

MOTOR TRADE

Official Magazine of the Motor Trade
Association of South Australia

September / October 2015

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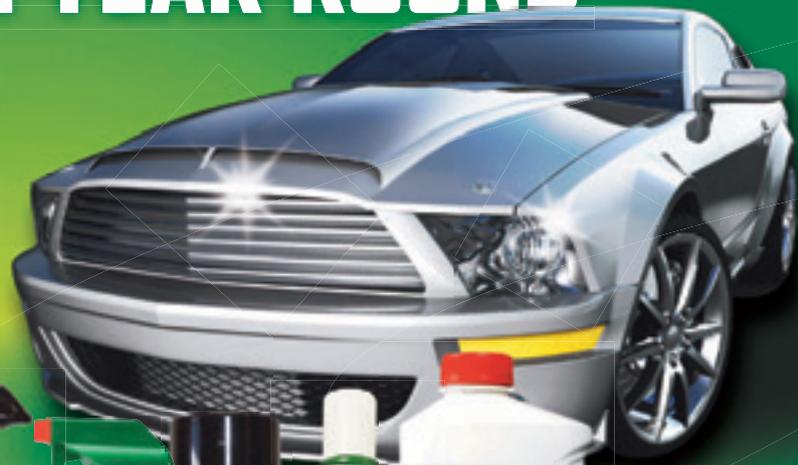


Summit Calls for Auto Taskforce



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CONTENTS



06

Australian Automotive National Summit

The recent Australian Automotive National Summit has laid the groundwork for the establishment of an Automotive Sector Taskforce.



11

MTA-SA's 89th AGM

MTA-SA held its 89th Annual General Meeting on 21 July in the Ian McLachlan room, overlooking the spectacular grounds at Adelaide Oval.



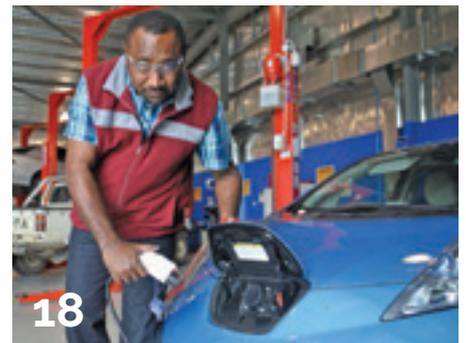
14

MTA-SA honours the passing of two industry stalwarts.



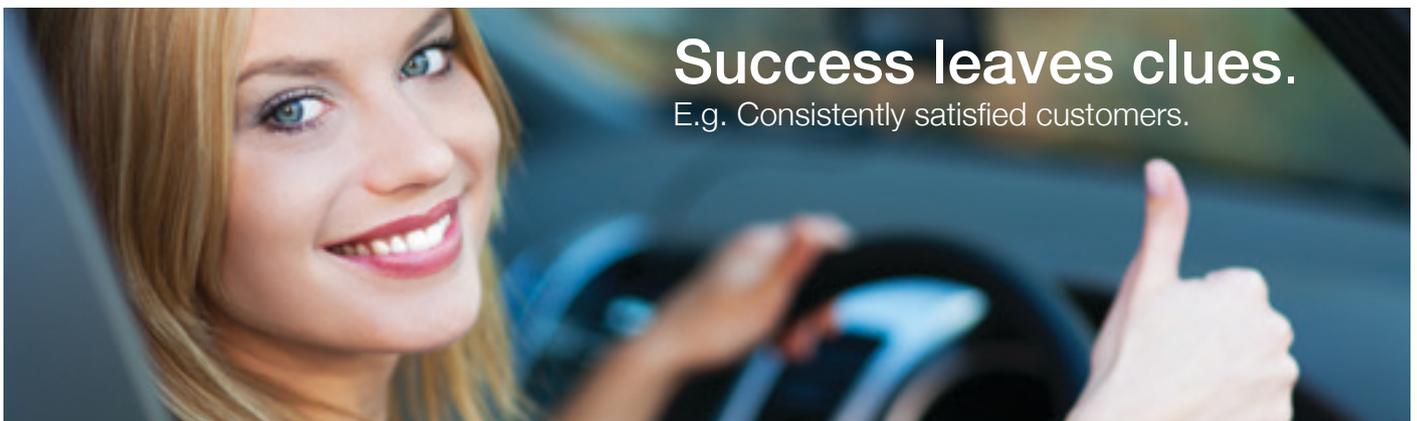
16

Even in an online world, the ability to provide old-fashioned face-to-face service is vital to success and so it is at Classic Lines Crash Repairs.



18

University of Fiji employee, Musu Sokiveta, recently completed the MTA-SA's Hybrid Electric Vehicle five-day upskilling course.



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PRESIDENT'S REPORT

BY MTA-SA PRESIDENT FRANK AGOSTINO

Australian Automotive National Summit

We recently had the pleasure of taking a delegation of eight MTA-SA member representatives from across our various trade divisions to our nation's capital to participate in the Australian Automotive National Summit organised by the Motor Trades Association of Australia.

South Australia was well represented through MTA-SA and a number of key motoring and training organisations in attendance. What we take from this is that SA is serious about the future of the automotive industry and committed to working towards developing the opportunities that remain in the automotive retail service and repair sectors.

At the beginning of the conference there still appeared to be rhetoric from some of the keynote speakers and panellists on how we should continue to support vehicle manufacturing in Australia. However, as the summit progressed it became very clear that we must look to the future of the automotive industry, that is the retail, service and repair sectors. And to do this we must build appropriate and consistent policy platforms to take to governments on what our industry needs to thrive.

To that end, we welcome and echo the calls for a National Automotive Taskforce to further develop and prioritise the key positions from the conference. We will

be working with MTAA to ensure that your South Australian perspective is heard and that our consistent message to government will drive the sector forward. Please take the time to read a more detailed account of the summit in the feature on pages XYZ.

Meeting with SA MPs and Senators

With MTA having such a large presence in Canberra for the Summit, local South Australian Senator, Anne Ruston, organised an informal meeting of federal government MPs and Senators. This was a great opportunity for the MTA to highlight some of the critical issues facing our members. We were able to put across our view that our industry is alive and well, however, that we have a changing face from manufacturing to retail, service and repair. With more than 4000 automotive business in South Australia, 27,000 employees and \$8b turnover we are and will continue to be a significant player in the South Australian economy and one which must thrive.

With that in mind we discussed the economy, business confidence, red-tape, parallel imports, automotive transformation, training, and road safety. MTA members also had the opportunity to have one-on-one discussions with MP/Senators on issues affecting their individual trade sectors.

It was a worthwhile meeting and I'd like to express my thanks to Senator Ruston for organising this for the MTA.

Dinner with the Premier

In a busy month of putting your voices forward, a small number of industry member leaders had dinner with Premier Jay Weatherill. This gave us the opportunity to discuss one-on-one with the Premier, the critical issues which are and will affect you and your business.

Our focus was South Australia's responsibility in the transition from automotive manufacturing to automotive retail, service and repair. We also discussed our ongoing belief that better road safety can be achieved through safer vehicles and the need for a vehicle inspection scheme in this state. Training and the need for consistent policies that focus on job outcomes and the future of South Australian Fleet Procurement were also topics on the menu.

It was a productive dinner where we were able to speak directly and openly to the leader of our state. It's another example of how your MTA is able to open doors and make your voice heard.

Passing of industry stalwarts

On a sadder note, our industry lost two great men and influencers in recent months with the passing of Barry Maney and Graeme Bignell. We would like to extend the MTA's, and the entire industry's condolences to the families, friends, colleagues and communities of these two great men. Both Barry and Graeme have been great contributors to the automotive sector and the MTA and will be sadly missed.



SA is serious about the future of the automotive industry and committed to working towards developing the opportunities.



