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Canal Road

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Cover: World Moving owners Dave Williams and Bruce Reid.



With thanks to our partners ...



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From My Perspective

RBA CEO **Mike Gibson** gives a perspective on what's happening with the Reserve Bank of New Zealand in a November Financial Stability report.



Mike Gibson,
RBA CEO

I was privileged recently to attend an event hosted by FINSIA where a Financial Stability report was presented by Geoff Bascand of the Reserve Bank. Geoff is of course no stranger to Rosebank in the West with his visit earlier this year and we look forward to his intent to return in the first quarter of 2021.

The Rosebank Business Association are honoured to have this report to share via our former chairman Bernie McCrea (now chair of FINSIA NZ) and acknowledge that this Reserve Bank information **is not financial advice**.

The first part of Geoff's presentation was about the Reserve Bank Monetary policy which has had some success in keeping the economy performing under difficult circumstances.

Financial Stability Report November 2020, Geoff Bascand, Reserve Bank of New Zealand

Monetary policy and financial stability policy have worked in tandem.

- A stronger economic recovery has reduced potential stresses in the financial system.
- Low interest rates have supported businesses' cash flow.
- Mortgage deferrals have given breathing room to households and small

businesses facing a loss of income.

- The implementation of planned increases to capital requirements have been delayed to at least July 2022, and dividend restrictions have been extended, to ensure banks use current capital buffers to support lending.
- The core funding ratio requirement has been eased so that banks are not constrained in their funding options.

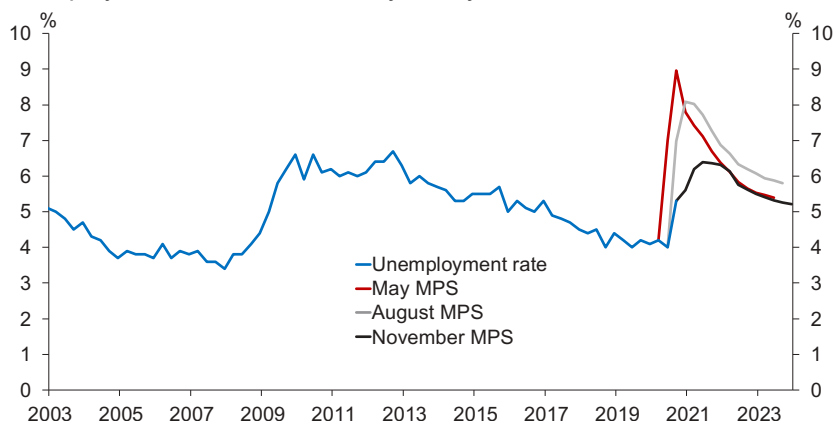
The final summary was that there still remains a lot of activity to occur before we can feel very confident that we are economically through this Covid crisis.

Summary

- Financial system resilience has been bolstered by robust health, fiscal and monetary policy responses.
- Downside risks remain, and some sectors will face continued stress.

Preventing a substantial rise in business failures and unemployment

Unemployment rate and Monetary Policy Statement baseline scenarios



Source: Stats NZ Household Labour Force Survey, Reserve Bank estimates.

The second part of Geoff's presentation was that the Reserve Bank must still be watching for major economic impacts, albeit they may be some 10-20 years away.

The Reserve Bank is supporting efforts to improve climate risk reporting.

- Climate change presents a significant longer-term risk to financial stability.
- The Reserve Bank supports efforts to assess, manage and disclose climate-related risks.
- A recent announcement by the Government introducing a mandatory climate-related financial disclosures regime is a positive development.

• The Reserve Bank will consider and respond to the Government's invitation for advice on concerns about house price inflation.

• Regulatory actions have supported financial institutions' ability to sustain credit growth.

• The Reserve Bank intends to re-impose LVR restrictions from 1st March 2020 to avoid vulnerability from high-risk lending.

• Financial institutions need to focus on climate risks.

Cheers and best wishes,
Mike Gibson.



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From My Perspective

Phil Clode gives his perspective on things that he has been thinking about



Phil Clode

GM Business Development

New directions and learning

Welcome to our December issue of the Roundabout magazine. Not long to go until Christmas, then hopefully we can enjoy a break from the craziness which has dominated this year. Our new normal is here and it has been amazing how positive and resilient most business owners and employees have been. You should all take a bow. New Zealanders are a hardy resilient lot and this year has shown us that.

This month as we move into Christmas season, we have a feature profile on the

new owners of World Moving, a long-established Rosebank business with an excellent reputation. We talk with Dave Williams and Bruce Reid who have taken over the reins of this very successful business which Raymond Dobbe built over many years as he now moves into a new phase in his life.

Look out for the "Christmas Buy Local" catalogue in this month's Roundabout. Our membership manager Kim Watts has gathered a number of businesses who want our readers to know about their Christmas products. Grab a bargain from these great businesses who have advertised their wares in this feature.

On the November 25th we held a hosting with the owners of Piccolina, Fran Mazza and Aaron Carson. It was wonderful to see an exciting new business open in the old Kream Café site. The downside of the current situation with Covid 19 is the loss of businesses in the fallout of this dreadful pandemic. But one person's loss, is another's gain and Rosebank has gained a wonderful new eatery run by people who are the best in the business. Check out the event on page 10 where a great turnout of RBA members joined together to enjoy an excellent night.

John Subritzky has written a great piece on the Canal Road tree protest and why it is happening. This standoff looks like it will carry on for a long time if there isn't a

compromise.

Look for the article on the new Rosebank Wellbeing Collab run by our membership manager Kim Watts and what this initiative has to offer Rosebank Businesses. We can all be more mentally and physically healthy. There is some really great work being done in this space and some exciting events coming up in the future.

I would like to share an exciting advertising opportunity which we now have available to Rosebank businesses. As part of our advertising offering, we have a Social Media option for advertisers. Each month we partner with NZME and their buying power to run our social media advertising of the Roundabout magazine. We can now offer companies who want to advertise direct to the West Auckland market this same opportunity. Please contact me for more information as it has a very limited number of spaces.

I want to thank all those that help to put this publication out each month. Advertisers, writers, printers, photographers and proofers. The list is too long to list here. You are great to work with and without your support this publication wouldn't happen, so thank you.

