

**NILS Network of Tasmania**

# MicroBusiness Loan Program

*Client business  
directory*

[nilstasmania.org.au](http://nilstasmania.org.au)



SUPPORT LOCAL ECONOMIES BY SUPPORTING OUR CLIENTS



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*"We would not  
have had the  
finance to open  
and run our  
business."*

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“The loan enabled me to cover the expense of upfront purchase needed for me to get the ball rolling with my business. I really appreciate it. Thank you.”

## The MicroBusiness Story



Since 2005 NILS Tasmania has, through State Government support, provided over 1,000 loans of up to \$3,000 which have empowered Tasmanians on low incomes to start up small businesses and to move toward financial independence and greater self-reliance.

Throughout communities across Tasmania our clients have established or expanded businesses diverse as coffee vans to tattoo studios.

**Our interest free Micro Business loans** are delivered in partnership with the five State Government funded Enterprise Centres and the Federal Governments NEIS scheme, giving a total of nine locations state wide. We also have some great Micro Business ambassadors who have financially supported our program as they want to support the entrepreneurial spirit of Tasmanians and the aspirations of our clients.

And the results speak for themselves as our evaluations show that not only do our clients benefit personally by increased confidence and skill development, but for many their businesses support not just themselves but they have expanded to the point that they are employing others.

*In this booklet we highlight seventeen of our clients that may be providing the service you need in your community. We hope you consider using their services or products and support local people in local business.*

## MicroBusiness Loan Basics

- *MicroBusiness loans up to \$3,000 are available for all types of businesses*
- *Available to those on concession cards who are starting up a new micro business or expanding an existing business.*
- *Clients receive support from Enterprise Centres Tasmania or NEIS providers to develop a viable business plan and mentoring to assist them on their journey.*
- *No credit checks, no fees and no charges ever*
- **To apply or get more information:**
  - ▶ *Contact your local Enterprise Centre  
[www.enterprisecentres.tas.gov.au/home/advisor\\_profiles](http://www.enterprisecentres.tas.gov.au/home/advisor_profiles)*
  - ▶ *OR if on the NEIS Scheme contact your Programme Consultant*
  - ▶ *Alternatively contact NILS on 1300 350 650  
or email [microbiz@nilstasmania.org.au](mailto:microbiz@nilstasmania.org.au)*



*"It's brilliant,  
super easy to  
talk to and very  
helpful for my  
little business".*

## **Is anyone better off because of their MicroBusiness loan?**

We conduct surveys of our MicroBusiness clients three months and twelve months after receiving their loan and when their loan is completed. We want their feedback on our processes, their business support needs and most importantly the outcomes with their businesses.



### 3 month client survey

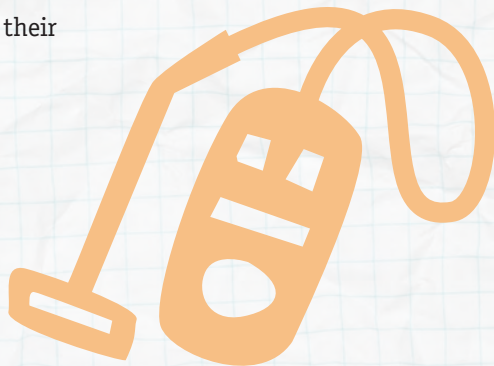
- 95% found NLS offered good support and were respectful
- 86% found applying for the loan straightforward
- 90% found the ECT/NEIS business planning advice useful and supportive
- 59% found the business plan useful in their business

### 12 month client survey

- 93% still in business
- 15% had business income over \$50,000
- 23% now solely supporting themselves through business income.
- Only 46% reliant on any government benefit

### Completed loan survey (approx. 2 years)

- 86% still in business
- 17% now support themselves solely on business income
- 18% generated income over \$50,000
- 67% employ others in the business
- 78% were more confident since starting their business
- Marketing, promotion, budgeting and cash flow were the greatest challenges in business.



“Without the loan I quite simply could not have started this operation”.