Ensure that your South Australian perspective is heard and that our consistent message to government will drive the sector forward.





AUSTRALIAN AUTOMOTIVE NATIONAL SUMMIT

Canberra 19 – 20 August 2015

The recent Australian Automotive National Summit has laid the groundwork for the establishment of an Automotive Sector Taskforce.

This Taskforce will help drive a consistent and united policy platform required to face the challenges and develop the opportunities available to the automotive retail, service and repair sector.

The summit was held in Canberra from August 19-20 and opened by South Australian Past President and Motor Trades Association of Australia President Neville Gibb. He set a clear theme that the automotive industry did not end with the closure of manufacturing in 2017.

“More than 340,000 Australians will remain employed in businesses keeping a fleet of more than 20 million vehicles moving, contributing more than \$38 billion to the national economy, and ensuring Australians remain mobile and connected, and a nation’s reliance on road transport assured,” Mr Gibb said.

He discussed the future of the industry and the challenges and opportunities that the sector will face.

“The future of the automotive industry is extraordinary – exciting – thought provoking – and potentially life changing.

“Things once considered the stuff of wild imaginations and creativity beyond understanding are now, or soon to be, reality.”

The summit had representatives from both major parties, as well as a number of key of the cross-bench Senators represented. The Treasurer, the Hon. Joe Hockey MP, described the industry as being in a state of revolutionary change.

“[Change] has come with all its force and all its challenges for this industry. But change also brings opportunities,” he said.

“Australia’s future currency will be innovation as well as effort. Its value will rise and fall with our willingness to take ideas and make them hum.

“This cannot be done by attempting to hold back the tide; by shying from reform; by delaying the inevitable through industry subsidies and regulation.

“It will be done by encouraging, and creating, the right environment for the industry to transform and thrive,” the Treasurer said.

Volvo Cars Australia Managing Director Kevin McCann gave the audience a view into the technology available now, including what Volvo call “pilot automation”.

Day one finished with a panel discussion on *The Automotive Industry, more than just vehicle building* and included Senator Ricky Muir, Senator John Madigan, Senator Nick Xenophon, CEO of Confederation of Australian Motorsport Eugene Arocca, CEO Australian Chamber of Commerce and Industry Kate Carnell and MD Volvo Cars Australia Kevin McCann.

There was a robust discussion on a number of key topics but the key outcome from the session was a unanimous agreement that the Automotive Transformation Scheme (ATS) be reassessed, as it does not adequately reflect the current and changing environment of the automotive industry.

Day two saw the Hon. Senator Kim Carr, Shadow Minister for Higher Education, Research, Innovation and Industry, Shadow Minister Assisting the Leader for Science, discuss his views on the future of the sector.

He outlined the need to amend the ATS as the interim report from the Senate Inquiry has recommended. He also urged the sector to continue to put forward the case for what it needs to secure the future of the automotive sector.

What SA attendees thought



“An excellently run Summit by MTAA. It will hopefully cause us all to look for opportunities to grow our businesses and help others to do so as well.”
 Chairman Farm and Industrial Machinery Dealers Association of Australia,
Colin Butcher, Eastern Eyre Machinery



“It was great to see how progressive South Australia is on automotive transformation compared to the other states and territories.”
Glenn Gaisford,
 A/Director, Fleet | Fleet SA



“An excellent Summit with an exceptional range of speakers who were reflective of the Automotive sector.”
Dr Baljit Bhela, Educational
 Manager, Automotive TAFE SA

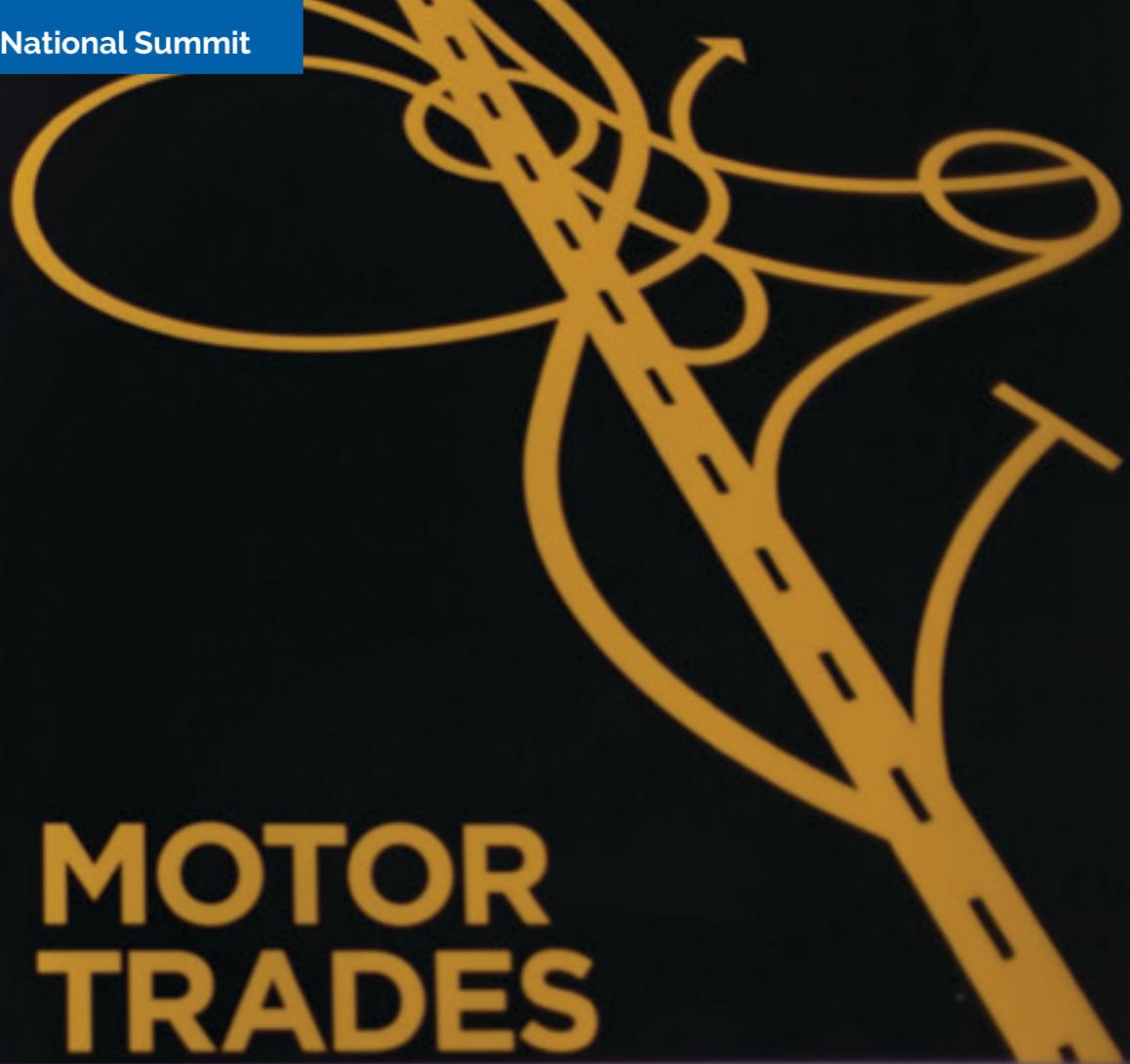


“I was impressed with the range of industry areas that the summit covered and the foresight to plan in a coordinated way for a quickly changing automotive world. Also that the industry’s customer focus and that the dilemma of access to vehicle data but the independent operators was being worked on by the industry to make sure all customers where ever they lived could have their vehicles repaired correctly. The other stand out was how a healthy industry could only be maintained with a long term view and plan to the commitment to apprentice training.”
Mark Borlace, Senior Manager Mobility & Automotive Policy, RAA

“I hope that the discussions at this Summit will help inform the final report and future policy development for the entire industry – in the aftermarket, retail sales and service, insurance – the whole lot,” Senator Carr said.
 The Hon. Ian Macfarlane MP, Minister for Industry and Science, continued the theme of focusing on the retail, service and repair automotive sector.
 He said that the industry is going through a massive structural change and we are going to have to be pragmatic about it. The Industry Growth Fund has been established to help industry make the inevitable adjustment but there is a need for the industry to diversify into other areas to adjust to these changes. This transition needs financial assistance and science. The industry has an incredibly strong future and the Government stands behind the industry to assist it through these transitions.

