



Spring 09



# Kingston Business Bulletin

## Inquiry into Manufacturing in Victoria

**The City of Kingston is seeking input from local manufacturing companies into a submission that Council will be making to a very important Victorian Parliamentary Inquiry.**

In June 2009, the Legislative Assembly of the Parliament of Victoria sent a reference to the Economic Development and Infrastructure Committee (EDIC) to inquire into manufacturing in Victoria.

Under its Terms of Reference, the Committee is required to inquire into and report to Parliament no later than 30 June 2010 on the state of manufacturing in Victoria, and in particular –

1. explore the necessary criteria used by businesses to transfer offshore manufacturing to Victoria; and
2. identify and report on the factors which influence businesses in determining whether to manufacture in Australia or overseas including the consideration of:
  - a. the retention of intellectual property rights;
  - b. maintaining consistent quality standards in line with both federal and state laws;
  - c. probity matters;
  - d. assistance and incentives provided by governments; and
  - e. the impact that the global deterioration in economic conditions in recent months will have on future decisions regarding manufacturing locations.



It is clear that this Inquiry is vitally important to the City of Kingston and the hundreds of small to medium manufacturing businesses that operate here. It is these businesses that provide thousands of jobs for residents within the City of Kingston and neighbouring municipalities.

Too often, inquiries of this nature hear predominately from big businesses that have the resources to devote to having their voices heard but we all know that it is the small and medium businesses, such as those located in Kingston, that are the real economic engine rooms.

A Roundtable discussion, chaired by Kingston's Mayor, Cr Arthur Athanasopoulos, will be held from 12.30pm – 2.30pm on Tuesday

1st September at the City of Kingston Offices. This Roundtable will be used to guide the development of a Kingston submission to the Inquiry.

**For Kingston Council to advocate on your behalf, your input is essential. If you are involved in manufacturing and are able to make the time to contribute your views, Council would really appreciate your participation. Alternatively, if you are unable to attend this forum but would like to discuss the Inquiry one-on-one Council would love to hear from you.**

**Please phone Kingston's Economic Development Manager Suzanne Ferguson on 9581 4712 to register your interest.**

### INSIDE THIS ISSUE



**Is your business stressing you?**

Page 3



**Green Business Lean Business**

Page 4



**Improve Health and increase productivity**

Page 7

# Editorial

You will notice in this newsletter that I am asking for your involvement in a number of very important issues where the City of Kingston has the opportunity to advocate on your behalf to the State Government.

The first is the Parliamentary Inquiry into Manufacturing in Victoria. Among other things, this Inquiry is being asked to identify and explore criteria that businesses use to determine whether to manufacture here in Victoria or to transfer that manufacturing off-shore.

The City of Kingston has been invited to make a submission to this Inquiry, but for Council to do this I need your input. As outlined on the front page, you are invited to participate in a Roundtable discussion however, if you would prefer to discuss this one-on-one, please give me a call.

The second important Victorian Government matter is the release of the Climate Change Green Paper. In this instance I am interested to get business input particularly around issues canvassed in part 4 of the Green Paper including creating opportunities; driving innovation; developing skills and supporting adjustment to change. You can get a copy of the document from the Government's website [www.climatechange.vic.gov.au](http://www.climatechange.vic.gov.au).

On a more local basis, the City of Kingston is developing a new Arts and Cultural Strategy. In recent years much has been written about the importance of a vibrant arts and cultural environment to a dynamic local economy. We are interested in hearing from you about strategies for growing the creative and associated service industries in Kingston.

And finally, Council is seeking your participation to encourage a fit, healthy and happy workforce and community by joining with us in this year's **Ride (or Walk) to Work Day**. See Page 7 for more information. In between all of this you may find time to run your business!!



Suzanne Ferguson

**"Life is not about waiting for the storms to pass ... it's about learning how to dance in the rain!"**

Vivian Green

## BUSINESS TIPS: Advertising messages in a downturn



### Be aware of customer price points during this time

Even though your customers may not have had anything change in their circumstances, they may still feel pressure to spend less. When \$100 was no problem before, that amount may now be \$70. Observe what the critical price point for your customers is at this stage.