Cheers
Phil



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Dr Grant Hewison

Improvements to Ash Street and Rata Street

Auckland Transport has asked to work with members of the Rosebank Business Association to explore how Auckland Transport can make Ash Street and Rata Street, in Avondale and New Lynn, safer for everyone.

Auckland Transport is seeking feedback by 6 December 2020.

Members can provide feedback via the online survey which, on average, only takes around 4 minutes.

<https://at.govt.nz/projects-roadworks/ash-street-and-rata-street-safety-improvements>

Project overview

Tragically, three people have been killed on Ash Street and Rata Street, in Avondale in recent years. A further 46 have been injured or seriously injured in the 213 crashes that occurred on these roads between 2014-2019. To help prevent people from being killed or seriously injured, Auckland Transport is exploring road safety improvements on these roads.

Project area

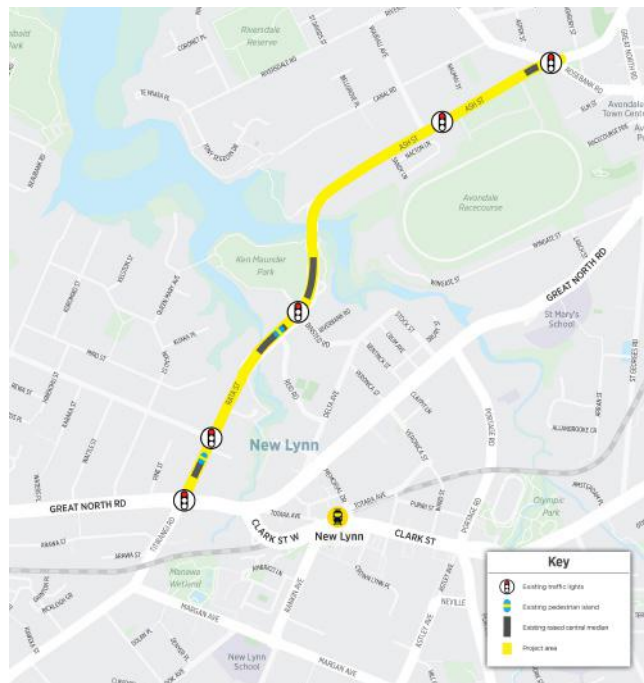
From the Ash Street / Rosebank Road intersection to the intersection of Rata Street / Great North Road and Titirangi Road:

Types of improvements Auckland Transport could make:

Depending on the availability of funding, the types of improvements possible could include:

- **Speed table** (a raised section of road which aims to slow vehicles to a safe speed).
- **Traffic lights on a speed table** (to make crossings safer by slowing vehicle speeds).
- **High-friction surfacing** (skid resistant road surfacing which helps vehicles to stop quicker when braking).
- **Pedestrian refuge island** (to provide pedestrians a safe place to wait when crossing the road in two stages).
- **Road surface texturing** (imprinted textures on the road to signal drivers to adjust their speed).
- **Rumble strips and wider road marking** (raised markings that make a rumbling sound when driven over).
- **Road safety signage** (including electronic signs warning drivers to slow down and making them aware of pedestrians).
- **Broken yellow lines** (no stopping parking restrictions).

Some of these measures would require a small number of on-street parking spaces to be removed.



You can help shape these improvements

Auckland Transport says listening to what members of the RBA have to say is important. The local knowledge of RBA members can help Auckland Transport make better decisions, so together the best outcomes can be achieved.

Auckland Transport is keen for members to tell them about:

- Experiences when walking, riding a bike or driving on Ash Street and Rata Street.
- The parts of Ash Street and Rata Street that should be improved.
- Feedback on the types of improvements being considered.

Give your feedback by 6 December 2020.

What happens next?

Auckland Transport will listen to all the feedback it receives, and then decide the best way to move forward. Feedback the RBA and its members provide will inform the design – the types of improvements Auckland Transport will propose and where they will be located.

In the first half of 2021, Auckland Transport will run another public consultation to ask what members think of the design of the proposed changes.

More information

You can read more about this project on the Auckland Transport's website: <https://at.govt.nz/projects-roadworks/ash-street-and-rata-street-safety-improvements>

Rosebank News

News, views and any other tidbits from the Rosebank Business Community

We acknowledge the passing of two of Rosebank business leaders

Rex Cottrell - B.G.B. 24 July 1943 - 28 October 2020



Rex grew up in Kelston where he attended Kelston Boys, played for Glenora Bears and started his business RA Cottrell in Rosebank Road in the early '80's. The company originally began where 360 Fitness is, then moved over the road to its current location. Rex and Rita raised their family in Henderson before moving out to Waimauku where he restored vintage cars in his "not so spare" time.

Rex was the guy you could rely on to get those mechanical engineering jobs done, and no job was too big or too small. He had old school ethics and workmanship

with the finished result being a great piece of work. You just needed to set aside an extra twenty minutes for the chat that went hand in hand with the visit when dropping off or picking up the machined finish product. The RA Cottrell business continues in the capable hands of his son Craig and has Deans expertise on the tools.

Unfortunately, Rex didn't get to enjoy his retirement. Due to ill health he had to step back from the business which he always thought was just a temporary glitch & then it was all too late for him.

Rex Cottrell, you were a B.G.B - bloody good bloke.

Simon Holdsworth. 25 June 1949 - 16 November 2020

Simon Holdsworth passed away on the 16th November 2020 and we extend our sincere condolences to Florence, Victoria, Tim and their families.

Simon Holdsworth was the grandson of founder Thomas Holdsworth and a director of Thos Holdsworth & Sons. He celebrated 75 years of successful operation with the company in 2014, overcoming some incredibly hard times over the years with their committed team of employees and puzzle fans.

Their wooden puzzles which were popular throughout the 1940's, were switched to cardboard to enable them to keep up with supply and demand following the war. Today, the business has grown to be the largest puzzle maker in Australasia and sees them export to a number of countries.

By way of background, Simon battled an "annus horribilis" during 2020. His final health blow was related to an advanced case of Septicemia which took a major

toll on his organs, most specifically his heart. In the end, it was this damage that was too great from which to recover.