With South Australia facing the full force of the changing landscape of the sector, the Summit had Len Piro, CEO of the South Australian Automotive Transformation Taskforce, discuss his experiences.
 “The task force is training workers by helping them to upskill, re-skill and diversify,” he said.
 “The government’s Industry Growth Fund has been utilised to help with these transitions,” he said.
 Mr Piro stated that the Summit was a good forum to open up discussion and address the issues and highlighted the need for the industry to come to government with a consolidated voice. “Lessons had to be learned from the past and there needs to be collaboration across all spectrums of the industry,” Mr Piro said.
 The summit had a number of other key discussions around taxation,

environment, skills and training. Futurist Mark Pesce challenged the status quo with what a “Plan B” could look like for the sector.
 In closing the summit, MTAA CEO Richard Dudley said it had achieved its objective of bringing the sector together and to identify that there is an agreement across the sector for urgent work to be done.
 “There is universal agreement for the establishment of an Automotive Sector Taskforce to further develop the positions where general agreement had been reached and to capture and prioritise what has been discussed across the past 10 hours and identify potential solutions,” Mr Dudley said.
 He said there is now an expectation from political leaders that the sector must come together and develop a consistent platform and deliver it with a united voice.



MOTOR TRADES

ASSOCIATION OF AUSTRALIA



The Hon. Joe Hockey MP.



Senator Nick Xenophon.



Senator Kim Carr.



MTA President Frank Agostino.



MTAA Chairman Neville Gibb.



Chief Executive Federal Chamber of Automotive Industries Tony Weber and MTAA CEO Richard Dudley.





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MTA-SA'S 89th AGM

MTA-SA held its 89th Annual General Meeting on 21 July in the Ian McLachlan room, overlooking the spectacular grounds at Adelaide Oval.

With over 80 members, staff and special guests in attendance, MTA Vice President, John Zulian welcomed all and delivered the report of the Board of Management on the Affairs of the Association during the 2014/15 year.

In his opening address, John highlighted three key achievements and outcomes of the Association:

- Adding value for members
- Advocacy – MTA participated in 52 Federal and State submissions
- Increased member attendance and engagement at Country Zone and Divisional meetings.

“We have had to work harder and smarter to continue to show the value to our existing members,” Mr Zulian said.

“It was a busy year on the advocacy front with significant submissions including State Tax Reform, WHS reform, the new return to work scheme, Franchising Code and the Motor Vehicle Standards Act.

“At the country and zone and divisional meetings we have seen a steady increase in engagement due to the improved information and resources available,” he said.

A special part of the night was awarding life membership to Brian Weeks of Western Auto Repairs.

“Over the years, Brian has been a huge contributor to the MTA. He joined the Board in 1985 as the Auto Repair and Engineering Division Board Representative member,” Mr Zulian said.

“In addition to this role over the years, Brian has held roles on the Board as the MTA Board Members Representative, Vice Chairman, and Chairman of the Auto Repair and Engineering Division.

“Brian was a strong supporter of vehicle inspections, continual learning and training/mentorship of industry apprentices, and was responsible for gaining board support to deliver the Ruf Us Van project in 2013,” he said.

In honour of Brian's life membership, a video interview was played that featured Brian reflecting on his time in the industry.



Election Results

President - Frank Agostino

Vice-President – John Zulian

Licensed Vehicle Dealers - David Vincent

Towing Services - Brenton Caddle

Central Country Zone – Phil Turner

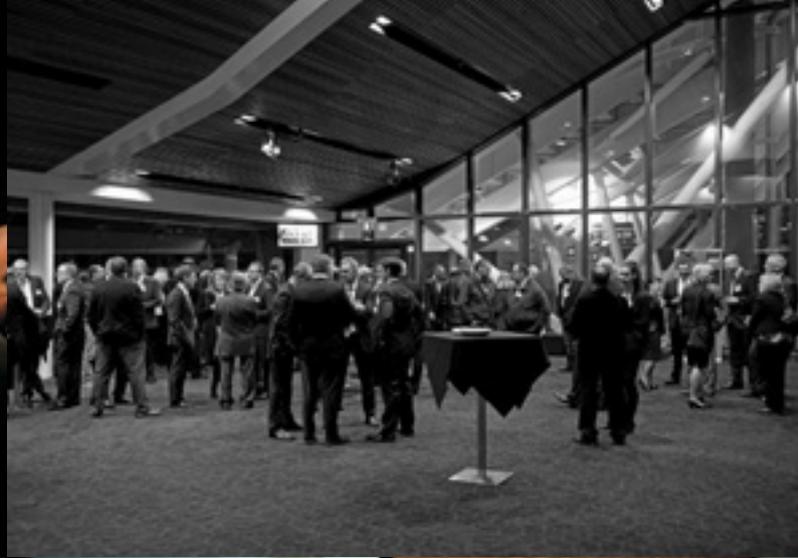
Lower Eyre Peninsula Country Zone – Robert Duns

South Eastern Country Zone – Peter Roberts

Riverland Country Zone - Kym Webber

Body Repair Specialists Division – Jeff Williams

Note: some positions are halfway through their two-year terms and were not up for election at this AGM.





BARRY MANEY

January 2, 1943 - August 7, 2015

Barry Maney started his long career in the retail automotive industry in 1957, as a motor mechanic for OG Roberts & Co in Mount Gambier.

A hard and conscientious worker, Barry quickly progressed at OG Roberts & Co. In 1963 he transferred to the OGR truck division, which was the start of his career-long association with trucks. He was appointed manager of the department in 1968, and promoted to general manager of the entire OGR organisation in 1972.

In 1976, Barry started his own business, when the Ford Motor Company offered him its franchise. Today the Barry Maney Group is one of the largest car and truck dealerships in regional Australia.

While Barry was an astute and successful business leader who shaped his city's automotive history, his tireless work in the community made him one of the South East's most influential identities. In June 2013, he was recognised in the Queen's Birthday honours with an Order of Australia Medal for 'Service to the Community of Mount Gambier'.

Barry was a compassionate man, who utilised his skills and influence in the business sector to improve outcomes for the most marginalised members of his city's community.

MTA Staff and Management extend their sympathies to Barry Maney's family, staff and the community of Mount Gambier.



(L-R) State Governor Rear Admiral Kevin Scarce presents Barry Maney with an Order of Australia Medal at Government House in 2013.

"I was fortunate to have known Barry for 50 years, working with him for nearly 10 years when I was only starting out in our family business O G Roberts & Co.

"My father, Owen Roberts recognised Barry's talents from a very early stage when he started as a motor mechanic and soon progressed to be General Manager of the group. I ran the cars in those days, and Barry ran the trucks - we had a great relationship and I have a very clear recollection of his management and leadership skills.

"Even after Barry left our company to start his own business, and although we were fierce competitors, I always had a great respect for him not only as a good businessman, but a leader, a generous community contributor and family man.

"Barry got on with things in a quiet, unassuming way. I'm proud to say that he always acknowledged my industry commitment, and I spoke with him often to seek advice or support on industry issues.

