



**O<sup>3</sup>ZONECARD**  
OzoneCard Training Manual

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PART ONE

# THE BASICS OF OZONECARD

# What is OzoneCard?

In this part we learn about what OzoneCard is and how to explain the concept of it.

SUCCESS SECRET

**Childhood Trading**

Many children bring lunch to school. Often there may be something in there that they do not like. Sometimes they will offer to exchange this with other children in their group. The food that they don't like could be their friends favorite kind.



Before learning how OzoneCard operates you must first understand the fundamentals. The OzoneCard Merchant-Transaction System is a simple mechanism and it is vital to understand the basics.

**Definition One:**

OzoneCard is defined as the transaction of goods and services of equivalent value without monetary payments.

**Definition Two:**

OzoneCard is a method of buying products of services with the cost being paid by the purchaser through the sale of their own product or service as opposed to cash. Wealth traded by direct transactions.

**Definition Three:**

The act of exchange one kind of goods for another, as distinct from exchange by the use of money.

**Definition Five:**

The direct exchange of merchandise and/or services between two different businesses.

**Examples of one-on-one Exchange-Transactions today:**

During the Iraq conflict in the middle-east wars oil has been traded for food, medical and building supplies between the US and Iraqi governments with no cash involved.

**EXERCISE 1:**

Provide another example of how Exchange-Transactions are used today between two businesses. Try and provide a real-life situation if you can.

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**EXERCISE 2:**

Provide an example of how exchange-Transactions are used between adults. Try and provide a real-life situation if you can.

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**EXERCISE 3:**

Provide an example of how Exchange-Transactions are used between children. Try and provide a real-life situation if you can.

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QUICK TIP

**Remember the power of exchange-transactions:**

As adults we tend to forget about the power of exchange-transactions. Small businesses will often do transactions for services when cash is tight but as they grow they will sometimes forsake exchange-transactions for cash.

# Benefits of Using OzoneCard

There are many benefits to people who use their skills or products to do transactions with one another.

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## OzoneCard Networks

Being part of a business network guarantees repeat business and is the only form of finance that brings its merchants new customers.

### OZONECARD AS A WEALTH-BUILDING TOOL

OzoneCard is an economic tool that helps to build community wealth. It is a good way of meeting a business or individuals need to get what they want, build wealth and gain assets through their own efforts.

### OZONECARD HELPS DURING PERIODS OF ECONOMIC DOWNTURN

In times of financial hardship businesses or individuals can do transactions of their services and still get what they need. The more transactions they can do, the better off they become.

### OZONECARD BUILDS LOYALTY

People who do transactions with one another will find out more about each others businesses and, if the experience was successful, often engage in future transactions with the same business or individual.

### OZONECARD ATTRACTS NEW CASH CUSTOMERS

Even though you may engage in transactions with someone you are still a reference point for cash economy paying customers.

If you are happy with the product or service provided by someone through the OzoneCard business network, then it is likely that you will recommend them to other people who may need similar services.

### EXERCISE:

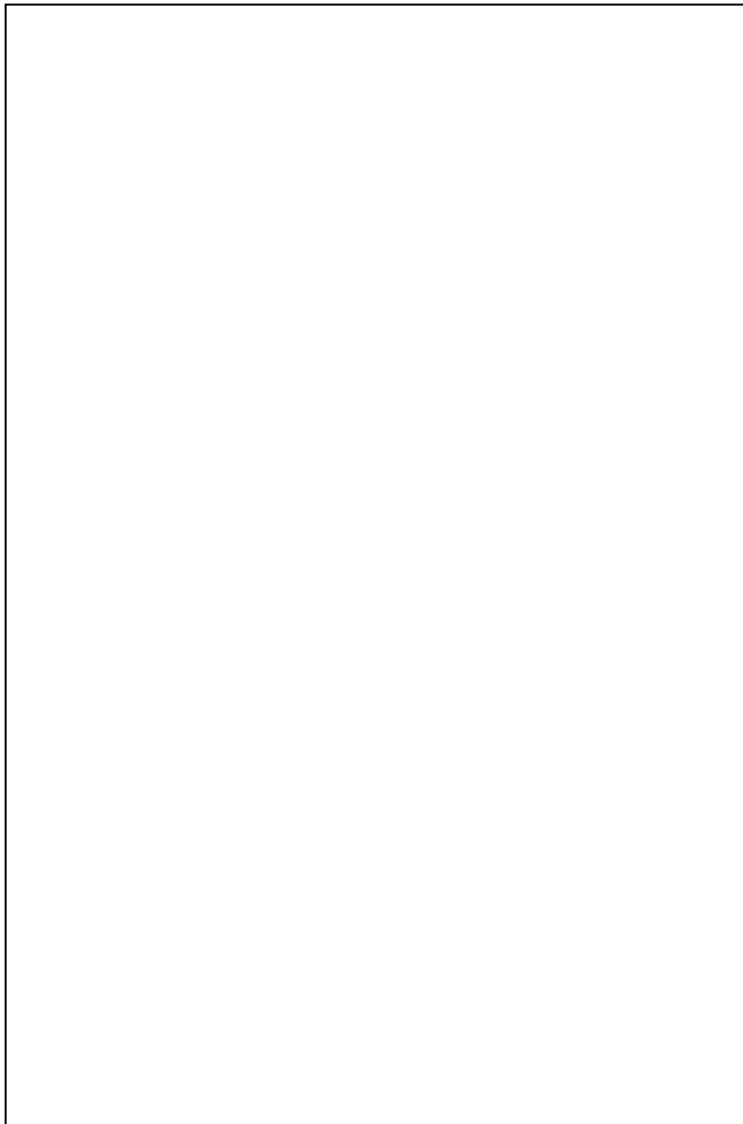
Person A has \$1000 worth of corn, Person B has \$1000 worth of fish, Person C has \$1000 worth of bread.

Person A wants \$500 worth of bread and \$600 worth of fish, Person B wants \$700 worth of corn and \$500 worth of bread. Person C wants \$300 worth of corn and \$400 worth of fish.

Person A knows Person B but not person C. Person C knows Person B but not person A.

Draw the diagram for this transaction remembering that only those people who know one another can engage in direct exchange

*(Hint there will be more than 4 steps in the diagram)*



QUICK TIP

**Take Notes**

Use the side margins to take notes for future reference.

Highlight key points in this document and extract appropriate key-phrases that may be useful in creating your own marketing material.

Step 1:

Step 2:

Step 3:

Step 4:

Step 5:

**QUESTIONS:**

1. If not in OzoneCard result would be:

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2. If in OzoneCard result would be:

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# Pitfalls of Trading

Whilst one-to-one exchange is sometimes useful it is also often limited in value due to some major flaws.



SUCCESS SECRET

### OzoneCard Banking

OzoneCard System is designed to provide a 'banking service' for Merchant-Exchange. They act as a third party record keeper for transactions and note the value of each sale or purchase between Merchants. This helps to overcome the issues listed here.

There are several obvious downfalls of the one-on-one exchange systems. These are:

- **Need** – ensuring that both parties want each others products or services
- **Fair trade** - ensuring that the items being exchanged have the same value
- **Timing** – if you wish to exchange corn for fish you can only do this if corn is in season.
- **Issuing IOU's** – If an exchange takes place now, but one parties product or service is not worth the same amount then one party will have to issue another party an "IOU"

### EXERCISE:

Create a list of 8 things that you could do as Exchange-Transactions with other people in the room

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## INDUSTRY SEGMENTATION

**Retail Trade** – Retail Merchant-Trading groups generally deal in small to medium sized businesses. They often start with owner-operated businesses in the service industry and then gradually move upwards to businesses with 2 or more staff.

**Corporate Trading** – Corporate Merchant-Trading are those who engage in purchasing Stock or Assets from their members and then on-selling it to other businesses in the network. They deal with medium to large sized manufacturers, wholesalers and distributors.

These trading networks also often warehouse stock they have purchased and sell some of it into their membership base (*at a mark-up if they purchased it from a wholesaler and are selling it in small retail lots*) and some on for cash.

The benefit for businesses who sell to corporate trading networks is three-fold:

instead of taking a write-down of the value of their stock they can sell it at full retail price

instead of selling surplus products into existing markets for a discount, they can sell them to new customers

businesses can use their Ozonecard Credits to buy goods or services that they would have purchased with cash.

Businesses sell their surplus inventory, production capacity or time and purchase needed resources with their Ozonecard.