Many of Thos Holdsworth & Sons staff have worked alongside Simon for more than 20 years. Words like mentor, great boss, good friend, awesome storyteller, gregarious, quick witted, dynamic, proud, demanding, knowledgeable and tireless are just some of their comments. Director Fleur Tisdale says "He is, and always will be our champion! Our legacy for Simon is to keep the company running smoothly and exemplify the excellence that he demanded from us each and every day".

Simon was an advocate for encouraging people to embrace the simple pleasures of puzzling the

old-fashioned way, without turning on a computer or smartphone. Something we should all take note of.



RBA hosting at Piccolina

The Rosebank Business Association was thrilled to hold its third hosting event of 2020 with RBA members at the newly opened Piccolina café.

A group of 70 members mingled and literally broke bread at the new eatery which has both a fresh and light feel - it's a well thought out space that feels remarkably comforting and airy at the same time. The event, as always, was a great opportunity for members to meet other members, reconnect with familiar faces and hear how industries are doing in the area. A delicious selection of 'small eats' were selected and catered by Piccolina's owners, Aaron Carson and Francesca Mazza.

At a time when we are all looking closer to home, RBA Chairman Stefan Crooks said events like this are hugely important for the RBA community.

"It's about us right now, out West, taking care of each other," he said.

Piccolina owner, Aaron addressed the members and spoke of his passion for the Rosebank Road area. He and his wife, Francesca, raised three children in the neighbourhood and often used to ride their bikes along Rosebank Road. Owning a specialty car, Aaron said he was always amazed how often he would be looking for a part, all over Auckland, only to find a company just off Rosebank Road, catering to his needs.

"I love how dynamic Rosebank Road is," said Aaron. "You really never know what is going on behind the front façade of the road."

It was Aaron and Fran's connection with Rosebank Road and their understanding of the diversity of the place, that lead to the experienced restaurateurs opening the new space. The newly opened eatery is available for any catering needs or events and the RBA event proved you will not be disappointed.

RBA CEO, Mike Gibson also spoke at the hosting and emphasised the importance of social events such as these for the RBA community. While it has been a challenging year, Mike said he was pleased to see the way businesses were coming out the other side strongly.

The RBA will be closing for the Christmas break on 23 December and is looking forward to a fresh start in the New Year. Further hosting events for 2020 are already in the pipeline and the RBA is eager to welcome members to socialise together again soon.



Piccolina owners Aaron Carson and Fran Mazza



Deepti Bhatnagar, TPS and Christine Newland, Unitec



Nikki Harris, Intelligent Environments and Faye Moir, Dale Carnegie



Aaron Carson and Greg Armstrong, Blacklock and Francis



Councillor Tracy Mulholland and RBA CEO Mike Gibson



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Aaron Carson, Piccolina



Sophia Bristow, Eurotech Design, Anja
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World Moving owners Dave Williams and Bruce Reid

World Moving

Changing of the Guard

World Moving & Storage Ltd was founded in 2004 by Raymond Dobbe. Since starting, the company has grown considerably and won regularly at the Westpac Business Awards. Following Covid, Raymond felt it was time to exit the business and place his energy elsewhere. Bruce Reid, who had been working with both Raymond and co-owner, Dave Williams, was presented with the opportunity to buy shares and come on as Director. Bruce now works alongside Dave Williams as Director and General Manager. As Bruce himself says, the offer was one he could not say no to.

"The people and culture built in the businesses are perfectly aligned with my philosophy of business," says Bruce. "The opportunity to build on this was too good not to take."

Prior to coming on as Director, Bruce had spent 18 months with both Raymond and Dave as a consultant. His understanding of the business through his time consulting to World Moving has stood him in good stead to steer the already successful moving and storage company.

Bruce has had a successful career working with NGO's and charities prior to joining the Rosebank Road based company. His work with Coastguard New Zealand as the Chief Executive Officer

between 2007 - 2012 saw him strengthening the foundation and growing its reach and capabilities substantially.

"I see lots of similarities with NGO's and business," says Bruce. "If you have trust and respect within the team, then the business grows with it. Raymond has built a great team and ultimately it's about people."

Bruce was proud of the way the team of 60 came through Covid. Like many businesses during lockdown, the team had to adapt to a new way of operating. With much of the moving work put on hold, Bruce says regular updates with the team to check in with each other helped the team to pull through.

A point of difference with World Moving & Storage is the commitment to have all staff on permanent contracts. It is common practice for moving companies to use casual workers, but Bruce sees real value in having staff on permanent contracts. The company's next goal is to have all staff on the living wage, which Bruce says they are close to achieving.

"By having all our staff on a contract, we have more stability with our team and in turn, better performance," says Bruce.

The year has been a challenge for business, but it has forced us to work smarter and be more innovative.

Post Covid, the way the team operates has changed drastically. While strong hygiene measures were already in place, additional PPE measures were implemented. Workers per cab truck also had to be limited - seeing only two crew were allowed in each truck at one time.

Household Exports have always been a good part of the growing company; however, post Covid the export market has been down 60% on normal. This has not stopped Bruce and the team seeking out new areas of revenue. In fact, Bruce says the lockdown gave the team time to reflect and act on ideas they had been thinking of and ways of increasing productivity.

The company has just become the preferred moving supplier for The Pacifica Apartment complex in Auckland City and this is set to be a large contract. Another area of growth for World Moving is currently being seen in retirement moving services.

"We started to focus on this market 12 months ago. We provide a full retirement moving service, involving a de-clutter, packing and unpacking, cleaning... even a cup of tea at the end," says Bruce.

Raymond implemented a Breakfast Club at the company many years ago to bring the moving teams together in the morning. While providing a hearty breakfast meal to keep the team sustained through the day, it also doubled as a great team building exercise.

These days, the Breakfast Club is staggered to encourage safer working conditions around Covid. The team is still well looked after with a chef having the grill on between 6 - 8.30 a.m. to provide a hearty breakfast for crews before their shift. A menu with two options is provided with people placing their orders the night before via their phones.

Storage makes up a large portion of revenue for the company. World Moving has a 2000 square metre warehouse, a yard that currently has 250 containers on site, and storage of 8500 cubic metres of household goods. Adding storage to a moving service made perfect sense and the company has just purchased 50 further containers. New vehicles are being acquired and Bruce says the extra containers and vehicles will help to further expand the offering available to clients.

"The year has been a challenge for business, but it has forced us to work smarter and be more innovative about how our business works," says Bruce.