"Barry was truly was a great man who will be sadly missed."

– **Peter Roberts**

**Director OG Roberts & Co, OGR Trucks -
Mount Gambier
MTA-SA Executive Member
MTA-SA Past President & Life Member**

"Barry Maney's unwavering commitment to customers, his belief to always genuinely care and support his employees, and his drive to give back to the community will always be core values in the Group's business philosophy.

"The remaining Directors are fully committed to continuing the legacy that Barry has built over many years and have the resolve to strive to live up to his long term vision and mission."

– **David Millard**

**Group Managing Director,
Barry Maney Group - Mount Gambier**

GRAEME BIGNELL

March 8, 1938 - August 19, 2015

Graeme Bignell was a dedicated and passionate industry man who served as the MTA's President from 1977 - 1979. He was also a member of the MTA Board of Management from 1973 - 1981.

From humble origins, Graeme began his working life as a taxi driver at age 15, before getting a job as a car salesperson. In 1971, Graeme and his business partner Bib Stillwell, bought Eclipse Motors at Medindie, a struggling Ford dealership. Renamed in 1973 to BS Stillwell Ford, the Adelaide company quickly grew, diversifying into truck dealerships nationally, and in 1987 became the publicly listed Adtrans Group. The Adtrans car dealership group, which traded under the Graham Cornes, Stillwell and Adrian Brien brands, went on to become one of South Australia's largest, and most successful retail automotive businesses, employing over a thousand South Australians.



"Graeme was widely known as a very generous man; with his time, his charitable support and his mentoring advice to staff, friends and family. He was a friend, and widely respected by many in the automotive industry."



Graeme, along with the Adtrans group, have been a great supporter of charities, with the Adtrans charity golf day raising millions of dollars for various childrens charities, and has become one of South Australia's most respected fundraising events.

MTA Staff and Management extend their sympathies to Graeme Bignell's family and the entire Adtrans Group.



"Graeme Bignell was visionary in multi franchising, engaging with customers and revitalising service workshops."

"He was a driving factor in Adtrans recruiting staff fresh to the industry in both sales and service, and training them in modern and customer focussed sales and management techniques."

"Graeme publicly gave great credit to his staff, and was proud of the teams he built across his businesses. Many staff were inspired by his leadership and the amazing sense of loyalty he had to his people."

"Graeme was widely known as a very generous man; with his time, his charitable support and his mentoring advice to staff, friends and family. He was a friend, and widely respected by many in the automotive industry."

- David Holst
General Manager Operations,
AP Eagers (SA) Cars Pty Ltd



CLASSIC LINES BY MTA GRADUATES

Even in an online world, the ability to provide old-fashioned face-to-face service is vital to success and so it is at Classic Lines Crash Repairs.

The Glynde crash repair shop is a genuine family operation, with twin brothers Joseph and Damien Palazzo on the tools and their father Tony keeping the office in order.

Damien is the younger of the twin brothers, a panel-beater by trade but also proud to be the face that greets his customers. Both started their working lives straight out of school as MTA apprentices at Stillwell Crash.

"We started in May 2005 and worked in a number of shops before we started this shop together," said Damien.

"I'm the boss, although he might disagree! Joseph is always in the booth painting and has a good handle on the paint, he's fussy about his work, and I'm dealing more with customers between repair jobs."

After working in a number of shops as apprentices working in everything from budget to prestige vehicles, they reunited to buy a business of their own. Over the past decade, a key to their success has been repeat business and word-of-mouth recommendations from satisfied customers.

Building a client list and customer base is no mean feat in the repair world populated with franchise and insurance-company-owned chains, but the pair has let good workmanship and service speak for them.

"We have a good customer list that is pretty happy with us. We get a lot of repeat business and referrals, which is good too ... it's the best form of advertising."

"Our existing customers insist on coming to us, some people don't always make the choice of repairer but generally we don't have a problem with insurance companies."

Their father Tony, a former bank manager, looks after the office and fields phone calls. He proudly recalls customers coming back from across Adelaide, or sending friends and family in the direction of Classic Lines for repair work.

"We have one customer who comes all the way from St Marys, another one from One Tree Hill and another from Blackwood - she insisted on it being done by the boys and she was really happy with the service," he said.

"Word of mouth is the best form of advertising and they are getting plenty of that, they keep their customers happy."

The crash repair shop is also seeing an influx of business from local dealerships like Plaza Holden and several dealerships from AP Eagers (formerly AdTrans).

"The boys have also won a 2015 Australian Business Quality Awards, the gold award for excellence in customer service, which is a nice feather in their cap," Tony added.



We have a good customer list that is pretty happy with us. We get a lot of repeat business and referrals, which is good too ... it's the best form of advertising.



With one casual also working in the shop, the brothers - who are just short of their 40th birthday - are hoping to expand the business, yet they are aware of the challenges facing them in the future.

"The industry has changed quite a bit since then and it is changing more now," said Damien.

"Being a smaller crash shop, an independent, you need to try to liaise with insurance companies, we've got dad helping us and looking at other avenues to stay in business.

"We don't need to move, the premises we're in has some room to expand, it was an existing crash shop but with no real client list so we've built it up from scratch. It's satisfying and scary at the same time being out on your own. We've been alright, we plod on and keep going." – Stuart Martin



Both started their working lives straight out of school as MTA apprentices.



MTA-SA's HYBRID UPSKILLING COURSE THE CHOICE FOR FIJIAN AUTOMOTIVE ELECTRICAL PROFESSIONAL

After a global search for appropriate training in Hybrid Vehicle Technology, University of Fiji employee, Musu Sokiveta, recently completed the MTA-SA's Hybrid Electric Vehicle five day upskilling course.

Hybrid vehicles have been introduced to the Fijian market this year as the local market looks to transition to the latest vehicle technologies on offer around the world.

Musu undertook the training to gain the necessary knowledge to support the emerging hybrid market.

"We are responsible for training all automotive technicians for the workforce. My area is automotive electronics, and hybrid tends to fall in that area," Musu said.

"As the Hybrid vehicles are new in Fiji, there are no qualified hybrid technicians to work on these vehicles.

"When questions are raised about hybrid, they fall to me. I needed to get myself prepared, as I have not received the training to know the answers," he said.

Musu went online to find an appropriate Hybrid Vehicle Upskilling course.

"I had gone through lots of websites with information about hybrid vehicles, but I hadn't found one with the appropriate training, until I came across the MTA website," Musu said.

"I found that the MTA had numerous accredited courses available, including hybrid. After looking at the course details, I knew that the MTA would be the best place for me to get hybrid training.

"I chose to do my training in Adelaide as the MTA course met my needs best in terms of the technical skills and knowledge about hybrid vehicles that I needed to learn, as well as being an accredited course.

"After completing the MTA training I can go back with a new set of skills and knowledge about hybrid vehicles. I can answer the

questions, and pass the information down to my students, so they can become empowered too.

MTA Training Centre Manager, Mario Marrone, said the fact that the MTA's upskilling course is gaining international recognition is a testament to the quality of the training offered.

"We saw that the service and repair industry would need to be skilled in hybrid technology some years ago, and invested in our staff and training material to develop a world class upskilling training package," he said.

"Having Musu here was great, and we are so pleased to be able to support the development of Fiji's desire to skill its vehicle service and repair sector to accommodate the emerging hybrid and electric vehicle market.

"We hope that Musu is just the first of many international students who choose Adelaide, and the Motor Trade Association as the place to upskill in servicing hybrid vehicles," he said.

Musu said that his plan for the future is to continue learning.

"When you stop learning, you will miss a lot.

"It's essential to go to the net and read about the new technologies that are coming in, and attend up-skilling training from training institutions like the MTA.

"Nothing stays as it is; we need to keep up with it. Otherwise you will be left behind, and once you are left behind, it is hard to catch up.