### Customise your product or services to meet the new price point

You don't need to discount or take a hit to

profitability to meet customer needs. For example, create smaller packages; rather than 7 in a pack have 5 in a pack. Offer 10 minute neck massages rather than one hour or thirty minute massages. Trim back the service component to offer some DIY elements if that saves you the cost, e.g. offer a pick up rather than delivery option or snail mail rather than express post. If you are unable to change your product or service and therefore the price, consider generous payment terms, e.g. lay-by, a credit card option or monthly payments.

### Present an argument for value for money

Going with the cheapest option is not always the way people buy. It is important to promote how your product or service provides value for money. In particular it is helpful to mount a financial case for the sale, e.g. lasts longer, saves your time, saves petrol, protects your furniture reducing the need to replace, makes your shoes look like new again – no need to buy a new pair.

This edited article is by marketing consultant Ailsa Page, who is also an adviser with the Small Business Mentoring Service.

## GLOBAL FINANCIAL CRISIS: - Challenges and opportunities for Australian businesses

The current global financial crisis presents both significant challenges and opportunities for Australian businesses. According to Austrade some Australian exporters are finding overseas orders slowing due to falling demand in international markets, or because overseas buyers are having difficulty in obtaining appropriate credit. On the other hand the fall in the value of the Australian dollar is helping to make Australian products more cost competitive in global markets.

### Beyond the financial crisis – ten tips to maintain or increase market share

Austrade suggests the following good business practices and strategies to manage risk and capture emerging opportunities. This will help see Australian businesses through the current downturn and beyond. Below are ten tips to help businesses maintain market share and position for future growth.

1. Focus on retaining existing customers – in difficult times loyalty matters, so keep in touch with your customer base and continue to deliver great service.
2. Look out for new opportunities and growth sectors emerging from changed market conditions.

3. Watch for opportunities to target new customers – for instance those of businesses exiting the market.
4. Rethink your marketing message – a creative message that suits the current business environment may win business at a time when competitors are cutting marketing costs.
5. Consider e-marketing or pooling marketing resources with other companies providing complementary products or services, for instance at trade shows.
6. Minimise risk with a balanced spread across a broad customer base, without stretching your resources too far.
7. Watch your cash flow by closely monitoring working capital and cutting unnecessary costs, without affecting the quality of your service to customers.
8. Maintain a good dialogue with your bank.
9. Look after your core high-performing staff.
10. Keep your eye on your long-term business plan but also build in contingency plans.

Taking  
business to  
the next step



## IS YOUR BUSINESS STRESSING YOU? Help is available – apply for a Business Mentor now!

**A business mentor is someone who takes a special interest in helping another to develop a successful business through improved processes and practices.**

Kingston & Glen Eira Councils have combined to offer a free business service offering support to local small to medium business owners through the Mentor Partners program.

Mentors do not act as formal advisors, consultants or coaches. They support a business owner to take considered action in their business. They provide space to reflect, focus and achieve more effective outcomes. Experienced mentors meet with a business over a period of 6 months to share their expertise and offer insight to increase efficiencies and profit.

*“...business is going well and is actually surpassing expectations in its first full financial year, certainly in part due to Tom's help. It's been a fruitful relationship so far and I can see this continuing well into 2009...”*

Paul Hurkmans -ENPOINTECONSULTING.COM.AU

A business, operating within the City of Kingston, which is not a franchise and has been trading at least 12 months is eligible to apply for a mentor. To be considered for the program, businesses need to fill in an application form and submit to the program coordinator.

Application forms can be downloaded from [www.kingstonbusiness.com.au](http://www.kingstonbusiness.com.au) or alternatively email [business@kingston.vic.gov.au](mailto:business@kingston.vic.gov.au) or phone Kingston's Economic Development Unit on 9581 4735.



## I've been diagnosed with a critical illness.... What about my business?

**A critical or life-threatening illness is not something which only happens in old age. An illness such as cancer or heart failure can happen at any time.**

The Victorian Government, through Small Business Victoria, has developed an on-line Illness and Business Management Plan for small business owners who are facing a life-threatening illness. It offers practical and relevant information including templates, checklists, useful contact details and case

studies to help you manage your business at this difficult time.

If you or someone you know is facing this situation, direct them to [www.business.vic.gov.au/illness](http://www.business.vic.gov.au/illness) or call 13 22 15. The City of Kingston also has copies of the Business Victoria brochure containing an overview of what you will find on line. This can be mailed to you by contacting the Economic Development Unit on 9581 4735.

# Small Business Scams

Scams that target small businesses can come in a number of forms – from bills for advertising or directory listings that you never ordered, dodgy office supply offers, to false claims of government requirements needing you to send money.