**We asked them  
what advice they  
would give to others  
starting a business.**

**HAVE GOALS  
AND WORK  
TOWARDS  
THEM.**

Be humble and seek the honest opinion of a business expert. Very few businesses start from absolute zero and most ideas have already been tried before. Don't waste your time. We only tend to hear about the success stories but these are literally one in a billion.

Get as much help  
and support as  
possible, network  
and collaborate  
for the best  
success.



**Education, keep working so you  
have an income, seek a mentor,  
and believe in your dream.**



# Client Business Directory

19 of our recent clients put their business forward to be promoted. We hope you consider utilising their services or products, and support them and thereby support local economic development.

This is the first edition of our client directory and we hope to build on it and promote more and more of our clients in the coming years.

- ▶ Australia's Sweet Pea Specialists – *seed suppliers*
- ▶ Balloonies Studio – *party supplies*
- ▶ Caccoon Life Coaching – *personal and business coaching*
- ▶ Classic Statues – *garden ornaments*
- ▶ Callum Ball Music – *music production*
- ▶ Computers R Us Tasmania – *IT support*
- ▶ Fast Forward – *photography & printing*
- ▶ Just Tag & Test – *test and tag services*
- ▶ Kumala Moon – *clothing and jewellery*
- ▶ Launceston Bin Hire – *bin hire pick-up and delivery*
- ▶ Little Things Blossom – *natural soaps and candles*
- ▶ Mama's Caf – *African cuisine*
- ▶ Meraki Beauty – *beauty and tanning services*
- ▶ Saintly Sweets – *healthy treats*
- ▶ SAROX – *IT support*
- ▶ Secure-A-Tint – *window tinting*
- ▶ Tasmanian Impressions – *wood jewellery and crafts*

A close-up photograph of several sweet pea flowers in shades of pink and magenta, with green leaves and vines in the background. A yellow circular callout box is overlaid on the lower-left portion of the image.

"NLS allowed me to purchase necessary equipment to start my business. We are now international exporters!"




# Australia's Sweet Pea Specialists

Australia's largest supplier of Australian grown Sweet Pea seeds.

All our seeds are grown on our two farms in Tasmania and South East Queensland. We practice sustainable gardening and DO NOT use synthetic chemicals. We also provide a large range of FRESH seeds for cottage, meadow, cut flower gardens, kitchen gardens and edible flowers. We ship around the world.

- Seed supplier
- Farm Tours
- Free presentations on Sweet
- Peas, edible flowers and garden design
- We stock a large range of gifts and gift packs
- Gift Vouchers are available

 [austriassweetpeaspecialists@gmail.com](mailto:austriassweetpeaspecialists@gmail.com)

 [facebook.com/austriassweetpeaspecialists](https://facebook.com/austriassweetpeaspecialists)

 [www.sweetpeaspecialistsaustralia.com](http://www.sweetpeaspecialistsaustralia.com)

# Balloonies Studio

## Balloonies Studio is a party supply brand.

Balloonies Studio was born out of a passion to create, and also to be super flexible with my time as a mother. Back when balloon garlands were the stuff of dreams and unaffordable for most, I set out to make them attainable, easy to do, and available to everyone in one little, but totally cool kit. Today, our range has grown and we are always working on the next exciting product to bring to you.




"It gave us the kick start to grow and we are the always working on the next exciting product".

*We are committed to helping you celebrate every milestone, birthday and special event no matter how big or small! We are home to a wide range of balloon garland kits, streamer hangings, party ware and décor.*

 [hello@balloonies.com.au](mailto:hello@balloonies.com.au)

 [facebook.com/balloonies.com.au](https://facebook.com/balloonies.com.au)

 [linktr.ee/BallooniesStudio](https://linktr.ee/BallooniesStudio)







# Cacoon

## Life Coaching

Let's be very clear from the outset I believe we all need a coach. As your coach I make no false promises.

### *My coaching services include:*

- Life coaching
- Career coaching
- Business coaching
- Executive coaching
- Stress coaching
- Confidence coaching
- Take back your health coaching

### *I can also assist with:*

- Public speaking
- Goal setting
- Wellness workshops
- Motivation
- Hypnotherapy
- Personal development
- Planning
- Teens and children therapy

"NILS helped me create my dream business, without it, it would still be just a dream."