**International Trade** – Counter-trade and international reciprocal trading make up International Trade Transactions.

Counter-trade constitutes transactions between governments or multinational companies.

### EXERCISE:

Provide an example where a business needs a corporate trading network. (*Hint: think of any business situation where a large surplus of products may occur*)

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SUCCESS SECRET

### Ideas for your OzoneCard Network

Retail trading networks can benefit by purchasing end-of-line or excess stock from liquidators or wholesalers for OzoneCard currency and then on-selling these items for full retail value to members of their network.

This helps create a greater range of products in the group and generates OzoneCard currency for the network operator.

PART TWO

# BENEFITS OF JOINING AN OZONECARD BUSINESS NETWORK

# Why join?

The benefits of joining a professional OzoneCard organization are numerous and range from a steady stream of new customers through to the ability to sell unsold time or products with others merchants in the group.

## **BUSINESS OWNERS CAN SELL THEIR TALENT**

- Doctors, lawyers, accountants, artists etc become merchants of OzoneCard to sell their spare time.
- Being a merchant means that they can sell their talents for other people's talent or products.
- A doctor might need legal contracts drawn up, an accountant might want to see a doctor, a lawyer might want an accountant.
- As these businesses are selling their spare time everyone gets the benefit and everyone's lifestyle and "value of their business" is increased.

## **EVERY MERCHANT IN THE GROUP GETS WEALTHIER**

- Because people are selling their spare time or products with one another everyone earns more money (OzoneCard\$)
- They get more products or services than they could afford, if they only used cash
- If two businesses did a transaction (e.g.: accounting services for advertising) both get something that benefits them and no one has to spend any cash
- As part of an even bigger Business Network of OzoneCard they can sell not only directly, but also offer their services to any other Merchant in the group
- Purchase services from any other merchants using OzoneCard\$ as the mechanism to conduct this transaction
- No cash is needed and everyone can get products or services
- When a merchant buys something using OzoneCard\$, he knows the purchase is being offset in extra sales from excess inventory



SUCCESS SECRET

### **Remember the benefits**

It is important that you memorize all of the benefits of joining a OzoneCard. Not every reason will appeal to each business so you will need to present the most suitable arguments to make your case.

- Spent OzoneCard\$ will return. In the cash economy, there is no guarantee that funds will come back

### **REPEAT BUSINESS**

- Because everyone is buying from one another using OzoneCard\$, they do not need to spend cash with businesses outside of the group. Everyone gets repeat business.
- In cash situation – the money spent by the merchant for the same purpose would have to come out of existing sales.
- Merchant has no guarantee when he makes a cash purchase that this will result in additional sales of his own product.

### **LOYALTY**

- OzoneCard merchants are part of a closed group of businesses.
- Once a business joins your OzoneCard Network, they spend and earn OzoneCard\$ with other people who are merchant of OzoneCard.
- Business owners become loyal to the group and always look to purchase from other merchants in the group, and other merchants will always come to purchase from them.

### **MERCHANT SELL USING OZONECARD\$, THEIR SLOW MOVING OR PERISHABLE INVENTORIES, UN-PERFORMING ASSETS AND ANY EXCESS CAPACITY FOR GOODS AND SERVICES THEY NEED AND WANT.**

- Businesses with time on their hands can sell this and reduce their cash costs.

### **NEW BUSINESS**

- Merchant will buy from one another because they are part of the network and they are saving cash.
- Merchants will get new customers they never had before because businesses in the group are always looking for more people to do transactions using OzoneCard\$, so they can save cash.
- Increase of market share.
- Power of group networking (e.g. Business clusters)

## **INTEREST FREE FINANCE**

- Every merchant of the OzoneCard Network are given an interest free Line of Credit in OzoneCard\$.
- They can buy goods or services from any other merchants.
- They repay their OzoneCard debt, by other merchants coming to purchase their goods and services.
- No interest is charged on this Line of Credit and the OzoneCard network is responsible for bringing these merchants new customers to repay the Line of Credit.
- Only an OzoneCard Network can help a business repay its Line of Credit commitments.
- If a business makes use of the Line of Credit first, it can only increase cash flow.
- OzoneCard is the only credit card that has an in-built marketing plan for it's merchant business owners.

## **SAVE CASH**

- Merchants spend OzoneCard\$ on things that they would normally have spent cash on. (ie for both business expenses or replacement of drawing expenditure.)
- Merchants earn OzoneCard\$ by selling their own product or services – this is New Business that they would never have received, otherwise.
- They spend this OzoneCard\$ instead of cash.

## **PRODUCTS & SERVICES COST LESS**

- If someone sells a service only (advertising, accountants, doctors, lawyers, artists etc) then they are only selling their spare time for OzoneCard\$.
- They sell this time to other merchants of the OzoneCard system and then use those OzoneCard\$ to buy from other merchants.
- The cost of what they are buying is only the cost of their spare/down time capacity!
- A business buys what it needs at the 'wholesale price' of it's inventory.

- Thus reducing its cash outlay for the things it buys.

### **INTERNATIONAL REACH**

- OzoneCard is part of an International Network your merchants can spend their Ozonecard\$ in other countries.
- This is great for holiday-makers, importers and exporters.

### **HELPS MAKE BUSINESSES RECESSION PROOF**

- During times when there are economy down turns, many people still have products or services which they can sell, but people have less cash to buy them.
- If businesses join an OzoneCard Network then they can continue to buy and sell without the need for cash.
- OzoneCard business increases during recessions and is one of the only recession-proof businesses around.
- Surplus stock is sold at a non-discounted price.

### **EARN EXTRA MONEY**

- Businesses sell their unsold stock or unsold time to other OzoneCard merchants.
- This creates more wealth for them.
- OzoneCard is an inexpensive method of finance.
- Selling less productive assets for valuable products and services.
- There are ways of converting OzoneCard\$ back into cash.
- Introduce a new product or service into the business.

### **NO ACCOUNTS RECIEVABLE OR BAD DEBTS**

- OzoneCard Merchants are encouraged to pay each other immediately via their OzoneCard\$.
- As each member is extended an OzoneCard\$ Line of Credit everyone can get paid on time.

These reasons can be summarized into five key areas:

1. Earn extra revenue
2. Reduce their cash expenses
3. Generate more cash business
4. Open new market
5. Provide alternative financing

**EXERCISE 1:**

Write two paragraphs on why an accountant should join an OzoneCard network. Give examples of what they could purchase, through selling their own services, to other OzoneCard merchants and how much cash this might save them every month.

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**EXERCISE 2:**

- A shoe shop buys shoes from their wholesaler at \$50 a pair.
- The shop sells shoes at retail for \$100 a pair.

Explain how the shoe shop can purchase \$1000 of accounting services through the OzoneCard network and how much they will save using OzoneCard\$ instead of cash:

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# Business Reasons

Following are some reasons why various types of businesses would join OzoneCard.



**SUCCESS SECRET**

**Create a list**

1. Ensure that you have a generic 'benefit' sheet made up for each business category.

Take these with you to meetings with potential clients and use this document as a focus point for your discussions

2. Make up a list of 40-50 expenses that most businesses will have.

As the number of merchants in the OzoneCard network increases., add to your list of spending opportunities for any new business joining.

## RADIO & TELEVISION STATIONS

Once all of the fixed costs of operating a radio or television station are met (staff, rent, equipment etc) any extra advertising sold is 100% profit.

The cost to air extra advertisements is virtually nothing.

- The OzoneCard network, brings new customers who will purchase advertising using their OzoneCard\$
- The station can use it's earned OzoneCard\$ to purchase products or services that it would normally buy using cash
- The station saves cash, gets more customers and earns more revenue.
- The business increases its overall Profit and Asset Base

### EXERCISE:

List the names of 5 small radio stations in your area.

*(Hint: You may have to use your radio to pick up some of the smaller community or special interest channels)*

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## NEWSPAPER & MAGAZINE PUBLISHERS

Once a newspaper or magazine has enough advertisers to pay for its print run, any other ads sold are pure profit. After the publisher has covered the cost of its paper, its staff and other overheads it may have a hard time attracting more advertisers (especially when cash is tight in the economy).

