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Mark Preston 027 393 9286 mark.preston@bayleys.co.nz

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Sam Raines 021 0286 6812 sam.raines@bayleys.co.nz

Stuart Bode 027 493 6223 stuart.bode@bayleys.co.nz

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Cover: Rosebank Business Challenge



With thanks to our partners ...



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From My Perspective

RBA CEO **Mike Gibson** gives his perspective



Our Disease, my Unease

Mike Gibson,
RBA CEO

As we traverse the many unknown parts of Covid, I'm left with a need to ask about a number of thought-provoking issues that I will simply list under the banner of "I'm wondering".

I'm wondering....

As we learn to live and work together with Covid from a business perspective, being mindful that each and every one is different and has differing circumstances, I'm wondering about who pays for the following:

- Say one of your employee's contracts Covid in your workplace (heaven forbid) or is a close contact. Who pays for the subsequent post deep cleaning of your premises?
- Can you as an employer ask that all staff are tested onsite? If so, who pays?
- Once the Covid vaccines are introduced, who organises the required time off work for all your employees?
- Does this happen simultaneously?
- Is their absence from work recorded as sick leave?
- If they don't have any sick leave left, is it recorded as unpaid or paid leave?
- Who organises the required time off work to undertake the vaccine injections?
- Do you as a business simply shut down for the day whilst all employees have the vaccination?
- If so, should the Govt / Health authorities be providing a vaccination service whereby it is carried out at work on business sites?
- Is the business responsible to pay all costs for an employee should they contract Covid post their Covid vaccine jab?

And these are just a few unanswered questions that will create more Disease Unease!

Here are a few more that are simply a snapshot of the difficulties that authorities face without introducing compulsory testing.

Should Covid testing be mandatory and if so should fines be imposed for non-compliance? Why?

During the recent Papatoetoe outbreak these quite sobering statistics are the media released facts two days after the father tested positive, and the subsequent contact tracing history following those two days.

1. He had been in contact with 103 people.
2. Of these 76 had been contacted and advised they should test immediately.
3. After two days, 33 had been contacted again but only 14 had been tested (all were negative).

Does there need to be a financial imperative to have people understand the absolute necessity of crossing Covid T's immediately, and if testing is not made compulsory then should fines be imposed? If not, why not?

Finally, do the cost benefit analysis on this outbreak alone, it will stagger you!

Hey, stay safe and well.

Best wishes

Mike Gibson.





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FIND YOUR BUSINESS EDGE

0800 BUSINESS

From My Perspective

RBA Chairman **Stefan Crooks** gives an insight into his world

Stefan Crooks bought Westie Food Group, previously known as The Natural Food Company, in 2010. Located in Timothy Place, Westie Food Group specialises in fresh chilled food products and sells to all supermarkets across New Zealand as well as to the foodservice industry, and trade groups.

We asked a couple of questions to give you an insight into Stefan Crooks Managing Director of Westie Food Group, and RBA Chair.

Why Westie Food Group?

When Stefan bought the Natural Food Company in 2010, he didn't understand the purpose of what the company was manufacturing as he was at the time producing food for the mass market.

Stefan was building a display with a staff member early one morning at a Lincoln Road supermarket and decided to take the store owner and a couple of staff members over the road to the local Columbus Café. As he turned to leave, he looked at the store and then looked at the owner and said, "Sh-t these Westies love a pie." And that's how the Westie Brand was born.

He went back to his office and did a very basic brief for his designer. The Westie Pie range was created. This gave the company a purpose. They were manufacturing for the mass market, 80% of the market was on or by the bread line so he wanted to make the best affordable pie on the market.

The Westie brand or lifestyle stands for old family New Zealand values, life being

simplistic, with great taste and quality at a great price.

The brand was invested in over the next couple of years and became very strong. One night, while Stefan attended an event he was sponsoring, the MC Scotty Stephenson announced Stefan as the Managing Director of the Westie Food Group or the Westie Pie Man. As he walked onto the stage Stefan told Scotty he wasn't the Westie Pie man, the mic was open and 700 people laughed and Stefan was known from then on, as the Westie Pie man.

The brand was set in concrete. This is now how the world sees him, and he needed to manage perception rather than reality, so he changed the name of the company to the Westie Food Group.

Now the brand is nationwide and has enabled the company to be flexible.

80% of the market was on or by the bread line so he wanted to make the best affordable pie on the market.

The last year has been hard as 25% of the business disappeared because of COVID, but because the core values of the company are simple

Stefan was able to adjust. By dialling back to the foundation of the company Stefan has kept all of his staff employed, therefore looking after over 100 families.

Why Rosebank?

Stefan was brought up in Wainuiomata (Nappy Valley) just out of Wellington. His dad was a local Policeman who was committed to the community and who was involved in a wide range of community groups, sports clubs, the Lions club, social events and fundraising events.

He believed in community service and that a strong community will take care of itself.

Stefan believes the same. Family will take care of itself. Stefan's value set is around the word FORCE. Family first, Open mind, Realise dreams, Challenge with freedom and Energy. He moved his family to Auckland in 1999 to do things that couldn't be done in Wainuiomata.