"The key still remains in the people we employ and the work environment we provide them with."



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Kim's Corner

Kim Watts RBA Membership Manager
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There's nothing like the buzz of excitement of kids having fun while exercising and what better way to experience this than by attending the Intermediate CrossFit competition hosted by Phoenix Crossfit Eight at their premises on Rosebank Road on the 24th November 2020.

Bex Melton - one of the owners got involved in the event as her son goes to Glen Eden Intermediate School and had heard about the competition last year when it was run for the first-time as a trial at Kelston Intermediate with six teams competing. This year the event has increased to 24 teams and Bex was keen to offer up their premises for the community event.

The five intermediate schools competing were Glen Eden, Kelston, Green Bay, Henderson and Bruce McLaren with 96 students competing in teams of four which were split into year 7 and year 8 categories.

I popped along on the day to witness the kids in action completing workouts that had been designed by Phoenix CrossFit

Eight's head coach Duck Williams who had focused on range and quality of movements specifically to suit age and ability to ensure no injuries.

With an emphasis on workouts being designed around teamwork, drills included synchronized burpees and squats using the weighted wall balls which entailed all team members to have their chest on the ground in the burpee at the same time before coming back up, as well as all being in the bottom of the squat at the same time. The idea is that no one team member can leap ahead of anyone else.

I spoke to Vaimoana Va'ai - a teacher



at Glen Eden Intermediate who told me that they had been looking for a different type of exercise to challenge the students and CrossFit had been suggested. The kids are newcomers to the sport but are currently active in other codes and the benefits of CrossFit test them both mentally and physically.

The event was split into three workouts to be followed by a final with a DJ/MC adding to the mix on the day. As far as I could tell every kid was a winner on the day, showing grit, determination, encouragement for fellow teammates and just having fun.



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Merry Christmas and a
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Rosebank
Business Association





Dramatic protest action to save trees

by John Subritzky



Steve Abel
Environmental Activist

Most people would stay well away from a site where trees are being cleared, but not veteran environmental activist, Steve Abel.

At a residential site on Canal Road, Avondale, Abel ran towards a tree being felled and scaled a neighbouring tree to protest. He had already been trespassed off the property, so two police officers gave chase. Incredible

video then shows the tree being felled, landing on the neighbouring tree which Abel was clinging to, while the police scrambled for their lives. A supporter screamed and sobbed as she watched branches cascading down past the protester. Fortunately, Steve was unharmed.

The following day while a WorkSafe investigator was on site in high winds, the felled tree pivoted spectacularly on the tree that it was hung up on, and the head of it crashed into the ground while the trunk lifted up into the air.

While many find the felling of such a significant cluster of indigenous trees to be repugnant, no one is arguing that the owners are not within their rights. The argument is that council

should purchase the land as a small park in a rapidly growing area, where Kainga Ora is doing massive redevelopment.

The Tree Council took the issue right to the top with Phil Goff at an Environment and Climate Change Committee meeting on July 21st - which ironically, was underway at the same time the tree felling drama was unfolding. At the meeting Phil Goff referred to the financial constraints that Auckland Council is under. Goff said "I deplore the fact that these trees are coming down. They are beautiful trees. I love trees like that."

Dr Mels Barton, advocating on behalf of the Tree Council responded, "... what is happening today at Canal Road is an extremely good example of where the rubber hits the road with your Urban Ngahere Strategy, with the general lack of tree protection."

There was discussion in the committee about doing a land swap for an under-utilised reserve space further down Canal Road. Council staff gave a long explanation of how complex this process is, how difficult it would be and how long it could take. Basically, all the reasons for doing nothing. Council was first asked to consider buying the land 23 years ago. From 1997, Gordon Burgess, the son of a previous owner, advocated strongly for council to purchase the land due to the trees' significance.

The trees were planted by Walter Burgess. He became a woodwork instructor at Avondale Manual Training School and

purchased a property nearby at what was then numbered 48 Canal Road. He taught until his retirement in 1953.

Wood and trees were Walter's lifelong passion. Walter decided to plant his own arboretum of indigenous trees. He carved the tree names in Latin and te reo Maori on wooden plaques and used his growing forest as an educational aid. Of the 46 trees that remained until recently, there were seventeen different species, including a rare black maire, puriri, rimu, titoki, totara, whau and pohutukawa. A single pohutukawa is the only tree on the property that has protected status in Auckland Council's schedule of notable trees.

In 1961 the Burgess property was sold to Merv Raymond. He eventually owned all three properties on the corner of Canal Rd and Wairau Ave. In the 1990s the former Burgess house burnt down, and at some point, the second house also burnt down. The end result was the creation of a beautiful park-like open space with large trees gracing it. After Merv died the decision was made to sell the land. This has been quite a polarising issue in the Avondale community.

In mid-September, the felling contractors returned. Ten police were present. It looked like those remaining magnificent and rare natives would be woodchips and mulch by nightfall. But they totally underestimated the grit and determination of the protestors. Not only were there ten people up in the trees but well over a hundred others had answered the call and turned up from 4.30am for a peaceful protest, after a tip off that felling the trees was imminent.

**"I deplore the fact
that these trees are
coming down. They
are beautiful trees.
I love trees like that."
Phil Goff**

By 9.36 am, contractors decided to cancel the day's work.

"We put the call out, people came, and people power saved these irreplaceable trees," said protester Steve Abel.

Then in November, local MP Carmel Sepuloni was trying to bring the Raymond family and the contracted buyer to the negotiating table with Kainga Ora. There are several options being explored but unless the landowners choose to engage, saving the trees will depend on the protesters. If a settlement is not reached, one can only wonder whether the current purchaser will be getting a poisoned chalice.

A society grows great when old men plant trees whose shade they know they shall never sit in. - Greek proverb



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Rosebank Wellbeing Collab

A company's most important asset is its people and supporting employees to be their best is front-of-mind for the business sector. Over the years, our understanding of workplace wellbeing has expanded. Originally encompassing healthcare checks and physical activity initiatives, the term has since expanded to cover many more elements such as diversity and inclusion which otherwise comprises employee wellbeing. Now in a COVID 19 environment companies are more inclined to explore ways to support employees to be happier and healthier.

