sure, the world of constantly changing and you must learn to adapt and be willing to accept change in order to move forward.

Regards Paul Pierotti

FUTURE PREDICTIONS:

In 1998, Kodak had 170,000 employees and sold 85% of all photo paper worldwide. Within just a few years, their business model disappeared and they went bankrupt. What happened to Kodak will happen in a lot of industries in the next 10 years - and most people don't see it coming. Did you think in 1998 that 3 years later you would never take pictures on paper film again? Yet digital cameras were invented in 1975. The first ones only had 10,000 pixels, but followed Moore's law. So as with all exponential technologies, it was a disappointment for a long time, before it became way superior and got mainstream in only a few short years. It will now happen with Artificial Intelligence, health, autonomous and electric cars, education, 3D printing, agriculture and jobs. Welcome to the 4th Industrial Revolution. Welcome to the Exponential Age.

Software will disrupt most traditional industries in the next 5-10 years. Uber is just a software tool, they don't own any cars, and are now the biggest taxi company in the world. Airbnb is now the biggest hotel company in the world, although they don't own any properties.

Artificial Intelligence: Computers become exponentially better in understanding the world. This year, a computer beat the best Go player in the world, 10 years earlier than expected. In the US, young lawyers already don't get jobs. Because of IBM Watson, you can get legal advice (so far for more or

less basic stuff) within seconds, with 90% accuracy compared with 70% accuracy when done by humans. So if you study law, stop immediately.

There will be 90% fewer lawyers in the future, only specialists will remain. Watson already helps nurses diagnosing cancer, 4 time more accurate than human nurses.

Facebook now has a pattern recognition software that can recognize faces better than humans. By 2030, computers will become more intelligent than humans.

Autonomous Cars: In 2018 the first self-driving cars will appear for the public. Around 2020, the complete industry will start to be disrupted. You don't want to own a car anymore. You will call a car with your phone, it will show up at your location and drive you to your destination. You will not need to park it, you only pay for the driven distance and can be productive while driving. Our kids will never get a driver's license and will never own a car. It will change the cities, because we will need 90-95% fewer cars for that. We can transform former parking space into parks. 1.2 million people die each year in car accidents worldwide. We now have one accident every 100,000 km, with autonomous driving that will drop to one accident in 10 million km. That will save a million lives each year.

Most car companies may become bankrupt. Traditional car companies try the evolutionary approach and just build a better car, while tech companies (Tesla, Apple, Google) will do the revolutionary approach and build a computer on wheels. I spoke to a lot of engineers from Volkswagen and Audi; they are completely terrified of Tesla.

Insurance Companies will have massive trouble because without accidents, the insurance will become 100x cheaper. Their car insurance business model will disappear.

Real estate will change. Because if you can work while you commute, people will move further away to live in a more beautiful neighbourhood.

Electric cars won't become mainstream until 2020. Cities will be less noisy because all cars will run on electric. Electricity will become incredibly cheap and clean: Solar production has been on an exponential curve for 30 years, but you can only now see the impact. Last year, more solar energy was installed worldwide than fossil. The price for solar will drop so much that all coal companies will be out of business by 2025.

With cheap **electricity** comes cheap and abundant **water**. Desalination now only needs 2kWh per cubic meter. We don't have scarce water in most places, we only have scarce drinking water. Imagine what will be possible if anyone can have as much clean water as he wants, for nearly no cost.

Health: There will be companies that will build a medical device (called the "Tricorder" from Star Trek) that works with your phone, which takes your retina scan, your blood sample and you breathe into it. It then analyses 54 biomarkers that will identify nearly any disease. It will be cheap, so in a few years everyone on this planet will have access to world class medicine, nearly for free.

3D printing: The price of the cheapest 3D printer came down from \$18,000 to \$400 within 10 years. In the same time, it became 100 times faster. All major shoe companies started 3D printing shoes. Spare airplane parts are already 3D printed in remote airports. The space station now has a printer that eliminates the need for the large number of spare parts they used to have in the past.

At the end of this year, new smart phones will have 3D scanning possibilities. You can then 3D scan your feet and print your perfect shoe at home. In China, they already 3D printed a complete 6-storey office building. By 2027, 10% of everything that's being produced will be 3D printed.

Business Opportunities: If you think of a niche you want to go in, ask yourself: "in the future, do you think we will have that?" and if the answer is yes, how can you make that happen sooner? If it doesn't work with your phone, forget the idea. And any idea designed for success in the 20th century is doomed in to failure in the 21st century.

Work: 70-80% of jobs will disappear in the next 20 years. There will be a lot of new jobs, but it is not clear if there will be enough new jobs in such a small time.