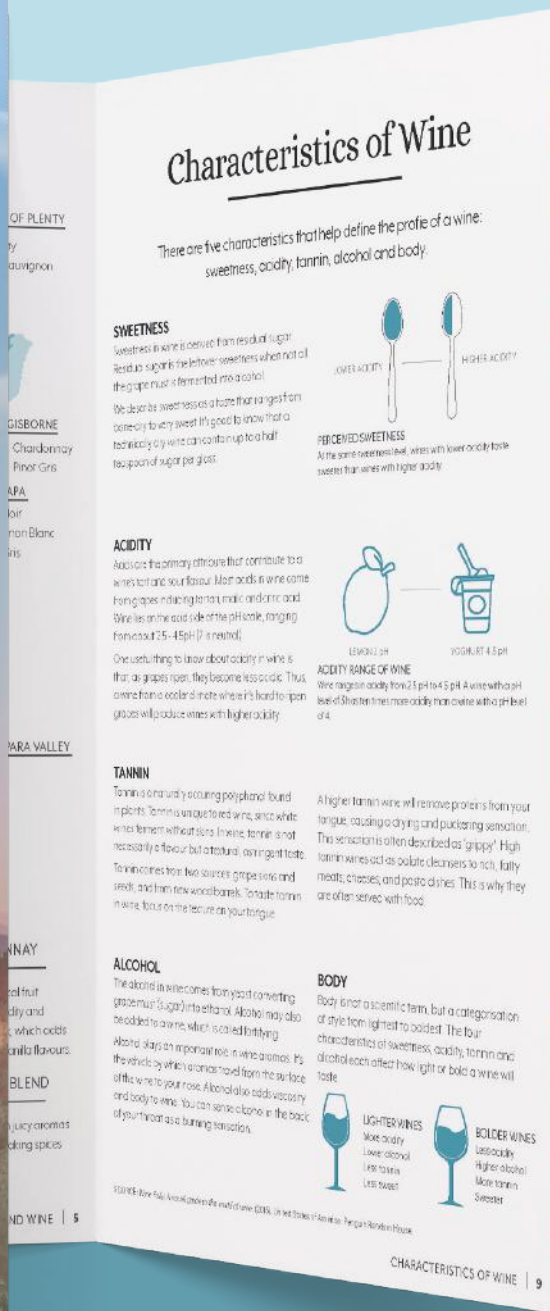
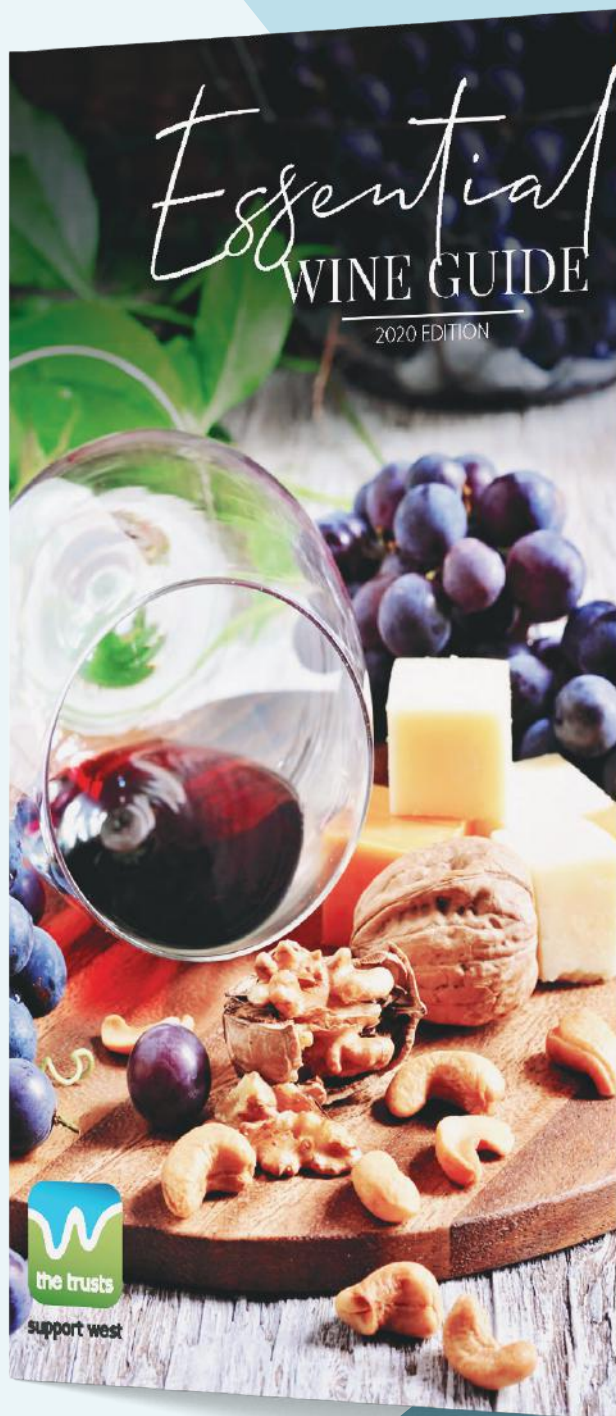
One of the first things Stefan did was to find a way into community events. Because his dad said, 'part of life is giving back'. Stefan uses his business activities to help his passions.

He has been involved in a lot of community activity in the last 20 years in West Auckland. He says "We don't breed leaders because our communities are splintered." It has taught him some fundamental skills to help dysfunctional relationships in the community and help to improve that community.

When the opportunity arose to be part of the RBA, he jumped at the chance to give back to the Rosebank community. There are big issues that need to be faced and he is happy to learn. He continues to give back.

It's a blessing to lead and to make change, and honour that we fight for the Rosebank Community as it is worth the fight, because it's his home.





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Rosebank Advocates

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Dr Grant Hewison

Auckland Council - Proposal for the 10-Year Budget 2021/2031

Auckland Council is consulting on its 10-Year Budget 2021/2031.

As set out in the draft proposal, between 2018 and 2020, Auckland Council made strong inroads into addressing the region's long-term underfunding of critical infrastructure.

Council accelerated investment in cleaning up our waterways and building new infrastructure

for housing and transport. In normal circumstances, the 10-year Budget 2021-2031 would have aggressively built on that work. However, COVID-19 has created significant disruptions and financial challenges for Auckland Council - as it has for many Aucklanders and Auckland businesses.

This year, Council has projected to lose revenue of \$450 million and the latest projections for the next three years would see this increase to a cumulative total of around \$1 billion. Despite these losses, Council does not want an austerity budget that would slash services, stop critical infrastructure projects and renewal of assets, and worsen the recession rather than stimulate recovery. "We need to keep investing in our communities, our infrastructure, our people and our environment."

Council has called this a recovery budget. It includes a suite of measures, including savings, asset recycling, debt and rates, to counter the \$1 billion shortfall caused by COVID.

The key features of the draft 10-Year Budget are as follows:

- A.** Intensifying value for money and savings efforts to lock in permanently \$90 million of the savings made in this year's Emergency Budget.
- B.** Continuing to sell surplus properties to realise \$70 million a year for the first three years, with proceeds to be reinvested in priority infrastructure.
- C.** Increasing council's debt to revenue ratio from 270% to a temporarily higher level of up to 290% in the first three years, subject to not impacting negatively on Council's credit rating.

D. Long-term commitment to a 3.5% annual increase in average general rates, with a one-off increase of 5% in the next financial year to help meet the crisis caused by COVID-19 before returning to 3.5% per annum the following years.

E. Climate change commitments of \$150 million to mitigate carbon emissions, including immediately stopping the purchase of new diesel buses and buying only electric or hydrogen buses, creating native bush carbon sinks and planning for coastal change.

In addition to the Council's budget, Watercare has also proposed:

- Water and wastewater tariff increases of 7% on 1 July 2021 and 1 July 2022 followed by an annual price rise of 9.5% to FY29, with a 3.5% annual price increase for the final 2 years of the Long Term Plan (the average price increase for 2021/22 will be \$75 per annum or \$1.50 per week for a residential household for water services).
- Increases in Infrastructure Growth Charges of 12% from 1 July 2021 followed by an 8% price rise annually (The price of IGCs will increase by \$1,480 + GST in 2022, moving towards the Productivity Commission's recommendation of 100% recovery of the cost of growth).
- A capital programme of \$8.1b (\$real) over the 10-year period from 1 July 2021 to 30 June 2031.

The Council is also consulting on a proposal to revise the Regional Fuel Tax scheme once a draft list of specific projects to be funded by the RFT has been determined in conjunction with the Regional Land Transport Plan process.

In addition, there are three options being considered for the Accommodation Provider Targeted Rate (APTR), including resuming the APTR as currently planned from 1 April 2021; or reinstating the APTR from 1 January 2022; or reinstating the APTR from 1 July 2022.

Send your feedback to
akhaveyoursay@aucklandcouncil.govt.nz

WHAT'S HAPPENING IN YOUR AREA



RECENT TRANSACTIONS



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5 Stock Street & 2-2A Drury Street,
New Lynn

\$2,600,000

By Colin Stewart and Sam Russell



SOLD

489b Rosebank Road, Rosebank

\$980,000

By Meir Alfassi



SOLD

875 New North Road, Mt Albert

\$2,050,000

By Scott Whitten



SOLD

Units 3 & 4, 485a Rosebank Road,
Rosebank

1,395,000

By Meir Alfassi



LEASED

12 Barrhead Place, Avondale

\$165,000 p.a.