- The OzoneCard Network will bring more businesses to purchase advertising from the newspaper or magazine publisher
- The new advertisers can pay the publisher in OzoneCard\$, rather than paying in cash (which everyone wants to save). The customer can effectively 'pay' for advertising through using their own time or products
- The newspaper or magazine gets more advertisers and earns more profit
- The newspaper or magazine buys goods or services using the OzoneCard\$, it earned and keeps its cash for other things

### EXERCISE:

Create a list of 5 types of publications that contain advertising.

*(Hint: Think of anyone who publishes a regular 'print' publication in your community)*

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**HOTELS / MOTELS / BACKPACKERS**

40% of all hotel rooms are empty at any one time.

Business owners want to attract the maximum amount of customers to their hotel/motel/backpackers but there is always competition.

- Once a hotel or motel has sold enough rooms to cover their cash costs any extra room sales are pure profit
- Other OzoneCard merchants will prefer to stay with hotels because they are part of the same business network
- Other OzoneCard merchants will pay in OzoneCard\$ to the hotel/motel
- The hotel/motel will use this OzoneCard\$ to pay for things like cleaning products, linen or advertising etc – saving them cash and attracting more customers
- The hotel/motel could also use OzoneCard\$ to refurbish their premises or pay for maintenance (painting, plumbing etc)

**EXERCISE: A Member wants to stay at a hotel.**

- He is a retail shop ,which sells wine for \$25 a bottle
- He purchases wine at \$10 a bottle from his wholesalers
- The cost of a hotel room accepting OzoneCard\$ is \$120
- A different discount hotel charges \$90 cash for a hotel room in the same area

Q: Which hotel room costs less cash and why?

*(Hint: Take some time to think about this)*

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Q: How much cash does it cost the wine shop to generate \$120 OzoneCard\$?

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Q: How was a ‘discount’ generated and by whom?

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## **BARBERS, HAIRDRESSERS, BEAUTY & TANNING SALONS**

These types of business face heavy competition.

Customers are often very loyal to their hairdresser or beautician and it is hard for new businesses of this type to get new customers. Even existing businesses in this field sometimes also find it hard to get more regular customers and sometimes “reach a peak” of customers and find that they still have unsold appointment time on their hands.

When a business of this type joins OzoneCard Business Network then other business will start to purchase their service.

As the new customers pay the using their OzoneCard\$, the Business can then use these OzoneCard\$ to pay for some of their regular business expenses – saving cash!

### **EXERCISE:**

What are 9 things that a business could purchase using OzoneCard\$ to improve their “customer loyalty”.

*(HINT: Think promotions, give-aways etc)*

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SUCCESS SECRET

### **Making Use of OzoneCard Business Network**

Creating added-on value.

Working in cluster groups to create an extra force.

Motor vehicle industry

- Mechanic
- Auto electrician
- Panel-beater
- A/C service
- Transmission
- Tyre and brakes

OR

Bridal/Formal industry

- Fabric
- Bridal wear
- Suit hire
- Florist
- Photographer
- Car hire
- Jeweller
- Restaurant
- Motel
- Cake Decorating
- Stationary
- Lawyer

## **GRAPHIC DESIGNERS & WEBSITE DESIGNERS**

Most graphic designers and website designers are owner-operated businesses who obtain customers through referrals from existing clients.

Unless these businesses have contracts with large corporations they are often regularly on the lookout for more customers.

As a merchant of OzoneCard, other businesses in the group will want to use them for their design needs. This saves these businesses cash and earns the designers valuable OzoneCard\$ income which they can use to purchase things that they need (instead of paying cash).

Other benefits are:

- the graphic and website designers receive more customers
- the designers expand their portfolio
- they receive more “word of mouth” advertising which may bring in more cash customers
- having more customers also means that their competitors will have less customers
- they increase the value of their business
- they have attracted new customers with no additional advertising costs

### **EXERCISE:**

What is something that a graphic designer can purchase from other merchants of the OzoneCard Network, and then sell for cash to their customers?

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What is something that a website designer may be able to purchase using OzoneCard\$ and then on sell for cash to their customers?

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**ENTERTAINMENT VENUES (CINEMAS, BOWLING ALLEYS, SKATING RINKS ETC)**

Business owners (*especially those starting out*) often spend a large amount of money on wages and office expenses.

After a business owner pays all of their bills, entertainment is sometimes a luxury that they cannot afford.

As part of OzoneCard network, these business owners can purchase entertainment through selling their own goods or services.

The entertainment venue benefits because the cost of an additional seat or ticket is virtually nothing. Any OzoneCard\$ they earn are almost 100% profit.

The entertainment venue can use these OzoneCard\$ on everyday expenses. They can then save their cash and use it to buy goods or services that are not yet available through the network.

**EXERCISE:**

Name 10 types of entertainment venues.

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## PRINTING & PHOTOCOPYING COMPANIES

A printing company is a mixture of a service industry and a retailer.

The company must pay for the cost of inks and paper, yet they mostly sell labour (*the time it takes to organize the printing, manage the print run, print samples etc*)

The printing company may have a cost of 10 cents per colour copy and sell these for \$1 each. This will give them a 90 cent profit on every job.

There is often a lot of competition amongst printing companies. Some businesses will use the closest printing company and others will use the same printing company that they have always used. New businesses might use the first advertisement that they see, or may be referred by other people.

As the industry is very competitive it is often hard to attract new customers.

When a printing or photocopying company becomes a merchant of OzoneCard network, most of the other businesses in the network will want to start using them instead of paying cash.

As many businesses are simply selling services for OzoneCard\$, the cost to create these funds is almost nothing (their spare time).

For the printing company there is really a cash cost to selling something for OzoneCard\$.

If a printing company sells 1000 copies for \$1 each to another OzoneCard merchant, their cash cost for paper and ink might be \$100. Their profit on the job is \$900 OzoneCard\$.

The printing company now has a total transaction of \$1000 OzoneCard\$ they can use. If they spend these OzoneCard\$, purchasing services that they would normally buy using cash then they reduce their cash costs and increase their profit.

**E.g.** The owner of the printing company has the following cash expenses every month:

- Accountant - \$200
- Babysitting- \$100
- Lawnmower - \$100
- Cleaning Products - \$50
- Office Tea and Coffee - \$50
- Entertainment - \$500

Normally this would cost him \$1000 cash. As part of OzoneCard, this will now cost him \$100 cash – a \$900 saving!

### EXERCISE:

Work out the cash savings on the following:

A photocopy shop has the following costs and retail prices:

Item	Cost	Sell
Black & White Copying	5 cents	10 cents
Colour Copy	10 cents	\$1
Ring Binding	50 cents	\$2

How many colour copies will they need to Sell, to make this \$800 OzoneCard transaction?

\_\_\_\_\_

What is the cost to earn this \$800 via OzoneCard\$

\_\_\_\_\_

If the business sells 10 B&W copies, 17 Colour Copies and does 10 Ring Bindings how much will this OzoneCard transaction be?

\_\_\_\_\_

### RETAIL SHOPS

The retail market is very competitive. Lots of businesses have products to sell but attracting new customers is sometimes difficult.

Retailers will get new customers from businesses who are merchants of the OzoneCard network. The retailer can then use the OzoneCard income, to pay for things that they would normally buy in cash.

- The retailer gets new customers
- The retailer earns more revenue
- The retailer reduces competition (*people who were previously buying from other businesses will now buy from them using OzoneCard funds*)
- The cost of products or services that the retailer/wholesaler buys from other merchants of the OzoneCard group is cheaper – as they are paying using their own products instead of cash.

**EXERCISE:**

List 9 businesses which combine both service and labour to make up their sale price.

*(HINT: Part of their expenses will be in cash and the rest will be related to their time)*

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Choose one of the above and work out how many OzoneCard customers or hours they need to do, in order to generate \$2000 of OzoneCard Income for a holiday?

How much cash did it really cost them to earn this?

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**EXERCISE: Lets Play OzoneCard.**

**Step 1: Each person is to choose only one business from the following list, and write that business type on their activity sheet (page 33).**

First Section: (OzoneCard Credit Line \$3,000.00)

- Accountant
- Commercial Cleaner
- Lawn mowing / garden maintenance
- Motor Mechanic
- Printing Company

Second Section: (OzoneCard Credit Line \$1,000.00 or \$2000.00)

- Alarm Monitoring
- Architect
- Bottle Water Supplier
- Clothing Alterations
- Community Newspaper
- Dentist
- Electrician
- Florist & Gift baskets
- Ladies Wear Store
- Lawyer
- Local Radio Station
- Men's Wear
- Painter
- Pest Control
- Plumber
- Restaurant
- Shoe Store
- Veterinary Client \ Pet Supplies

**Step 2: Try to BUY and SELL much as you can, from the other members in 30mins (see activity sheet A page 33)**

**REMEMBER:**

**You can only buy as you have AVAILABLE FUNDS.**

(Add your sales and Line of Credit together, if you have 'insufficient funds', means you must sell something, before you can buy a further item)

**Step 3: Workout and answer the following exercise questions, once step 2 is completed.**

1. What is the total amount of your SALES?

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2. What is the total amount of your PURCHASES?