The best defence you have is to make your business as protected as possible by limiting how many people have authority to buy or order anything, keeping written records of all orders and purchases and by making sure you only deal with people you know and trust.

Scams: protect your business from them is an ACCC brochure with more information and tips about common small business scams. For more information go to: [www.accc.gov.au](http://www.accc.gov.au)

## Beware of Dodgy Inspectors

Recently a local restaurateur contacted Kingston Council querying a request by an unknown individual to undertake an inspection of his premises. At the time the business owner told the individual that he was busy and requested that he come back in ten minutes. He then rang Council to verify the credentials of this person because he suspected something was amiss. The person was not a Council Environmental Health Officer.

Any person with legitimate authority to carry out an inspection of your business premises will carry appropriate identification. This includes Council officers, and employees from such agencies as the WorkCover Authority, utilities and phone companies. Ask to see this identification before you give access to anyone. It could save you from some nasty surprises.

# Increase Website Traffic and Optimise your Potential

## Your Business Online Workshop

This workshop is ideal for business owners with existing websites who want to increase their online presence and understand the importance of search engine optimisation.

Do you measure traffic to your website? You will discover easy to use strategies for increasing your traffic. You will also learn how to use key words to improve your page rank; and the art of blogging and why you should use it.

**Time:** 6.00 PM – 8.00 PM  
**When:** Wednesday 7th October 2009  
**Where:** City of Kingston Offices  
1230 Nepean Hwy  
Cheltenham  
**Cost:** \$20 per person

To register call 9581 4735 or go on-line at [www.kingstonbusiness.com.au](http://www.kingstonbusiness.com.au) or [www.business.vic.gov.au/workshops](http://www.business.vic.gov.au/workshops)



# MARKETING FOR GROWTH

**Can you add up how much money you have spent – and probably wasted – on ineffective marketing?**

Small businesses that succeed know the importance of marketing. If your product or service is the 'best kept secret' in the world you cannot succeed in growing your business. How effectively you market your product or service will determine whether you survive, thrive, or simply disappear.

If you are a business owner with a basic understanding of marketing but want to know more, this workshop is for you. You will learn how to successfully launch new products, how to conduct market research that reveals niches previously unknown, why knowing your customers better can aid your marketing efforts, and much more.



**Time:** 1.30 PM – 5.00 PM  
**When:** Tuesday 25th August 2009  
**Where:** City of Kingston Offices  
1230 Nepean Hwy  
Cheltenham  
**Cost:** \$30 per person

To register call 9581 4735 or go on-line at [www.kingstonbusiness.com.au](http://www.kingstonbusiness.com.au) or [www.business.vic.gov.au/workshops](http://www.business.vic.gov.au/workshops)

# Green Business Lean Business

**Get greener and save your business money in the process. Green Business, Lean Business offers you an alternative mode of viewing your business, allowing you to capitalise on your achievements, and save money and the environment.**

You can expect to leave this workshop with a clear understanding of energy efficiency, water conservation, waste reduction and much more. You will also be armed with a whole host of resources and contacts to help you achieve and expand your green business goals. Build your own sustainability action plan with tips on carbon offsetting, refitting for energy efficiency, minimising waste and reducing energy and water usage.

**Time:** 6.00 PM – 8.00 PM  
**When:** Tuesday 18th August 2009  
**Where:** City of Kingston Offices  
1230 Nepean Hwy  
Cheltenham  
**Cost:** \$20 per person

To register call 9581 4735 or go on-line at [www.kingstonbusiness.com.au](http://www.kingstonbusiness.com.au) or [www.business.vic.gov.au/workshops](http://www.business.vic.gov.au/workshops)



# GET YOUR BUSINESS OFF TO A FLYING START

Uncover the traps and opportunities of starting a business in tough times and what you need to do to get your business started. This workshop is ideal for people who have decided to start a business or are in the process of doing so.

Learn the five top secrets that you must know before you go about starting a business.

Take your new business on a test drive before you make any commitment you might regret. Under the personal guidance of a certified **Business Start-up Specialist** you will quickly discover:

- How much starting your new business will cost
- Whether it will be worth your while starting a business
- What you need to do when starting a business
- How to get customers

Eliminate uncertainty and risk. Feel confident in starting your new business with the unbeatable advantage of experience and the confidence of inside knowledge.