It can be tough for businesses to invest in workplace wellbeing when faced with all the everyday demands of running a business, and when questioned, two key areas that directly affect companies are absenteeism and productivity. The Rosebank Wellbeing Collab started at the beginning of 2020 with the intention of creating workplace wellbeing solutions for the whole of the Rosebank business community. The RBA along with the initial help of co-facilitator partner - Business Lab and the collaboration of Healthy Families Waitākere, have created this exciting opportunity which has allowed local Rosebank businesses a say in how they want the Rosebank Wellbeing Collab to be formed.

This is a New Zealand first, and an important opportunity for the Rosebank Business Association and Healthy Families Waitākere

to work together to listen and create opportunities for workplace wellbeing which will then be implemented in the Rosebank business community. Through online workshops and the engagement of over 60 businesses in the Rosebank area, a core leadership group comprising of business leaders and key system stakeholders including the MSD, MBIE and Health Promotion Agency have co-created a vision for the innovation project 'Rosebank Leading the Way in Workplace Wellbeing'.

Four key focus areas have initially been identified which could meaningfully support employee wellbeing, these include addressing traffic congestion, B2B wellbeing coaching, financial literacy and shared economic activities. Each focus area now has a working group assigned, with members from a range of companies working together on collective solutions.

The Rosebank Wellbeing Collab is already collaborating with The Whau River Catchment Trust offering the opportunity for local businesses to get their hands dirty and participate in volunteering to help regenerate and beautify our Whau River backyard. In October we saw Regal Beloit NZ Ltd do just that.

Other projects which have been set in motion are 'Free Health Checks' which saw 108 local business workers turn up to Apex



WELLBEING OF PEOPLE AND BUSINESS



Valves who had kindly provided a premise for Unitec student nurses to check employees blood pressure, blood glucose level, BMI and vision and pass on some useful information on caring for their health. Working within the Unitec term availability meant we were only able to test on the 3rd and 25th November but because of the enthusiastic interest in companies wanting this done we will be looking to book in more 'Free Health Checks' in 2021 for the businesses that missed out.

On the 4th November 10 members of the leadership group were invited by Autex's General Manager Rob Woolner to experience how Autex has invested in the health and wellbeing of its employees. Modalities and initiatives offered included: External Counter Pulsation Therapy which is designed to enhance blood flow and increase the flow of oxygen and nutrients to all parts of your body, resulting in the employee feeling more energized, alert and healthier after several sessions. A Naturopath and Chiropractor are available alternate Wednesdays for consultation and Autex have set up their own gym facility for employees to use at designated times throughout the day.

Autex also provides a nutritious energizing menu which staff can enjoy and benefit from. They only pay a nominal daily charge for this as Autex subsidizes most of the cost. You will also find Kangen Water and fresh fruit boxes placed around the premises.

Although not every business is able to offer these wellbeing initiatives there were aspects that we took away to include as suggestions going forward for our enterprise.

The Rosebank Wellbeing Collab is currently looking to create a business community wellbeing survey, and an event to get to know your business neighbours in early 2021.

If you would like to join the Co-design Leadership Group which meets monthly by Zoom, then contact: kim@rosebankbusiness.co.nz



Sustainability



REDUCE



REUSE



RECYCLE



BIODEGRADABLE



COMPOSTABLE



RECYCLABLE



André Hendriks
Off The Wall Marketing

Sustainability for products and businesses

Definition

Sustainability is a broad concept and a combination of multiple aspects. For companies, it means 'doing good' for people, the environment, society and animals. In other words, protecting the earth and preserving natural resources with the goal of preventing pollution and waste. Sustainability in your business is as versatile as your business itself.

Whether you're replacing your lights with LED lighting, switching to an electric van or designing your product for reuse - getting started with sustainability can be done with small and large steps. In recent years, an impressive number of companies have stepped up to take a more active role in shaping a sustainable future - not just in the environmental sense, but also by taking social and governance factors into consideration.

Did you know?

Before making a purchase, a typical consumer first recognizes a need or dissatisfaction, gathers information about products that might fill this need, and then evaluates their choices. Communicating with the consumer about sustainability might encourage a consumer to realize their dissatisfaction with less sustainable alternatives, or help a consumer choose between products with similar purposes. Informing consumers about ways they can reduce a product's environmental footprint can improve the overall sustainability performance of a value chain and help meet corporate objectives.

Product and production process

If you want to green your product, you can look out for different aspects. Such as the use of materials, the design of your product and your production process. Look for materials which are recyclable, biodegradable or made in New Zealand, instead of buying from overseas. Benefits are a lower carbon footprint, using local resources, (re-)use what's in the country and creating a better image. Sustainable design is also one that you can easily repair on a product if one part is broken. The whole idea is that we like to become a society that doesn't throw away items if something is wrong but be able to fix it.

Building/Office

Making your property more sustainable can be done with small

and large interventions. It ranges from switching to LED lighting, to getting double glazing or solar energy. If you are thinking about making your business more energy-efficient, and need help doing this have a look at this website: <https://www.eeca.govt.nz/> You will find information and guidelines to start.

Transport

The simplest way to drive more sustainably is to drive less, plan your journey and combine visits when you're out. Have material delivered bundled, so freight and delivery costs are reduced. You can also drive more energy efficient. For example, using electric cars or vans. Support your staff by using different transport options for going to work. Electric bikes are becoming more popular for commuting to work.

Create charging stations for your staff.

Waste

Separating waste is common sense and certain types of industrial waste are used by policy to dispose of processors. You may be able to separate more within your company. For example, collect (compostable) coffee cups, or just have normal cups and wash them. Having your keep-cup is better still. Reducing waste is also more sustainable.

Staff

In addition to the environment, sustainability also affects your personnel policy. From decent working conditions to fair employment opportunities. The government takes various measures to promote diversity in the workplace because a diverse team of employees results in better turnover and employee satisfaction.

As a marketing company, Off The Wall Marketing aims to play a proactive and leading role in the use of sustainable and renewable products in advertising and packaging. We have the passion and expertise to advise other businesses in becoming more sustainable.

Andre Hendriks, 021 073 4711
www.offthewallmarketing.co.nz
info@offthewallmarketing.co.nz

Sustainability in your business is as versatile as your business itself.



