

BUSINESS SUPPORTERS INFORMATION KIT GENERAL RETAIL AND BUSINESS

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CONTACT DETAILS:

Marion Petersen
Manager
Seniors Card Program

Telephone (03) 9651 7059 / 1300 797 210
Fax: (03) 9651 7069

Mail: Seniors Card Program
GPO Box 4316
MELBOURNE VIC 3001

Email: marion.petersen@dvc.vic.gov.au

Web: www.seniorcard.vic.gov.au

WHAT IS SENIORS CARD?

The Seniors Card Program, launched in March 1991, is a Victorian Government initiative in partnership with the private sector.

To be eligible for a Seniors Card applicants must be permanent residents of Victoria who are aged at least 60 years, and are either retired or working less than 35 hours per week.

Seniors Card holders have access to discounts on a range of goods and services in the retail, finance, travel, hospitality and leisure sectors.

They are also eligible for a wide range of additional benefits and concessions on the Metropolitan and V/Line public transport systems.

The Seniors Card Program is fully funded by the State Government and – unlike customer loyalty or other discount schemes – businesses are not required to pay commissions, or transaction, maintenance or joining fees.

FREE DIRECTORY LISTING

One of the major marketing opportunities that exists for Business Supporters are the free listings in the Metropolitan and Rural and Regional Retail & Services directories.

New editions of the directories are initially distributed in state-wide mailouts to Seniors Card holders' households and then weekly to new card holders, during the directories life-span.

In 2006 583,363 Victorian Seniors Card holders' households throughout Victoria received a copy of either the Metropolitan or Rural & Regional directories.

PAID ADVERTISING

Paid advertising opportunities exist in addition to your free listing. Please contact the Seniors Card program for more information.

OTHER BENEFITS AND OPPORTUNITIES

Upon joining the Seniors Card Program Business Supporters receive a variety of decals, and a bromide sheet of the Seniors Card logo that they are authorised to use in their advertising and promotional material.

Businesses Supporters also have access to advice and information about the seniors market, and a variety of promotional opportunities.

Businesses who join the Program between publications of the directory will receive a free listing on our website and in one of the seniors' newspapers, 'Fifty-Plus News' or 'The Victorian Senior'.

VICTORIAN SENIORS – A PROFILE

99% of Victoria's eligible seniors have a Seniors Card.

There are 916,000 Seniors Card holders in Victoria.

Victorian Seniors Card Program – 9 July 2007.

POPULATION

In 2002, of Victoria's population of 4.8 million people:

- 833,303 were aged 60 and above (15%), and
- By 2021, the proportion of people over 60 in Victoria is expected to rise to 25%.'

In June 2002 it was estimated that:

- 14% of the metropolitan population was aged 60 and over, and
- 20% of the rural and regional population was aged 60 and over.'

Department of Infrastructure Population Projections 2000.

Just over 25% of the Victorian population resides in rural and regional Victoria – 20% of these people are aged 60 and over. By 2021, this is expected to rise to 38%.'

Department of Natural Resources and Energy.

77.5% of Victorians aged 65 and over live in their own home, 11% live in rental accommodation, and 8% live in residential care, such as nursing homes or hostels.'

ABS 1996.

The seniors market will swell from 3 million to 4 million people in the next 10 years. The 15-44 age group is not expected to grow in the next 50 years.

Access Economics.

SPENDING POWER

Mature consumers are the largest retail growth market in the nation. Their spending over the next decade will grow by 61%, double the national average, and accounting for more than 43% of total growth.

'The Coming Demographic Revolution' – Chris Richardson, Access Economics, 24 August 2001.

Australia's seniors spend \$895 million on domestic travel annually. Victorian Seniors, who spend \$211 million on domestic travel annually, account for 23% of the total expenditure by seniors on domestic travel.

'Not Over the Hill, Just Enjoying the View'

Seniors have significantly fewer outgoing expenses, which means a much greater percentage of their income is used for discretionary spending.

Some of the areas of weekly expenditure in seniors' households are:

- vehicle maintenance and accessories 8%
- new vehicles purchase 7%
- repair & maintenance of household goods & appliances 7%
- household services 7%
- dining out and take away food 6%
- insurance, all types 6%
- purchase of household goods & appliances 4.5%
- clothing and footwear 3.5%
- home improvements & maintenance 2%

ABS Household Expenditure Survey

1998–99, Expenditure by households headed by person 60+.