**Time:** 6.30 PM – 9.00 PM  
**When:** Thursday 6th August 2009  
**Where:** City of Kingston Offices  
1230 Nepean Hwy  
Cheltenham  
**Cost:** \$40 per person

To register call 9581 4735 or go on-line at [www.kingstonbusiness.com.au](http://www.kingstonbusiness.com.au) or [www.business.vic.gov.au/workshops](http://www.business.vic.gov.au/workshops)

## BUILDING THE EDUCATION REVOLUTION - Information for Industry

The Commonwealth Government's economic stimulus package has committed \$14.7 billion over three years to Australian schools through the Building the Education Revolution program.

The Building the Education Revolution (BER) program begins this year and will provide schools with new facilities and refurbishments to better meet the needs of 21st century learning. In addition to this, it will create numerous jobs within local communities.

Industry Capability Network Victoria is working with the Department of Education and Early Childhood Development (DEECD) and respective project managers to identify capabilities and capacities of Victorian businesses capable of supplying products and services to the program.

If your organisation makes or distributes construction materials or products that can be used on school projects, you should register your interest in supplying to the program via the Regional Industry Link (RIL) at [www.regionalindustrylink.com.au](http://www.regionalindustrylink.com.au)

Please note that RIL offers a registration of interest process for prospective material suppliers and service providers however is separate to the process required for the Construction Supplier Register (CSR).

Consultants and building contractors will need to be appropriately pre-qualified via the whole-of-government Construction Supplier Register operated by the Victorian Department of Transport. Consultants and contractors who wish to tender for projects and are not already pre-qualified, are encouraged to seek pre-qualified status. For more information on the CSR please visit [www.transport.vic.gov.au/doi/internet/csappliers.nsf](http://www.transport.vic.gov.au/doi/internet/csappliers.nsf).

## HOW DO YOU SEE THE ARTS?

The City of Kingston is developing a new vision for the arts and culture in Kingston and we are inviting local businesses and business people to be involved in the development of the new Arts and Cultural Strategy.

In the state of Victoria, the creative industries make an enormous contribution to Victoria's knowledge economy – contributing over \$8 billion to the economy. More than 113,000 Victorians are directly employed in cultural activities as their main job, with almost the same number again employed in arts-related jobs and many more involved in the arts in a volunteer capacity.

Arts and Culture are alive and well in Kingston.

The new Arts & Cultural Strategy aims to develop a strategic plan that outlines the future direction of arts and culture in Kingston. This will also articulate the priorities and service gaps in provision of arts and culture services as perceived by the

community, and develop strategies that address these needs within available resources. We also aim to strengthen creative communities through building partnerships for the prosperity of the whole - of - Council and the community.

In order to identify arts and cultural activity that is locally determined and relevant to the needs of the community, Council invites you to have your say.

We are interested to hear from you about areas of interest such as cultural tourism and creative cities strategies for growing the creative and associated service industries.

You are invited to attend **Big Day In** forum on Sunday 30th August 2009 from 11am - 4:30 pm at the Kingston City Hall, 985 Nepean Highway Moorabbin,

To find out more about the Arts and Culture Strategy or to register for the **Big Day In** please email Lynda Newton on [lynda.newton@kingston.vic.gov.au](mailto:lynda.newton@kingston.vic.gov.au)

# Creating a green business

Today's eco-aware business operator is looking for ways to do things smarter - and cheaper - and that means more than changing to energy-saving light globes. But what? And how will you stay out of hot water if you want to market yourself as green?

What is a green business? Green, sustainable or environmentally friendly - whatever you call it, it's hard to measure because there's no single formula for every business. However, each business can start being more sustainable by applying simple measures to reduce consumption and waste - which in most cases saves you money as well.

Find out all this and more on Business Victoria's new Creating a Green Business Website. [www.business.vic.gov.au](http://www.business.vic.gov.au). The site includes information on recycling, your impact on the environment and storing and handling dangerous goods safely.

You can also obtain information by contacting Kingston's Environment Planning Team on 9581 4379.



## VICTORIAN CLIMATE CHANGE GREEN PAPER

The Economic Development Unit is seeking business input into a submission that the City of Kingston will be making to the recently released Victorian Government's Climate Change Green Paper.

The Green Paper outlines in detail the risks facing our state and the likely impacts of the Carbon Pollution Reduction Scheme, and also proposes ways Victoria can reduce greenhouse gas emissions, adapt to the impacts of climate change and become a leading low carbon economy.