Kevin Graham
Friendlypak

It makes sense to use compostable packaging

Concerned about waste?... of the 35 OECD countries, NZ is the worst in terms of waste. In 2016 NZ was the 10th worst out of 160 countries, 3.7kg of waste/capita/day compared to a world average of 0.64kg. According to the Global Footprint

Network (2019), our earth's resources used by humanity and the waste it needs to absorb is equivalent to 1.7x it's capacity.

Why do we still only 'recycle' less than 20% of our waste in NZ? There is a reason.

- Food scraps are contaminated with packaging so can't be composted.
- Packaging is contaminated with food so can't be recycled.

Therefore, it all ends up as landfill.

It makes sense then to use compostable packaging so both food and packaging can be composted together. Returning to the earth from where it came, a cycle, where we unmake what we make. This is part of the inspiration behind Friendlypak, making zero-waste possible.

There is hope... Friendlypak has the most extensive range of compostable products in NZ, solving the waste, litter and pollution caused by packaging. **Convenience without guilt, with products guaranteed not to last.**

Many businesses see 'Sustainability' as an unaffordable cost.

However, in reality if sustainability is not an integral part of business, then the business itself is not 'sustainable'.

Traditionally humanity has used an unsustainable 'Linear' system that 'takes, uses and dumps'.

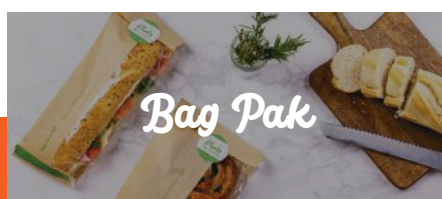
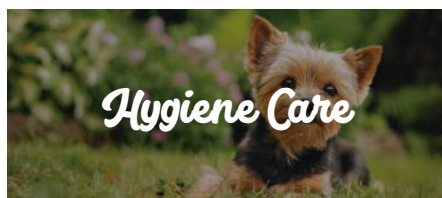
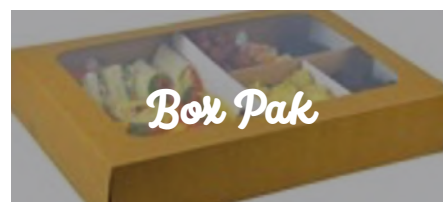
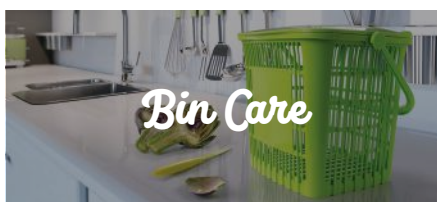
This model takes from the environment without respect for nature, then uses or exploits and dumps, without consideration of the consequences, depleting resources and polluting the very source of our gain. A sustainable approach uses a cycle, where we take renewable resources, use intelligent design to make products fit for purpose, then after use return them to the environment from where they came. This is referred to as a 'Circular Economy', where we unmake what we make.

Progressive businesses are not just sustainable but also embrace "Triple Bottom Line Accountability" where they are financially, socially and environmentally responsible. The bottom line financials are no longer the only measure; they take responsibility for all three areas, People, Profit and Planet.

Beyond recycling - **All Friendlypak products are compostable**, with exception to the bin systems, which are functionally meant to last. These collection and waste-separation systems are proven to support food, recycling, litter and landfill rescue.

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Simon Wilkinson
Wilkinson Environmental Ltd

Closing the Loop on Plastics in New Zealand

Two years ago, China stopped taking the world's mixed plastics for recycling. It caused major problems because more than half the world's plastics were being sent there for recycling. Since then, people have been confused about what plastics actually get recycled, and where.

The good news is a lot of plastic recycling happens right here in New Zealand. More needs to be done, but there is reason to be positive and to keep recycling your plastics at home and work.



PET, Polyethylene Terephthalate: Most commonly drink bottles, meat trays, fruit punnets

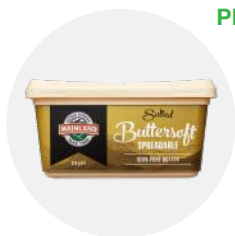
All clear PET is capable of being recycled here in NZ. The baled-up bottles and meat trays go to a plant in Wellington run by Flight Plastics, who reprocess it into new packaging.

Clear PET is the best and simplest material to use if you want your product or packaging to be easily recycled. Next time you buy a punnet of cherry tomatoes or strawberries look under the container. If you see "RPET", this means it's made of recycled PET. Even better "NZ RPET" means it has been recycled in NZ.



HDPE, High Density Polyethylene: Most commonly milk bottles, cleaning product bottles, and shampoo bottles.

The majority of HDPE is recycled here in NZ. There are at least four recyclers of this material throughout the country. The recycled material typically goes into non-packaging products like slip sheets, and other longer-life products.



PP, Polypropylene: most commonly used in ice cream containers, chilled tubs such as yoghurt, dips and margarine

Recently, New Zealand plastics recyclers have increased their processing of PP. This will soon lead to most PP being recycled onshore in NZ. This material typically goes into products like recycling bins, road stabilisation mats and other durable products.

Other plastics: PVC, PS (Polystyrene) and others.

A recent 2020 study found that only around 4% of containers used by households are made of these other plastics. At the moment these are likely to be landfilled because the quantities are small, and they are not viable to recycle. The government is also proposing to ban PVC and PS packaging because it is hard to recycle.

If you manufacture or use plastic products, the design decisions you make are vital for improving New Zealand's recycling. Without delving into too much detail, here are two things companies should strive towards:

Improve recyclability. Make your product more recyclable by sticking to the three common plastics above. Avoid things that make it complicated to recycle, such as adding a large sleeve or label, using excessive colour, or using different plastics for different parts of your product.

Use recycled content. Support our New Zealand recyclers by making new products with recycled plastic material they can provide you with. Your customers will love it!

There are some barriers to some of these circular design ideas, but, with technical help, these can often be overcome. Plastics New Zealand, the industry association, is about to start a large 3-year project to provide practical assistance to companies wanting to improve the circular design of their products or packaging. To find out more about this project, contact the author, or keep an eye on www.plastics.org.nz.

Simon Wilkinson, Director of Wilkinson Environmental Ltd has 25 years' experience in the waste and environment field. His company works with clients to help them reduce waste, minimise risk, and improve performance. Plastics New Zealand is one such client. www.wenz.co.nz

The good news is a lot of plastic recycling happens right here in New Zealand.