"I plan to stay in automotive forever. I love the trade. People will always have cars. The skills might change, but the need for technicians is always going to be there."

SMALL BUSINESS MENTORING PROGRAM



28 members
participated in the
program



6 mentors
participated in the
program



68 per cent of participants
were interested in receiving
marketing advice



150 hours
of mentoring

The Small Business Mentoring Program was an initiative developed by the MTA and the Office of the Small Business Commissioner which provided MTA members with the opportunity to develop an ongoing mentor-mentee relationship with a selected MTA partner.

In addition this, participating members had the opportunity to target a specific area of their business operations including marketing, social media, adapting to change, improving productivity, business strategy, entrepreneurship and finance. Concluding in June 2015, the program was managed by MTA Business Development Manager, Peter McMahon.

Peter was pleased with the results of the Program.

“It was a fantastic opportunity for members, and those who participated gained many new insights into their business operations.”

“I was a big advocator for the program because I think that all small business owners should have a mentor,” he said.



Feedback:

Danny Massacci - Danny's Auto Studio

“Having a very knowledgeable mentor to listen and offer feedback provided me with a great sense of clarity.”

Andrew Prior - Petersborough Auto Repairs

“My mentor opened my eyes up to the things I have been overlooking. I learnt that the small things can make a difference to my overall bottom-line.”

Thanks to mentors:

Adam Basheer - Managing Director of Fit 4 Market

Andy Forrest - Owner CARSDIRECT 2 U

Brenton Leitch - Managing Director of Learning and Productivity

George Papillo - Director of Just Commodore Spares

Michael Corner - Wicked Biz Advisors

Jeff Williams - Director of Specific Prestige

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DIVISION NEWS

tyre
dealers

Division Manager – Michael Ping



MTA Chairman and Board member of the Tyre Dealers Division, Marcus Baldacchino has been advocating for the adoption of unified laws throughout Australia for many years to eliminate the major flaw and confusion of different state laws.

In South Australia the overall diameter of a wheel and tyre fitted to a vehicle can only be increased by 15mm greater than the largest tyre size listed on the tyre placard. In all other states (except NSW) the overall diameter can be increased by 50mm.

Through discussions in the Tyre Dealers Division meetings and member feedback, MTA's CEO Paul Unerkov met with the Department of Planning, Transport and Infrastructure on regular occasions to discuss a solution.

The MTA is pleased to report that with the hard work and persistence from the Associations members and staff, a South Australian Government Gazette Notice has been issued that allows for an exemption from regulation 54 for the legal fitment of up to 50mm over the tyre placard for off road passenger vehicles.

body repair
division

Division Manager – Peter McMahon



In an industry first in Australia, the MTA Training & Employment Centre has signed an historic agreement with I-CAR Australia to deliver the industry leading Weld Theory and Preparation (WQPA3) and Steel Weld Testing and Certification (WCSA3) programs under license. Over the last three months, I-CAR has worked with the instructors at MTA to provide the support and framework requirements to ensure the success of the program. The previous success of the program and industry acceptance within South Australia were contributing factors in licensing the program for delivery. The body repair industry in South Australia will have greater access to these programs with the flexibility to deliver as demand increases. The I-CAR welding

program is endorsed by 14 OEMs worldwide and is gaining significant acceptance within the industry, providing all stakeholders with the assurance that safe and strong welds are being delivered in structural repairs.

MTA now provides this certification program along with the education resource package for apprentices that use the I-CAR curriculum as an integral part of the learning requirement. Adding to this, the opportunity for all apprentices to receive I-CAR Platinum Point accreditation and the opportunity to complete the Weld Test and Certification program at the end of their apprenticeship will ensure the future technicians in South Australia are among the best prepared in this country.



Division Manager – Paul Back



Six months in to the role, and I'm pleased to advise there seems to be action on a few fronts of the Licensed Vehicle Division.

The Division has been networking with Government departments to establish relationships for issues to be lobbied and the MTA has been visiting members and non-members to promote our services and membership.

Unlicensed selling and consumer education have continued to be discussed in the regular meetings with Consumer Business Services. In these meetings the MTA has also been provided with updates on the prosecutions on unlicensed sellers and discussed initiatives focused on consumer education.

The MTA has engaged in regular meetings with the Department of Planning Transport and Infrastructure. From an issues list formed, the major issues identified for the LVD division include lobbying for inspection at change of ownership, a push for the statutory warranty to be more similar to the other states and accessibility and customer service at Regency Park.

The MTA has visited 24 LVD members since June this year. This is where we pick up on what needs to be done, individual issues we might be able to help members with, and share the information about the Associations progress.

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MOTORCYCLE TECHNICIAN/ NEW BIKE ASSEMBLER positions available. Resumes to Bridgeland Motorcycles 145 Adelaide Rd Murray Bridge 5253

REPCO AUTHORISED SERVICE has positions available for Mechanics & Managers. Experienced and/or qualified. Work near home with 43 sites all around Adelaide metro and country SA. Looking for a change? We offer benefits above the award. Great career opportunities. Email KClark@Repco.com.au

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MECHANICAL REPAIRS BUSINESS & PROPERTY FOR SALE. Owner retiring. Servicing Aberfoyle Park to Blackwood. 8 work bays, 3 recently serviced Molnar hoists. A/C office/reception, staffroom & workshop. Dedicated EPA approved wet area. Contact 0438818401)

NEW JOHN DEERE 100 SERIES RIDE-ON LAWN MOWERS. Starting from \$3,199. Ideal for hobby farmers, acreage, landscapers and contractors. Many accessories and attachments available to get the job done. Contact Rosenberg Machinery Group Holdings (RMGH) – www.rmgh.com.au

BUSY INDEPENDANT SERVICE STATION Business on main road in city of Port Lincoln. Enquiries 0429843586.

FOR SALE FARM MACHINERY BUSINESS with excellent tillage franchises ideal as a family business or an opportunity for a large interstate machinery dealer to get a good start in SA. Available as free hold, lease premises and buy stock etc or would consider a partnership arrangement. Ideally situated. Colin.butcher@bigpond.com

EQUIPMENT FOR SALE. Faip F60 Compact Tyre Changer. Air Blast, Fitting arm, up to 22" rims. Good Condition and ready to go. \$3,000 Call Matthew 0407 392 633 Peter Hood Holden

CLASSIC AND AMERICAN IMPORTS. Vehicle sales and Imports classicandamericanimports.com.au. Showroom: 08 7225 1106. Mobile: 0448 231 920

SOUTHGATE HOLDEN is now one of only 3 suppliers in South Australia of **RHINO LININGS** – the world's leader in spray-on ute and truck liners. For information or to make a booking call Southgate Holden on (08) 83210000.

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SA OIL RECOVERY. Parts washer solvent 4 sale. Free waste oil collection. Rag & oil filter collection. PH 0408876552

AUTO AGENCIES P/L is an Automotive Spare Parts business established 35 years in Northern suburbs. Servicing S.A metro, country and Northern Territory. Owner retiring due to health. Large turnover with good margins and solid customer base. Priced to sell. Contact owner Gerry Murphy 0418 817 937 or agent Dave Whan 0418 815 788

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EVENTS CALENDAR

SEPTEMBER/OCTOBER 2015

SEPTEMBER

- 21–22 Forklift Licence Training
- 22–23 SRS Course
- 23 WHS Compliance for Managers and Supervisors
- 28–30 Air Conditioning Course

OCTOBER

- 2 Environmental Basics Training
- 6–8 Air Conditioning Course
- 6 Upper North Country Zone Dinner Meeting
- 7 Yorke Peninsula Country Zone AGM Dinner Meeting
- 12–14 Air Conditioning Course
- 12–13 Forklift License Training
- 13 President's Invitational
- 19–21 Air Conditioning Course
- 19 Electrical Test & Tagging Course
- 19–20 Wheel Alignment Course

To include a free classified in the March/April 2015 edition of Motor Trade, email your listing of no more than 50 words to admin@boyle.com.au or fax 8212 6484 by 16th October 2015

INSIGHT INTO YOUR COMPETITORS' MARKETING

A recent survey has offered an excellent insight into what Australian businesses – all 2.1 million of them – are doing to improve their competitiveness.

