

# Helping the heartland's SELF-EMPLOYED

## SBA FRANCHISEES ARE GROWING IN TOWNS LARGE AND SMALL



➔ Ask franchisor Adam Parore why so many of Small Business Accounting's 10,000 active clients live and work in provincial New Zealand and he's not at all stumped. 'Easy!' says the former test wicket keeper. 'Almost everyone's either self-employed or a small business owner. Manufacturing and other labour-intensive industries have basically migrated to the cities, leaving few really big employers in the provinces. That means that provincial New Zealand has huge numbers of self-employed people.'

'Look at agriculture, our primary industry, and all the professionals, tradespeople and contractors who support it: vets, fencers, shearers, hay balers, contractors and more. Communities all over New Zealand need builders, plumbers, electricians. They all have their own businesses – which means they all have paperwork. And I've yet to meet a self-employed person or small business owner who enjoys – let alone has time for – book-keeping. That's what Small Business Accounting (SBA) is here for and it's why our franchisees are doing so well. Wherever a franchisee can draw on around 5000 population, perhaps over one or two rural townships, they can look forward to a comfortable income.'

SBA franchisees help clients with their GST returns, PAYE, cash-flow recording, other book-keeping activities and regular liaison from as little as \$90 a month. 'These sorts of services don't call for accounting qualifications: they call for basic book-keeping skills, maybe small business or admin experience, some computer skills and a healthy dose of common sense. Above all, franchisees need a desire to help people and an approachable attitude. So many people literally walk off the street into SBA shops saying "Please, I need help!" It's important to make them feel welcome when they come in and a lot less stressed when they leave.'

### SIMPLE SYSTEMS, GREAT MENTORS

Given provincial New Zealand's importance to SBA, it's no surprise that the franchise's annual conference this year was held in Napier. With 40 outlets nationwide, many owned by couples, over 100 people attended. 'As always when we get together, there was plenty to discuss and franchisees enjoyed meeting representatives from two key online accounting software specialists: Bankline and Xero. The SBA software integrates with both these popular systems and does amazing things like bringing together a client's bank statements and then using recognition codes to check incomings and outgoings. It's easy to use and intuitive and can produce a balance in pretty much the blink of an eye. That enables us to provide real-time financial data that helps small business owners make informed decisions.'

But Adam says the real highlight of the conference was announcing SBA's two big award winners for the year. 'Palmerston North's Tony Lane was a popular choice as *Franchisee of the Year*. Tony's been with us for six years and besides what he's achieved in terms of turnover, revenue and new client acquisitions he has also made a

huge contribution to the group. Tony is a mentor to many of our new franchisees and his award reflects just how much of a team spirit we enjoy.'

Meanwhile, the *Rookie of the Year* award went to Ross Ruddenklau of Riccarton and his wife Alison, whom we featured in these pages earlier this year. When these former Southland farmers opened their SBA business two years ago, they had not one client. After just twelve months they had gone from zero to 100, and in their second year they converted 184 enquiries to 116 new clients.

### MORE ENQUIRIES, MORE CLIENTS

Ross and Alison's high client conversion rate reflects the trend right across the country, says Adam. 'Earlier this year, we made a serious investment in television advertising and, believe me, it has paid dividends – SBA experienced 15% growth over the period of the campaign. As always, though, advertising is just part of the mix – the fact that our franchisees operate from clearly-branded storefront locations also helps people to know who we are and what we do, so it all works together. The result is that SBA is the biggest name in book-keeping in New Zealand by a million miles.'

The influx of enquiries means that there are opportunities for many more franchisees throughout the country. 'We're keen to appoint new people throughout the regions, and in the cities too,' assures Adam. 'The numbers show that finding clients is not an issue – it's handling the workload that will keep you busy.'

With all systems and training included, an SBA franchise costs around \$32,500. 'This includes a licence to operate the APM mortgage broking system, which can easily generate an additional \$60,000 turnover,' Adam says. 'Whether marketed as part of the SBA service or on a stand-alone basis, it can provide a lucrative income stream that is still recording steady volumes even in the current property market. Many SBA clients have funding or re-mortgaging requirements and the APM system is second-to-none in finding the right package to suit each person.'

'As people – even politicians – are increasingly recognising, the self-employed and small business owners are the economic backbone of this country. SBA offers the help they need to get on with their real work, and even with 40 outlets we haven't yet scratched the surface. There's never been a better time to be an SBA franchisee.' ■

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