 [cameron@cacoonlifecoaching.com](mailto:cameron@cacoonlifecoaching.com)

 [www.facebook.com/cacoon.lifecoaching/](https://www.facebook.com/cacoon.lifecoaching/)

 [www.cacoonlifecoaching.com](http://www.cacoonlifecoaching.com)

# Classical Statues

## Unique concrete castings production.

We are possibly the only producer of large concrete garden products in Tasmania. Due to their size the statues we produce can be expensive to transport from the mainland. Producing these products in Tasmania cuts out the large transport costs so we can offer competitive pricing. Our statues are produced with traditional, old time methods that produce quality products which will be the antiques of the future.



*"NILS helped us grow our business by securing enough backup stock to supply our outlets".*

 [classicalstatues@outlook.com](mailto:classicalstatues@outlook.com)

 [www.classicalstatues.com.au](http://www.classicalstatues.com.au)

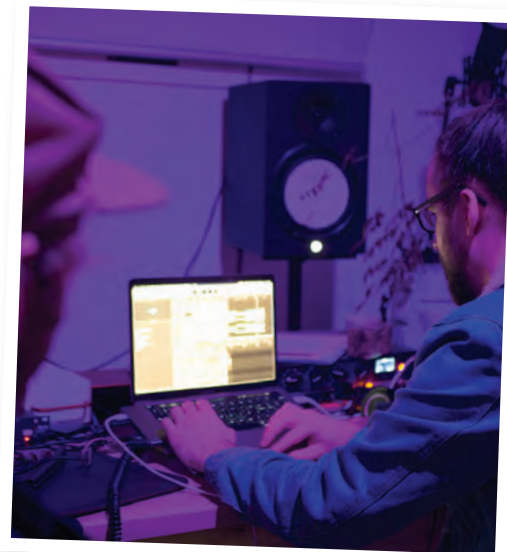
 0477 093 993

# Callum Ball

## Music

### Recording, mixing/mastering, custom instrumentals.

If you are singer or rap artist, I have all the means to take your written music and turn it into a finished commercial release. My studio is equipped to professionally record vocals and solo instrumentalists, mix and master any genre of music and to create custom instrumentals. I have produced for a number of local artists, Including Dunn D, Swaz and Wombat.



[e callum.johnball@gmail.com](mailto:callum.johnball@gmail.com)  
[f www.facebook.com/MetTerra](https://www.facebook.com/MetTerra)  
[i www.instagram.com/callumballmusic/](https://www.instagram.com/callumballmusic/)



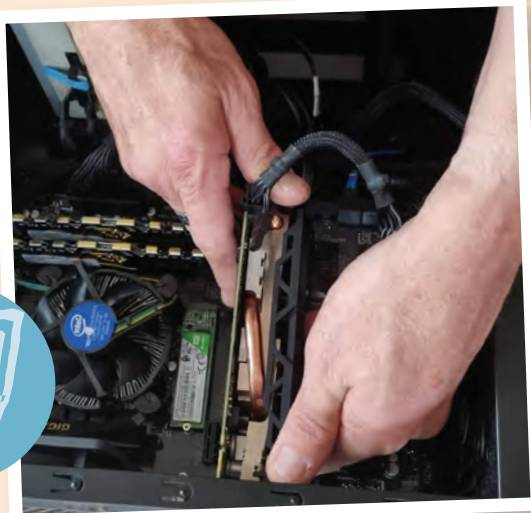
"My NILS loan allowed me to improved my recording equipment. I'm now able get better sound with a real nice analogue flavor!"

# Computers R Us Tasmania

We strive to provide the best service  
at the lowest cost.

We support a variety of systems and can setup, use  
and troubleshoot a range of networking hardware and  
software, including Mac, iPhone/iPad/iPod, Apple Watch/  
Apple TV, Android, Linux and Windows.