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3. If OzoneCard charged a Merchant Transaction Fee of \_\_\_\_%. How much would OzoneCard System have earned from this Merchant's transactions?

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4. How would you calculate your GST, on your OzoneCard Sales and Purchases?

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5. If your "Cash" Business, had a total of \$12,000 for Income & \$12,000 Expenses and you add to this your "OzoneCard Account" Would you be receiving a GST refund or GST to pay?

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6. On your 'selected' Business type, work out the cost of your OzoneCard Dollar. (That is, how much cash did it cost you to make these OzoneCard Transaction SALES)

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## Let's Play OzoneCard and Do our Mathamatics ACTIVITY SHEET – PART B

Type of Business: \_\_\_\_\_

**AIM:** (a) How to prove that making use of OzoneCard Network, as a ‘business tool’ will improve Cash Flow for any business.

**(Section 1)**

Received from my ‘CASH’ paying Customers

**No.1 A/c ..... BANK ACCOUNT:**

As a ‘.....’ my average  
**SALES Deposited** per Month = \$

**EXPENSES:**

LESS..... my **Fixed Expenses** (e.g. \_\_\_\_\_ ) - \$

LESS..... my **Variable Expenses** (e.g. \_\_\_\_\_ ) - \$

LESS..... Expense of **Replacement Stock** - \$

**“CASH” Income for Month would have been.                      Sub-Total                      = \$ \_\_\_\_\_**

(go to Section 3, before completing section 2)

**(Section 2)**

**ADD:** Freed up Cash, (because OzoneCard \$ was used to pay Expenses)                      + \$ \_\_\_\_\_

**LESS:** Cash Expenses (accrued as to service my OzoneCard Account)

- |    |    |      |
|----|----|------|
| 1. | \$ |      |
| 2. | \$ |      |
| 3. | \$ | - \$ |

**Total CASH INCOME/PROFIT will now be:                      Sub-Total                      = \$ \_\_\_\_\_**

**(Section 3)**

**No. 2 A/c, is an 'OZONECARD' Account**

Which has an **Interest FREE Credit Line of \$2000 to \$3000 approx.**

LIST below:

**1. Purchases of Business Expenses using  
OzoneCard\$  
(Use information from Part A Activity Sheet)**

**Expenses Total** \$ \_\_\_\_\_

By spending OzoneCard\$ on these **expenses**  
how much Cash is has been freed up in the  
Cash Bank Account?

\$ \_\_\_\_\_

**2. Sales** (*as per Activity Sheet part A*)

**Sales Total (to OzoneCard Customer)** \$ \_\_\_\_\_

What was the **cash "cost"** of these items.

\$ \_\_\_\_\_

**QUESTIONS: about Activity sheets A & B**

1. If you had paid these Expenses from your Cash Bank Account, how much extra Cash Sales would you have had to do?

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2. Also, how much would this have altered your Expense figures?

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3. Look at the Extra Sales you had, via your OzoneCard Account.

- a. Did these Sales alter your Fixed or Variable Cash Expenses?

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If YES, which one and by how much?

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- b. Did these Sales alter your “product replacement” Expenses?

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If YES, then by how much?

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4. What has been the result of this on your Business. compared to, if you did not have an OzoneCard Account?

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PART THREE

# GETTING SALES STARTED

# Sales Phases

It is important that you do not take a “blanket” approach to these phases. Just because you have a number of members in a country or state does not mean that you are successful everywhere.

**QUICK TIP**



**Grow by area**

Make sure there are enough businesses in each area using OzoneCard. Try to have at least one of each essential business per area so that the merchants can spend their OzoneCard\$ locally.

Start out small in each area and grow step-by-step. People will generally prefer to deal with local businesses so try and build up each area by following the phases through. Try to split your OzoneCard Network up into geographical areas no larger than 15kms in diameter.

**1. Introduction**

When you first launch your OzoneCard, the concept will be new to most people in the area. It is important that you select merchants, based on your knowledge of their business or, if you do not know enough people, the fact that they are owner-operated and/or seeking new customers.

- Go for the innovators, well-educated, cosmopolitan types who like to try new things.
- People who use technology are interested in media or marketing often fit within this segment.
- Look for something that is ‘changing’.

It is likely that you may charge your founding merchants a special fees rate for a starting period. You would probably also want to waive any “transaction” fees for the first few months whilst they prove the concept to themselves. It is also advisable that your OzoneCard network, may only start trading between merchants, after you have a base of a 50 to 100 members.

**EXERCISE:**

Name 3 signs of an “innovator” in business.

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## 2. Growth

Once you have a solid group of merchants doing transactions with one another you can begin adding on “regular discretionary-spending” type merchants. These are businesses that people will use once a month or less **and** whose product or service does not cost very much.

Examples of these types of businesses are hairdressers, vets, beauticians, florists, clothing alteration etc.

Each of these new merchants are needed in a OzoneCard network. As their product or service does not cost very much to purchase you will need a reasonably size merchant base to ensure that these businesses receive a regular amount of OzoneCard\$ coming in every month.

## 3. Maturity

Once you have a group of merchants doing transactions you can begin asking them for referrals. If you have done your job right (i.e. the merchants are happy **and are doing transactions**) they will give you the names and addresses of other people in business who will want to join in.

It is important to get leads only from those merchants who have been both buying **and** selling using the OzoneCard\$. If someone gives a lead but they do not know how to use the system themselves then the lead may not be very good, or, if that person comes back to ask their friend how they found OzoneCard system, the feedback may be negative. It is important that you resist the temptation to get leads from people who are happy but do not understand the concept properly as they will not be able to explain it to their friends very well.

If people want to give you leads but are not using the system themselves properly then it is important that you curb their enthusiasm and tell them that you want to see them use the OzoneCard system first.

During this phase you can focus on larger businesses, retailers and wholesalers. These businesses will join because they see a huge range of spending outlets for both private and personal use.



SUCCESS SECRET

### Stick to the plan

There is sometimes a temptation to take referrals of new merchants which were not part of your growth strategy. It is important that you do not take new merchants who you do not have business for in the network yet. By accepting merchants, who will not get many OzoneCard\$ you are incurring a higher cost to manage more people who are lowering your average turn-over per merchant. You also run the risk of receiving bad “word-of mouth” publicity from merchants who have joined but are unhappy because they are receiving little or no business.



**STEP 2:**

**SEEK OUT COMPLIMENTARY BUSINESSES**

From your list of people you know, pick five to ten businesses that will use each others services on a regular basis. Preferably these businesses should not already be customers of one another in the cash economy and should all be in the same area or city. Do not pick businesses too far away from one another or they will not be inclined to use each-others services.

A good starting network is as follows:

1. Accountant
2. Lawyer
3. Printing / Photocopying Company
4. Mechanic
5. Hairdresser
6. Courier Company
7. Doctor
8. Dentist
9. Vet (Animal Doctor)

Q: Why do you think we selected the above businesses?

*(HINT: There are three answers which you will need to give)*

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SUCCESS SECRET

**Leads are everywhere**

People advertise whenever they want new business. Lawn-mowing operators, baby-sitting services or other businesses who put flyers in your mail box or who advertise on shop windows are all prime-OzoneCard merchants. Every time you receive advertising literature treat it as a sales lead.

If you cannot deal with it immediately, then take note of it and save the telephone number or flyer for later.

If a sales person comes to your door, take their details and ask if you can reach them at a later time.

**STEP 3:**

**FIND MORE BUSINESSES TO COMPLETE YOUR LIST**

If you do not have enough businesses on your list who will definitely use each others services, or if one business is of a specialist nature, you will need to get more.

There are many places you can look for these businesses:

- Library notice boards
- University notice boards
- School notice boards
- Shopping centre notice boards
- Community groups
- Newsletters
- Social club newsletters
- Markets
- Club newsletters
- Letterbox advertisements
- Door to door sales people
- Businesses with advertisements on the footpath
- Flyers handed to you in the street
- Flyers found on your car windscreen
- Community newspapers
- Council notice boards

Look for advertisements placed by small business people.