By Colin Stewart and Sam Russell



LEASED

201 Lincoln Road, Henderson

\$148,000 p.a.

By Scott Whitten



LEASED

32 Airdrie Road, Ranui

\$80,000 p.a.

By Sam Russell



LEASED

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\$55,000 p.a.

By Sam Russell and Meir Alfassi



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Peter Jeromson



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Sam Russell
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Rosebank Events

Find out about the latest **March / April RBA** Events.

Rosebank Business Association together with the Bank of New Zealand present:

Managing Capital for your
business

Lunch with **Geoff Bascand**, Deputy Governor
of RBNZ and **Leon Grandy** Senior Fellow with
FINSIA and NZ's only Chartered Banker



Geoff Bascand



Leon Grandy



An exclusive opportunity to hear Deputy Reserve Bank Governor Geoff Bascand and Chartered Banker Leon Grandy discuss the economic outlook.

Rosebank Business Association is excited to bring you this
event in partnership with FINSIA and BNZ.

*The Reserve Bank is keen to develop dialogue with
SME's. Leon is excited to share his extensive knowledge
of business acquisitions and where the liability lays. I
personally look forward to catching up with you.*

Cheers, Bernie McCrea, Chairman NZ FINSIA Council

We are delighted to be joined by Geoff Bascand, Deputy
Governor and General Manager of Financial Stability for the
Reserve Bank of New Zealand. Geoff will provide an overview
on the quarterly monetary policy statement and will discuss
the current state of the economy, the implications of the
Monetary Statement for businesses in Aotearoa New Zealand,
and the outlook for the year ahead.

Geoff Bascand leads the Financial Stability departments in
the Bank, responsible for forming and implementing policies
to promote a sound and efficient financial system. Geoff's role
includes overseeing the major functions of policy and analysis,
supervision and data and statistics.

Geoff will be preceded by Leon Grandy Senior Fellow of
FINSIA & NZ's only Chartered Banker. Leon is a Director of
Armillary Private Capital and member of FINSIA NZ National
Council.

**Leon will present - 'From Banking to the Boardroom',
which will cover:**

- Growth through acquisition.
- Execution and governance.
- Beyond shareholder interest and
understanding all stakeholders.
- The secret of adding value.

This event will provide attendees with an exclusive opportunity
to ask questions to both speakers and we welcome an open
discussion on some important issues.

Date: 25th March 2021

Time: 11.00am to 1.45pm

Venue: Encounter, 495 Rosebank Road, Rosebank

RSVP: anouschka@rosebankbusiness.co.nz

Rosebank Plus Business Showcase

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Showcase your business by displaying your product or services in a marketing opportunity new to Rosebank.

With social media via Zoom and / or Microsoft Teams dominating most promotional opportunities during the Covid 19 restricted atmosphere, this is a good old fashioned way of getting your products seen and displayed to the wider local business community.

Enjoy the opportunity to mix and mingle with other like minded businesses who will present their wares to all interested Rosebank employees and employers. There will also be time to chat and share a luncheon with the **Reserve Bank Deputy Governor Geoff Bascand.**

He will provide an overview on the quarterly monetary policy, the state of the economy and the implications of the Monetary Statement for Businesses in NZ.

This is a unique opportunity to listen and join one of NZ's most senior Financial statesmen. He will be joined by **Leon Grandy, senior fellow of FINSIA** discussing elements of "Banking to the Boardroom"

Do all of this at **The Encounter Centre** auditorium, 495 Rosebank Rd (with ease of parking guaranteed)

When: Thursday 25th March 2021.

Marketing Booths must be booked by March 11th.

Marketing detail: Set up time for marketing on the day is from 9.00am with a plan to finish at 3.00pm.

Coffee's and lunch provided within the \$200+gst marketing fee for each booth. **All proceeds go to the Pathways to the Future Trust as a charitable donation.**

Chairs, trestle tables and water are provided.

Contact:

Mike Gibson 027 294 0551

gibo@rosebankbusiness.co.nz

Kim Watts 021 639 509

kim@rosebankbusiness.co.nz

8
promotional
booths
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Rosebank Plus Business Showcase
Welcome the BNZ FINSIA and Reserve Bank

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Many Auditorium
& Events Hall



Rosebank News

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

Major Auckland employer signals move to living wage

One of West Auckland's largest employers, the Trusts, will move its entire workforce to a living wage.

The move is set to benefit more than 305 staff across the organisation's 35 retail stores, hospitality venues and hotels.

The first stage of the introduction of the living wage to take effect in April 2021, will see a new minimum wage rate of \$20.75 per hour, which is 75 cents above the government's new minimum wage level, with all waged employees who currently earn above the minimum wage also receiving an increase of \$1.35 per hour.

Linda Cooper, president of the Waitakere Licensing Trust says the move will set a new standard for the hospitality industry.

"We want the Trusts to continue to be a great place to work, and we believe the decision to move to a living wage further strengthens our commitment to our team and to the West Auckland community we serve," she says..

Both the Portage and Waitakere Licensing Trusts have committed to adopting a full living wage by April 2023. They will review financial performance at the end of the 2021 calendar year and

may consider moving to this level earlier if there is the ability to do so.

Pam Nuttall, president of the Portage Licensing Trust says the move will go some way to recognise the contribution of their staff to the success of the organisation.

"This is an important milestone for the Trusts and is the result of a lot of constructive and thoughtful debate, and hard work by our management team, to help make it a reality. We believe paying a living wage is just one way we can thank and acknowledge our team for their hard work, and we will continue to offer our wider support and benefits, including our award-winning career development programmes," she says.

Trusts CEO Allan Pollard says the Trusts team is focused on lifting its performance in the coming months and years.

"Our focus is on becoming a high performing business that delivers value and support back to West Auckland.

To do that, we are working hard to better manage our costs and lift our sales and service performance, so we continue to deliver important initiatives like this for the community and our people," he says.



Trusts CEO
Allan Pollard

EcoFest West returns for its tenth year

EcoFest West 2021 is on its way! This annual community festival, now in its tenth year, runs from 20 March to 18 April 2021 and celebrates our beautiful environment by sharing practical ideas to make sustainable living easy, for a better future.

Organised by EcoMatters Environment Trust, EcoFest West is Auckland's biggest environmental festival and features more than 120 events hosted by a range of organisations.

EcoMatters Environment Trust's CEO, Damon Birchfield, says, "The festival

has been designed to inspire environmental action amongst all Aucklanders.

It champions our unique environment, supports collaboration, and celebrates our local communities."

"This year's programme includes interactive workshops to deepen your connection with nature, community events that celebrate and restore our natural environment, and experiences that share ways to live more sustainably in our neighbourhoods."

Events categories include Waka Hourua/Clean Transport, Kinaki Kai Reka/Foodies' Fix, Te Whaihangā/Makers' Mayhem, Torohē Nuku/Explore Nature and Mauri Noho/Conscious Living. Covering a wide range of topics and subject matters, most events are free or low-cost and whānau friendly. Many events will also be available at any Covid-19 alert level through webinar or other digital options.

To see full details of all EcoFest West events, please visit www.ecofest.org.nz.



