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New RBA Partners

Scam warning for businesses



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Cover: Matrix Security owner and CEO Scott Carter

With thanks to our partners ...



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The Rosebank Roundabout is published by the Rosebank Business Association Inc. Copies are distributed free to approximately 1200+ businesses and in the Rosebank and other West Auckland districts. Editorial included in this publication reflects the opinions of the contributing authors and does not necessarily represent the views of the RBA.

From My Perspective

Phil Clode, Business Development Manager, phil@rosebankbusiness.co.nz



Traffic Lights

After 100 days I finally got a haircut. The sheep look has gone. It is amazing how a haircut can make you feel. It's the things in life that when they are taken away, we miss them. Whether it's a haircut, or not seeing a child, or a parent. This has been a long road that hasn't ended yet. Let's hope that we can have a Christmas free of the restrictions we are under currently. The new variant on the horizon could cause grief to any planning or freedom after Christmas, but let's hope not.

If you are as confused with the new Traffic Light system that is going to be in place on the 3rd of December, so are most people. I hope that the confusion will dissipate as we get used to yet another change in our lives. Good luck to those that have chosen to be unvaccinated, it looks like life is going to be very restricted. If you are like me and are planning a holiday, you will be asked for a recent COVID-19 test and proof of double vaccination.

In this issue we have a feature story on page 17 and welcome Matrix Security as our new Security Partner. Founded in 1993 by ex-policeman Scott Carter we are delighted to have them on board to look after the security needs of the Rosebank community. Security is a very important part of what we do as an organization and Matrix Security brings a highly professional level of service to Rosebank businesses. Please give them a call if you have any questions about your security needs.

We also welcome Haven - Accountants & Financial Advisers as a new partner to the RBA. For over 10 years, Haven's full-service offerings have helped Kiwis secure their future through sound advice and tailor-made services, across Mortgages, Accounting, KiwiSaver and Insurance. Please contact them for advice about all of the above.

Here at the RBA, we are excited to announce a new Website coming online in December. We hope our visitors to the new website will find it easy to navigate and be impressed by its new look. We will have the best Business Directory in Auckland as well as an added Real Estate section supported by leading Commercial Real Estate companies RBA Partner Bayley's, together with Barfoot

and Thompson, and CBRE. There is also a large section dedicated to Wellbeing which has become a major focus for the RBA. We are leading this space with the Rosebank Wellbeing Collab building a comprehensive and inclusive offering to businesses in Rosebank.

This is our last Roundabout magazine for the year and our team at the RBA would like to wish you a very Merry Christmas and a Happy New Year. Our RBA team Kim, Anouschka, Maureen and I, personally want to thank all the people that make Rosebank a fantastic place to be and to do business in. Thanks to our Chairperson Stefan Crooks for the very clear direction he gives us as a team, and for keeping us on our feet. Thanks to our Treasurer Janine Roberts for keeping a handle on all things financial through a very tough time. To the RBA Board who have given us an opportunity to develop into a tight-knit team to grow the RBA in a new direction. To our RBA Partners that help us in the many areas we wouldn't be able to offer without their contribution. And to all our RBA Members who show their support every year. Onwards and Upwards.

Regards,
Phil Clode,
Business Development Manager

Traffic Light Framework

The framework involves a traffic light system, with red, orange and green levels.

Red	Orange	Green
Red will be used if there's a need to protect both at-risk people and our health system from an unsustainable number of hospitalisations. Face coverings will be mandatory on flights, public transport, in taxis, retail, public facilities, and recommended whenever leaving the house.	Orange will be used when there's increasing community transmission of COVID-19. Face coverings will be mandatory on flights, public transport, in taxis, retail, public facilities, and encouraged elsewhere.	Green will be used when there are some COVID-19 cases in the community. Face coverings will be mandatory on flights



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Te Whau Pathway – Design Consultation

Te Whau Pathway starts in Te Atatū South and finishes in Green Bay. It will be Auckland's only off-road route to connect the Waitematā and Manukau harbours. It is designed to improve access to the Whau River and create new walking and cycling connections for recreation and commuting.

Dr Grant Hewison

Once complete, the pathway will pass through 33 reserves, sports parks, schools and communities in Green Bay, New Lynn, Avondale, Kelston, Glendene and Te Atatū.

Te Whau Pathway is being given a \$35 million upgrade as part of the Government infrastructure investment related to COVID-19.

The pathway is being built in stages. Sections have already been completed at Archibald Park, Ken Maunder Park, Olympic Park, McLeod Park, Roberts Field and Tiroroa Reserve. A section at Rizal Reserve/Sandy Lane is currently under construction.

Auckland Council is seeking community views on the design of sections of the pathway that haven't been constructed yet, and in particular the proposed design and location of areas for play, access and rest. Although Council are considering the design of the whole pathway now, only two areas of the pathway currently have funding for construction. While Council might not be able to deliver everything now, the feedback will assist with a 'road map' for what should be prioritised as more funding becomes available.

Feedback is being sought on both the locations and design of the proposed play, access and rest spaces along the pathway, asking

if anything should be changed about the pathway design or any other issues. Some of the design elements include: the use of Fibre Reinforced Plastic decking; coloured steel, timber and solid panel balustrades and piles; water access for small vessels (such as kayaks, dinghy's and paddleboards), rest points/pods; and incorporating nature play.

Previously, the RBA made a submission in support of the Application, with a key focus being to ensure businesses were not unduly affected by the Construction, Operations and Maintenance of the Pathway.

The RBA noted the negative construction effects of the proposal. The Social Impact Assessment (SIA) anticipated adverse effects associated with construction traffic, noise and vibration, access, materials and lay-down from the construction of the pathway. The SIA identified potential temporary disruption to local businesses in relation to construction noise, presence of construction sites / work areas and potential access restrictions.