SPENDING STYLE

Senior consumers:

- seek service, reliability, value and respect;
- spend freely on grandchildren;
- feel between 10 and 15 years younger than their actual age;
- do not like being treated as if they are 'all the same'. Older people have different backgrounds and beliefs and like to be treated as individuals. Our individuality actually increases with age as more life experiences are enjoyed;
- need to be treated like any other market group – with many segments that require, and demand, separate treatment;
- are a very loyal market group whose members value word-of-mouth recommendations, especially from peers.
- are strong supporters of Australian-made products. AustraliaSCAN 1998 showed 67% of seniors would prefer to purchase Australian-made products (food, clothing, appliances and cars), compared to 52% in the 18–59-year-old age groups.

HOW TO BECOME A BUSINESS SUPPORTER

You can join the Seniors Card Program simply by completing and returning the form on pages 5–6. However, it is strongly advised that you read the following information before doing so.

Applications are assessed by the Seniors Card Program, in consultation with the Consumer Affairs and/or any relevant registration, licensing, professional or trade body.

Our decision is final and binding and we reserve the right to negotiate discount offers, reject applications and exclude particular sectors and businesses.

TERMS AND CONDITIONS

In order to protect the interests of Seniors Card holders and maintain our reputation as a source of genuine and reliable discounts, we have developed the following criteria to guide us in assessing your application.

Applicants shall represent sectors and businesses that:

- are of a good standing and not contravening Acts administered by Consumer Affairs, other State or Commonwealth Departments, or any other consumer interest group or statutory authority.
- operate on the basis of clearly advertised and/or displayed and comparable pricing levels.
- are not contravening any legislative provision or professional ethical standards by applying to join the Program.

Applications will not be accepted from sectors or businesses that:

- are characterised by volatility of operators or financial instability;
- have an unfavourable record in relation to vulnerable consumers;
- create difficulties for consumers in determining the actual benefit of the discount offer.

Applicants who have been in operation for less than two years may be required to provide references, one of which must relate to the business's financial status.

Failure to display Seniors Card decals at entry, exit and payment points will result in the business's free listing being withdrawn from the next edition of the directory.

Discount offers shall apply equally to cash and credit card transactions.

DISCOUNT OFFER

- offer a discount or additional benefit, which represents genuine value for Seniors Card holders relative to other consumers of the product or service.
- the discount offer should not be a generally available benefit, which has been 'repackaged' for the purpose of gaining access to the Seniors Card Program.
- the standard minimum level of discount is 10% off the marked price.
- discount offers of 5%, which are inclusive of sale items and specials, will also be considered.
- A higher level of discount is expected for high margin products and services.
- 'The following types of offer are not acceptable:
 - any inducement to gamble;
 - two for the price of one; or buy one get one free;
 - seniors menu – the offer is to apply to the regular menu;
 - offers that are available for less than 3 days per week, or 52 weeks (excluding peak periods where applicable) with the exception of seasonal offers such as berry picking.
- due to low operating margins, grocers, supermarkets, and IT service providers may offer a minimum level of 5%.

BUSINESS SUPPORTERS APPLICATION FORM

Please print all details

TRADING NAME OF BUSINESS/SERVICE.....

CONTACT DETAILS:

Name of owners.....

Mailing address.....

.....Postcode.....

Street address.....

.....Postcode.....

Is this address for public contact & publication? Please circle: Yes No

Public Telephone number.....

Website address.....

Email address.....

Name and position of contact person.....

Tel No:.....Fax No:.....

BUSINESS DETAILS:

Australian Company Number (if applicable).....

Licence/registration number (if applicable).....

Name of licensing/registration body (if applicable).....

.....

Details of any professional or trade body membership/affiliation.....

.....

Date business/service commenced trading.....

Nature of business/service.....

Number of branches/outlets.....

(Attach listing of addresses, contact persons, telephone and fax numbers for each participating branch/outlet).

BUSINESS SUPPORTERS APPLICATION FORM – PART TWO

Please circle as appropriate for your business:

Accept Interstate Seniors Cards: Yes No Mail Order Service Yes No
Disabled Access Yes No

(Disable access means that wheel chair users can enter and get about your premises)

Discount offer and/or other benefit.....

.....

Exclusions/exemptions on offer.....

.....

Details of any list price, fees, hourly rate, service charges, commissions (if applicable)

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AUTHORISATION:

Name of applicant.....

Position held.....

Signature of applicant..... Date.....

Name & address of witness.....

.....

Signature of witness..... Date.....

(Any independent person over the age of 18 years can witness this form.)

AUTHORITY TO RELEASE INFORMATION:

I.....

authorise Consumer Affairs, any statutory, licensing, registration board, authority, commission, agency, etc., to release details of my record including details of any complaints or unfavourable records and where appropriate, registration/licensing details to the Department for Victorian Communities

Signature of applicant..... Date.....

Return to:

Mail: Seniors Card Program, GPO Box 4316, Melbourne, Vic, 3001.

Fax: (03) 9651 7069