Using a crane to safely
remove the tree



Big Mac: A Humble Hero

By John Subritzky

**Often in legends, the hero dies for the cause.
Big Mac did not die in vain.**

Avondale's macrocarpa may have become a turning point for tree protection in Auckland. In the last year, Avondale has become the epicentre of the tree wars as developers have sought maximum utilisation of sites. The beautiful native trees at Canal Road with their incredible history of being planted as an abortorium by Walter Burgess, are the ongoing focus of the tree protesters. But it was not those natives that brought people to the table to make undertakings for tree protection. The protest over the felling of Big Mac shone national media attention onto some dodgy looking back room deals done by Auckland Council. As owners of the tree, the Council has no-one else to blame but itself.

The Council's Senior Heritage Arborist supplied the following view on 31 August 2020: Once it is a notable tree it must be retained, which is the very intent of it being notable, unless there really is no other alternative to its removal. In this instance, there is a viable alternative, being a design, which would accommodate the tree and distance all works from it. The developer would have been aware of this impediment to unrestricted development as part of their due diligence, and I did state in a pre-application meeting that all trees within the site would need to be retained and incorporated into the design.

Ngāti Whātua Ōrākei noted ... "this macrocarpa is a notable tree, it is loved by the community, it plays a significant role in the ecosystem and is contributing to reducing our climate impact... There is limited tree protection left in Aotearoa, we would like to trust that the Auckland Council, as our Treaty partners will appropriately value the protected trees. Auckland Council should be showing the people of Tāmaki Makaurau that they respect their role as kaitiaki."

The Mana Rākau tree protection group began as the last line of defence for trees. After weeks of protesting to save Big Mac, Juressa Lee wrote: "The only way to potentially save this tree was to stop the project in its tracks and find funds to take them and Council to court, thereby locking things up for a year or more to try and force Ockham-Marutūāhu back to the drawing board. That would cost all parties tens of thousands of dollars and hit the iwi investors hard. It would cost the 78 families and individuals who had already purchased an apartment stress, uncertainty, and money. It would absorb our movement's resources in a pitched battle over a single, magnificent tree".



Big Mac has the final word

Photo: Joanne Davies / jo@mawcreative.nz

"We decided we were not prepared to do that. Our only option was to make sure, if this tree was to die, that it would not die in silence or for nothing. As I contemplated the prospect of this mighty tree being cut it occurred to me that mana survives death. This macrocarpa will not be forgotten. It spent decades as a shelter belt for other trees and its mana will live well beyond death in the thirteen more trees - or stands of trees - it will save with its life." [Ockham has agreed that that they would work with Mana Rakau and Council to have at least thirteen notable, local trees scheduled in the Whau.]

It was the last stand in the tree by Caleb Azor that really brought focused media attention to Big Mac. By the end Caleb was worn down and exhausted but there are signs that Auckland Council staff and police have also tired of being involved in the ongoing tree war in Avondale and would like also to see solutions instead of conflict.

Significantly, Kāinga Ora recently advertised the position of Urban Ngahere Lead to "Establish the Kāinga Ora pathway towards regenerating the urban ngahere within its property portfolio and around its large-scale projects" This is a huge change to the clear-felled approach of it's recent large developments. Things are getting better!

Big Mac's sacrifice has mana as part of the solution and really is a humble hero.



Amplifier

Helping local businesses recover in the wake of COVID-19

Last year's Covid-19 lockdowns forced most physical stores to close, leaving businesses without a solid online presence in a precarious position. Even after the lockdowns ended, many businesses struggled - and found themselves re-evaluating their approach to sales and marketing.

Amplifier, a design-led digital marketing agency based in Honan Place, always believed in the power of a strong online presence. COVID just made the value clear to other business owners.

"Many businesses realised they needed to establish themselves digitally and be active in the space," explains Amplifier owner and managing director, Tristan Bishop. "We knew we could instantly add value for the clients we were working with by applying key brand and marketing strategies."

Amplifier helps clients in different ways - from creating a brand to building a website to creating and managing a digital marketing strategy. They focus on adding real value and bringing in new business.

"We help a company build a brand, and from there we can deliver it across all the main touchpoints to ensure the message is being delivered to the relevant audiences."

Unlike other digital agencies, Amplifier puts design at the forefront of their work.

"When we implement strategies, we do so with purpose-led design," says Tristan. "What this means is the marketing campaign is on-point from a brand and aesthetic point of view right from the start."

As a full-service agency, Amplifier can do everything from initial strategy and design to building a fully-functional website. Clients choose the level of service they need - whether that means a bit of help with their digital strategy or a revamp of their entire online presence.

Rather than building a website and leaving clients to manage it, Amplifier provides advice and support at every step of the process - progress meetings, planning and strategy, troubleshooting and regular reports with actionable insights.

Tristan joined Amplifier in 2004, became a shareholder in 2010 and stepped in as owner and managing director in 2019. Working with a range of different clients for 16 years has shown him the value of a strong, design-led digital strategy. Now, he's passionate about sharing that knowledge with other business owners - particularly those struggling in the wake of 2020.

As a member of the Rosebank Business Association, Amplifier is proud of its roots - and keen to work with local businesses. The team is available to meet for a chat about your business needs today.



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AMPLIFIER

09 820 7170 / hello@amplifier.nz / www.amplifier.nz

Rosebank Business Challenge

With 23 teams and 163 participants from local Rosebank Businesses competing for the title of top Rosebank Business, the date of February 23rd was touch and go as Jacinda announced only late on 22nd February that we were only moving into Level One.

As excitement and the wind grew, teams congregated at Riversdale Reserve anticipating and strategizing who in their team was going to do which Pit Stop activity to finish first.

Kids games never grow old as teams battled to complete the Holdson's puzzles before the wind blew them away, and then attempted to eat as many pies in 20 seconds before heading off to play a game of hopscotch with a tray of pies in their hands. The paper planes were a great success as they were launched with a tail wind and everyone realized how much they knew about our Rosebank businesses as they completed the Rosebank Trivia questionnaire. Stepping along a ladder was rewarded with an edible 30cm jelly snake followed by the next team member competing in a nut/bolt and spoon

race before tagging their final teammate who flipped a 31kg tractor tyre eight times. It was then as a complete team that they proceeded to the finish line.

The first team to cross the line were Titan Furniture whose eight winning team members received a trophy from Cosgrave Awards along with a beautiful bunch of flowers from Best Blooms Florist. Their prize pack consisted of contributions from Babich Wines, Molly Woppy, Life Health Foods and BidFresh.

Stefan Crooks did a brilliant job as MC for the event, and special thanks must go to all the volunteer helpers, Zaynel Sushil and his crew from Healthy Families and Red Cross NZ.

Thank you to all the generous Rosebank businesses who contributed products for spot prizes and individual entry packs along with BidFresh supplying fresh fruit and Westie Foods for their mini pies on the day of the event. It was amazing how local companies got behind and supported this wellbeing event and we look forward to creating another fun and exciting event next year.







Racer Products Gene Rollinson and Chris Petch.

Racer Products

Performance Car duo lead the charge in New Zealand

Two men are leading the charge by supplying top brands to New Zealand's motorsport, street performance and 4x4 market. Based along Patiki Road, the duo operates Racer Products and subsidiary companies Scarles and Mudstuck, supporting car enthusiasts and professionals with their wealth of knowledge and world class supplies.

Chris Petch formed Racer Products in 2013 (along with his father

Mark) and has since added Scarles and Mudstuck to the offering. Chris has been involved within the motorsport industry for over 30 years and has experience in car building and team management at the highest level of motorsport in New Zealand. His first-hand experience enables him to confidently advise clients on where to best spend a budget when building a race car.

