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Cover: Linea Stone's Nick and Benji Sharp

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From My Perspective

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



Reflection

October is our month of reporting.

We have our Rosebank Business Association (RBA) Annual General Meeting coming up on October 12th and extend a warm welcome to all those who would like to attend. As a business owner or property owner you have a right to vote for the board that runs the RBA.

This year we are especially privileged to have New Zealand owned and operated family business Eurotech Design hosting this event. Eurotech Design imports and distributes Europe's leading ranges

of designer appliances and is run by Managing Directors Sophia and Shawn Bristow.

We have been working away at our Annual Report for you all to receive and it gives our team a good look at what we have learned over the last financial year and a time to reflect.

There have been a lot of positives to take out of the last year. It was a time of change for the RBA with the retirement of our CEO, Mike Gibson and the introduction of a flat structure of Management. It has meant a change in attitude to the increased responsibility that comes within the teams individual areas of expertise, but the team have stepped up and have shone.

We have grown our group of Partners and maintained our Memberships over the last year for which we are eternally grateful as without these companies we would only be able to deliver half of the initiatives that we provide.

Two very large projects over the last year we have delivered on were our new CRM and website. Both projects took a considerable amount of time and energy and have now given us a state of the art up to date database that talks to our website and has future proofed the Association going forward.

Reflection is important but looking ahead is essential. Now that we are through the worst of Covid it's time to be positive, look forward to the future, and continue growing the productivity of businesses in Rosebank.

It is interesting that Wayne Brown has taken a lead in the Mayoral race. He is business friendly and has plans for the Ports of Auckland, as our members who attended his RBA presentation last year will lay testament to. It made sense to all that were in the room. It also appears that he has strong support in West Auckland which has surprised a lot of commentators.

It will be fascinating to see where everything lands.

Regards,

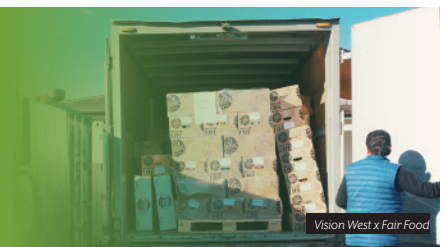
Phil Clode,
Business Development Manager



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Dr Grant Hewison

Auckland Transport Emissions Reduction Pathway (TERP)

In August, Auckland Council adopted the 'Transport Emissions Reduction Pathway' (TERP).

The TERP begins by noting that changing the way people and goods move around the region is critical to achieving the goals in Te Tāruke-ā-Tāwhiri: Auckland's Climate Plan, as transport is the largest source of Auckland's emissions, accounting for over 40% of the total.

The TERP sets out a pathway to reduce Auckland's transport emissions by 64% (relative to 2016) to around 1.75 mega tonnes of CO2 by 2030.

The 64% figure originated in Te Tāruke-ā-Tāwhiri as part of its modelled pathway to a halving of overall emissions by 2030. The TERP sets the formal strategic direction only for the council group but requires all parts of the transport sector to play their part.

The TERP says that achieving transport emissions reductions of this magnitude by 2030 requires every available lever to be pulled as hard as is credibly possible. Mode shift, electric vehicle uptake, reduction in car trips and every other lever must all be stretched to the limit of what is possible in eight years. For this reason, only one pathway is presented. Because it is such a crucial part of reducing emissions, there has to be a rapid and complete transformation of the transport system – it has to fundamentally change. While the challenge is huge, the solutions to rapidly decarbonise the transport sector already exist and will help to achieve broader wellbeing goals.

The TERP notes that many other cities around the world have taken actions similar to those proposed in the TERP as they transform their transport systems to be more affordable,

energy-efficient and safer for everyone. Taken individually most of the actions included in the pathway are not radical, they are commonplace in a great many jurisdictions around the world. Once implemented, transport in Auckland would be similar to many other cities where much more travel by sustainable modes - and far less car-dependency - is already the norm.

Nevertheless, the scale of the task ahead should not be underestimated, especially given Auckland's relatively low starting point in terms of public and active transport mode share and the historically low density, dispersed urban form.

Over 70% of Auckland's transport emissions come from light vehicles such as cars, vans and utes, with over half of car trips being less than 6km. Many of these short to medium distance car trips are well-suited to shifting to sustainable modes such as walking, cycling, micro-mobility and public transport.

The TERP requires that these modes are made as convenient, attractive and affordable for as many people as possible in order to facilitate this shift. Cars will still be used, but the fleet will need to be much more emissions efficient. More people using space-efficient and sustainable modes means that freight, deliveries and people who still need to drive should experience more reliable travel times.