The survey of two December quarters compared side by side, showed that the two main activities to gain an advantage used by modern businesses are:

1. The company website.
2. Launching a new product

The other dominant action was “online marketing” (3rd), which was about a third stronger than “offline marketing” (5th). Between the two was “reduced pricing”, which was less prevalent in the second period, which is a promising sign for the profitability of Australian business.

Banks provides authoritative surveys. This one is essentially telling you what your competitors are up to.

So what specifically are companies doing with their website marketing? To understand this, we need to ask: what are customers doing that is making

organisations turn to web development and online marketing?

Roy Morgan Research is one of Australia's leading research agencies. It reports that 7.7 million people make an internet purchase in an average four-week period. It found that the traditional hotspots – such as clothes and travel purchases - continue to grow.

What was really interesting was that niche markets are also starting to show promise, citing the growth in ecommerce sales of car parts as a prime example of a sector that was starting to sell online.

Naturally the auto industry is responding by increasing its investment in its online assets.

Positioning your business to meet the emerging needs of your customers can be seen at all levels of business, both big and small. IKEA has announced it is launching

a new website; an online storefront dedicated to ecommerce sales. Their big data backs up this decision. If we again cite Roy Morgan, it shows that IKEA shoppers are much more likely than the average shopper to buy online. Armed with that knowledge, it's a no-brainer for IKEA. If 76% of your customer base bought online at least four times a year – compared to the national average of 55% - wouldn't you be making the move to an ecommerce solution?

Summary Points:

1. If you run a business, the NAB survey says your competitors are focusing their attention on developing their website, new products and online marketing. Make sure they don't overtake you.
2. Even if you do not fit into the demographic of buying online, it is critical that you look at your customer base to see how they are changing. This requires more than conversations with clients you have known for years. It entails researching your industry sector so that you can project forward to see what the target audience of the future wants. The reality is that you will not become an overnight expert, so starting small and starting now is a sound strategy.

If you would like to discuss your marketing, contact Tim Boylen on (08) 8233 94 33.



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NEW MEMBER PROFILE

LUKE CAESAROWICZ, USED CARS ADELAIDE



How long have you been in business?

I have worked in finance for seven years and decided to branch out and go into the retail automotive industry and start up Used Cars Adelaide.

Prior to working in finance, I studied Certificate 4 in Financial Lending and worked in hospitality for eight years.

Used Cars Adelaide has been operating now for six months, with business really picking up in the last three!

How many staff do you employ?

My brother - Tom Caesarowicz and father - Mark Caesarowicz operate the business alongside me as co-directors. Together we also operate a finance company - Positive Lending Solutions. We are looking to expand at the moment and will employ another person to get more volume and customers through the door.

What do you enjoy most about working in the retail automotive industry?

So far what I have enjoyed most is learning about our customers. Because we source the cars, our customers have a picture in their head of the exact car they want, and then we find that car for them through our nationwide network of dealers, wholesalers and auction houses.

What are some of the challenges that you have come across in the retail automotive industry?

The biggest challenge comes down to being a start-up business and getting the Used Cars Adelaide name out there.

To combat this, we've done a big social media campaign, we have a website, and we're on other online networks such as Car Sales and Gumtree. When we started the business we knew it was going to be important to have a big online presence.

Why did you join as a Member of the MTA?

It came down to having the backing of the MTA. As an MTA member, our customers and future customers know that we are a reputable dealer. It's pleasing to see the MTA work closely with Consumer and Business Services in the crackdown and prosecution of unlicensed sellers.

ETP NEW & USED PARTS

NEW PARTS:

**Cylinder Heads
VRS Gaskets
Camshafts
Rockers & Valves
Plus range of Small Parts**

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Order your parts quickly and easily on our new online store

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*Head bolts are only supplied for some applications

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Automasters Marion
BM Crash Repairs
Louca Automotive
Low Tow
Marion Road Used Cars
Pro Customs Pty Ltd
Rebbs Pty Ltd
Schwarz Mechanical Repairs
Stihl Shop Mount Barker
Used Cars Adelaide

SERVICES TO MEMBERS

COMMONWEALTH BANK



The MTA offers ultra competitive EFTPOS transaction rates for members through our partnership with Commonwealth Bank. There is no joining fee and you don't have to be a Commonwealth Bank customer to access the savings from 0.69%* (Inc GST) on credit card transactions and \$0.19* (Inc GST) on debit card transactions.

CAPRICORN SOCIETY LTD



Capricorn Society Limited is the largest independent automotive parts buying co-operative in Australia, providing the majority of parts and services to mechanical workshops, service stations and crash repairers throughout the country. Call toll free on 1800 EASIER (1800 327 437) and find out how you can save your business both time and money

KEMPS NATION DEBT RECOVERY



Kemps offers a comprehensive and professional debt collection service. We are wholly SA owned & operated with our offices in Adelaide CBD. With no up-front fees and the ability for our customers to monitor the collection process on-line, Kemps can offer collection services for both local and interstate debts. A competitive commission rate is offered to MTA members 8418 1450.

OUR AUTO SMART RELIABLE SOLUTIONS



OurAuto provide smart, reliable solutions to automotive businesses. OurAuto Insurance is the MTA's preferred supplier of insurance for members and can give you the right cover at a competitive price. MTA members also receive a 20% discount on OurAuto Tech Centre, Australia's most comprehensive technical repair information resource. Call 1300 687 288 for more information.

SOUTHERN CROSS PERSONNEL



Southern Cross Personnel offers all MTA members the opportunity to source skilled candidates nationally, locally and from overseas. We provide short term and permanent solutions for your business and can tailor the services to suit each members' specific requirements. Contact us on 8357 1882 or email info@southerncrosspersonnel.com

PRESTIGE WASH SYSTEMS



Supply and installation of industrial and commercial vehicle wash systems, water management and recycling systems or environmental solutions for your business. Prestige Wash Systems offers free specialist advice and site inspections. Members receive 5% discount on all products and systems. Phone Christine Penhall at 8270 6529.

BUPA



A great member-only benefit for MTA members and their staff who have the option to join Bupa's MTA Corporate Health Plan and never pay a hospital excess*. Call Kate on 0432 750 862 for more information regarding benefits of the MTA Corporate Health Plan.

THE QANTAS CLUB



The MTA Corporate Qantas Club membership scheme is open for MTA members and their partners and offers considerable savings. MTA members save \$220* upon initial application and reduced annual renewal fees.

WORKING CAPITAL FINANCE



MTA's partner in working capital services offers members factoring at a discounted rate of 1.75%* and is only available to MTA members! No business financial statements - No details on your assets - No details on your other liabilities. Contact: 02 9968 2328; admin@workfinance.com.au www.workfinance.com.au

ACCESS PROGRAMS EMPLOYEE ASSISTANCE PROGRAM



Services to MTA members at the sessional rate of \$130* (plus GST) without any retainer. Five convenient locations: Adelaide, Bedford Park, Elizabeth, Salisbury, Noarlunga. T 8210 8102 www.accesssa.com.au

OUR AUTO DIGITAL



OurAuto Digital specialises in online marketing solutions that are tailored to your business, including website design, online marketing, and website hosting. To obtain a quote or find out how OurAuto Digital can help your business call OurAuto on 1300 687 288 or visit ourautodigital.com.au

MTAA INDUSTRY SUPERANNUATION FUND



MTAA Super is the industry super fund for the automotive industry. For more information on how to join MTAA Super, visit the website www.mtaasuper.com.au or contact the Customer Service Centre on 1300 362 415.