The RBA supported the mitigation proposed, including: (i) A Construction Noise and Vibration Management Plan (CNVMP); (ii) Construction management planning and community liaison – to provide mechanisms for regular communication from contractors relating to when key impacts would likely be experienced (this included providing access to business premises throughout the construction phase and providing early notice of times when access would be restricted); (iii) Managing construction traffic through a Traffic Management Plan; and providing signage at affected parks explaining what the construction was for and how long the construction would take as well as contact details if people had concerns or complaints.

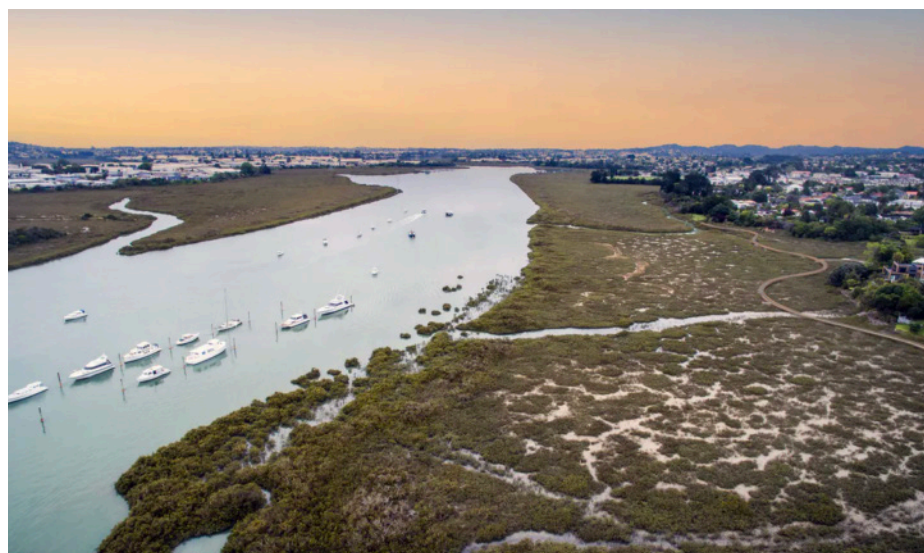
Although the Association was in support of the Application, it also suggested that consideration be given to appropriate conditions to ensure any negative effects were managed in a way that minimised impacts on businesses.

In the recent call for feedback, the RBA again asked that the locations of the proposed play, access and rest spaces along the pathway not unduly affect any businesses. Further, the RBA asked that the design of the proposed play, access and rest spaces along the pathway not unduly affect any businesses. The RBA also asked for the pathway design to not unduly affect any businesses.

More information can be found at the link below:

<https://akhaveyoursay.aucklandcouncil.govt.nz/te-whau-pathway>

Any other community feedback must be received by 20 December 2021.



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Kim's Corner

Kim Watts RBA Executive Engagement Manager
Phone: 021 639 509, kim@rosebankbusiness.co.nz



Jacinda visits Rosebank:

On Wednesday 10th November 2021 Michael Thornton from JMP Engineering received a personal visit from our Prime Minister Jacinda Ardern, who would have been looking for a good news story no doubt.

With this being her first visit to Auckland since the commencement of the Level 4 Lockdown on the 17th August 2021, a strong and large police presence, along with many more press reporters than foreseen, contributed to the heightened atmosphere.

Approached by the EMA, Mike Thornton - Managing Director of JMP Engineering wasn't sure why they had been chosen, believing that it should have been a downtown business, but was nevertheless keen to sit down and have a one on one with her to discuss his business point of view.

The intimate chat lasted for 30 minutes before Jacinda was led on a 25-minute factory tour learning about the palletising systems, packaging, conveying and stretch wrapper machines that JMP Engineering are world renowned for.

The topic of discussion between Mike and Jacinda was MIQ as 85% of what the company produces is exported. Their main problem is not the manufacturing of the product (as they produce in New Zealand) but sending qualified people overseas to support their products. "We can get them to the USA but then they can't get home" said Mike. When pressed on this subject Jacinda had no response other than to say how well the Labour Party had done by allowing fruit pickers into the country. She did share that in the first quarter of next year there would be changes to the MIQ system but wouldn't give any date and as Mike pointed out "a

quarter year is a long time for a business, and businesses need to plan. New Zealand is full of small/medium businesses and because no dates are forthcoming this is taking a huge toll on them."

They discussed the challenges businesses were facing through L4 lockdown and because JMP Engineering are an essential service they were to discover that there wasn't a registry for businesses for when the change in levels occurred. This consequently ended in the police visiting them twice weekly during this period in answer to public concern.

Discussion turned to the question of saliva testing for businesses to which Jacinda replied that this was not the answer as saliva testing was not as straight forward as people think. You do have to ask the question though – if they are already doing it successfully overseas then why not here? Why does New Zealand need to trial it?

Mike did query Jacinda on why we were persisting with MIQ as there were more daily COVID-19 cases in the community than through the border. The Government's main concern is that if the 20 positive cases per week were allowed to go unchecked then the pandemic would no longer be controllable. He also raised the point that if someone is double vaccinated and has returned a negative result then why couldn't they self-isolate at home. This surely would alleviate some of the current MIQ backlog and free up MIQ spaces.

As a spin off from Jacinda's visit Mike was approached by Newstalk ZB and their political editor Barry Soper wrote an article which prompted a mixed reaction from the public. The company received hate emails, along with a traffic spike on their website and lots of positive comments from businesses. Mike's personal Facebook page also got a hammering as someone discovered a photo of Mike wearing a cap with the word MAGA "Make Adern Go Away" emblazoned across the front.

JMP Engineering is a privately owned and operated New Zealand manufacturing and engineering company who has been based in Rosebank Road for the last 25 years.