The Government is seeking suggestions for policies that fall within the following 5 priorities for action:

- Drive innovation to position Victoria to capitalize on new jobs and skills, new technologies and new markets and accelerate the transition to a low carbon economy.
- Support private action to adapt to a changing climate and undertake adaptation actions on behalf of the Victorian community to protect the environment, key public assets and manage major public risks.
- Help vulnerable regions, businesses, communities and the environment to adapt to the impacts of climate change particularly the

Latrobe Valley.

- Promote low emissions energy projects as the key to Victoria's energy future.
- Establish future-focussed transport, planning and building systems to support a low emissions future and accommodate a changed climate.

From an economic development perspective Kingston would like feedback on any aspect of the Green Paper that affects local businesses but is particularly keen to hear your views on **Part 4 - Adjustment: the low carbon economy - a climate of opportunity**. Please contact Suzanne Ferguson on 9581 4712 by 10th August if you have any ideas to allow your views to be incorporated into Council's submission.

While the City of Kingston will be making a submission, any individual or organisation can contribute to the Green Paper. This can be done on line at [www.climatechange.vic.gov.au](http://www.climatechange.vic.gov.au) or mail your submission to:

**Premier of Victoria  
Climate Change Submission  
GPO Box 4912  
Melbourne VIC 3001**

The closing date for submissions is **Wednesday 30 September 2009**.

## Changes to the Eligibility Criteria for Re-Tooling for Climate Change

The Federal Government has announced changes to the eligibility criteria for the Re-Tooling for Climate Change program. Manufacturers with an entity turnover of less than \$100 million (changed from group turnover) are now eligible to apply for assistance under the program.

The \$75 million Re-tooling for Climate Change program helps small and medium enterprises reduce their environmental footprint by improving the energy and/or water efficiency of their production processes.

Further information is available from the AusIndustry website [www.ausindustry.gov.au](http://www.ausindustry.gov.au)



# IMPROVE HEALTH AND INCREASE PRODUCTIVITY IN THE WORKPLACE

**Calling all businesses that want to encourage a fit, healthy and happy workforce!**

Kingston Council is promoting a special **"Ride (or Walk) to Work Day"** on Wednesday October 14 and is inviting local businesses – big or small – to get involved.

The event is in support of Bicycle Victoria's national Ride to Work Day which last year had more than 100,000 participants across Australia, and Walktober, which is celebrated during the month of October each year.

**Ride (or Walk) to Work Day** is not only about having fun and feeling healthy. Research shows that healthier and happier staff are less likely to take sick days and are more likely to be more energetic and productive throughout the day. Enhance your reputation as an environmentally friendly business by establishing a cycle friendly workplace for your staff.

This special event could be the start of a cycling revolution amongst your staff! And if your staff can't ride to work, encourage them

to take public transport or walk to work instead of driving.

## **Free Breakfast and showbags**

Your staff can enjoy a FREE breakfast and showbag on **Ride (or Walk) to Work Day** on October 14 at the following Council sites across Kingston (between 7:30am and 9am):

- Cheltenham Customer Service Centre - 1230 Nepean Hwy, Cheltenham
- Mentone Customer Service Centre - 34 Brindisi Street, Mentone
- Chelsea Customer Service Centre - 1 Chelsea Road, Chelsea
- Kingston City Hall Café and Bar, 985 Nepean Hwy, Moorabbin

## **Host your own staff breakfast**

Another way to get involved is for your business to host its own **Ride (or Walk) to Work Day** breakfast. Organisations that register their participation will be eligible for Bicycle Victoria's Ride to Work Promotional Pack and Kingston Council's showbag.



## **Register Now!**

For more information about the Kingston **Ride (or Walk) to Work Day** Breakfasts or to register your interest, contact Hannah Croughan on 9581 4785 or email [hannah.croughan@kingston.vic.gov.au](mailto:hannah.croughan@kingston.vic.gov.au).

## Stockpiled leave is unhealthy for your business

**Australian employees have built up a staggering 123 million days and \$33.3 billion in accrued annual leave, with 1 in 4 Australian full-time employees accruing 25+ days leave. This stockpiled leave affects the health of employees who choose to stay at work rather than taking a well-earned break, and affects the performance and morale of the companies they work for.**

The challenges faced by employers include reduced motivation and productivity of personnel, as well as difficulties in retaining skilled staff and increased financial liabilities.