In 2014, Chris brought Gene Rollinson into the business and he is

now a part owner and General Manager. The two have known each other for many years and Chris recalls watching six-year-old Gene racing go-karts enthusiastically. Gene went on to represent New Zealand around the world at racing events giving him experience in the competitive space and an understanding of what is needed to win races.

The two both say they are lucky to own a business centred around their absolute passion. Both have been involved within the industry since young ages and have received a huge amount of satisfaction through motorsports over the years.

While the motorsport industry is a niche market, Gene says it is a big community in New Zealand with many facets. The two are still actively involved with the industry today, with Gene still racing at the top level of NZ motorsport. The company has recently moved into a new space at 41 Patiki Road, where the larger space includes a warehouse and world class display room, showcasing many of the parts and accessories available.

"One aspect that sets us apart from other suppliers is the range of top end products we supply from around the world," says Chris. "A lesson I learnt early on was if you align yourself with blue chip products and you've got brands that are big and well respected, the products sell themselves."

Helping with the planning process of building new cars gets Chris and Gene excited and this is where they excel. They've both been involved with the build of hundreds of cars and their different expertise working together is what sets them apart. The pair work with car builders and racers to understand what they want to collectively achieve. From there, they work to order the parts to build cars from the wheels up. Thanks to Chris's experience of building cars, he can offer many solutions to what racers are looking for. Gene, as a racer, understands what is needed on the track and can offer great solutions there. The two skill sets complement each other well.

At the end of the process, when the car is built, Gene will often take the car onto the track and shake the car down to ensure it is running smoothly. This is unique to the company and is not something seen with other suppliers.

"By taking the car for a spin we can see where it needs tweaking," says Gene. "We then work with the customer to make these changes. It's great for us too as by getting a feel for each car, we learn more and more about our own products, which in the end helps us support our customers even more."

Since COVID-19 hit, one of the biggest challenges has been keeping up with supply. Racing stopped around the country, so not surprisingly the racing supply aspect of the company slowed down; however, as lockdown began, many car enthusiasts were now at home and had time to tinker in their garages. During this time, the Scarles side of the business grew rapidly.

Racer Products acquired Scarles on 29 February 2020 just before the lockdown. Scarles is aimed at street performance car enthusiasts and



it has proved to be a lucrative side of the business very quickly.

"We ordered car seats for the year ahead just prior to lockdown and the entire lot was gone in only two months," says Chris. "We couldn't keep up with the demand and there were issues with longer delivery times as the world tackled COVID-19. What was taking 10 weeks from ordering to arrival was now taking nearly eight months."

Because of this, the company decided to inject capital into the business by ordering much more as a way to get ahead of the stock and demand issues. Chris says they have had to learn to forecast further ahead to keep up with demand issues and they are continuing to experience a surge in sales as a direct result of COVID-19.

The company also has a third aspect to the business, Mudstuck, specialising in 4x4 accessories and high-quality roof-top tents. Chris was initially unsure about the 4x4 acquisition as it was a market completely foreign to both he and Gene. However, they have quickly learned a lot about it and again this has proved to be a lucrative aspect of the business. Once again, lockdown worked in the company's favour, especially with roof-top tent sales, as many consumers looked for new ways to adventure around the country as opposed to traveling overseas. The roof-top tent market has taken off in New Zealand, and as designers and suppliers of their own high-quality product, Mudstuck are leading the way.

www.racerproducts.co.nz

www.scarles.co.nz

www.mudstuck.co.nz

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Members of the Mulcahy team toast the signing of the contract for their new end-to-end digital manufacturing platform from Epicor.

Mulcahy invests to improve customer experience

Mulcahy Engineering has signed a \$1 million dollar deal with Epicor Software Corporation to promote business growth and enhance their service offering to clients.

The deal will see Epicor, a global provider of industry specific enterprise software, deliver a modern end-to-end digital manufacturing platform that will allow Mulcahy to further its digital transformation and be a leading adopter of Industry 4.0 technologies.

"Sustainable growth has always been a key part of our strategy, and we knew it wouldn't be possible to scale our existing back-end systems to achieve this," says Managing Director Kayne Mulcahy.

The company went through an extensive requirements gathering process that addressed every part of their operation. "We left no stone unturned," Kayne explains. "For us, this is more than a software project - it's a Business Transformation project."

Kayne points out that the shop floor capabilities that have been built up over the last decade or so are now mature. "We continually invest in leading edge technology, have a robust quality management system through ISO9001 certification and have been practicing LEAN manufacturing techniques for over ten years."

The biggest opportunity for growth and improved customer experience, he says lay in streamlining and digitising the

businesses back-end processes.

"Epicor's full suite solution provides high levels of front-end automation along with a single source of truth for our data," Kayne explains.

Moving forward it will provide much greater visibility, traceability and efficiencies - from organisation-wide capacity planning and scheduling and job tracking throughout the facility, to real time data from machines being fed back into the system.

"It will allow our team to make more informed business decisions, help us understand bottlenecks in capacity ahead of time and free resources up to focus on strategic value-added activities," Kayne says.

A key driver was to provide an enhanced customer experience. Kayne explains that this will come in many forms, including improved information transfer, speed of delivery, product quality and manufacturing efficiencies.

Epicor software regional vice president for Australia New Zealand, Greg O'Loan says he and the team looked forward to helping Mulcahy tap into the full potential of Industry 4.0, where machine to machine communication is integrated for improved automation and data transfer.

"We are excited to partner with Mulcahy on their exciting digital transformation journey," Mr O'Loan says.

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Sustainability



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André Hendriks
Off The Wall Marketing

Waste and Government

New Zealand produces large quantities of waste: kitchen and garden waste, construction and demolition waste, industrial waste, old televisions, cars, batteries, paper, sanitary waste, old clothes, old furniture and so on. The amount of waste we produce is closely related to our consumption and production patterns.

Just the number of products being marketed is a huge challenge. Demographic changes,

such as the increase in the number of single households, also affect the amount of waste we produce (for example, because goods are packed in smaller units).

The many types of waste and the complicated processes for processing it make it difficult to get a complete picture of the waste produced and where it remains.

Poor waste management contributes to climate change and air pollution, and directly affects many ecosystems and species.

The Government is taking a leadership role in turning around New Zealand's woeful record on waste. There is an ambitious programme which is just getting started. In the past three years we have:

- Announced plans to expand the waste landfill levy from next year, which will promote waste minimisation and recycle revenue into resource recovery.



Poor waste management contributes to climate change and air pollution.

- Banned single use plastic shopping bags, taking an estimated 1.1 billion of them out of the environment in one year alone.
- Begun designing a beverage container return scheme to increase recovery of an estimated billion single use beverage containers that end up as landfill or litter every year.
- Declared six products, including e-waste, refrigerants and plastic packaging for regulated product stewardship schemes in a drive to deal with environmentally harmful products.
- Confronted the long-term challenge of plastic waste, just last month announcing plans to phase out hard-to-recycle and more single-use plastics.
- Strategically invested tens of millions through the Waste Minimisation Fund to encourage waste projects and a decrease in waste disposal.

Recycling is presenting us with challenges today, but there is a plan. The Government is introducing incentives to reduce household waste, standardise our kerbside recycling programmes and fast-track the building of high-tech local waste processing infrastructure.