IT'S HOW GOOD HAPPENS IN WEST AUCKLAND

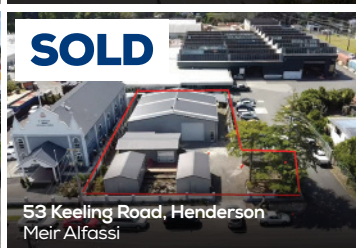
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Rosebank News & Events

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



and celebrated.

These posters quietly and steadily provide the community with inspiration and build resilience for its voice to be heard amongst ongoing changes in Avondale.

Dayne Smith of I Love Avondale, resident and advocate, curated the content for the posters in the Great North Gallery. The posters have displayed drone footage of Avondale locations, people of Avondale, Awa stories, the Whau art festival, Estefania Lopez's love letter to Avondale and many more pieces of art. Curator Dayne Smith uses the Great North Gallery to showcase local people, places, stories, and talent.

Once again, Avondale's creative talent shines through. Congratulations to all involved.

Great North Gallery, finalist in Kūmara Awards

Placemaking Aotearoa's Kūmara Awards are awarded to celebrate incredible placemaking happening across Aotearoa. It is a community-driven showcase of the outstanding placemaking projects happening in our communities.

The awards take their name from the whakatauki (Maori proverb) Kōre te kūmara e kōrero ana mo tōna ake reka. The kūmara does not brag about its own sweetness... But others do!

This year, Avondale's Great North Gallery was a finalist in the Awards.

Supported by Eke Panuku, the Great North Gallery - twelve poster frames along Great North Road in the heart of Avondale - provides a platform for people's voice and culture to be amplified



New Lynn to Avondale Shared Path

Recently the steel work was put in place for the Boardwalk and connection from Blockhouse Bay Road down, and through to Avondale Station. The graceful curve and gentle gradient of the shiny new steelwork promises an easy climb up to Blockhouse Bay Road. A closure of St Georges Rd allowed the rapid completion of a new off road bike path, plus the raised table pedestrian crossing of the road.





Scam warning for businesses

Being a business owner is hard work -- keeping up with customer demands and fending off the competition never stops.

However new research from the BNZ shows that there's something else business owners need to be thinking about -- how to keep their systems and data safe from scammers, as the rising tide of scams begins to affect people's confidence in organisations.

BNZ Head of West Auckland, Lisa McShane, says "Our research shows that one in five New Zealanders don't believe companies and organisations are doing enough to keep personal data safe and secure. Concern about personal data in general also continues to grow with 54% of people more concerned about it than last year.

"This comes off the back of some very high-profile data leaks, such as the ransomware attack on the Waikato DHB, and the attack on server monitoring software Kaseya which small organisations, companies, and schools use to manage their systems.

"Businesses are generally doing a good job of protecting data, but our research is a good reminder to organisations of all sizes that we need to work hard to honour the trust our customers put in us to protect their data," she says.

While businesses must protect customer data, they should also protect themselves with invoice scams continuing to be a threat.

"Invoice scams are on the rise and work by a scammer sending an invoice to a customer on behalf of a business whose email has usually been hacked or mimicked.

"The scammer discovers a customer who the business regularly deals with and creates an invoice for them to pay. Often there is nothing obvious to suggest the fraudulent nature of the invoice other than changes to the bank account number.

"The customer pays the invoice not knowing that those funds

are being sent to the wrong bank account which are then often quickly sent to offshore bank accounts," says McShane.

BNZ's data shows that invoice scams are generating the most losses by value of all scams.

"They are a real problem and each year they grow in size -- both in the number of scams happening and the dollar value of the losses. They are popular with scammers as they are able to get larger sums of money, meaning only a few successful scams are required for a significant amount of money to be taken.

"We had a customer, a large Auckland crane business that responded to two fraudulent requests for payments. Two large payments totalling \$233,040.00 were made to a domestic account at ASB bank.

"Once we found out we worked with ASB to successfully recover \$125,194.12 but the remaining funds had been sent offshore, were untraceable and the scammers nowhere to be found.

Both of these trends underline the importance of keeping your systems up-to-date and making sure owners and employees are cautious about clicking on links.

"Businesses are attractive targets for hackers and scammers, so you need to make sure all your devices and systems are fully updated on the latest versions, and that you keep your antivirus protections updated too.

"The most important way to protect yourself, your business, and your customers from losses is through making sure everyone in your business knows not to click on links or open attachments in emails they receive without being one hundred per cent sure they are okay. Check the actual sender email address is legitimate and hover over any links in emails to check the URL is going where it says it's going," says McShane.

People can head to **www.getscamsavvy.co.nz** to find out more about how to keep themselves and their businesses safer online.

Demand for Food Parcels Accelerates

More people are lacking adequate income to make ends meet. Inflation - including accommodation costs - and the COVID-19 lockdown have taken their toll. Now some are losing their jobs because of the vaccine mandates.

Foodbanks across Auckland are run by volunteers, with some paid leadership. It is usually a labour-intensive effort involving a lot of logistics. Food is collected from multiple sources then volunteers come to sort and pack the boxes, ready for people to pick up. Some boxes have to be delivered to people who have no transport. When the Roundabout called on a foodbank that was filling 150 cartons, there were 20 volunteers working for three hours to get the task completed.

Foodbanks are now part of the community landscape. Retailers, wholesalers, and manufacturers donate food that is getting close to expiry dates, reducing food waste. Donors provide cash to purchase items that are not available otherwise. Sometimes Auckland Council and Government agencies will provide crucial backup support to enable food banks to continue.