*"Our NILS loan gave us the  
start we needed - without  
it we possibly wouldn't of  
got off the ground"*



- Computer and electronics sales.
- Computer parts and software sales.
- Computer and electronics repairs.
- Multimedia related tasks, for example VHS to DVD or flash drive conversion.

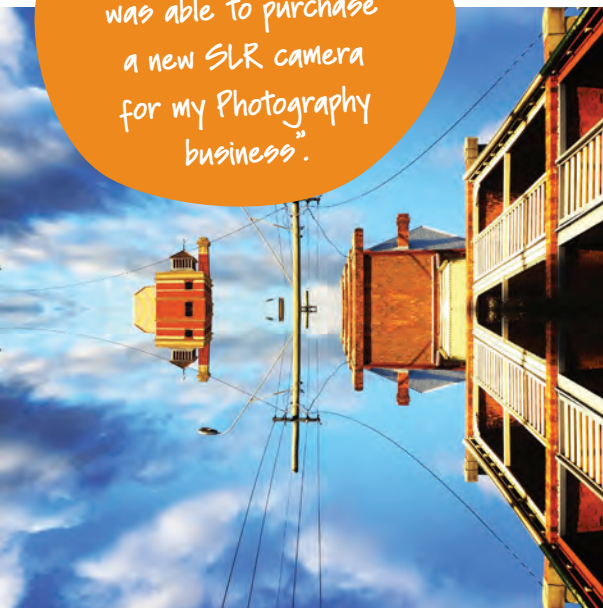
 [support@computersrustas.com](mailto:support@computersrustas.com)

 [www.facebook.com/computersrustas/](https://www.facebook.com/computersrustas/)

 [www.computersrustas.com](http://www.computersrustas.com)



"Thanks to the NLS Micro Business Loan I was able to purchase a new SLR camera for my Photography business".



e [s.l\\_70@outlook.com](mailto:s.l_70@outlook.com)

† 0458 793 372

## Fast Forward Rewind Photography

Photographic prints on a variety of media.

We produce original and imaginative art photography. You are able to order specific genres like landscape or portraiture on different media including slimline aluminium and archival papers.



# Just Tag & Test

With over 20 years in various technology industries, John Reardon started operating as Just Test and Tag Tasmania in Northern Tasmania mainly servicing TAS Water meters. John noticed the excessive prices being charged for Test and Tag services in Tasmania and this high cost was the basis for developing a better methodology.

"Thanks to my NILS loan, I was able to employ a long term unemployed to give them a chance and help them out".



## John started his business with the help of NILS with a Micro Business Loan.

When he started he was just servicing the North of Tasmania. Since then he has won major contracts Tasmania wide. Having to expand his business to the south he once again approached NILS for a top-up loan to assist. With his \$1,500 top-up loan he was able to purchase the extra equipment needed. John's story is a great example of how a NILS loan and support can help grow an emerging small business.

 [sales@jttt.com.au](mailto:sales@jttt.com.au)

 [jttt.com.au](http://jttt.com.au)

 0488 993 172



"By implementing computer based reporting and record keeping, I've been able to reduce the price per tag - passing on a major cost saving to my clients".


## Kumala Moon


### A family owned business supporting Fair Trade.

At Kumala Moon you are welcomed into a colourful wonder of interesting delights, filling your senses. I can gift wrap for you, I offer free delivery to online customers, we feel that it is important to give back to our community wherever possible, so we do. We love to have a chat and value every customer.



We offer a huge range of clothing and unique gifts from around the World and also supporting our local Jewellery and Clothing Suppliers. Our range includes homewares, unisex clothing, incense, tarot Cards, Silver Jewellery, Handmade leather products, leadlight lamps, Tibetan wares and quite a lot more.

 [kumalamoon@gmail.com](mailto:kumalamoon@gmail.com)

 [kumala-moon.business.site](https://www.facebook.com/kumala-moon.business.site)

 0438 022 728



"For me the process  
was simple enough  
and the support was  
terrific which made  
the whole process  
even easier".





# Launceston Bin Hire

Steve operates bin hire pick-up delivery in the Tamar Valley area. Give Steve a call today to discuss your needs.