As part of the Covid-19 Response and Recovery Fund, the Government is investing \$124 million for a number of significant waste infrastructure initiatives across the country. Increasing investment in infrastructure will ensure New Zealand emerges from Covid-19 with a far better recycling and resource recovery system. At the same time, creating many new long term employment opportunities throughout the country.

This \$124m from the Covid-19 Response and Recovery Fund is a massive investment in waste – about as much as the entire Waste Minimisation Fund allocation in the past decade.

It is time for us to take control of our own destiny when it comes to waste and recycling in Aotearoa.

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.

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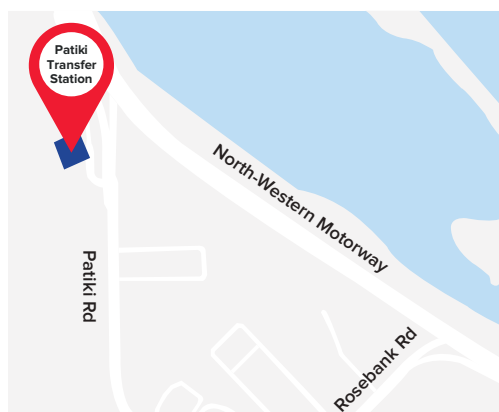
- Large commercial sites
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Kim's Corner

Kim Watts RBA Membership Engagement Manager
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It's really encouraging to hear of a local company achieving recognition internationally. Intelligent Environments Ltd (IEL) have done just that, by having their project for Auckland District Health Board's new Stroke Unit receive Highly Commended in the recent prestigious DALI Lighting Awards. This was a tremendous achievement and is the first time a New Zealand project has been recognized in this international arena.

The design of the lighting control system utilized zencontrol technology, which is an IoT solution out of Australia, for which

Intelligent Environments hold the sole distribution rights for New Zealand. It is a big leap forward from older type control systems as it is programmable and maintained via the cloud.

As the COVID-19 state of emergency was declared last March, it became apparent that all current and potential medical facilities could be called upon for the care of COVID-19 patients, and as such, work on this ADHB project with its additional 41 inpatient beds was deemed essential.

Intelligent Environments obtained the required equipment overnight from the Australian supplier and manufacturer and provided this to the electrical contractor for installation during lockdown. Supply of a simple 3G data solution allowed IEL to program the system remotely, with no need for a controls engineer to attend site. With the zencontrol DALI-2 system IEL can fully configure to client requirements as well as access and support the system remotely for any future changes.

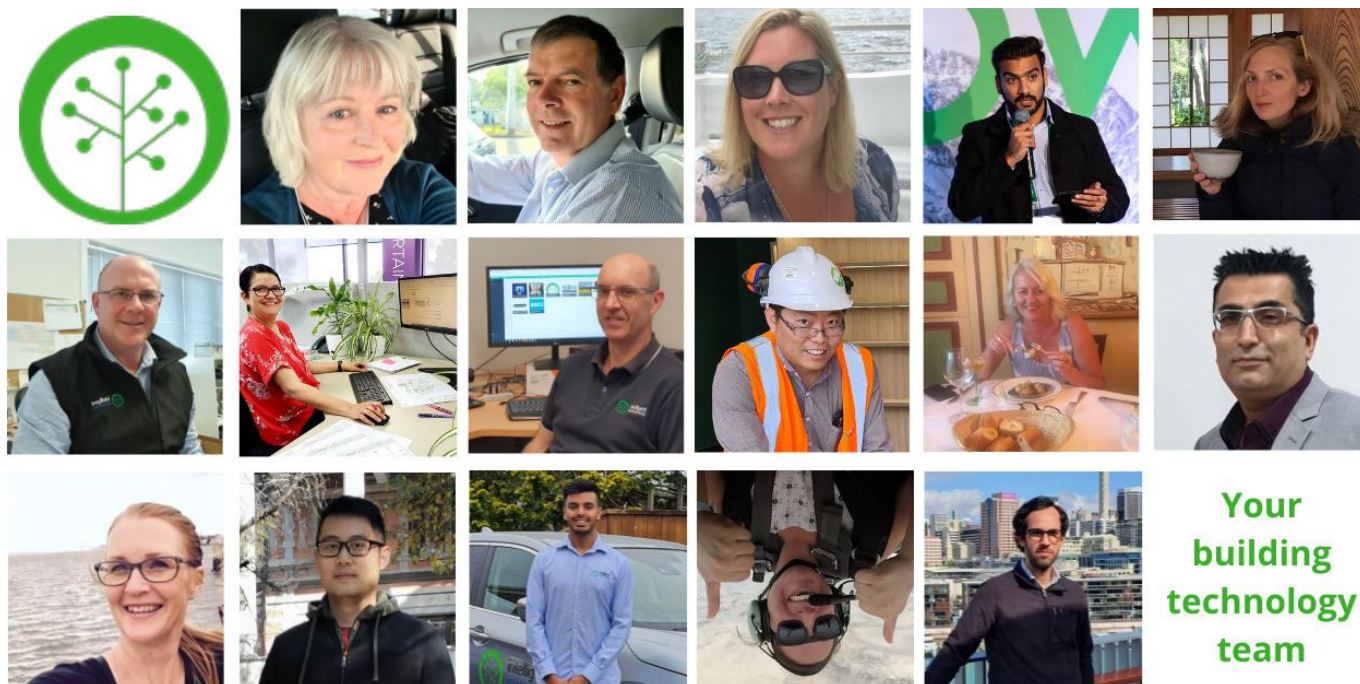
This DALI-2 system has allowed IEL to meet today's unique challenges (e.g.

lockdowns, enforced social distancing, vulnerable sites) with a system that offers comprehensive and transparent reports for facility managers, automated testing and monitoring of emergency systems, and the ability to resolve maintenance issues remotely for critical sites. This must be the way of the future.

So well done Intelligent Environments and their project partners on becoming the first New Zealanders to obtain this esteemed award.

It's really encouraging to hear of a local company achieving recognition internationally.

Intelligent Environments team photo.



Your building technology team

Coconut Banana Cake (dairy free, gluten free)

by Fran Mazza from Piccolina Cafe, 610 Rosebank Rd

INGREDIENTS:

- 125g Olivani (margarine), softened
- ¾ cup Organic Coconut Sugar
- 3 eggs
- 1 cup mashed banana (about 2 large bananas)
- 1 tsp vanilla essence
- 1 tsp bicarbonate of soda
- 2 Tbsp hot coconut milk
- 1 cup ground almonds
- ¾ cup coconut flour
- 1 tsp baking powder

METHOD FOR CAKE:

Pre-heat oven to 170°C conventional. Grease cheesecake cake tin and line the base with baking paper.

Beat margarine and coconut sugar until light and fluffy.

Beat in eggs one at a time. Stir in bananas and vanilla essence until combined.

Mix baking soda and coconut milk together before stirring into the banana mixture. Sift in coconut flour and baking powder, fold into the mixture until combined.

Spoon mixture into prepared tin, ¾ full and smooth the top. Bake for approx. 18 minutes until cooked (insert a clean skewer, if it comes out clean it is cooked).

ICING:

1½ cups Chelsea Chocolate Icing

1 Tbsp Olivani (margarine) (softened)

1-2 Tbsp Boiling water

Mix Chocolate Icing Sugar, margarine and 1 Tbsp boiling water at a time until combined, adding more hot water until icing is a spreadable consistency.