Fair Food in Rosebank Rd is a major link between food suppliers and foodbanks. In October they distributed 102 tonnes of food to 35 other charities for distribution. They estimate that this reduced carbon emissions by 79,988kgs. Food that cannot be saved is sent off as animal feed. With lots of food, comes lots of plastic, however Fair Food has partnered with Future Post in Waiuku, who make non-toxic fence posts and garden planter boxes from recycled plastic.

Another big organisation is Visionwest - Pātaka Kai. They are currently providing about 800 boxes of food per week and have experienced a huge increase in demand, with 8,650 parcels distributed in



Sept/Oct. This almost equalled the 8,792 parcels distributed for the whole of 2020!

Adam is one of two of their volunteers who are among the 100 Local Medallists for the Local Hero of the Year Award - Te Pou Toko o te Tau. Adam starts his days bright and early, volunteering each morning at Visionwest foodbank. The youth worker arrives every weekday at 6.45am and does much of the heavy lifting needed to run the foodbank before starting his day job at 9am. Adam began volunteering with Visionwest

during the first Covid-19 lockdown and never stopped. At the end of his workday, he returns to the foodbank for another afternoon shift. Adam's extraordinary contribution comes on top of his job helping rangatahi living on the streets. Through his dedication, energy, and kindness he has helped feed more than 1,000 families in the last year.

Feed the Streets, now part of Kai Avondale, is a familiar part of the Avondale community and is part of the I Love Avondale organisation. The team provide regular dinners for those in need, and a food bank which is headed by local identity Anne Riley. Anne says, "At Kai Avondale we have seen an increase in demand of over 100% since June 2021. We are assisting many people

who have had work hours reduced and lost jobs during this current lockdown. With price increases especially around grocery items it is making it harder for the average family to make ends meet. This lockdown has seen more people needing assistance who have jobs."

Glenavon Community Hub is a small food bank focused on its local community. It is referral based, responding to needs identified through local schools, community hubs and Kāinga Ora. There is a lot of Kāinga Ora housing in the hub's area, so they work closely with the ministry in identifying and assisting people who need help. It is part of the new direction of Kāinga Ora to widen its social services beyond accommodation only.

During the Covid lockdown, Glen Avon Hub was unable to work from its base in the grounds of Glenavon School, so they temporarily combined their efforts with the Blockhouse Bay Baptist Foodbank and worked from the church site. They have seen demand increase recently and now interact with about 60 families a week. Led by Eva Wongchui, they proactively listen for opportunities to find other ways to help families. This might be introducing people to other services or assisting them to find employment by helping them with writing CV's. Sometimes, Eva asks them "If the foodbank is not here tomorrow, what will you do then?" This opens the conversation to find other ways forward.

Many people in our community are volunteering their time to foodbanks as a practical way to help others who are facing overwhelming needs. It really is community in action.





Virtual Reality comes to Rosebank

Staples VR has recently relocated to Rosebank and is actively seeking expressions of interest from other businesses wanting to collaborate. The New Zealand owned business is an emerging technology company, specialising in augmented reality, virtual reality and new technology.

Since it began in 2014, Staples VR has gone from strength to strength, developing training solutions for clients both locally and internationally such as the New Zealand Defence Force, Brian Perry Civil, Jetstar and Optus. With a focus on health and safety, staff can train in high-risk areas through virtual reality.

Staples VR develops custom and subscription-based VR software where users can learn tasks such as how to work around aircraft, drive a heavy vehicle, or work in dangerous environments - all behind virtual reality headsets.

"Solving business problems using technology is now the biggest

part of our company," says founder and CEO, Aliesha Staples. "Working with clients specific needs, we develop and create virtual reality training for high-risk purposes."

Aliesha says the key success to this way of training is in muscle memory being learnt. When using aviation software training, for example, individuals must physically reach up to turn buttons exactly where they would be in an aircraft. In height training software, users would quickly understand where things are on their equipment, what is high risk and where they can and cannot stand.

By using specific software solutions for different activities, the virtual reality element acts as a real-life game to lower risk and increase the consistency of training.

The overall concept is very sci-fi, and once the software is developed, individuals step into a virtual world to better

understand the work environment. Users will feel like they are sitting in an aircraft or on the top of a building.

A recent project with Cycle Action Network let truck drivers experience what it felt like to be on a bike when a truck passed by them on the road. The simulation helped truck drivers understand how it feels when trucks are too close in a real-life way.

There are two ways a company can work with Staples VR. One is to have custom software solutions developed specifically for a company. This would happen when a company has very specific individual specifications – the New Zealand Defence force for example. The other way is through a company purchasing a software subscription. This gives subscribers access to broader software on generic training such as working at height or an aircraft package.

This is where the call for local Rosebank Businesses comes in. Staples VR is looking to add to the subscription service where businesses see problems - this could be areas such as forklift training or other general health and safety training issues. Businesses operating with high-risk health and safety needs are encouraged to reach out.

If a company is a good fit, they would in



turn receive access to the software they would help Staples VR develop to go on the subscription service. Staples VR has to work with companies to understand the intricacies of health and safety needs and the inner workings of equipment being used.

The company wants to understand how employers train employees in high-risk situations. Asking questions like, what are the key issues and concerns? How do you train employees to operate new equipment effectively? And most importantly, what can be done to

minimise the least risk?

“While we are experts in virtual reality, we aren’t experts in particular subject matters such as forklift or crane driving for instance,” says Aliesha. “We would like to hear from businesses in the area who could help us understand their industry and the specific needs.”

Businesses who would like to talk with Staples VR are encouraged to contact them through email: info@staplesvr.com

Visit the website to find out more.

<https://www.staplesvr.com/>





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New Partnership with Matrix Security

Keeping people and assets safe is what Matrix Security does. Having recently moved to Rosebank Road, the New Zealand owned security company is excited to partner with the Rosebank Business Association. As the RBA continues to work with local businesses to make the area a safer, cleaner, smarter district, the partnership was a natural fit and one the RBA is thrilled to make.