**EXERCISE:**

List seven other places where you can find potential leads

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# Starting Out

This method is particularly suitable for those people who are creative and don't mind doing the basics. The exercise takes a day or so to complete and is best done in your local area.

1. Get a small notepad and pen. Make sure the notepad has at least 150 pages in it and ensure that each page is no bigger than your hand
2. On separate pieces of paper write down the first name, address, phone and business type for everyone that you know who owns their own business in your area
3. Ring your closest friends, or friends in business, and ask them for the names and contact details of business owners that they know in the area
4. Go to the local supermarket, fish-and-chip shop, take-away, YMCA, community hall, town notice-board etc
5. Get the local community newspaper. Take down all of the details of the small businesses in there who are advertising for more customers
6. Find the local school newsletter and take down all of the details of the businesses in there who are advertising
7. Copy down the details of each business onto separate pieces of paper
8. Once you have 150 businesses sort them into two groups – those who provide mostly a service, and those who sell mostly a product.

9. Sort the service group into smaller groups:

**GROUP 1: Essential Businesses**

These are businesses that 70% or more of OzoneCard Merchants will use at least once a month. This group should include accountants, mechanics, commercial cleaners, lawn-mowing contractors, printing companies

**GROUP 2: Secondary Businesses**

These are businesses that 50% OzoneCard Merchants will use approximately once every month or two. These include veterinary surgeons, lawyers, doctors, dentists, local radio stations, community newspapers, alarm monitoring services etc.

**GROUP 3: Tertiary Businesses**

These are businesses that only some OzoneCard Merchants will use irregularly but whose service is still of a high-value. These include specialist type businesses such as plastic moulders, chiropractors, architects, electricians, painters, plumbers, hotels etc

**GROUP 4: Discretionary Spending Businesses**

These are businesses which only a few OzoneCard Merchants will use every now and then. Examples are baby-sitters, florist, hairdressers, carpet and upholstery cleaners and those businesses whose services are relatively inexpensive and irregularly used.

**GROUP 5: Entertainment Businesses**

These are non-essential luxuries for improved lifestyle or promotional services. Examples are bowling allies, cinemas, ice skating, paint ball, tourist attractions.

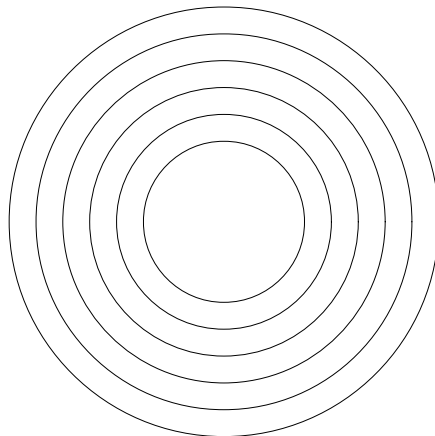
**GROUP 6: Non-Essential Products**

Those whose products are used by other groups, or whose products are not easily categorized.

1. If you have more than one business of a similar type then put it aside for the time being.
2. Look at your groups and ensure that you have a minimum of:
  - 15 Businesses in group one
  - 30 Businesses in group two
  - 10 Businesses in group three
  - 20 Businesses in group four
  - 20 Businesses in group five
  - 20 Businesses in group six

If you do not have enough businesses for this ratio then you will need to keep looking before you move on to Step 12.

3. Once you have enough businesses you can begin to establish a successful OzoneCard Network in your area.
4. You can now proceed to contact everyone in Group 1 and invite them to learn about the OzoneCard Transaction System using the principles found in the following section.
5. Once Group 1, have started to do transactions with one another using OzoneCard\$, you can add Group 2 as merchants and invite them to come and learn about OzoneCard.
6. When Group 1 and 2 are merchants you can invite Groups 3 to 4 to become merchants and so on.





It is important to tailor the reasons to join an OzoneCard Network to suit the business. Focus on every day expenses that they could purchase using OzoneCard\$. For service-type businesses explain that, rather than spending cash, they are simply “Selling” own labour for the labour or surplus products of others. For retailers explain the cost to earn a OzoneCard\$ is less than the cost to earn a Cash \$.

### **Explain the fundamentals**

- Everyone gets wealthier
- Costs of products and services are less than paying in cash
- Customers and suppliers become loyal to one another
- Competition is reduced
- Turn-over improves
- Business value increases
- More cash in the pocket of the owner (as they are using OzoneCard\$ for their regular expenses instead of paying cash).

### **Remember:**

In a cash society, the level of business is dependant on the flow of the national currency. In times of depression cash is hard to come by. A decrease in the money available does not mean that there are not products and services on offer, simply that there is not enough cash available for business owners to make purchases. OzoneCard can resolve this issue as it is wealth created by the Selling of goods or services.

### **EXERCISE:**

Using the Repeat-Isolate-Overcome (RIO) method, **how would you get them to the next level**, (that is, how they could work this OzoneCard system to their benefit and join?)

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**Create Your Own Ozonecard Story**

Choose one business from Group 1 (e.g. Accountant) and one business from Group 2 or 3 (e.g. Barber/ Hairdresser or Cafe or Drycleaner)

	Business Type
1	e.g. Accountant
2	e.g. Café

If the Cafe owner said to the Accountant, 'would you do my yearly business reports, but I want to pay you in meals and coffee. What would be some of the restrictions and limitations of doing this?

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NOW if both parties join the OzoneCard Merchant Network, lets look at what happens. Both have an interest free line of credit to begin.

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The ACCOUNTANT does the job, and charges the Cafe owner \$1000.00 for doing his books.

Accountant (Credit Limit \$2000)		OzoneCard Branch	Café (Credit Limit \$1000)	
Bank a/c	Ozonecard a/c		Bank a/c	Ozonecard a/c

What benefit is this for the Accountant?

Has a new & extra customer, which he did not have before

Being paid straight away and \$1000 has been credited into this OzoneCard account

Look at areas where he is presently spending Cash from his Bank Account. (list some of these - 3 groups Fixed Expenses, Other Expenses, Personal Expenses)

He now has a choice of either spending cash for these or NOW instead, he can spend the OzoneCard\$ with any other Business merchants of the "OzoneCard Network"

If the Accountant spends this 'OzoneCard\$', it means that he's left more CASH in this Bank account

He can repeat this process again, just by taking on another Merchant-customer in his 'unfilled capacity' time

What benefit is this for the Cafe?

Been able to pay the Accountant from his interest Free Line of Credit (So he still has funds in this Bank Account)

He now owes the "OzoneCardNetwork" a \$1000 worth of meals & coffees.

The only way he can repay this, is by another merchants coming to his Café for a meal or coffee.

More repeat customers

In actual fact, he is paying his Accountant, by extra customers which he didn't have before and with his 'empty tables'

What would be an average price for a meal and coffee?

\_\_\_\_\_

What would be the 'cost' for a meal or coffee?

\_\_\_\_\_

How many meals or coffee at this average price of \$\_\_\_\_\_ would it take to generate \$1000.00 OzoneCard\$?

\_\_\_\_\_

What would be the cash 'cost' of this many meals or coffees? \_\_\_\_\_ × \_\_\_\_\_ = \_\_\_\_\_

If the Accountant bill had to be paid from 'cash' Bank Account, how many meals would have had to be supplied? \_\_\_\_\_

By using a OzoneCard system as a business tool, how much is the Cafe ahead by? \_\_\_\_\_



SUCCESS SECRET

### Talking To Businesses

When talking to any business, it would be advantageous to cover these points in your Trade Story.

It helps then as a reference point in convincing them to join your OzoneCard Network.



SUCCESS SECRET

### Personalising Scripts

It is best to change these scripts into your own words. You must always sound natural.

Business owners are experts at detecting a 'telemarketer' over the phone.

You'll have 10 seconds to get their interest.

## Scripts

Scripts are important to get salespeople started but the salesperson's aim is to understand what the customer needs are and show them clearly that we can fulfil these needs. Below are examples of scripts.

### General

I'm calling from the OzoneCard Office, just doing a follow-up call (...pause 2...)

(...customer name....), you would have received the latest information of where the Ozonecard network, has progressed to now (...pause 2...)