TENG TOOLS



Members receive 10% discount on all orders made through the MTA Printing and Stationery Department.

BDO



BDO is one of the largest full service accounting and advisory firms in Australia. At BDO we are committed to the automotive industry, having provided a broad range of services to a wide range of clients in the industry for over 30 years, and now look to extend that to MTA members. Contact Tim Pullman T: (08) 7324 6107 E: Tim.pullman@bdo.com.au www.bdo.com.au

TINDO SOLAR



Tindo Solar are creating the next generation of photovoltaic solar panels. The panels are manufactured in Adelaide, and Tindo Solar is proud to be 100% Australian owned. All Tindo Solar panels are made for Life — with pride and passion, along with a pedigree of excellence. Contact Richard Inwood on 8162 5655

Endorsed by MTA

Further information about these or any membership service may be obtained from the MTA Membership Department.

DIGITAL TRANSFORMATION

MAT HANNAN, PARTNER, BDO – TECHNOLOGY ADVISORY,
TALIS EVANS, CONSULTANT, DIGITAL STRATEGY, BDO

Over 86% of Australians are online, and we are fast reaching the point of saturation where nearly every business in Australia is connected to the internet. Despite this, in 2013 the Australian Bureau of Statistics reported that only 30% of Australian businesses had an online ordering process through their website and only 13% provided online payment facilities. Only 11% had linked internal ordering systems and less than 1% had linked logistics systems.

The disruptive wave is coming. Why ride it?

- **Uber**, the world's largest taxi company, owns no vehicles.
- **Facebook**, the world's most popular media owner, creates no content.
- **Alibaba**, the most valuable retailer, has no inventory.
- **Airbnb**, the world's largest accommodation provider, owns no real estate
- **2020**, the year the United Kingdom will phase out end-of-year tax returns
- **Netflix**, accounted for 1/4 of iiNet's internet traffic in its first month

Below are 5 thought-provoking ideas everyone in business should ask themselves, now, to best position their business for the digital ride ahead.

1. Recognise this will happen to you, or because of you. What shall it be?

Nearly every industry is prone to disruptive innovation. Major disruptors have different ideas on what is possible, where the boundaries are, and are intent

on breaking the 'rules'. What's more, they will continue to evolve and adapt like a chameleon.

This is all the more reason to talk to your peers, staff, and customers about it! Your business may require a complete cultural shift to inspire new ways of doing business that 'is' the disruptive innovation that will drive your business to the future.

2. What are your customer's expectations?

Customers expect you to read their mind and give them what they want, whenever and wherever they want it. So what does giving your customers that 'wow' moment of doing business with you actually mean? Is it booking service or organising a quote online? Or is it more?

Your innovation, passion and new ways of understanding and solving their problems it is what will keep them coming back for more.

3. Re-think your revenue models

As a product of disruption there are now new and emerging consumer markets that have an appetite for brand new products or services you can provide. Who would have thought people would want to use their phone or watch as their computer, yet now more people access the internet on their devices than on PCs. We have definitely seen the emergence of new technology impacting revenue models; including pre-payments such as Evoke Auto pay, a new product allowing customers to pay for their car service and related products over a series of regular payments, interest free!

4. Fuelling your business

Data is the fuel of the digital economy, and nothing is more valuable than information from your customers. After all, how do you cut through all the digital 'white noise'?

For a far more modest investment than spending big on TV, radio and newspaper, you can run, target and monitor a brave new world of digital interaction with your customers. Your Digital Strategy should tell you how to mobilise and manage your digital marketing assets.

Think about how you currently advertise, communicate or gain 'ratings'; are you on facebook, twitter, instagram or the next wave...

5. Other stakeholders to your business? What change is coming?

Now you have re-thought how you do business, how you meet your customer's expectations, what you sell to your customers and how you market to them, it is time to look inwards.

How do you manage your other business leavers; your staff, your suppliers, your workshop and other costs? What opportunity is there for technology to make your back-end sharper, more efficient? When thinking about this, challenge every assumption you have made about the way you do business and ask yourself, is it 'like this because it's always been done this way', and if so, is it time to break the rules again?

If you would like to learn how BDO can Digitally Transform your business, contact us today.

MORE THAN JUST COMPENSATION

DINI SOULIO, COMMISSIONER CONSUMER AND BUSINESS SERVICES

Consumer protection is at the heart of the *Second-hand Vehicle Dealers Act 1995*. The rules and obligations for dealers are essentially about helping consumers to make an informed decision, fair contracts and transparency in the sales process as well as post sale protections. The requirement for second-hand vehicle dealers to be licensed ensures that only people who are fit and proper can trade as a dealer. The legislation also requires licensed dealers to contribute to the Second-hand Vehicle Compensation Fund which I, as Commissioner, administer for the protection of consumers. The Compensation Fund is like a form of insurance; you don't know when something will happen that will trigger the need to make a claim. Fortunately, most years, numbers of claims against the compensation fund are low. However, the collapse of a car dealership at Medindie some years ago resulted in a high number of claims. It is essential that the compensation fund has adequate funds to protect consumers where a dealer has defaulted on their obligations, and there is no reasonable prospect of consumers recovering the amount from the dealer or having their warranty claims resolved. And it's worth remembering that only consumers who genuinely believe they are buying from a licensed dealer can claim from the fund. The most recent compensation claim was from a woman who bought a car

from a licensed dealer that turned out to have several major faults. The dealer attempted to repair the vehicle but did not rectify the faults. The dealer then went out of business. The consumer applied to the Magistrates Court which resulted in an order for a refund of \$7,500. I was awarded possession of the vehicle and I donated it to the Metropolitan Fire Service to use as part of their fire training. As the saying goes "prevention is better than cure" and so preventing problems with car purchases and warranty claims is a key priority for Consumer and Business Services (CBS). This is achieved through education for dealers and consumers about their rights and responsibilities, and regular monitoring of the industry to detect and deal with potential breaches. The compensation fund is able to support both CBS education and compliance activities, as allowed by regulation. Your contribution to the fund has assisted CBS to run a number of operations, such as Operation Shark, a joint operation with SA Police, focusing on odometer tampering. The operation uncovered an organised syndicate selling vehicles with an intention to defraud. Four people have been charged, with three convicted in August 2015 and one awaiting trial. As part of ongoing compliance operations CBS investigators are visiting the homes of identified unlicensed sellers with SAPOL support,

and conducting search and seizure operations to gather evidence. The Morphett Vale area has been targeted recently, with two assurances received. Based on information provided by the MTA, CBS has also been looking at private sellers and dealers along Salisbury Highway with SAPOL issuing 20 cautions.

Following reports of vehicles being sold in car parks in the Prospect area, CBS officers visited the sellers. CBS handed translated brochures to educate the sellers about licensing laws in South Australia.

In addition to this, there are a number of large investigations underway in relation to unlicensed backyard dealers and more details will be provided once charges are laid.

CBS is planning more joint operations with SAPOL, and will continue to meet regularly with the MTA to exchange information to assist with compliance operations. Both CBS and the MTA are currently developing education programs to help dealers to understand their obligations and a campaign for consumers about the benefits of buying from a licensed dealer and the risks of buying from unlicensed sellers.

Further information is available for consumers and dealers at www.cbs.sa.gov.au and CBS welcomes reports of unlawful conduct (Tel: 131 882)



CEO'S REPORT

BY MTA-SA CHIEF EXECUTIVE OFFICER PAUL UNERKOV

As you, our members would be aware, we recently conducted a satisfaction survey to benchmark where we are as your Association, and how we are delivering on our focus of putting you, the member, at the centre of all that we do.