Matrix Security owner and CEO, Scott Carter, worked in the police before he started the private security firm. Scott gravitated to police work through a desire to keep people

safe and fix problems but over time, he says he saw a way to make legal money from crime. After Scott moved away from the police and stepped into the security industry, he and others established the business now known as Matrix Security.

“Much like policing, the security industry provides a similar sense of purpose,” says Scott. “Both security and policing work towards a common good of keeping people safe.”

Founded in 1993, Matrix Security initially installed and monitored alarms at private residential homes. These days,



the company has expanded and has three primary areas it works within: commercial security, residential security and the sourcing and installation of technology solutions.

Commercial security varies from each customer and can be as small as installing an alarm monitoring system or as complex as a rostered mobile patrol with guard services. From private house alarm monitoring in Auckland to the full security of the Huntly Power Station – the company has a diverse range of customers.

“A common thread we see between those we work with, be it personal housing, businesses or schools, is the valuing of security,” says Scott. “We work with clients to help them understand their risk profile and go from there.”

Across Auckland, Matrix Security has four branches - Rosebank Road, Takapuna, Penrose, and East Tamaki with the 24-hour contact centre operating out of the Penrose branch. The company also has a large presence in the Waikato, Taranaki, Wellington, and the South Island when required.

Having good people has always been important to Matrix Security. Scott says the company is committed to providing fair, safe, and technologically advanced work environments to all its staff. The company is proud of its commitment to be a living wage company and is always looking for ways employees can succeed and grow.

“In the past, the security industry hasn’t placed a huge emphasis on people,” says Scott. “We have a duty as a company to provide our people with the best opportunities. The living wage really

works and I’m grateful for the companies we work with that support this.”

While the initial price to work with Matrix Security may seem slightly higher as a result, Scott makes no apologies, and he says savings from investing in quality security quickly become apparent. Quite simply - by investing in good people, with fair pay, Scott says you get better security. He also says the long-term costs end up cheaper as costly situations can be avoided before they happen.

While Covid has been a huge hit for many industries, the security industry has been able to step up and gain new opportunities. Early in the pandemic, Matrix Security quickly found new areas of work, notably through Auckland Airport and food chain suppliers. Throughout, Matrix Security has been heavily involved with MIQ facilities and the supporting of covid compliance for companies.

“I’m proud of the fact we have been able to offer great people jobs during Covid,” says Scott. “We’ve had many people who have lost jobs due to Covid find employment with us - from contact centre staff to a pilot and flight crew from airlines that had to make cuts.”

Matrix Security purchased Active Security on 1 April this year. Active had a good presence in the Rosebank Region and Matrix Security saw the importance of maintaining a partnership with the RBA as they acquired the business.

“It’s important to Matrix Security to be part of the local community. We want to work with local businesses and become part of the business community,” says Scott. “We have a good relationship with the police and a partnership with the RBA and the businesses involved, makes sense.”

For businesses wanting to strengthen security, Scott encourages them to contact Matrix Security. The company offers a complete security consultation to ensure security requirements are delivered effectively.

“Everything starts with a conversation,” he says. “We will meet with you and dig into your situation. What are your business needs? What are your risks? What keeps you awake? What are the solutions we can provide?”

By taking a personal approach, Matrix Security can confidently understand the risk profile for specific needs. Visit matrixsecurity.co.nz to find out more and start the conversation today.

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Warwick Russell
Smetric Insights

On the Move

Smetric Insights are on the move, again! Our team is getting bigger and we have outgrown our space in a shared office in Newmarket. So, we have moved just down the Road on Broadway where we have more space - enough for social distancing during this ongoing COVID-19 pandemic, and room for expansion. With assistance and funding from NZTE and Callaghan, we are expanding into the Australian, US and UK markets. But our passion is to help NZ businesses first!

At Smetric we believe in the potential of SMEs. We also know that owning or running a business isn't an easy path, nor does it come with an instruction manual. We know this because we've owned, run and sold a number of small businesses too. But this is also underpinned by founder, Warwick Russell's years of CFO experience in finance and business management roles.

Smetric was born to put data, reporting and insights that were available to big firms into the hands of SMEs in order to make more informed and faster decisions.

Businesses are drowning in data! However, this is often in a mess and not used well by using Excel for reporting and being tangled up in multiple versions of the truth.

Smetric takes away all this mess of data and the frustration and confusion that goes with it. They extract the data that really matters from the range of systems business owners need to run their business. Supply chain performance, operational and capacity planning and complex financial analysis are just some of the areas in which Smetric supports business decision-makers.

They combine the expertise of their data team with deep industry

and business knowledge of other team members to create clarity from the data and provide insights and actions to spot opportunities to grow sales, optimise operations, release cash, improve accountability and improve customer experience.

Smetric offers two levels of service to businesses as they look to move from Excel spreadsheets to gaining greater visibility in real time:

1. End-to-end business intelligence and data analytics solutions which are customised to reflect the insights required by the customer's particular industry. This solution uses Smetric's collection of software connectors to extract, transform and load (ETL) data into a database and visualises it in customised reports in Power BI.
2. Access to specific ETL software connectors that collect and aggregate data from various business systems: Xero, MYOB, Cin7, WorkflowMax, simPRO, Google Analytics, Hubspot and hundreds more. The connector service is provided to businesses that have their own data science/engineering/analyst capability.

Businesses that benefit most from Smetrics services are data-rich, medium sized businesses running multiple systems to manage their business. They are typically in supply chain related businesses such as wholesale distribution, manufacturing and processing, retail, FMCG, transport and logistics. Or they are businesses providing services and project management such as professional services or construction and trades.