Agriculture: There will be a \$100 agricultural robot in the future. Farmers in 3rd world countries can then become managers of their field instead of working all days on their fields. Agroponics will need much less water. The first Petri dish produced veal is now available and will be cheaper than cow-produced veal in 2018. Right now, 30% of all agricultural surfaces is used for cows. Imagine if we don't need that space anymore. There are several startups that will bring insect protein to the market shortly. It contains more protein than meat. It will be labeled as "alternative protein source" (because most people still reject the idea of eating insects).

There is an **app** called "moodies" which can already tell in which mood you are. Until 2020 there will be apps that can tell by your facial expressions if you are lying. Imagine a political debate where it's being displayed when they are telling the truth and when not.

Bitcoin will become mainstream this year and might even become the default reserve currency.

Longevity: Right now, the average life span increases by 3 months per year. Four years ago, the life span used to be 79 years, now it's 80 years. The increase itself is increasing and by 2036, there will be more than one year increase per year. So we all might live for a long long time, probably way more than 100.

Education: The cheapest smart phones are already at \$10 in Africa and Asia. Until 2020, 70% of all humans will own a smart phone. That means, everyone has the same access to world class education.

Robert M. Goldman MD, PhD, DO, FAASP

www.DrBobGoldman.com

World Chairman-International Medical Commission Co-Founder & Chairman of the Board-A4M Founder & Chairman-International Sports Hall of Fame Co-Founder & Chairman-World Academy of Anti-Aging Medicine President Emeritus-National Academy of Sports Medicine (NASM) Chairman-U.S. Sports Academy's Board of Visitors

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SPECIALISING IN:

- Succession planning for future generations
- Specialisation with Primary Production Industry including:
 - All taxation matters and concessions available
 - All Centrelink and RAA grants availability
 - Financing advice and assistance
 - Acquisition and sale advice
 - Estate planning and superannuation
 - Working to achieve your financial goals
 - Personalised service in all aspects of business



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Chartered Accountants

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CHARTERED ACCOUNTANTS
AUSTRALIA - NEW ZEALAND



QUEST GRIFFITH NOW OPEN

Quest Griffith, located on Railway Street, offers premium apartment hotel accommodation. Comprising 68 modern studio, one, two and three bedroom serviced apartments, Quest Griffith is an ideal choice for the business or leisure traveller to Griffith, whether staying for a night, a week, or longer.

Visit questgriffith.com.au
or call (02) 6969 2000


APARTMENT HOTELS

2016-2020



GRIFFITH
BUSINESS CHAMBER



Our Future is Local

ACHIEVABLE GOALS FOR GRIFFITH TO GROW & PROSPER

WATER

Ensure irrigation allocations are secure and maximised from the start of each growing season to enable the greatest potential economic output.

EDUCATION

Maintain & develop "Grow our Own Western Riverina" University education program. Ensure adequate planning & funding is allocated to cater to our expected population growth for all ages.

RETIREMENT

Put in place the infrastructure necessary to becoming a preferred retirement community that would attract active adults over 50 with disposable income to choose Griffith as a community to which they would like to retire. Critical components in infrastructure required for Griffith to position itself as a preferred retirement community: superior health support, affordable convenient capital city transport options, identify & promote retiree marketing plus attraction strategies.

REGIONAL BRANDING

Build, promote & add value with Regional Brand of Murrumbidgee with a clear focus on making consumers aware of our clean, green & fresh agricultural products, food & fibre grown in our area.

DECENTRALISATION

Encourage decentralisation of government services and departments. Lobby for the provision of incentives to re-locate to Griffith with the application of a special tax zone under current "Zone A" special zone remote offset tax rebate.

HEALTH

Push for immediate commencement of masterplan & budget for completion of full redevelopment of Griffith Base Hospital by 2020 to complement St Vincent's Community Private Hospital.

HOUSING

Work with Griffith City Council to produce a new comprehensive strategic plan to cater for the immediate & future requirements of residential developments.

REJUVENATION

Push for the commitment from Griffith City Council for the immediate appropriate funding for existing CBD strategy & incorporate pool into plan. Develop future plan for upgrade to all other business districts including suburban strips, villages & industrial areas.

REPRESENTATION

Ensure Griffith Business Chamber & community representatives are actively engaged in improving Council efficiencies, encouraging the removal of red tape, benchmark ourselves against the best regional capitals, aim to make Griffith City Council a happy place to work.