Plastic recyclers

(actually processing material in NZ)

- Astron Sustainability, Auckland
- Replas, Auckland
- Polymer Processing, Auckland
- Comspec, Christchurch
- Aotearoa NZ Made, Palmerston North
- Second Life Plastics, Levin
- Flight Plastics, Wellington
- Future Post, Waikato

Note: there are many collectors of plastics in NZ, but these are the companies that actually process waste plastics into new material.

Business Nuts & Bolts

Business to Business advice from **RBA Members**



Warwick Russell
SMEric Insights

How COVID-19 B2B Sales Has Changed

The way companies buy, and sell has changed as a result of COVID-19 – perhaps permanently.

A recent McKinsey article found that more than 75% of B2B buyers and sellers now prefer digital self-serve and remote human engagement over face-to-face interactions. This preference is also continuing even after lockdowns have ended so

B2B sales leaders have moved from being “forced” to go digital in response to lockdowns, to having a growing acceptance that digital is the way to go.

It's not just about safety

The study looked at the different stages where suppliers' sales reps interacted with businesses - identifying new suppliers, evaluating new suppliers, ordering and reordering. They found that at each stage, B2B decision makers preferred digital self-service or remote human interactions. Why? It made it easier for buyers to get information, place orders and arrange service. Customers have also enjoyed speed, convenience and saving on travel expenses.

The amount of revenue generated from video-related interactions has jumped by 69% since April 2020. Together, e-commerce and videoconferencing now account for 43% of all B2B revenue, more than any other channel. Customers also said they prefer video to phone.

Customers buying big on-line

It used to be accepted that e-commerce was mainly for smaller-ticket lines and fast-moving parts. But this preference has also changed with over 70% of B2B decision-makers in this study saying they are more open to purchasing through end-to-end

digital self-service and remote human interactions for a new product or service for items in excess of \$50,000.

Remote engagement for selling and prospecting

This new sales model of remote engagement is not just about selling to warm leads. Over 75% of people thought that it was just as effective or more effective at reaching new customers and serving existing customers.

The channels of choice

Video and live chat have emerged as the predominant channels for interacting and closing sales with B2B customers while in-person meetings and related sales activities have dropped dramatically. Traditional in-person sales decreased by about 50% from 61% to 29%.

Video (e.g. Zoom, Microsoft Teams, WebEx) were preferred over phone meetings with existing customers, prospects, vendors/suppliers as well as others in their own company.

The opportunity

The dramatic increase in digital adoption presents a ground-breaking change that is expected to stick. With the shift to virtual sales, organisations can lower their costs per visit, extend their reach, and improve sales effectiveness. As we have found, it is just as easy to engage with clients and prospects in Australia and US as it is for those on the other side of Auckland, without the need for travel.

Customers that are demanding these new ways of interacting are likely to stick long term and reward suppliers that do it well. Businesses that further digitise their go-to-market models should benefit from having a competitive advantage over their slower moving peers by gaining more, and more loyal customers.

Customers also said they prefer video to phone.

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In NZ, the nature of the employment relationship defines whether somebody is an independent contractor or an actual employee.



Contractor or employee - what's the difference?

I'm regularly asked what the difference is between a contractor and an employee.

This issue often crops up because the parties want to set up an independent contractor relationship when it is more accurately defined as employment.

Jason Ennor
MyHR Co-founder and CEO

The individual might want a contracting relationship for its perceived tax benefits.

They might tell an employer that they "choose" to be a contractor and they're "okay waiving their employment rights" in favour of an independent contractor relationship.

However, the choice is not theirs to make. In New Zealand, the nature of the employment relationship defines whether somebody is an independent contractor or an actual employee. People cannot choose to opt out of minimum employment entitlements and they cannot opt out of their statutory tax requirements.

Getting this wrong can cause companies significant issues and cost on two fronts: tax and employment law.

So what's the difference between contractors and employees? Here's a practical guide to approaching this common question.

The difference between an employee and a contractor

There is plenty of advice online to help with differentiating between the two. Type "contractor" into the search fields of the Employment NZ website or Inland Revenue website. Both have useful comparison tables.

For a less formal, common sense assessment, remember: If it looks like a duck, swims like a duck, and quacks like a duck, then it probably is a duck.

Employees

Employees are in a contract "of service" serving the employer under an employment agreement. They are told what to do. Hours are generally fixed and they dedicate their time and effort primarily to one organisation. They are provided tools to complete the work. They must apply for time off.

This means they're paid by a payroll system, with PAYE deductions. They're eligible for KiwiSaver and have all minimum rights under New Zealand employment laws.

Contractors

Contractors are working in a contract "for service", serving themselves by delivering outcomes to their clients. They are self-employed and can work freely for a number of organisations. They dictate their own time-off and may or may not be available for work. They provide their own equipment and tools.

They invoice for their work, pay their own taxes, and if their

turnover is at least \$60,000 a year, they must be GST registered.

The nature of the employment situation is usually obvious, although project work of fixed duration or finite funding could be debated. In most cases, the same rules above can be applied and a position and fixed-term employment could apply.

Practical tests

There are a couple of practical tests around termination and leave that can really highlight the true nature of the employment relationship.

Termination

If both parties are comfortable with the understanding that the work may cease at short notice and without any official process, then it is likely a contractor relationship.

However, if the individual would feel aggrieved and being told "don't come Monday", then they may have an expectation of fixed hours and ongoing work, which means they are more likely an employee.

Leave

If both parties are comfortable with the individual "booking themselves out" for periods of time at their own discretion, then it is likely a contractor relationship.

But if the employer would feel upset at the individual announcing their intention to be "away for a couple of months" then there is an expectation that the person is available at the employer's requirement and should apply for leave. This person is an employee.

If the duck test or the termination or leave test don't give you a clear view, then try the more formal online checklists or seek some professional advice.

Don't run the risk of falling foul of tax or labour laws.

You could be liable for extra costs like unpaid tax and minimum wages, or holidays and leave entitlements. You might also be fined or get other penalties from the Employment Relations Authority and/or the IRD.

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Aaron Martin
NZ Immigration Law

Border restrictions

2020 is rapidly drawing to a close. To say it's been a difficult year is an understatement. The pandemic is set to be with us in 2021 and will have a continuing impact on the border and the ability of businesses to bring skills to New Zealand.