A recent survey of some of our customers highlighted that the greatest benefit of what Smetric does is to save them time from not manually running reports in Excel, and creating greater visibility in real time, leading to greater control of the business.

If you want visibility and control in your business, reach out by contacting Warwick Russell for a demonstration to discover what is possible with your data.

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Bret Gower
Smith & Partners Lawyers

Fair Trading Update: Winter is Coming

The Fair Trading Act 1986 ("the Act") has long been at the forefront of consumer protection in New Zealand. The Act includes protection for consumers from unfair contract terms under standard form contracts. In the event there is a suspected unfair contract term, consumers may complain to the Commerce Commission who have the power to apply to the High Court for a declaration to that effect rendering the term unenforceable.

What are Standard Form Contracts

Standard form contracts are typically found where everyday people enter into contracts without the chance of negotiation. For example, in most cases when we contract with large companies for services (i.e., telecommunication services, utility services, etc) the offer is generally under their standard terms and proffered as a "take it or leave it" type arrangement. In many cases consumers do not even read these types of terms and conditions.

For the purposes of the Act, those types of contracts are known as standard form contracts.

What are Unfair Contract Terms?

There is no set definition or exhaustive list as to what constitutes an unfair contract term. The determination is ultimately at the discretion of the High Court subject to the circumstances surrounding the application being made. However, some examples of unfair contract terms are provided for in the Act. Some common examples are:

- A term that permits one party (but not the other) to avoid, limit, or terminate the contract;
- A term that penalises one party (but not the other) for a breach or termination of the contract;
- A term that permits one party (but not the other) to vary the terms of the contract; and
- A term that limits one party's right to sue.

Standard form contracts are typically found where everyday people enter into contracts without the chance of negotiation

The Recent Changes

On 16 August 2021, the Fair Trading Amendment Bill 2019 (now the Fair Trading Amendment Act 2021) received royal assent bringing significant new protections and the extension of consumer protection to commercial parties under small trade contracts (commercial parties were previously excluded from protection under the Act).

New Protections - The Prohibition of Unconscionable Conduct

The significant new protections provide that no party in trade (i.e., businesses) can engage in conduct that is unconscionable. What constitutes unconscionable conduct is yet to be seen as it is not defined in the Act, however, the Act provides guidance by way of relevant factors the Court may consider when assessing whether conduct is unconscionable. This includes:

- Unfair pressure or tactics were used;
- Any undue influence on the parties;
- Whether the parties acted in good faith;
- Whether the parties understood the documents;

Again, the determination seems to ultimately be at the Court's discretion subject to the circumstances surrounding the application being made.

Extension of Protection to Small Trade Contracts

Another significant change is that the unfair contract terms scheme (as described above) will be extended to protect businesses under a "small trade contract" with other businesses. Small trade contracts are defined as contracts between parties in trade that do not meet a \$250,000.00 (inc. GST) annual value threshold when the trading relationship first arose.

The Grace Period

These significant changes to the Act will come into effect on 16 August 2022. Businesses therefore have less than a year to review their practices, standard form contracts, and small trade contracts to ensure they are compliant and not in breach of their obligations under the Act.

If you have any questions or require any assistance in reviewing your practices and contracts in anticipation of the new Fair Trading Act changes, do not hesitate to contact our commercial associate, Bret Gower for a quick chat to determine whether these changes apply to you. bret.gower@smithpartners.co.nz or 09 837 6893.



Rob Morris
RGM Consulting

Four Decisions to a more profitable & enjoyable business

In New Zealand we have around 500,000 businesses. Only 2.7% have reached \$5m in annual revenue, and less than 0.3% have reached \$50m. We have plenty of businesses that start up; the problem is that not enough scale up.

Why is this? The truth is that it's very difficult to scale a company successfully. The barriers to growth change at each stage, and business leaders need to adapt and respond accordingly. In the words of Marshall Goldsmith, what got you here won't get you there.

So how do you grow your business and avoid getting trapped in a 'valley of death' along the way? Put simply, there are four decisions you have to get right; People, Strategy, Execution and Cash.

People

Ask yourself, 'What proportion of my team is actively engaged and contributing to the growth of the business? And 'If I could choose right now, would I enthusiastically re-hire everyone on my team?' People issues directly impact your happiness at work and can either be a source of energy or an emotional drain. If you have unresolved people issues, you probably won't have the time or headspace to focus on the other decisions. You need to start here.

The starting point for attracting the right talent is to discover and articulate your core values. Then set crystal clear accountabilities and KPI's across the team. High potential team members will embrace this. They want to be able to objectively measure and improve themselves, rather than have their performance evaluation based solely on the subjective opinion of their boss.

Strategy

Can you state your firm's strategy simply, in a sentence or two? Is it driving sustainable revenue growth? Can all members of your team do the same?

Strategy is all about choice: choosing what not to do is as important as choosing what you will do. Start with a clear

understanding of yourself. What are the unique competencies that differentiate you as a business? How can you build on these to really stand out in the market? How can you use these to deliver products/services in a way that makes an emotional connection with your customers? Who is your ideal core customer, and where are the profit pools in your industry?

Execution

Are all your processes running without drama, and driving industry-leading profitability? Or do you rely on "heroic" staff members working long hours to keep the wheels from falling off?

Here's a riddle - five frogs are sitting on a log. One decides to jump off. How many are left on the log? Answer: five!

Deciding to do something is not the same as doing it. Best intentions are easily derailed by unclear priorities, a lack of focus, or good old procrastination. Execution is about putting in place the routines and habits to systematically bring your strategy to life through disciplined action. Nailing your execution will drive a relentless repeatability in your business, that increases profit margins while freeing up your time.