"After a bit of a tough few years it was a piece in the puzzle that helped me to restart my business".



e [steven@launcestonbinhire.com.au](mailto:steven@launcestonbinhire.com.au)

t 0419 738 558

"The loan took it from just an idea to getting it to the Tasmanian retail market".



# Little Things Blossom

We have a wide range of all-natural soaps and a variety of unique, hand-poured, scented soy-wax candles.

Here at Little Things Blossom we pride ourselves on our ability to provide our customers with an exceptional quality product, that is unique, hand-made and 100% Tasmanian. Our products are available locally in specialty stores and online via Etsy or Facebook Marketplace.

 [craigandellyn@gmail.com](mailto:craigandellyn@gmail.com)

 [www.facebook.com/littlethingsblossom](https://www.facebook.com/littlethingsblossom)

 [www.etsy.com.au/littlethingsblossom](https://www.etsy.com.au/littlethingsblossom)

 0459 436 971

## Mama's Caf

"Our NLS loan helped us purchase an ipad plus stock and other equipment"

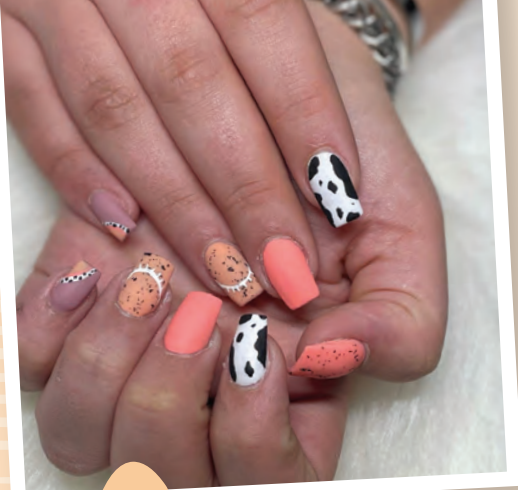


Authentic African Cuisine; curries, soups, juices and Arabic coffee. Because you need to taste the taste of Africa!

 [mamascaf@gmail.com](mailto:mamascaf@gmail.com)

 [facebook.com/MamasCafTas](https://facebook.com/MamasCafTas)

 0478 170 233



"Thanks the to NIBS program, I was able to follow my dream of opening my salon! So glad that we have something like this to help small business owners to succeed!"

 [ebonnig@icloud.com](mailto:ebonnig@icloud.com)

 [facebook.com/merakibeautilongford](https://facebook.com/merakibeautilongford)

 0492 168 046

## Meraki Beauty

Beauty and tanning services and treatments including; waxing, tinting, acrylic nails, gel polish tanning, facials, henna tint, lash lifts, eyebrow lamination and eyelash extensions.

Meraki provides professional yet affordable quality services to all clients. Our goal is to help you feel comfortable and beautiful. We are not just here to make you feel fabulous but we are here to be a friend too! You come in as a client and leave as a friend!





"I used the NLS loan to buy my chocolate tempering machine - previously I had to do the process all by hand which was incredibly labour intensive."





**Hand-crafted epicurean sweet treats free from gluten, dairy and refined sugar, dipped in 90% cocoa chocolate. My range includes some old favourites renamed as Sinful Snicker, Blissful Bounty, Cherubic Cherry Ripe, Luscious Lamington and NoMaltTeaza.**

 [pollylol2@bigpond.com](mailto:pollylol2@bigpond.com)

 [facebook.com/SaintlySweets/](https://facebook.com/SaintlySweets/)

 0403 805 559

## Saintly Sweets

From my own personal experience and those of dear friends, I became aware of a scarcity of delicious sweet treats in cafes and specialist stores which are free from potentially damaging additives, in particular gluten, dairy and refined sugars. There was nowhere to enjoy a treat with coffee whilst joining your friends in a cafe. Saintly Sweets are just that, Saintly in their make-up and Wicked in their flavour and nutrition. Customers tell me they are like a meal rather than a confection. They are all hand made using as many local ingredients as I can source, for example we use hand-picked cherries from a 100 year old heritage tree in Cradoc.