I'm a (...your position...), (...customer name...) from what you already know and have seen, is there anything else which you need to know to make an informed business decision about joining us?

Would you like me to come and see you or another merchant seller, to have a talk with? (...pause...) We may be able to help you as we have helped others in your situation.

### Costs

Obviously cost is important to your business isn't it?

Apart from the cost, is there anything else that would stop you looking at the opportunity?

### Decision Maker

Do you run the business by yourself or do you have partners?

If we were fortunate in getting you becoming a OzoneCard Merchant, today, who other than yourself would be involved in the final decision?

With any business tool, you can make business decisions on behalf of the company?

So really the buck stops with you, doesn't it?

### Direct Debit Form

Would you like the transaction fees to come directly as a Direct Debt or your Credit Card? What is easiest for you?

(If customer has an object to the transaction fee)

If you are spending OzoneCard funds first, would a charge of e.g. 2.5% be over the top?

**If wanting a large OzoneCard Credit Line**

The Credit Line is set by the OzoneCard guide lines. But I will put a note on your application form that you want a larger line of credit. But it's up to the Administration department.

But your trading history is reviewed monthly.

**I don't make a decision on the day? Or think about it.**

Do you see how OzoneCard could be of benefit to your business?

May I ask what parts of the program are you unsure of, or which parts do you see maybe working too well?

**Money**

Is your cash flow a bit tight at the moment?

What can I do to help you?

How can I best help your situation?

However I can help your business, I will do the best of my ability.

What are you willing to invest into your business for these benefits?

**Reassurance**

What you want is a risk free opportunity, don't you?

We give an interest free line of credit from day one, so you use OzoneCard\$ first and we bring you new clients to offset this.

Is there one good reason why you would not want to get involved?

If you are spending OzoneCard\$, you are going to have more money left in your business aren't you?

**Questions,.. if you catch them off guard, you take away their advantage.**

I'm glad you asked/said that, it's important to your business isn't it?

Would it be reasonable to say ...?

Hey, I can understand how you feel ... I felt the same but I found ...

Apart from the "... " is there anything else that would stop you having a look at the opportunity?

Obviously you have a good reason for saying that ... would you mind sharing it with me?

**Past ... Present ... Future**

**N** What are you doing NOW? (Market share, expenses, threats.)

**E** What do you ENJOY (or not) about what you have now?

**A** What would you ALTER or change if you had to do it again?

**D** Reconfirm, DECISION maker.

**S** SOLUTION summary of their hot points, they have given.

**Remember:**

R I O: Repeat ... Isolate ... Overcome

**(FINDING a business's HOT POINT)**

**Which one of these would interest your Business right now?**

1. New Customers
2. Increased Cash Flow
3. Interest Free Line of Credit
4. Protection from Business downturns
5. Overseas market
6. Winning cash contracts
7. Edge over your competitors
8. Better life style for your family
9. Increase the ability to sell a business
10. Business networking

**Questions:**

1. Which one of these is of interest to you right now?
2. Why did you choose that one?
3. Is that important to your business?
4. What would be the consequences if you didn't achieve that?
5. If I could show you how OzoneCard could (...the hot point...) and be cost effective for your business, you'd be interested in joining wouldn't you?

OR if this has been a COLD CALL...make a time when decision makers are all present.

**Phone Script which reverses the salesperson from a Salesperson to be a Purchaser:**

"I'm a purchasing manager for a large number of companies. Would you be in a position to handle some extra Sales right now? (YES)

When would be a good time to get together? (tomorrow 9.00)

Look, I can't promise you anything but if your business suits us and vice versa. We may be able to do a lot of business together.

See you (tomorrow 9.00)

PART FOUR

# CUSTOMER ADMIN

# Credit Limits

A negative OzoneCard\$ balance is a commitment from that OzoneCard Merchant to sell their own goods and services to bring themselves back into the black, at some time in the future.

## THE OZONECARD LINE OF CREDIT

An OzoneCard\$ Line of Credit, is in fact, not a debt, nor is it a credit limit extended by the OzoneCard network itself. Instead it is simply a facility that allows new merchants to purchase services from other merchants.

No money is 'created' by the OzoneCard so the total value of all accounts in the Network must equal zero. In the case of the Network with only two merchants, one account will be in debt and the other account will be in credit.

In the case of an OzoneCard System, with more than one member, some accounts will be in debt and others will be in credit.

## ALLOCATING OZONECARD LINE OF CREDIT.

When you first start a Network of Merchants it is important that you maintain a good balance of credit limits amongst your merchants.

If too much credit issued to merchant, it means that some merchants spend more than they will ever be able to earn (*either because they are too busy to take enough additional business, or because other merchants of the network do not require the services of that merchant, in the quantity required to repay the debt*).

Too little credit issued to merchants means that there may not be enough OzoneCard\$ in circulation to allow a good volume of transactions. (*If a large business has no credit limit then they will have to earn OzoneCard\$ from other merchants before they can spend any OzoneCard\$. If no one in the Network has any line of credit limit, then no one can spend any OzoneCard\$ and no transactions will take place.*)

You should offer a Line of Credit limits similar to the amount of OzoneCard\$ that a merchant can earn in two months.

Example: Unless a florist has ongoing contracts with merchants of your Network, it is generally considered a 'discretionary spending' type business. There is no guarantee that it will earn thousands of dollars every month and it should therefore be given a line of Credit limit, only equal to how much it can earn on a regular basis from other merchants.

Typically a small florist might do between \$250 - \$500 of OzoneCard transactions per month, therefore, its credit limit would be a maximum of \$1000.

If you are unable to judge how much business a merchant may attract then you could calculate it on the basis of 2% of their annual cash turn-over.

Example: A legal firm may turn over \$200,000 cash per annum. 2% of this is \$4,000. Their OzoneCard Line of Credit, would therefore not exceed \$4,000.

**EXERCISE:**

An artist earns \$10,000 per annum in cash.

The artist has joined your OzoneCard Network. What size of a line of credit limit would you give her?

A: \_\_\_\_\_

**EXERCISE:**

A large retailer earns \$2,000,000 cash per annum.

How much credit would you give them?

A: \_\_\_\_\_

### **IF SOMEONE HAS A HIGH DEBT BALANCE**

It is the OzoneCard Administrator's role, to monitor accounts that have extremely high positive or negative balances and counsel these businesses on how to earn or spend OzoneCard\$.

In the case of an account in 'debt' the OzoneCard Administrator, should actively promote this merchant to other businesses in the Network. If the businesses products or services are not wanted by other merchants then the OzoneCard Administrator needs to find out why and, if possible, attract new businesses to purchase from the debtor.

If this does not work then the OzoneCard Administrator reserves the right to freeze the merchants account, set limits on the account commitments and/or impose terms and conditions to continue as a merchant .

If an OzoneCard Network, is properly managed then the amount of 'bad' debts should be negligible.

### **IF SOMEONE LEAVES THE NETWORK WITH A NEGATIVE BALANCE**

If someone with a negative balance leaves the OzoneCard System, then it is the responsibility of the OzoneCard Administration, to take every step possible to recover the funds through normal debt collecting procedures. This may involve:

- Requests to provide a certain product to the which it can on-sell to its members to 'repay' the line of credit.
- Letters of demand to repay the funds back in cash
- Referring the member to a third-party debt collection agency
- Reporting them to credit reporting agencies
- Court action
- Bankruptcy

If an OzoneCard Merchant is leaving on bad terms then it is not a good idea to let them 'do transactions' by providing a service to other merchants as they may be inclined to bad mouth the OzoneCard System to other merchants.

**IF A OZONECARD\$ DEBT IS NOT RECOVERABLE**

If someone leaves the OzoneCard System without repaying their Line of Credit, and you have been unsuccessful in recovering the funds, then it is important to remember that no ONE person is left waiting to be paid (as in the case of a default on a cash loan).

Instead, the system as a whole absorbs the cost.

If someone with a commitment leaves town, they do not create a money shortage. As long as the majority of the OzoneCard merchants continue to participate in good faith, believe in the OzoneCard\$, and transaction levels do not slow down, the 'community' of merchants can pick up the slack for merchants who cannot (or won't) fulfil their commitments.

OzoneCard System, operate their own currency regulation through social control. In business reputation and word of mouth are very important so there is little incentive to act in bad faith and those who do are easily identified.