Cash

Do you have consistent sources of cash, preferably generated internally, to fuel your growth? Growth sucks cash, and many seemingly successful companies have "grown themselves broke". A great exercise is to gather your team and map out your Cash Conversion Cycle. That's the time it takes for a dollar you spend to find its way through the business and back into your pocket. You may find you don't have the data readily at hand to do this accurately, which probably shows where you should start.

As we all try to shrug off the frustration of months in lockdown, it may seem like a strange time to talk about scaling your business. However, I've noticed that many of the mid-market business leaders I work with are turning their attention to what might be a large bounce back in 2022, as we (hopefully) leave lockdowns and MIQ behind us.

Which of the four decisions will you focus on right now, to get ahead of the game for 2022?

For help with scaling your business, contact Rob on 027-525 6785, rob@rgmconsulting.co.nz, or check out: rgmconsulting.co.nz.



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Janine Roberts
Accounting Director at Haven

How to prepare your business for the holidays

What a year it's been - so many ups and downs for the country! Hopefully you'll be able to take a much-deserved break, but before you do, here are a few important things you'll need to get sorted to prepare your business for the holidays.

Send out invoices early

In order to tie up all of your loose ends before Christmas, send your invoices out early. If any clients have payments due during their closedown period, have a chat with them and see if it can be paid earlier. This will allow for both of you to have your accounts sorted before you shut up shop.

Take note of your team's holidays

This one's particularly important if your business is operating throughout the holidays. But even if you're closing down, it's good for you to know who will be away when. Make a note of when each staff member will be taking leave, so you've got enough hands on deck when you need them.

Check your team's leave entitlements

While you're looking into your team's schedules, check through each of their contracts to remind yourself of their entitlements over this period. Keep an eye on the calendar for any 'Mondayisations' - when a public holiday falls on a Saturday or Sunday - as employees who don't normally work get the following Monday as their paid public holiday.

Chase up outstanding payments

It's a good idea to get all of your outstanding payments sorted before the end of the year. Is there one particular client who has been delaying payments for a while now? Given the year we've had, you might have offered a bit of flexibility, but you need to put your business first too.



Know your expenses

Don't forget that you can claim Christmas functions or client gifts as business expenses. You can claim half of the cost of food, drink or entertainment in your income tax return. If you'll be making a charity donation this Christmas, you can deduct 100% of the cost of this.

If you're preparing your business for the holiday break, get in touch with our friendly accounting team. We can help you get everything sorted so you can take a well-deserved break!

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Aaron Martin
NZ Immigration Law

Resident Visa Update

Further to the last Roundabout release, the Minister of Immigration announced the creation of a one-off 2021 Resident Visa. This creates a simplified criteria and streamlined process for the grant of residency, for holders of certain types of work visas, who were in New Zealand on 29 September. The policy essentially grants residence to this

group who meet one of three additional criteria which relate to time spent in New Zealand; or a

wage rate above \$27 an hour; or, work in an occupation on a modified skill shortage list known as a scarce list.

The minister has promised applications will be processed within 12 months. There is anticipation of application numbers reaching 165,000. It will be a challenge for Immigration New Zealand to process this volume within that period of time, especially as I am reliably informed, they didn't put a bid in for more funding to recruit additional staff to process this. It's unclear how the predicted numbers have been calculated so who knows if their prediction is correct? From the writer's experience so far we suspect the total number is underestimated. Regardless, it represents a valuable opportunity for many people who have had their lives put on hold (and unnecessarily so) under the guise of dealing with Covid.

It also deals quite nicely with the two-year backlog that has been a source of significant negative press for this Minister. Those who have an application for residence in process can apply under this new residence category, be approved and then withdraw the existing application. The theory is sufficient numbers of people will take advantage of this new avenue to achieve residence, thereby reducing the queue of unprocessed applications already in the system. It's a good old government trick - if you can't solve a

problem, create a work around to avoid having to deal with the problem.

If Immigration New Zealand doesn't live up to the Minister's promise a lot of egg will need to be wiped off his face or the PM's spin doctors will have to work overtime to find an exculpatory narrative.

So how are those not eligible under this new system going to obtain residence? The Minister has indicated that the suspended Skilled Migrant Residence category will be re-operationalised mid 2022 after some revision. That will be two years three

months after the original suspension. This reinforces the reputation the government has unfortunately developed of being unable to deliver. It simply shouldn't take that long to restart that policy particularly for those already onshore.

What is curious however is the lack of commentary around the apparent U-turn displayed by this policy. This political party came to power in conjunction with a minor party both of which had a common objective - slash migration. When elected as a majority government, the Labour Party wanted to focus on encouraging migration of those who were classified as being highly skilled or of high value to New Zealand, and turning away from using migration as an "economic lever".

Perhaps this policy indicates an awakening to reality - we need migration to help drive the economy. It stimulates demand for goods and services. It injects skills and capital (both human capital and financial capital) into our economy. The productivity commission report has debunked the union's claims that migration suppresses wages and erodes conditions of employment, so that argument has been put to bed. Perhaps it indicates an awakening to the reality of businesses - there is simply not enough people in New Zealand to perform the work; we need people with a variety of skills and at differing skill levels - not just clones of the University degreed technocrats who hold government office.

Hopefully this dawning of reality begins to filter across other areas in need of a serious rethink. (Hint Hint Mr Hipkins)

**PM's spin
doctors will
have to work
overtime to find
an exculpatory
narrative.**

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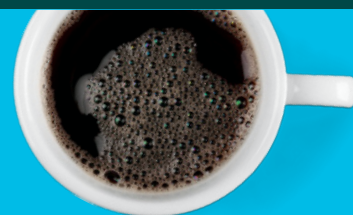
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Lindsey Wilcox
MyHR

Creating open communication between management and employees

For successful companies, open communication between employees and management is essential. Communication encourages collaboration, which helps keep productivity and innovation high.