COCONUT CARAMEL

- 380gms coconut milk
- 80gms organic coconut sugar
- 1/2 tsp salt
- 1 tsp coconut oil
- 1 tsp vanilla extract

Combine coconut milk, coconut sugar and salt in a saucepan over a medium-high heat. Bring to the boil and immediately lower the temperature until a light simmer is reached. Simmer for 30-40 minutes, stirring occasionally, in the last 5 minutes stir more frequently until all the caramel bits are combined and thickened to coat the back of a spoon. Take off the heat and add the coconut oil and vanilla extract. Allow to cool. Once the cake and caramel are cool, use a small paring knife to cut a core into the cake and pipe the caramel into the centre, then place the piece of cake back on top and flatten down (like a lid). Begin icing your cake after this. This coconut caramel is also excellent on ice cream.

feed me feed me

By Fran Mazza

From the owners of Piccolina at 610 Rosebank Rd, this beautiful book offers over 100 great recipes for people who enjoy tasty food that can be cooked at home with readily available ingredients.

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Member Profiles

We profile **New Members** of the Rosebank Business Association

Gina Jansen Lawyers

It's a matter of trust:

Director and solicitor Gina Jansen has setup her law firm Gina Jansen Lawyers in West Auckland where she grew up, in busy Moselle Ave, Henderson.

Gina is a former Inland Revenue lawyer, representing the Commissioner in all the Courts, and advising IRD staff on audits, disputes, debt collection and court cases. In 2007 she opened her law firm and started acting for taxpayers, often in Court, against IRD. With a wealth of knowledge and advocacy skills, other specialist tax areas include debt and relief, prosecutions, child support, bankruptcies and liquidations, and trust matters.

Additionally, Gina has a passion for advising and supporting small to medium business clients with their legal requirements. Gina's team have a wealth of knowledge with residential property and banking, often attracting first home buyers to support them with the daunting first home process, including Kiwisaver.

Gina works closely with developers of new construction builds, ironing out the complexities of several contracts and deadlines, requiring precision with the details and timing. Another specialist area for Gina is estates and wills. Gina's team love to take care of families going through the loss of a loved one; to help the family get their loved one's legal affairs in order.

Gina Jansen Lawyers ethical requirements are non negotiable and they always act with the best interests of their clients and always deliver on their promises. Gina's team are 100% committed to effecting the legal requirements of their clients.

Testimonials on their website describe Gina as having "well-developed professional business skills, experience and legal insight", along with "an innate ability to translate complex legal

jargon and principles, and process it into something that is very understandable to the everyday person". Google review comments consistently include "going above and beyond", noting that Gina is "professional, knowledgeable and really cares about her clients". Something that we all want when we go to visit a lawyer.

As experts in legal services from property law, trusts, Inland Revenue to estates and Insolvency, think Gina Jansen Lawyers next time you need a lawyer- you couldn't be in better hands.



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Owner operators Daniel Speerstra and Edward Hart founded their property valuation business at the beginning of 2021 after evaluating the direction Covid-19 was presenting to them and with a desire to provide an on the ground service based in West/ North West Auckland. They have brought on board Mike Bristow (who is well known in the West Auckland area) as a Senior Consultant.

The company is based in Hobsonville and the team have over 50 years of combined experience, which benefits their clients with in-depth market knowledge and robust analysis.

Both Daniel and Edward have worked in the Auckland market for the past decade and focus on industrial, retail and office markets. In addition, they value specialised assets including cold/ food grade storage, service stations, medical and childcare. Valuations are completed for a variety of purposes including mortgage security, disposal/acquisition, bespoke consultancy, compensation and rent reviews.

Mike is an experienced professional with 40 years' experience as a valuer and consultant. Mike's particular areas of expertise include valuations for public work acquisitions and commercial rent reviews. He is familiar with all dispute resolution processes and is an experienced arbitrator, having been appointed to act in rental disputes across a wide range of property types, including bare land, industrial, retail, office and specialised properties. He also has experience as a mediator.

Speerstra Hart is approved with all major banks and are on all commercial valuation panels.

They also complete insurance valuations and can provide an insurance valuation report to assist in setting insurance premiums that will satisfy the requirement of your insurer.

Daniel, Edward, and Mike bring a nice mix of expertise and diversity to Speerstra Hart and are excited to be able to offer their knowledge to help you make property decisions and unlock your opportunities.



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Harnessing the Power of External Data

Working in shorts as we are back in Level 3 Lockdown is a reminder of how sales in the garment industry are affected by COVID-19. On a more general note, it's an example of how consumer purchasing habits, activities, and digital behaviour changed dramatically in the last year, making pre-existing customer research, forecasts, and predictive models obsolete.

The COVID-19 crisis provides an example of just how relevant external data from third parties, vendors or public sources can be.

Sources of External Data

External-data sources offer immense potential and can be obtained through many channels-including data brokers, data aggregators and analytics platforms. There are many sources of external data:

- Geospatial and Satellite - useful for foot traffic, points of interest, real estate/property.
- Private Business - revenues, staff numbers, locations, industry classifications.
- Consumer - transactions e.g. Nielsen data, consumer panels, search trends, census data. Identify FMCG trends and marketing opportunities. Identify volumes of purchases both online and offline, which products are increasing in share.
- Web-harvested - online reviews, job and product listings, web-traffic data.
- Weather - temperature and rainfall, storms and adverse events, long term forecasts.
- News, IP, Legal - news-feed services, research-journal feeds, patent filings, legal actions.
- Public Data - local and central government filings e.g. IRD benchmarking data, Statistics NZ, macroeconomic indicators.
- Industry Specific - trade flows and shipping, hotel and travel bookings, healthcare claims, agriculture/crops.

Benefits of Using External Data

External data can help create value in several key areas including:

- Customer analytics - identify ideal B2B prospects by segmenting prospect organisations, technology stacks used, employment growth.
- Strategic analysis - benchmark organisational talent by analysing existing talent profiles and job listings. Identify product improvement opportunities by analysing reviews across social media and e-commerce platforms.
- Operations and forecasting - forecast which customer segments will grow using data on firm characteristics, technology use, and private company data.
- Risk management - reduce operational risk based on real-time analysis of news and social media data.

Team required

- A data strategist/business translator - who can identify operational cost, and growth improvements that could be powered by external data. They articulate the business problem to solve and prioritise the data sources required.

When using external data, businesses must always keep in mind privacy concerns and consumer scrutiny.

- Data team - for data cleaning and modelling for specific use cases. Data will need to be ingested, stored, integrated with internal data and reviewed for quality.

Throughout the process of finding and using external data, businesses must always keep in mind privacy concerns and consumer scrutiny.

While data-sourcing teams may start out with online searches for individual datasets, it can be time consuming. Using data marketplaces and aggregation platforms that specialise in specific data domains - e.g. consumer, real estate, government or company data, may be a more effective strategy. Data should first be evaluated to determine the degree to which it will improve business outcomes by having the necessary characteristics for delivering valuable insights.

Take advantage of external data. Start small with a well-defined business problem and then use that success to generate momentum across the business.



Aaron Martin
NZ Immigration Law

Private sector business not engaged in Government projects are being starved of a critical human resource and the skills that allow a business to develop.