The continued restriction on entry to New Zealand for skilled workers needs to be addressed. Between 31 March 2020 and 10 August 2020 Immigration New Zealand received 2951 expressions of interest from employers and supporting agencies seeking to have workers permitted to enter New Zealand as Essential Other Workers. Only 570 were approved. An approval rate of slightly over 19% indicates businesses are being starved of the human resource needed to develop and grow. If the government is serious about economic development that needs to change.

Likewise the priority accorded to the investor category needs to be reviewed. The total nominated funds for Investor 1 and Investor 2 applicants who have submitted an application (which still remains undecided) is over \$2 billion. For Investor 1 applications received between 19 March 2020 and 30 September 2020 that are not yet decided the total amount of nominated funds people are seeking to invest in New Zealand equals

\$720 million. The total amount of investment funds nominated by applicants in Investor 2 Expression of Interest received between 19 March 2020 and 30 September 2020 equals \$445,500,000.

If overseas nationals are seeking to place that amount of money into our economy, their applications should be accorded priority.

There is no doubt the border is our first line of defence. There is also no doubt it can be managed in a way that allows business to access skills and capital that will benefit the economy. This is the 21st century; we put a man on the moon in 1969. Border control is not rocket science. It is important that the grip on the border doesn't become a chokehold on the economy.

Immigration New Zealand also needs to address the woeful underperformance in its processing as a consequence of bungled and mismanaged change programmes. It is unacceptable that people have to wait eighteen months for their resident application to reach an officer for assessment. A global pandemic can wreak havoc faster than Immigration New Zealand can process a residence case. These are people seeking to enter New Zealand based on their skills. They and their employers should be able to receive a better level of service for the \$3240 visa application fees they paid to make the application.

The continued restriction on entry to New Zealand for skilled workers needs to be addressed.

It would assist significantly if Immigration New Zealand abandon the use of the ANZSCO to assess skill level as they have done recently for work visa applications. The introduction of that tool for assessment of skill in employment has created a level of complexity that is administratively unwieldy and inefficient, resulting in immigration officers being bombarded with large quantities of paper-based evidence. This is also reflective in the appeal numbers with almost 50% of appeals succeeding resulting in the decisions being reversed and the matter sent back to Immigration New Zealand for further assessment.

It's time for a revamp - let's hope this government is as transformative as its marketing led us to believe.



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Bret Gower
Smith & Partners Lawyers

Why “terms and conditions” are an important tool for every business

Your business’ “standard terms and conditions” establish the basis of every contractual relationship between your business and your customers. Clearly setting out the contractual basis of your business arrangements with your customers helps to clarify a whole range of important issues and minimises your business’ risks.

If you operate on a ‘handshake’ basis, without a clearly defined set of terms and conditions, your business relies on the decency and reasonableness of your customers, and further you risk contracting with them on the basis of their terms and conditions. You also risk unintended consequences that can occur as a result of terms being implied into your contract in the event you need to enforce them.

Custom terms and conditions

We are regularly provided with examples of terms and conditions clients are using that they have cobbled together from examples they have copied from similar businesses or downloaded from the internet. The risk to these clients is that the terms and conditions have not been tailored to their specific business requirements. Often they have been amended by somebody who is not skilled in drafting legal documents and as a result the terms and conditions are potentially not binding on their customers or are unenforceable by them.

Our approach is to work closely with you to tailor terms and conditions that are specific to your business. We utilise our knowledge from handling disputes and debt collection issues, with our experience working with thousands of businesses across a wide range of industries, to tailor your terms and conditions

We are regularly provided with examples of terms and conditions clients are using that they have cobbled together

to meet the specific needs of your business, minimise the risk to you, and enable you to enforce your contract with your customers. We often review and package together a business’ terms and conditions with its website terms of use (which for an online-only business can amount to the same thing) and its website privacy policy.

Important considerations

When reviewing your terms and conditions you should consider whether the following factors are covered:

Acceptance - at what point is an agreement reached between your business and its customers that is binding and enforceable (required to form a legally binding document)?

Title and risk - when does the title in the goods pass from your business to its customers? Who is responsible for insuring the goods and when does that insurance commence? Who insures the goods in transit?

Obligations - are there obligations on your customers once an agreement is in place, and what is your business obliged to do and when?

Price into payment - how is the price determined, in what circumstances can your business vary the price, how is the price to be paid and when?

Warranties - does your business provide any warranty over its goods or services, or are the warranties limited to the warranties provided by the third party manufacturer?



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Liabilities and indemnities - are there any limitations on the liabilities of the parties, and do either of the parties indemnify the other in any circumstances?

Default and its consequences - what amounts to a default of a party and what are the consequences of a default by a party?

Termination and its effects - in what circumstances can the agreement be cancelled and by whom, and which, if any, of the provisions remain on foot after the agreement ends?

Confidentiality and intellectual property - how is the agreement to remain confidential, who owns the intellectual property developed under the agreement, how are the parties restrained from using the confidential information or intellectual property?

Disputes - what will happen if the parties cannot agree? What is the mechanism for resolving a dispute?

Privacy - how does the business deal with personal information belonging to the customer? How do the provisions of the Privacy Act 2020 impact on the agreement?

Security - if your business provides goods on credit to its customers, does your business have the ability to secure any money owed against property belonging to your customers (either land or personal property)?

Non-solicitation and restraint - does your business have the ability to prevent its customers from soliciting employees or other customers away from the business?

Legislation and governing law - are the parties required to adhere to particular legislation, and what is the jurisdictional framework that governs, and allows the parties to enforce, the agreement? For example, if you sell goods or services internationally, can an overseas court decide a dispute in relation to your agreement?

First steps

The first step in reviewing your business terms and conditions is to consider each of the above points, whether they are covered in your current terms and conditions, and then have a conversation with one of the team of commercial lawyers at Smith and Partners. We can very quickly assess whether your existing terms and conditions are fit for purpose and we can then provide expert advice in updating or drafting entirely new terms and conditions for your business.

*For an initial chat about and/or to seek specific advice on reviewing your business terms and conditions, contact commercial lawyer, **Bret Gower** by phone on 09 837 6893 or email bret.gower@smithpartners.co.nz*



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