# Sarox Pty Ltd

**Kevyn and Kobi started Sarox in 2015 as a partnership with a focus to develop an open-source software framework for smart-homes.**

Both quickly realised that would be expensive, so started looking at ways to fund its development. They considered crowdfunding but that was far too large of a commitment while they were still both in high school, so decided to apply their skills to build websites and custom software for other people in order to fund the development. Not long after seeing the demand for capable, out of the box thinkers like Kevyn and Kobi, the business refocused and the client services division became the core offering of Sarox.




*Sarox is a leading web design, software development and consultancy firm based in the Hobart CBD, originally founded in the Huon Valley.*

Things evolved slowly while Kevyn and Kobi were both in school but eventually, with both founders stepping up to full-time positions with the company, Sarox was able to function as a very capable digital agency working in a range of industries. In 2019, Sarox became the top-rated web design agency in Hobart based on the number of positive Google reviews.

 [info@sarox.com.au](mailto:info@sarox.com.au)

 [sarox.com.au](http://sarox.com.au)

 1300 072 769



"Thanks for the opportunity to purchase a computer through NILS when we were just starting out with Sarox. This helped get our business off the ground which now employs 7 people in Hobart."



In June 2019 at only 18 years of age young Kobi Colman came to NILS to apply for a Micro Business loan for his business Sarox Pty Ltd. What is even more amazing is Kobi and his business partner Kevyn started Sarox in 2015 when Kobi was only 15 years old.

# Secure-A-Tint

## Window tinting for home and office.

We are a locally owned and operated small business, we are passionate about ensuring our customers get the tint to suit their needs and requirements. Our service is friendly, professional and knowledgeable. We provide samples for customers to enable them to make a decision in the comfort of their home. Our window film is of the highest quality, imported from the U.S and supplied by Solargard in Sydney.



 [secureatint252@gmail.com](mailto:secureatint252@gmail.com)

 [facebook.com/secure-a-tintwindowtinting](https://facebook.com/secure-a-tintwindowtinting)

 0400 435 719





Spreyton

Jeffrey & Eileen Wessling

# Tasmanian Impressions

*"Our new laser engraver has become our most important piece of equipment - it is used extensively for our timber products."*

## Timber Products using and promoting sustainable use of Tasmanian Timbers.


Our emphasis is on quality products, excellent service and, where possible, all things Tasmanian using Tasmanian content, products and timbers. Our products are attractively and professionally presented, and include "Story Cards" or other information concerning the materials and designs used in the products. We fully support the concept of responsible use and sustainability of the forests.

- Wild Coast Design Timber Earrings
- Tasmanian Wildlife Timber Earrings
- End Grain Coasters
- Tasmanian Timber Cheese Platters
- Custom Design Timber Boxes

 [info@tasmanianimpressions.com.au](mailto:info@tasmanianimpressions.com.au)

 [facebook.com/tasmanianimpressions](https://facebook.com/tasmanianimpressions)

 [tasmanianimpressions.com.au](http://tasmanianimpressions.com.au)

 0407 389 816

"I am using the potential I have and I still have a vision. New doors are opening."

"The NILS program has allowed us to create a business and morph with the times and new ventures that presented themselves."



## MicroBusiness Loan

# Client feedback

"The NILS loan was a huge help for me. Everyone I spoke with from NILS was very helpful and polite. Could not speak more positively about the process".

"WE HAVE FOUND THE PROCESS TO ACCESS SUPPORT, BOTH FINANCIAL AND ALSO BUSINESS INFORMATION, TO HAVE BEEN VERY STRAIGHTFORWARD AND MOST HELPFUL IN OUR BUSINESS START-UP".

## OUR CORPORATE SUPPORTERS

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- Errol Stewart
- Gilbertson Charitable Trust
- Ian G Griffiths
- Federal Group
- Robert Rockefeller
- Aurora Energy

[nilstasmania.org.au](http://nilstasmania.org.au)



COMMUNITY LENDING FOR TASMANIANS



→ PROUDLY SUPPORTED BY

