

Whaley Harris Durney
CHARTERED ACCOUNTANTS

ACCELERATE

OUR NEWSLETTER FOR GROWING BUSINESSES



Reaching the midway mark of the year is the perfect time to take stock, not just of where your business stands, but where it's heading next.

To help you make the most of the months ahead, this issue is all about the people outside your business. From customers to collaborators to your wider community, the way you engage with others has a big impact on your long-term success.

In this issue, we cover five common advertising mistakes to avoid, explain the new Investment Boost tax break, and share four questions to help you assess if your business is financially ready to grow. Plus, we dive into modern marketing tactics — niching, micro-influencers, and TikTok — and discuss how these Gen Z-inspired strategies can help you connect with the right audience.

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Are your ads playing by the rules?

You're not trying to deceive anyone; you just want to stand out in a crowded market. But under the Fair Trading Act, even well-meaning marketing can land you in hot water with the Commerce Commission if it's misleading.

To help you stay compliant, here are five common advertising mistakes to watch for.

1. Overpromising

If it sounds too good to be true, the Commerce Commission takes notice. Be careful with bold claims, and only promise instant results if you can prove it.

2. Hidden catches

It's great to highlight the best parts of a sale, just don't let important terms and conditions get lost in the fine print. Customers appreciate clarity.

3. The urgency trick

There's nothing wrong with a 'Today Only' deal...so long as it doesn't run all week! In 2022, false urgency tactics earned online retailer 1Day an [\\$840,000 fine](#).

4. Misleading language

In 2023, [One NZ](#) copped a hefty \$3.675 million fine for a number of charges including advertising 'FibreX' as fibre broadband when it was copper. That false promise crossed the line, but even vague language can be a red flag. Always stick to clear, accurate wording.

5. Price hikes and fake sales

Make sure your sale prices reflect a genuine deal... because bumping up prices before a sale to make a discount look bigger isn't a real saving!

The takeaway?

Being clear, honest, and upfront is the best way to earn trust and keep both your customers and the Commerce Commission happy.

Does the new Investment Boost tax break affect you?

From 22 May 2025, businesses can take advantage of the new Investment Boost tax deduction. This allows you to claim 20% of the cost of eligible new assets upfront and depreciate the remaining 80% as usual. See [Inland Revenue's website](#) for more details and examples.

Not sure how this applies to your business? Get in touch — we're here to help.



Think you're ready to grow?

Ask yourself these 4 questions first.

Growth is exciting, and with the right planning, it can be a turning point for your business. But whether you're taking on more clients, expanding your services, or launching into a new market, it's important to first make sure your financial foundations are solid enough to support what's next.

Here are four key questions to ask yourself before scaling up:

1. Do you have enough cash flow for the next stage?

Growth often means spending before you earn. You might need to stock up on supplies, hire more staff, or invest in new technology. Do you have the working capital to manage that gap? If not, it could be time to explore funding options, stagger your expansion, or adjust your timeline.

2. Are your systems and processes built to scale?

Can your current invoicing, inventory, and reporting systems handle increased demand? Review your software, automate what you can, and build in capacity now so your systems won't buckle under the pressure of a larger operation.

3. Is your pricing model sustainable as you grow?

Bigger business brings more overheads and greater complexity. Are your current margins wide enough to cover these costs? Now's the time to adjust your pricing so it reflects the extra time, effort, and resources needed to deliver at scale without eating into your profits.

4. Are there any tax or compliance implications?

Business growth can push you into new tax brackets, GST thresholds, payroll obligations or even overseas tax obligations if you are dealing with overseas customers or doing business overseas. Make sure you stay compliant. The last thing you want is a surprise tax bill just as your momentum is building.

**Talk to your accountant
about growing your business**

Ready to grow, but unsure where to start? Let's chat about your financial readiness and help you plan for sustainable success.



Niching, Micro-Influencers, and TikTok can grow your business... even if you're not Gen Z!



Some of today's most effective business strategies come straight from Gen Z playbooks, but they're not just for the young. These three trends are helping all sorts of businesses connect with customers in smarter, more authentic ways.

1. Find your niche

If you're trying to appeal to everyone but getting lost in the crowd, it might be time to narrow your focus with a strategy known as niching.

Think bookkeeping services tailored to freelance creatives who hate spreadsheets. Or a job scheduling app that helps tradies manage tools and timelines with ease.

By offering something more specific, you might have a smaller pool of people, but it'll be easier for them to find you and recognise your value straight away. Plus, niche businesses benefit from lower ad spend, stronger branding, and more loyal customers.

2. Work with micro-influencers

You don't need a Kardashian, you just need someone your audience trusts.

Micro-influencers (typically with 10k–100k followers) have strong engagement and dedicated communities. A local foodie, fitness coach, or real estate agent. They're relatable, cost-effective, and their endorsements feel real because they are.

Start by searching Instagram or TikTok using hashtags related to your niche, or ask your customers who they follow. Many micro-influencers are open to partnerships: just reach out with a clear idea of your product, values, and what you're offering.

3. It's TikTok o'clock

No, it's not a real clock (and no, you don't have to dance!).

TikTok has become a discovery engine for small brands. The app's algorithm favours authenticity over polish, so you don't have to hire a social media manager to post daily: even one well-made post can take off. Use it to show behind-the-scenes moments, answer FAQs, or share real customer stories.

Dipping your toes into modern marketing?

If this all sounds like a different language, you're not alone.

Ask your kids or grandkids for a few pointers. Sign up to social media and follow small businesses you admire. Attend a digital marketing course to help break it all down. Or better yet, have a chat with someone younger in your network; they might be the shortcut you need into this new world of marketing.

Tax Calendar - August 2025

DATE	CATEGORY	DESCRIPTION
5 August	PAYE	Large employers' payment due. File employment information within two working days after payday.
20 August	RWT	RWT return and payment due for deductions from dividends and deductions of \$500 or more from interest paid during July.
20 August	NRWT / Approved Issuer Levy	Payment and return due.
20 August	PAYE	Small and large employers' payment due. File employment information within two working days after payday.
28 August	GST	Payment and return due for July.
28 August	Provisional Tax	First instalment due for 2026 income year provisional tax.

Note: The provisional tax due dates apply to those clients who have a March balance date. Different dates will apply for those clients who have different balance dates.

Disclaimer: This publication has been carefully prepared, but it has been written in general terms only. The publication should not be relied upon to provide specific information without also obtaining appropriate professional advice after detailed examination of your particular situation.