Failing to honour an OzoneCard debt is the same as failing to honour a commitment to all of those businesses who have accepted payment from the debtor. Where possible the debtor should be made to realize that it is not the OzoneCard Network, that it is impacting, but every business who has accepted OzoneCard\$ from that merchant (*and everyone who those businesses have then paid using those same OzoneCard\$*).

# OzoneCard and Tax

It is important that OzoneCard Merchants are encouraged to pay tax and treat OzoneCard transactions in the same manner as they would cash.

OzoneCard\$ are taxable if they are earned as part of your merchants usual business profession. (In some jurisdictions it is possible that taxation authorities may not require tax to be paid on OzoneCard\$ if they are not the primary source of income of the business or individual engaged in the transaction – please check this locally).

If a business generates income in OzoneCard\$ then it will have to pay tax on them.

If a business spends OzoneCard\$ then it will be able to claim them as an “expense”.

## EXAMPLE

If a business was to earn \$1000 OzoneCard\$ in income and spend \$1000 OzoneCard\$ on business expenses then the tax impact would be zero (providing the expenses were legitimate business expenses).

## **EXERCISE:**

The GST rate is \_\_\_%

The tax rate for a business is 30%.

The business earns \$10,000 OzoneCard\$

The business has spent \$8,000 OzoneCard\$

Q. What is the GST, to pay or refund?

A: \_\_\_\_\_

Q. How many OzoneCard\$ do they have to pay tax on?

A: \_\_\_\_\_

Q. How much tax will they have to pay?

A: \_\_\_\_\_

**EXERCISE:**

The tax rate for a business is 20%

The tax rate for an individual is 10%

The business earns \$20,000 OzoneCard\$

The business spends \$10,000 OzoneCard\$

The owner of the business spends \$5,000 OzoneCard\$

Q. How many OzoneCard\$ will the business have to pay tax on?

A: \_\_\_\_\_

Q. How much tax will the owner have to pay on their OzoneCard\$?

A: \_\_\_\_\_

**EXERCISE:**

A business has accumulated \$10,000 OzoneCard\$ which it has not spent. As well as the Line of Credit facility e.g. \$5000

The end of the financial year is 1 month away.

Explain three things, that the business can do to avoid paying tax on these OzoneCard\$?

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**EXERCISE:**

Q. If a business' sales and expenses are (approximately) balanced, could they also charge their customer GST in OzoneCard\$?

A: \_\_\_\_\_

Q. If the business' expenses are higher than the sales and GST is also charged in OzoneCard\$, how do they report it?

A: \_\_\_\_\_

**WHAT IF YOUR MEMBERS AVOID THEIR TAX OBLIGATIONS?**

Responsibility for collecting and paying taxes or reporting income and expenses on the OzoneCard\$ rests with your OzoneCard Merchants.

In certain cases taxation authorities might request further information about a certain customer. In stricter taxation regimes it is possible that an Authority might ask for a complete list of all transactions (buy and sell) for each Merchant of the OzoneCard Network.

It is important that your OzoneCard Administrator, complies with these requests in an open and honest manner. Never treat OzoneCard System as though it is a "tax-evasion" scheme.

To protect yourself against any legal ramifications if your Merchants do avoid paying tax on OzoneCard\$, it is recommended that you distribute clear and concise tax information to your merchants on their obligations to pay tax.

# New Merchants

## WHEN JOINING A NEW MERCHANT

When joining a new merchant, it is important that you:

- identify immediate spending opportunities for them
- get their agreement to change some of their suppliers to those who are merchants of the OzoneCard Network.
- re-iterate the benefits of having joined your OzoneCard Network
- work with them to arrange meetings or to receive literature from other merchants of your OzoneCard Network whose services will be useful to them
- process their account application within 24 to 48 hours so that they do not “lose interest”
- have them complete their business directory listing so that you can immediately begin promoting their product or service to other merchants in the system.
- show them how to process OzoneCard transactions (it is important that you also show their staff if possible as the business owner may not have enough time to show them or may simply forget)
- availability of EFTPOS Card
- staff and partner access
- show them how to use the OzoneCard site to search Listing, Product and Service of the other merchants
- place your OzoneCard “sticker” or advertising literature in a prominent place in their business (if you ask the owner to do this at a later stage they may simply forget – **having your logo in hundreds of businesses throughout an area is an excellent marketing tool and helps people do transactions with one another**)

## AFTER A MERCHANT JOINS

- Immediately send the merchant a “thank you” card for having joined and advise that their application will be processed shortly. If the application has already been processed then remind them of the other businesses that you have recommended they do OzoneCard transactions with.
- Send the new member a “welcome pack” containing everything they will need to get started as a merchant of your OzoneCard network. **Do this within 7 days so they do not lose interest in being a member.**
- A Merchant Business Advisor is appointed who..... (1) Takes the pack with them. (2) Introduces themselves (3) Teaches Staff how to use the software. (4) Calculate the cost of their OzoneCard\$. (5) Place’s a Sticker on the front door and leaves promotional material. (6) List spending areas with other merchants. (7) Seeks referral eg. Businesses they use. Businesses needed to complete a cluster.
- Contact other merchants of your OzoneCard network who may be interested in using their services (personal contact is best, try ringing them and then following up the conversation with an email or letter to remind them that they could be saving cash by using this business instead of current cash suppliers)
- Add the merchant to your weekly newsletter or email
- Call the business shortly after sending their information pack and check if they have started spending with other merchants of the network
- If the business has not yet started spending OzoneCard\$, or has been slow in making enquiries to change suppliers to use other OzoneCard\$, then you may have to contact potential suppliers on their behalf and arrange for appointments between both business owners.

## NEWSLETTERS

The OzoneCard networks work only if information is regularly distributed between members.

If possible you should issue an email newsletter once a week, and a printed newsletter once a month.

The newsletter should contain:

- The OzoneCard Administration Office contact details (including the editor of the newsletter and how to place ads)
- A list of new merchants
- Businesses who are actively seeking more customers
- Items for sale
- Products or services wanted
- Tips on how to process transactions
- Re-enforcing material about why the merchants have joined the OzoneCard Network and how it benefits their business

Additionally you might want to add the following to your newsletter:

Reference points (*merchants who can help others who are having difficulty spending, earning or processing OzoneCard transactions*)

Details of any networking Business meetings coming up

Examples of how people have used OzoneCard in the last week to benefit their business (*try and detail the cash cost savings they have made using the OzoneCard System*)

# Regional Business Networking Opportunities

In most cases business owners prefer to deal with one another if they have met personally. A well organized function is a critical element to running a successful OzoneCard Business Network, as it helps cement relationships between buyers and sellers and allows the OzoneCard operator the opportunity to reinforce the OzoneCard concept and the savings that merchants can achieve if they use OzoneCard currency wisely.

## ORGANISING THE FUNCTION

A good function will contain a mixture of essential, specialist and discretionary spending-type businesses. It will also have an equal split of merchants wanting to buy and merchants wanting to sell. *(Try and make the function fun and offer food and drinks where possible.)*

### STEP 1

#### **Draw up a list of people to invite**

Your list should contain an equal balance of merchants who are in debt with the and credit. If there are more people in credit than in debt then you may need to balance it out by increasing or reducing the number of merchants invited.

### STEP 2

#### **Send out invitations four weeks prior to the function**

A good invitation will contain the following elements:

Location, date, time of function

Recommended dress (i.e. formal, casual, semi-casual)

How to find the venue (a map helps if possible)

RSVP date

Whether food or drinks will be served

If a prize (or prizes) are being drawn on the day then add this

A reason why to attend (summarize this)

### STEP 3

#### **Remind people**

Ring every invited business at least two weeks before the function. Remind them to RSVP and re-iterate that it is important for them to come to meet other businesses to do transactions with. You should also remind the invited businesses via a follow-up email and/or letter.

#### **BEFORE THE FUNCTION**

##### **Become familiar with what each invited business does**

As the facilitator it is your role to introduce businesses to one another. This requires familiarity with what each merchant does. You should also know the status of each merchant's account and whether or not they are in debt (needing to sell their services to others), in credit (looking to buy), or are both buying and selling (needing more customers and more spending outlets).

Create a small list for yourself with each attendee's name, type of business, and OzoneCard account balance. Keep this list with you during the meeting.

##### **Print name-tags for those who are attending**

Buy the plastic "clip on" badges where you can insert people's name-tags. Make sure you have a few spare in case some people arrive who did not RSVP (or where people bring their partners).