All employees have to know what needs to be done, if procedures or objectives have changed, or if something needs to be improved or fixed. Healthy, open dialogue makes the workplace a better place to be, and also improves employee relations, staff development, and talent retention.

But it's easy for invisible barriers to get in the way, so here are some steps you can take to develop a culture of open, constructive communication in your workplace.

State your intentions

All employees should know that the business operates on a policy of open communication and that people are free to speak with management when they need to. Nobody should feel their opinion isn't valued.

This needs to be genuine, not a token gesture. Provide training and education opportunities to encourage healthy interaction and equality in the workplace, and to let all employees know they can use their voice. Communication and leadership training is often as beneficial for management as it is for employees.

Listen

Actively listen to what your people are saying. This doesn't just mean letting them speak, but actually taking in what's being said and considering it.

Remember that different things are important to different people. If you disregard issues you think are unimportant, employees may feel you don't genuinely care.

Take action on insights and good suggestions, and let employees know the reason for it. Good ideas should be integral to the way the company operates.

Meet regularly and seek feedback

Make regular team meetings a habit, preferably once a week, maybe more. Your employees are on the front line, so they're in a great position to know what's going well and what isn't.

One-on-one meetings give people the opportunity to raise concerns or give feedback directly, and allow managers to pass on their own feedback, guidance or encouragement.

But all meetings don't have to be formal. The key is creating a

work environment where people feel comfortable contributing.

Be transparent

Managers should keep their employees updated on the state of business as much as possible. This makes it clear that management is keeping their side of the communication bargain and ensures everybody is in the loop when it comes to changes in targets, personnel or procedures.

Create a conducive environment

Communication is much easier when people can speak freely in a comfortable space, so try to remove obvious physical barriers.

If you can, set aside an area with comfortable seating that provides a less formal environment for people to chat.

Also remember that managers are part of the team and should work with other members as much as possible, instead of being detached in an office behind a closed door.

Organise social events

Social events give everybody a chance to get to know each other better. In a relaxed setting, people are more likely to speak personally, and trust and empathy between individuals can form. When employees get to know managers on a more personal level, it becomes easier for them to approach them at work.

If you have lots of people working remotely, schedule in some time for everyone to catch up in a social way. You might meet for an online group call, where people can share a drink and a laugh.

Ensure management is respectful

Management needs to be respectful to employees at all times and treat them as valued members of the team instead of simply being subordinates. Being curt or nit-picking does little to foster a culture of open communication between engaged, motivated people.

Communication encourages collaboration, which helps keep productivity and innovation high.



Tracy Mulholland,
Councillor Whau Ward

Council Insight

I would first like to thank Mike Gibson for his work over the years and championing the RBA as co-founder and Chief Executive. His work has been pivotal in the success in the RBA, and I am thankful for the opportunity to have been able to work together with him for the benefit of RBA members.

As of the time of this writing, Auckland had recently entered Level 3, Step 2. For Aucklanders, this means some new freedoms. To summarise:

- Retail can open, with customers keeping two metres apart, with staff and customers required to wear face coverings.
- Outdoor gathering of up to 25 people can go ahead, with the removal of the previous two-household restriction. Physical distancing is still strongly encouraged to help prevent the virus spreading between households.
- Funerals, tanihanga, weddings and civil union ceremonies can have up to 25 people attending, as well as up to five staff.
- Outdoor organised exercise classes, like yoga and bootcamps, can expand to 25 people, including instructors. Physical distancing of two metres is strongly recommended in these situations.

While it is likely that certain restrictions will continue, such as limiting the number of people allowed inside and face mask requirements, the easing of restrictions will be highly anticipated

as it arrives just in time for the holiday season. With tens of thousands of small and medium businesses suffering from the extended lockdown, it is now more important than ever that we do our bit to support local businesses as Christmas approaches.

Considering the recent news that the central government is pushing through with the Three Waters Reform and mandating the reform for all councils, I would like to make it clear that I do not agree with this decision. While I agree that work needs to be done to ensure that our water asset delivery services are fit for purpose, I have serious concerns regarding the proposed reforms in its current form. Auckland Council have committed to holding a public consultation process with Aucklanders, in which Aucklanders will be invited to make submissions to Council on their views of the proposal. I urge Roundabout readers to participate once these consultations begin.

On Thursday 4 November 2021 the Auckland Council Councillors had a Planning Committee in which the Resource Management (Enabling Housing Supply) Amendment Bill came to the agenda. It was concluded at this meeting that Auckland Council's submission would consider:

- The proposed intensification Streamlined Planning Process, in particular the appropriateness of the proposed decision-making role of the Minister for the Environment.
- The proposed Medium Density Residential Standards, in particular the significant implications of enabling 3-storey medium density development across most parts of urban Auckland (and some rural settlements) as well as the quality of development that would be enabled.

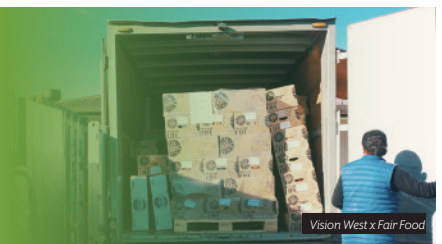
I would like to reiterate to all Roundabout readers that it is important to have your say with your Councillor. Under normal circumstances, all Auckland Council Councillors hold have your say events and meet in person at locally held Constituent Community Clinics. As a result of the recent lockdown and the restrictions re-imposed on in-person meetings, these events were cancelled. However, you are still able to contact your Ward Councillor regarding various community and council-related issues. If there is anything you would like to bring to attention or have tried contacting the Auckland Council contact centre but are unsure of where to go from here, I am more than happy to have a zoom meeting or face-to-face meeting.



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