The TERP sets out eleven areas for transformation. Each transformation area includes several strategic directions and detailed actions for implementation. These represent an integrated set of actions that work as a package - a selective implementation approach will not achieve the emissions goal. The TERP further considers what needs to be done to create a supportive transport planning system and how barriers can be addressed, as well as what Auckland Council and Auckland Transport will do to integrate the TERP into the transport planning system.

The scale of the emissions reduction challenge is enormous, says the TERP. So much will need to change and only eight years - less than 100 months - remain to make it happen. To meet the target, Auckland cannot rely on incremental change; it needs transformation.

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SOLD

Unit F, 155-165 Hepburn Road, Glendene

466m² industrial investment sold for \$1,315,000 - Meir Alfassi, Peter Jeromson



SOLD

Unit B, 155-165 Hepburn Road, Glendene

380m² functional industrial unit sold for \$1,100,000 - Meir Alfassi, Peter Jeromson



SOLD

Unit 4, 199 Triangle Road, Massey

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SOLD

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Scott Whitten
021 685 063

Kim's Corner

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



It is fantastic to see our local Rosebank businesses giving back and even more pleasing when it is for one of our own.

The RBA and our local business community value the worth of supporting our young people of the future and when the opportunity arose to do just that Bruce Reid from World Moving & Storage was in.

Avondale College's Premier Netball team has been on a roll this year and the bumps, bruises, aches, and sprains that come with playing top-level secondary school netball are now sorted, thanks to the donation of a well-equipped physio kit from World Moving & Storage.

Coached by former New Zealand netballer (and Avondale College alumna) Rachel Rasmussen, the College's top netball team has had a stellar season, won two Auckland Premier league netball competitions, and gained entry into the upcoming National tournament in October.

The Avondale College girls beat Mt Albert Grammar School in the final of the Premier West Auckland Secondary Schools netball competition in August. The next evening, they went on to collect their second title, scoring in the final second to beat Saint Kentigern College in the Auckland Lucca Trailers Secondary School Premier Competition, 35-34!

Having secured a place in the Upper North Island Secondary Schools (UNISS) tournament in September, the girls continued to show winning form, reflecting a season that was full of dedication, resilience, and heart. They placed 4th out of 128 teams - a significant achievement - which also meant they qualified for the FujiFilm New Zealand Secondary Schools National



Netball Championships, in Porirua in October.

"The donation of the Physio Kit by World Moving & Storage in time for the UNISS competition was a timely and practical help," says captain Kaia Samuel. "We all used it," she says. "From strapping tape to ice packs, it was awesome to know whatever we needed was right there."

World Moving and Storage has been part of the Rosebank community since 2002. One of the owners Bruce Reid is as passionate about his sport as he is about his business.

Although football is his original sporting passion, Bruce has a long history with netball, starting as coach of his twin daughter's netball team in 1997. He is a qualified North Harbour Netball Senior Umpire, and for many years, volunteered his time to umpire at tournaments around the Auckland region, and at the Helensville courts on Saturday afternoons. He provided coaching support to his daughters' Kaipara College junior and senior netball teams and Kaipara Netball Centre representative teams. His half-time talk generally consisted of "the score is 0-0 so we start again" - no matter if his team was winning or losing.

Bruce led the Kaipara Netball Centre as President during the early-mid 2000s

and was responsible for Kaipara being added back in as a stop on the North Harbour local tournaments schedule. A big believer in being an active participant in the community, he supports wherever possible. He would make sure players in the teams were all well-fed, with his 'world famous in Kaipara' banana chocolate chip mini-muffins, and when the Kaipara Centre desperately needed tomato sauce for a fundraiser, he managed to track down boxes of it.

Now as a business owner in Rosebank, he appreciates how the little things can make a difference, and that sometimes you just have to say yes and get involved.

World Moving and Storage are delighted to be able to support the Avondale College Netball Premier Team and know they will continue their local success to the Nationals in Porirua. Win or lose we are proud of your team and some wisdom passed on from Bruce...Make sure when you come off the court you have done the best you could have done as an individual and as a team...no regrets and no what ifs...make it so!

The Physio kit bag will be travelling with the girls to Porirua in October where they will take on the top teams in New Zealand.

We wish them all the very best!

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Rosebank News & Events

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

Please join us for the 2021-22 Annual General Meeting and Eurotech Hosting

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Rosebank Business Association Annual General Meeting

Where: Eurotech, 1/604 Rosebank Road
When: Wednesday, 12th October, 2022
Time: 4.30pm - 7.30pm
RSVP: anouschka@rosebankbusiness.co.nz

AGENDA, 12th October 2022

4.30pm - 5.15pm

Registration - All members are requested to sign in. Mix and mingle - refreshments provided.