##### **Make a list of everyone who RSVP'd**

Divide the list into two sides. One side will be "Wanting Business" and the other will be "Looking to Buy". Put those in credit on the "Looking to Buy" side of the list and those in debt on the "Wanting Business" side. Include the type of business that they operate, their directory listing description and their name and contact details.

Make enough copies of this list to give everyone at the function. This will help them find one another and have some prior information about each others business to help spark up some conversation.

##### **Purchase a prize**

Buy a gift basket, or a gift voucher to give out at the function. If possible, ensure that this prize was purchased from another merchant of the OzoneCard network.

**Order name badges for all your staff**

Have name badges professionally made for your staff. Ensure that your exchange logo is on the badges so when people see your staff they will know that they work for in the OzoneCard office. A professionally

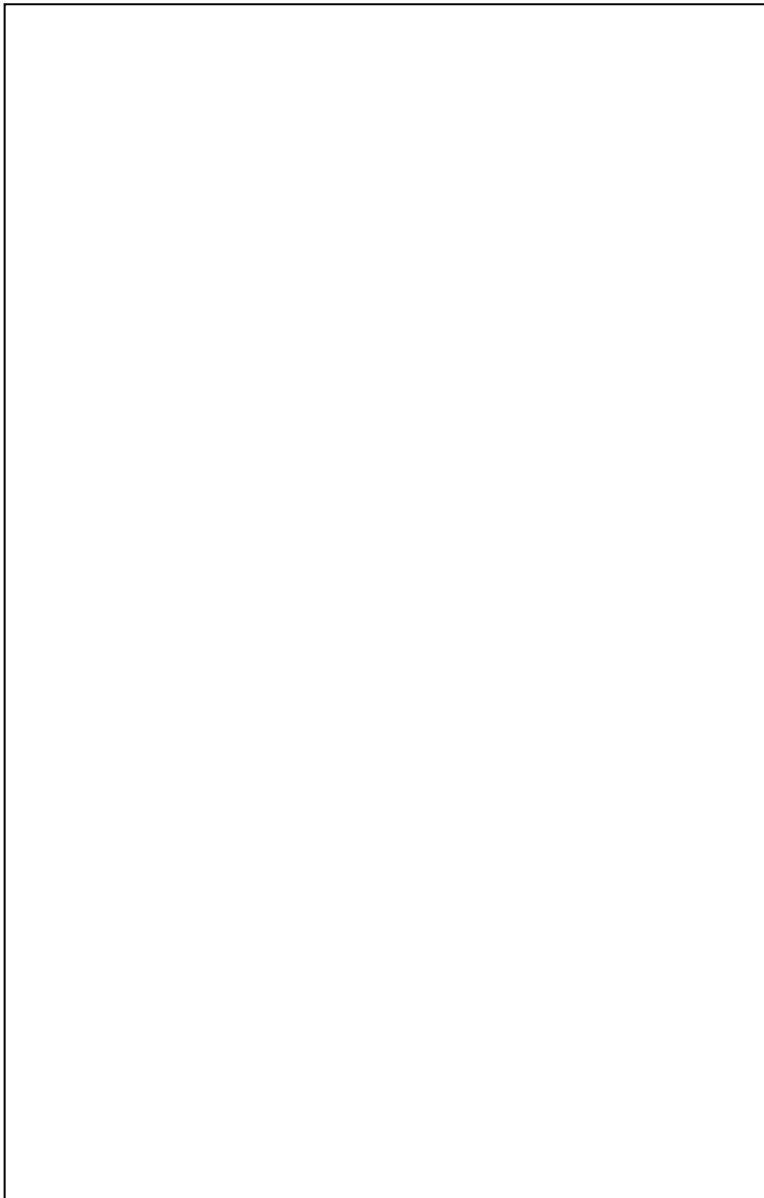
made name badge costs around \$30 but is well worth the investment.

**Organize your staff**

Make sure that your staff know what time they must attend the function and how they are getting there. Advise them what to wear on the day and what they must bring with them.

**EXERCISE:**

Draw up a “demo” invitation to your imaginary function.



## AT THE FUNCTION

**Keep a note of who has attended this function and compare it against who attended previous functions or who has RSVP'd but has not turned-up.**

This will enable you to work out quickly which merchants turn up to functions and which ones don't. You can then correlate whether those who are not attending need to attend (so they are introduced to people to who they can do transactions with) or whether they have been successful doing transactions by themselves.

**Put everyone's business cards into a bowl and draw a small prize**

This is an easy way of keeping track of who has attended.

**Open the function and have everyone introduce themselves**

Open the function only once everyone is present and had the chance to circle the room and meet one another.

When opening the function it is best if the organizer stands and welcomes everyone. The organizer should then ask everyone to introduce themselves one by one.

The person being introduced should be asked to stand, state their name, the name of their business and what type of business they are in. They should also say whether they are more interested in buying or selling or both.

The practice of standing helps reduce the amount of rambling as people tend to talk less when they are standing compared to when they are comfortably seated. The practice also has the advantage of making the speaker the focus of attention and discourage little conversations between those merchants who are not officially speaking.

**Draw the prize**

Select a merchant who needs OzoneCard\$ and have them draw the prize. Use this time to re-iterate to other members who this member is and that they should see them if they want to do business with them. Ask them to draw a business card from the bowl and give out the prize.

**Circle the room and introduce merchants to on another.**

Introduce merchants who are in credit to other merchants who are in debt. When introducing them say things like “John here is an accountant, he is looking for business. I thought I would introduce him to you. Mary, because you have some OzoneCard\$ that you would like to spend and changing accountants is a good way to keep spending regularly.”

**AFTER THE FUNCTION****Send brief “thank you” letters to everyone who attended the function**

Send a post-card or some form of card as a “thank you” for attending the function. Be sure to remind them when the next function is and that they are very welcome to attend. It may also be worth-while re-iterating that they can spend or earn more OzoneCard\$ through function people in real life than they will online or through the directory.

Sign each thank-you note personally. Resist the temptation to photocopy or scan your signature. If more than one staff member from your OzoneCard office attended then have everyone sign the thank-you note.

**Follow up any leads given to you at the function**

Make sure you follow these up promptly. Ring the business and tell them the name of who the lead came from and why you are calling. Follow through with your standard telesales script.

**Give all attendees a follow-up call a week after the function**

Thank them for coming to the function and ask if they have obtained any new business or made any new sales as a result of the function. If they have not then use this opportunity to discuss other options for them to generate business or spend OzoneCard\$. Draw up a personal “leads” list for them and work on putting them in touch with other OzoneCard Merchants who can meet their needs. Ask the business owner if there is anything that you could do to make the next function more useful.

**Ring the people who did not attend**

Find out why they did not attend and invite them to attend the next function. Remind them that most businesses prefer to deal with someone they have met in real life.

Use this time to draw up a personal “opportunities” list for the business owner and find out whether or not they need to spend OzoneCard\$ or earn them and work with them to meet their business needs.

**EXERCISE:**

List 5 reasons why functions are important:

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**EXERCISE:**

What is the best day or time for a business function? Why?

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## STAFF MEETINGS

Meetings are only useful if everyone has a clear idea of what the meeting is about and how long it will take. It is best if meetings are under 1 hour in length as people tend to become restive after 2 hours.

### 1. Draw up an agenda for the meeting

The agenda should be as detailed as possible and contain the following items:

- Names of those invited
- Copies of minutes of the last meeting
- Copies of any attachments or reading material to be discussed
- Copies of transaction reports for individual sales representatives and overall weekly sales and transaction statistics
- Date, time and length of the proposed meeting
- Agenda of meeting
  - *Opening*
  - *Apologies and leave of absence*
  - *Minutes of the last previous meeting*
  - *Business arising from the minutes*
  - *Company notices (leave of staff, new business)*
  - *Sales reports from staff*
  - *Proposed time of next meeting*
  - *Closing*

### 2. Distribute copies of the agenda before the meeting

This means that when matters of interest or importance are to be discussed those entitled to attend can put some thought into the issues being raised prior to arriving.

You should invite those attending to submit any more matters which you can later add to a new version of the agenda

**3. Print additional copies of the agenda and have them available at the meeting**

Most people will forget to take their copy of the agenda to the meeting so it is a good idea to have some spare ones available.

**4. During the meeting work through individual sales and transaction reports**

Identify any sales or transaction issues and deal with them. Make notes and draw up a plan of action which can be distributed to everyone after the meeting.