Economic Strangulation by Border Control

The economic news in regard to job losses from Covid has been better than expected. But pre-Covid problems are back with skill shortages in primary industries, construction and even at higher management levels in the hospitality sector. The destruction of the education sector also means the flow of well-educated new graduates into the work force has also diminished.

The inability to get skilled workers through the border poses a potential threat to economic development. While the Government has created exceptions for Government infrastructure projects and industries that clearly have substantial lobbying power, this only benefits a limited part of the economy.

Private sector business not engaged in Government projects are being starved of a critical human resource and the skills that allow a business to develop.

Although the Other Critical Worker Visa was meant to give the private sector the ability to have workers passed through the border between 30 March 2020 - 31 August 2020, 79% of those requests were declined. The decline of employer's expressions of interest has led to allegations of subjective decision making. The application system has some very vague criteria. An employer needs to demonstrate the person they need has unique experience and technical or specialist skills that are not readily obtainable in New Zealand.

Sadly, the decisions to decline often contain subjective conclusions because of a process that does not give businesses an opportunity to comment on the decision maker's view before a decision is finalised. So much for natural justice (or kindness to business

owners). While it was intended to produce quick decisions, it leaves employers feeling like they are playing a game of darts in the dark. The desire for a quick decision to get people here fast seem pointless now given the wait for places in managed isolation in the event of a successful application.

If an employer can get a request wait time for a space in Managed Isolation (spaces not available until June) it means it may be another 4+ months after issue of a visa before an employer has someone in place.

So perhaps the time has come for the Other Critical Worker process to be more considered by allowing employers to comment on the preliminary views of decision makers before they rush to issue a decision, rather than focusing on speed of turn around.

A plan for the Border would be good too. We still have no idea how border controls will treat those who have received vaccinations or how international travel will occur in countries where use of the vaccine has produced results. We have no idea how or when the processing of visa applications for those offshore will re-start.

As at 28 October 2020, the amount of foreign capital languishing in INZ's queue of unprocessed Investor Category cases was \$2.2 billion. This is capital people want to invest here. New Investor cases filed between March and September 2020 added another \$1.6 billion to the pool. Why has the Government not prioritised these cases?

The slow start of this Government is bewildering. Has the 'go hard and go early' left this Government spent with little energy and imagination for the mahi required? Foundational change needs to be high on the agenda in one of the most vital components of our economy - our ability to attract and bring skills to New Zealand. Our nation was born from migrants bringing skills and talent to our shores, regardless of when their waka arrived. That will not change - it's symptomatic of the fact we are a young island nation.

Solving covid domestically won't be of much value if our nation's economy has been strangled to death by unimaginative border control.

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Gina Jansen
GINA JANSEN LAWYERS

New Disclosure Rules for Income Earning Trusts from 1 April 2021

Late last year, under urgency and it appears, with no prior consultation, the government introduced arduous new reporting obligations for all income earning trusts from 1 April 2021. Several new sections have been added to the Tax Administration Act 1994 via the Taxation (Income Tax Rate and Other Amendments) Act 2020. In some instances, trustees may be required to provide information

dating back to the 2013/2014 income year. In particular, section 17GB permits the IRD to gather information to promote tax policy (and not just in relation to trusts), while sections 59BA and 59BAB create annual returns that trusts must file and permits retrospective information-gathering from trusts to the end of the 2013/2014 year.

When requested, trustees will be required to provide: financial accounting information (including P&L statements, balance sheet and specific information regarding transfers to the trust by associated persons), information about loans to or by related persons and distributions and settlements in any particular income year. Where distribution information is sought, trustees will be required to provide identifying information such as name, IRD numbers and dates of birth and the source of the distribution. Information sought about settlements on the trust will include identifying information about settlor names, IRD numbers and dates of birth, the amount and nature of each settlement, and details of settlors from prior years. IRD may also seek information about who has the power to appoint and dismiss trustees, remove beneficiaries, or amend the trust deed.

Tax experts have commented that the information-gathering regime goes well beyond anything required to prevent diverting income to reduce tax, and the legislation almost suggests the officials view trusts as “bad” or misused. However, this contrasts to debate in the House in 2019, when MPs from all sides agreed trusts play a valuable role in New Zealand’s commercial life.

Commentators argue that the legislation is overkill, given the low amount of lower earning trusts who filed tax returns in the last income year.

This new legislation, along with the Trusts Act 2019 which came into force on 30 January 2021, will not only increase compliance costs for trustees, but accounting costs. Going forward, professional advice needs to center around the tax benefits versus the protections that trusts once afforded, especially those trusts with non-income earning assets (i.e., the family home or bach) which are not affected by the new requirements. Trustees should seek professional advice about whether income earning assets continue to remain in a trust.

NB: This article is not intended to be relied on as legal advice. In all instances, professional advice should be sought.

The information gathering regime goes well beyond anything required to prevent diverting income to reduce tax.

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Year-End Tax Planning Checklist

As we're approaching the end of the tax year, it's important that you've got all of your bases covered. We've put together the below checklist of things to remember to get your financials in top shape.

Know what you can and can't claim as an expense

Knowing when income is gained and expenses incurred can have a significant impact on your taxable income for the year. Haven is well-versed on what expenses you can claim - we can help to make sure you're correctly recording income and expenditure in the appropriate year.

If you own a rental property, the determination of whether expenditure is repair/maintenance or capital in nature is an important one to make. There is a thorough step-by-step process involved in identifying the asset, and then determining the nature of the expense. Haven can talk you through these new guidelines and what they mean for your rental property.

Check when your income needs to be recognised

Did you know you can recognize some income on a cash basis? Other income needs to be recognized on an accrual basis, where income is deemed to have been gained once the services have been performed and businesses need to pay tax accordingly.

Review your accounts receivable for bad debts

An important step in your year-end processes should be the thorough review of accounts receivable balances to determine which of these are no longer likely to be collected. These can then be written off as a bad debt and a deduction can be claimed.

Check your imputation credit balance

If your imputation credit account is in debit at 31 March, you'll need to pay further income tax and will be charged an imputation



penalty tax. Get in touch with Haven today for assistance on how to clear any imputation account debits.

Understand your Government Tax Relief options

There are a few options the Government has put in place for tax relief, including the reintroduction of depreciation on commercial buildings, the temporary loss carry-back scheme, and the employee reimbursement of \$400 plus \$20 per week tax free to cover costs associated with home office and working from home during COVID. If you'd like to know more about these initiatives and what they mean for you, just give us a call!

Important things to note:

- Did you know from 31 March 2021 Income over \$180,000 will be taxed at a higher rate of 39%? If your company is in a position of surplus reserves, you may want to consider paying a dividend prior to 31 March to make use of the lower 33% rate. Keep in mind it isn't enough to just declare the dividend prior to March, it must actually be paid prior to this date.
- Consider restructuring your motor vehicle expenses with the Fringe Benefit tax rate increasing from 1 April 2021 to 63.93%. You could consider reimbursing an employee for using their own vehicle, as this is deductible to the business and tax-exempt to the employee. We have seen some companies selling company vehicles to their employees at market value – not a bad idea! Talk to Haven if you want to know more.
- There are new Trust disclosures coming into play that need to be considered. The definition of a settlor in a trust has also been expanded from 1 April 2020. A beneficiary owed more than \$25,000 by a trust will now be a settlor, and interest will be charged. If either of these affect you, get in touch with Haven today.

For more help contact Haven on 0800 700 699 or haven.co.nz






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