### **Benefits for your business**

**Financial liability:** Reduce your company's financial liability by lowering the level of accrued leave. Avoid increased costs of leave in-line with salary adjustments, as well as a reduction of sick and stress leave claims.

**Liability:** Did you know that employers who allow staff to stockpile leave face a tax disadvantage? Accrued leave appears as a

liability on employers' balance sheets, but cannot be claimed as a tax deduction until it is actually paid out.

**Risk management:** Employee fraud is more likely to be detected when people are on leave.

**OH&S:** A well-rested workforce is likely to have less accidents and sick leave. There is increased productivity from a rested workforce taking fewer sick days, generating immediate financial benefit to the organisation.

**Productivity:** Healthy, well rested staff are more productive. The simple equation of hours worked = work output isn't that relevant anymore for organisations that rely on intellectual capacity and thinking on their feet.

### **Staff retention/Employer of choice:**

Organisations that have a positive work/life balance and leave culture are more likely to have a higher staff retention rate and be an employer of choice. Companies who keep the freshest, brightest and best talents on-board are likely to have a competitive advantage.

**Job satisfaction & retention:** Refreshed employees are more motivated to perform well in their roles. This job satisfaction will ensure you retain your star performers.

**Morale:** Holidays help to build positive morale which results in increased motivation in the workplace, making it a better place for everyone. A productive work force will ultimately drive the success of your business.

**Workforce planning:** Succession planning and staff development opportunities are great ways to ensure there is adequate job cover and opportunities for staff to up-skill, while an incumbent is on leave.

**Economy:** The Australian economy will benefit from a boost as employees take regular breaks within Australia.

Tools to help you deal with stockpiled leave are available from the Tourism Australia website [www.tourism.australia.com](http://www.tourism.australia.com)



## WHAT'S ON IN SPRING

- **Kingston Farmers' Market** - 1st August, 5th September, 3rd October
- **Get Your Business Off to a Flying Start** - 6th August
- **Green Business Lean Business** - 18th August
- **Marketing for Growth** - 25th August
- **Big Day In forum** - 30th August
- **A Roundtable discussion - City of Kingston Inquiry into Manufacturing in Victoria** - 1st September
- **Your Business Online Workshop** - 7th October

# New rules regarding advertising prices

## Component pricing

There has been a change to the Trade Practices Act regarding component pricing. Component pricing is advertising a price in its component parts, rather than a single figure, and can create an impression that a product is being offered for sale at a lower price than it actually is.

While component pricing is not banned, the Trade Practices Act (the Act) will require from **25 May 2009** that if you choose to use component pricing in advertisements, you must also provide consumers with a prominent single total price for goods and services, where they are able to be quantified at that time.

## What is the single price?

The single price means the minimum total cost that is able to be quantified (or calculated) at the time of making the representation.

You must include in the single price:

- charges of any description payable by a consumer to purchase the good or service (e.g. administration fees, compulsory services charges, booking fees).
- taxes, duties, fees, levies or charges payable by the consumer for the supply of the good or service (e.g. goods and services tax or sales tax).

You do not need to include in the single price any:

- optional extras – additional charges that a consumer may choose to pay.
- sending charges – while mandatory charges for

sending goods need to be specified in the advertisement, they do not have to be included in the total price.

- any components which are not 'quantifiable' at the time the representation is made.
- amounts your business pays to third parties that are not passed onto the consumer.

## What does 'prominent' mean?

To ensure that you are providing a price in a prominent way, you should check whether the single price you are advertising is clear and can be easily seen by the consumer. You should also consider the medium you are using as well as factors such as the size, placement, colour and font of the price, as compared to the background of the advertisement.

Visit [www.acc.gov.au](http://www.acc.gov.au) to find out what does and doesn't count as the single total price, or call 1300 302 021.



## Kingston's Language Line

Arabic - عربي	9679 9881	Italian - Italiano	9679 9859	All Other Languages	9679 9887
Cambodian - ភ្នំ	9679 9882	Greek - Ελληνικά	9679 9885	Including:	
Cantonese - 粵語	9679 9883	Vietnamese - Việt-ngữ	9679 9886	Mandarin - 國語	Polish - Polski
Croatian - Hrvatski	9679 9884			Sinhalese - සිංහල	Somali - Soomaali
				Spanish - Español	Turkish - Türkçe

## DISCLAIMER

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