Member Directory

Thank you for your support



Accommodation / Pubs / Clubs / Restaurants / General Stores / Wholesalers

Dannys Store
Griffith Exies Club
Griffith Leagues Club
Griffith Retirement Estate
Hotel Victoria
Il Corso Cafe
Peeches Coffee Lounge
Quest Apartments Griffith
SPAR Driver
The Area Hotel
The Globe Backpackers
Yoogali Club

Accountants / Banks / Finance / Insurance / Legal & other services

ANZ Bank
AON Risk Services
Bendigo Bank
Beyond Bank
Capello Rowe Lawyers
Cater & Blumer
Cheers Financial Services
Commonwealth Bank
David Davidge Solicitors
Elders Insurance Riverina
Integral Rural Financial Services
ITP Griffith
Julia Puntoriero Law
Mallinson Binks & Muir
My Lending Specialist
National Australia Bank
Noyce Salmon & D'Aquino Solicitors
NRMA
Pinnacle HPC Accountants
Roy Spagnolo & Associates
Suncorp

Animal / Animal Health Care

Griffith Feed and Grain

Automotive: Car Sales / Repairs etc..

Bob Jane T-Mart
Camden Lane
Doms Motors
Griffith Autoscreens
Griffith City Volkswagen
Griffith Motor Group
Griffith Motorcycle Centre
Keith Gill Motors
Leo Franco Motors
Owen Toyota
Riverina Lift Trucks / RapidClean
Rod Hume Automotive

Builders / Trade Services/ Waste & Essential Services

All Property Solutions
Area Builders
EJ & K Industries
Griffith H-Hardware
Griffith Recycling
Guidolin Agrimac
MIA Quiksips & MIA Quik Waste
R.Davidson Building
Southern Cross Link Marking

Community

Griffith City Council
Griffith Neighbourhood House
Griffith Post School Options
Wagga BEC
Keven Bradford

Computers / IT / Phone / Internet

Eacom
Leading Edge Computers
Telstra Store
Veritech

Consultancy Services

Booth Associates
Marketing Solutions
Planningmatters Development Service
Riverina Building Certifiers
Straight Lines Design & Marketing
The Articulate Pear

Employment / Training / Apprenticeships/ Education

Advanced Rehabilitation Management Services
APM Employment Services
Coz Wine
Griffith Skills Training
Sureway Employment & Training
The Personnel Group
VERTO
Western Riverina Community College Inc
Wodonga Institute of Tafe (NEBAS)
Deakin University
Riverina Wine & Food Tech Centre - TAFE

Member Directory

Thank you for your support



Farming / Agriculture

Ag'n'Vet Services
Agricultural Tours Riverina
Buller Pastrol
Dennis Salvestrin Developer
Garson Pastoral
Grainlink
Murami Farming Co
South Pacific Seeds
Tanuki PTY LTD
Terra Ag Services
Warrawidgee Station
Yenda Prods

Furniture / Floorcoverings / Whitegoods / Electrical

Caesars Furniture
Carpet Court Griffith
Sleepdoctor Griffith
Knockonwood Furniture & Bedding
Fred Cole

Health / Beauty / Pharmacy / Fitness

Blooms The Chemist
Drive Thur Pharmacy
Griffith Dental Lounge
John Dodd Pharmacy
My Mind Matters

Home Based Business - Wine Industry

Sam Trimboli

Manufacturing / Mining

Arumpo Bentonite
Collier & Miller
Griffith Almet Engineering
Rivcott Pty Ltd
Suman's Engineering
The All Natural Company
Yoogali Engineering

Mechanic

Danny DalBroi

Media

WIN TV
The Area News
2RG / Star FM

Oil / Petrol Companies

F & RN McNabb
Lowe's Petroleum

Real Estate

Elders Real Estate
Griffith Real Estate
Rawlinson & Brown

Other Services

Aitken Rowe Testing Laboratories
Amberley Pastoral Co.
Cammy's Green & Clean Dry Cleaners
Collier & Trenerry
Riverina Complete Solar
Solar Mad

Photography / Design & Printing / Stationary

Dobijaworld
Janet's Design & Signs
Office Choice

Retail: Clothing Men's, Women's, Children, Shoes

Athletes Foot
Essential Bags
Kendells Shoes
Peter Pan

Retail: Gift Shops / Specialty Stores

Billabong Bottleshop
Collins Booksellers
Driver Bottle'O
Frank Ellis
Gifts 4 Locals
Griffith Camera House
Griffith Central
MIA Casa
Searls Newsagency

Sporting / Leisure / Outdoor

GB Sports
Griffith Golf Club
Griffith Harness Racing Club

Transport

Ettamogah Rail Hub
Freightlink
K&SL Nelson Transport
Linx Logistics

Wineries

Calabria Family Wines
Casella Wines
DeBortoli Wines
Mc Williams Wines
Morandin Family Wines
Yarran Wines

OUR VISION

To support, generate & facilitate the growth of a strong business sector. To retain and create employment, regenerate pride & a positive profile within the community.



www.griffithbusinesschamber.com.au

The Griffith Business Chamber is a not for profit association that has been promoting, supporting & protecting the interests & sustainability of businesses in Griffith since 1953. Our large membership base gives us a strong voice when it comes to important issues affecting the business community. We continue to represent & improve the local business landscape but we can only achieve this with your valuable membership.