Thank you to those three hundred plus members who have responded. One of the early results we have received has been the overall satisfaction rating of members with the MTA. 200 of the 300 members who responded recorded an overall

satisfaction rating of eight or above. We are pleased with this response, hopefully it shows we are listening, and will give us some great insight on how we can improve our service offering. Your valued feedback is critical for our future strategic planning to improve our service to the members. We will continue to work through the results of the survey to make *YourMTA* even better for you and your businesses. Going forward, we will release more details of the survey results.

How would you rate your overall satisfaction with the MTA?

	Response	Percentage	Average
1	0	0%	0%
2	0	0%	0%
3	3	0.93%	0.93%
4	6	1.86%	1.86%
5	16	4.95%	4.95%
6	23	7.12%	7.12%
7	51	15.79%	15.79%
8	101	31.27%	31.27%
9	68	21.05%	21.05%
10	55	17.03%	17.03%
Total	323	100%	

Major Advocacy focus over the last month at both a state and federal level

We have continued to focus on advocating the main issues before our sector through a number of critical opportunities including the Australian Automotive National Summit, dinner with the Premier, meeting with South Australian Government Senators and MPs as well as our regular contacts with state departments.

One of our overarching themes to the key stakeholders is the need to put focus on our sector, the Retail, Service and Repair sectors of the Automotive Industry. In South Australia alone our sector employs 27,000 South Australians and generates around \$8billion in revenue. Our members have investment through land holdings and facilities and play a critical role as a contributor, generator and collector of state revenue.

As such we continue to promote the need to minimise red tape and cost of doing business. Let South Australia cease the opportunity of a changing market. Let South Australia become a critical economy in the Automotive retail, service and repair sector. Let us stimulate business and consumer confidence not only to ensure the ongoing employment of the 27,000, but maybe grow that number to 28,000 or more.

MTAA Summit

In this edition we have reported a lot on the MTAA Australian Automotive National Summit. Since the Summit the advocacy continues. Follow up meetings with Senator Xenophon, Senator Carr's Office and conversations with Coalition Ministers senior advisers have been held since the summit. As a sector, we have created some interest from these stakeholders and ongoing actions.

Opportunities

While we are busy on the strong advocacy push as highlighted and we are being positive and proactive make things happen, we continue to also focus on you the member to deliver results for you.

Our Divisions are working hard to address needs of the members and divisions. We recently had a win with the Tyre

Division, where an inconsistency between state regulations on tyre dimensions was costing our members business has been rectified through a Government Gazette.

Our Body Repair Division has been quick to realise that change is upon us as a sector. After the success of the *Adapting to Change* seminar earlier in the year, another seminar was held last month on the latest advancements in estimating systems and the re-introduction of Insurance Australia Group's 'real-time' estimating system.

On the industrial front, our department continues to be involved in lots of personnel issues and working with members to ensure they follow correct procedures.



Further Senate hearings are likely to be held and MTAA will be invited to make further presentations. MTAA is also working hard on getting the Committee to physically visit RSR&R facilities as part of these hearings and further advice will be provided in due course.



We also are continuing to improve our Business Partner programs with the recent addition of Our Auto Digital and a revised Commonwealth Bank EFTPOS offer. Our Business Partners are there to make businesses better and help save members money.

Finally, we are continuing to increase our visits to members making our meetings more relevant and interesting. On that note, if you have haven't had a visit from the MTA in a while and would like us there, feel free to call us to arrange a time were one of our staff can come and see you and discuss what is happening in the sector and showcase what services we offer to you.

MTA-SA BOARD OF MANAGEMENT

PRESIDENT: Frank Agostino – Weeroona Holdings Pty Ltd

PAST PRESIDENT: Neville Gibb – Gibb & Sons Pty Ltd

VICE PRESIDENT: John Zulian – Keswick Crash Repairs

MEMBERS REPRESENTATIVE: Clive Polley – Independent Components

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BOARD REPRESENTATIVE: Ron Lewis – Glynde Auto Spares

BOARD REPRESENTATIVE: Martin Guppy – Moto Adelaide

AADA: Vacant

Auto Dismantlers: Ron Lewis – Glynde Auto Spares

Auto Repair & Engineering: Brian Weeks – Western Auto Repairs

Body Repair: Jeff Williams – Specific Prestige

Commercial Vehicle Industry Association: Bill Lane – CMV Truck Sales

Farm Machinery Dealers: Colin Butcher – Eastern Eyre Machinery

Licensed Vehicle Dealers: David Vincent – Adelaide Vehicle Centre

Motorcycle Industry Association: Martin Guppy – Moto Adelaide Pty Ltd

Service Station: Brenton Stein – Weeroona Holdings Pty Ltd

Towing Services: Brenton Caddle – Caddle Crash Repairs

Tyre Dealers: Marcus Baldacchino – Bob Jane T-mart Port Adelaide

Central Zone: Phil Turner – Mount Barker Truck and Bus Repairs P/L

Lower North Zone: Dale John – Ucal Pty Ltd

Mid North Zone: Vacant

Riverland Zone: Kym Webber – Waikerie Crash Pty Ltd

South Eastern Zone: Peter Roberts – OG Roberts & Co

Southern Zone: Mark McGuire – Hotline Car Parts

Lower Eyre Zone: Robert Duns – Duns Bros Nominees Pty Ltd

Upper North Zone: Vacant

Upper Spencer Gulf: Tracy Butler – Butlers Mechanical



HONDA

If you're West or South of the city and you're looking for the dealer with the full range of Honda spare parts, new and used Honda vehicles and a complete after sales service, look no further than Dave Potter Honda, Adelaide's exclusive Honda dealer, servicing the Southern and Western suburbs of Adelaide.

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141 Brighton Road Glenelg South 8294 3444

Association info

MOTOR TRADE ASSOCIATION

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CEO: Paul Unerkov

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Manager: Liam Hunt



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to 31 October 2015



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TAKE THE NEXT STEP

Go to the MTAA Super website

mtaasuper.com.au/get-superstream-ready

to find out how we can help you be SuperStream compliant by **31 October**. Alternatively, please contact our Customer Service Centre directly on **1300 362 415**.



*The MTAA Super Clearing House is accessible free of charge to default or registered employers of MTAA Super subject to application criteria. Other employers may be granted use of the service at the approval of the Trustee.

mtaasuper.com.au

The MTAA Super Clearing House is a non-cash payment facility issued by Westpac Banking Corporation. MTAA Super does not issue or operate the MTAA Super Clearing House. It offers a high level of security, stability and privacy and is subject to regulation as a financial product. You should consider the terms and conditions in the Product Disclosure Statement in deciding whether to use the MTAA Super Clearing House, which is available from <https://clearinghouse.mtaasuper.com.au/ApplicationIntroductionView>. This document is issued by Motor Trades Association of Australia Superannuation Fund Pty Limited (ABN 14 008 650 628, AFSL 238 718) of Level 3, 39 Brisbane Avenue Barton ACT 2600, Trustee of the MTAA Superannuation Fund (ABN 74 559 365 913). Motor Trades Association of Australia Superannuation Fund Pty Limited has ownership interests in Industry Super Holdings Pty Ltd and Members Equity Bank Pty Ltd. The information provided is of a general nature and does not take into account your specific needs or personal situation. You should assess your financial position and personal objectives before making any decision based on this information. We also recommend that you seek advice from a licensed financial adviser. The MTAA Super Product Disclosure statement (PDS), an important document containing all the information you need to make a decision about MTAA Super, can be obtained by calling MTAA Super on 1300 362 415. You should consider the PDS in making a decision.



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