Reasons to be a member of the Griffith Business Chamber include...

- **Assist Griffith to Grow & Prosper**

Your financial support allows the Griffith Business Chamber to fund crucial initiatives for a sustainable future. These initiatives are outlined in our *"9 Achievable Goals for Griffith to Grow & Prosper"* and our *"Top 5 Key Basin Plan Messages"* documents. They include goals such as; improving water security, improve access to higher education, improved retirement facilities, creating a regional brand, decentralisation initiatives, improving health facilities, ensure supply of affordable housing, encouraging city rejuvenation initiatives and ensuring that our council representatives strive for continual improvement.

- **An avenue to voice concerns/issues**

All members are welcome to attend Chamber events or to contact us at any time.

- **Gain voice in government**

Providing a strong collective voice to represent the interest of businesses to all levels of government, about important issues that directly and indirectly affect your business.

- **Networking opportunities**

Share your idea's, passion, initiatives with other like minded businesses at Chamber events.

- **Invitations to workshops & seminars**

Featuring special guest speakers on various topic throughout the year.

- **Inclusion in promotional activities**

Invitations to participate in Side Walk Sales, Christmas Promotions etc.

- **Advertising**

Chamber are proactive in sending a clear message about keeping your money where your home is.

- **Monthly E-news & regular correspondence**

Keep up to date about events/issues affecting local business & community.

- **Inclusion on our website**

Members Listing

- **Free NSW Business Chamber Alliance Membership;**

Our alliance partnership with the NSW Business Chamber, entitles you to the following additional free benefits;

- Access to a Business & Advice Hotline, providing IR, HR, Legal and Marketing advice
- Regular Webinars | E- Newsletter | Business Connect Magazine
- Plus a whole range of other valuable and useful services for businesses.



1 Contact Details

Business Name.....ABN.....

Street Address.....

Suburb..... State..... Post Code.....

Postal Address

Suburb..... State..... Post Code.....

Primary Contact

First Name..... Last Name..... Phone.....

Email.....

Additional contacts to receive communications

Email 2

Email 3

Website..... Year Business Established..... eg: 1980

Industry Type

2 NSW Business Chamber Alliance Membership

As a member of the Griffith Business Chamber you are *automatically* entitled to FREE Alliance Membership with the NSW Business Chamber. This includes access to a range of additional business tools and resources.
If you do not wish to accept this membership, OPT-OUT by ticking this box:
Terms and conditions of the Alliance Program are available at www.nswbusinesschamber.com.au



3 Membership Fees

Community/Non for Profit	\$22	<input type="checkbox"/>	21 - 30 employees	\$330	<input type="checkbox"/>
Home Based Business	\$77	<input type="checkbox"/>	31 + employees	\$550	<input type="checkbox"/>
1 - 10 employees	\$110	<input type="checkbox"/>	Silver sponsor	\$770	<input type="checkbox"/>
11 - 20 employees	\$220	<input type="checkbox"/>	Gold Sponsor	\$990	<input type="checkbox"/>

4 Payment Options

Cheque
Payable to: Griffith Business Chamber Inc
Post to: PO Box 93, GRIFFITH NSW 2680

Direct Deposit
Name: Griffith Business Chamber Inc
BSB 802 058 **Account Number** 53567
Reference: Please use your Business Name

5 Sign

Name

Signature

Date

6 Submit application

Please scan and email your application form to amanda@msolutions.net.au

2016-2017 Membership



Community / Non for Profit	\$22.00 inc GST
Home Based Business	\$77.00 inc GST
1-10	\$110.00 inc GST
11-20	\$220.00 inc GST
21-30	\$330.00 inc GST
30+	\$550.00 inc GST
Silver Sponsor	\$770.00 inc GST
Gold Sponsor	\$990.00 inc GST

Silver Sponsorship Extras:

Logo to appear on front of Chamber Newsletter as "SILVER SPONSOR" & on website PLUS receive an advertisement in Monthly Newsletter.

Gold Sponsorship Extra's:

Logo to appear on front of Chamber Newsletter as 'GOLD SPONSOR' & on website, and all email correspondence.
PLUS receive an advertisement in Monthly Newsletter.

Contact our Committee



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