5.15pm - 6.00pm

- 1. AGM commences.** Welcome from RBA Chairperson Stefan Crooks.
- 2. Apologies to be received.**
- 3. The minutes of the previous AGM** held on 21 October 2021 to be confirmed as a true and correct record of the business transacted.
- 4. Executive Committee Report**
 - 4a. Chairperson's written report.
 - 4b. Management Team written report.
- 5. Treasurer's Report**
 - 5a. Treasurer's written report, end of year financial statements, performance report and audit to 30 June 2022.
 - 5b. Proposed Budget for 1 July 2022 to 30 June 2023.
 - 5c. Business Plan (18-month period for 1 July 2023 - 30 December 2025. Resolution 6: That the RBA approves the Business Plan for the period 1 July 2023 - 30 December 2025.
- 6. Election of Members to Executive Committee**
 - 6a. Committee Nominations.

Appointment/election of officers: (Not less than five and not more than seven executive members and up to three non-voting members. Nominations of candidates for election as members of the Executive committee shall be made in writing, signed by two Full Members of the Association and accompanied by the written consent of the candidate and received by the RBA by 2nd October.

7. Appointment/election of officers: Chairperson and Treasurer

7a. Chairperson. **Resolution 8:** That the RBA appoints Stefan Crooks as the Chairperson for 2022/2023.

7b. Treasurer. **Resolution 9:** That the RBA appoints Janine Roberts as the Treasurer for 2022/2023.

8. Appointment of Auditor for the 2022 - 2023 financial year.

9. General business. Items of general business must be received in writing/ email by the RBA by 5th October 2022.

6.00pm - 6.35pm

Break and refreshments.

6.35pm - 6.50pm

Eurotech Design Hosting

- Managing Director Sophia Bristow speaks.

6.50pm - 7.30pm

Thank you/close. Mix and mingle.

SAVE THIS DATE:

EMA Workshop

Where: Brown St. Cafe, 50 Rosebank Road
When: Thursday, 20th October, 2022
Time: 7.45am - 9.00am
RSVP: anouschka@rosebankbusiness.co.nz



More parking coming for Avondale

To support Avondale’s upcoming library, community hub and upgraded town square, Eke Panuku is building a new carpark at 28 Racecourse Parade. The space will be gated, with two mobility parks and 28 general parking spaces.

The carpark is nearing completion, but landscaping works will take another few weeks to finish. As the community hub has yet to be started, the carpark’s intended function is still some time off. In the meantime, it will be leased to Kāinga Ora for parking for workers when the new Elm Street development is under construction. This will relieve some of the construction related parking issues on nearby streets. The Elm Street development will see 166 new 1-2 and 3-bedroom apartments built with an estimated completion date of 2025.



Authorised by: W. Piper, 6 Pleasant Road, Glen Eden, Auckland

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Independent

Cranes Tower over Avondale

Nothing says progress quite the same way that tower cranes do. If it is good enough to use the number of cranes as a rough measure of vertical construction nationwide, then we can certainly measure the progress of apartments in our town centre the same way.

Joining Avondale's very first ever tower crane at the Aroha apartments by Okham, the neighbouring Highbury Triangle development now has its first crane. More are expected to follow. The apartment construction boom is only just gathering momentum with more projects in the pipeline.

Highbury Triangle will consist of 236 apartments in five buildings. It is mainly for seniors, with one building used for social housing. Kāinga Ora is justifiably proud of this development designed to a high standard, giving seniors the option of "aging in place" by allowing for in home care.



Kāinga Ora states:

"All senior apartments will be built to our universal design standards and the addition of 1.5-bedroom apartments allows for the option of having a carer to stay, as needed. There is a focus on accessibility throughout, and each senior housing apartment will include a parking area for mobility scooters.

The development will contain a variety of multi-purpose community rooms on the ground floor of four of the buildings where customers can host gatherings, as well as commercial space in the building fronting Great North Road. Landscaped areas will include vegetable and flower gardens, as well as glasshouses for growing seedlings,

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which will sit alongside several mature trees which have been retained as part of the design."

Goodbye to the Slippery Bricks

Decades ago, town centre upgrades were all the rage. Brightening up the footpaths was seen as an effective way to change the look of mainstreets all over NZ. What was not foreseen was that some of those surfaces would become ongoing pedestrian hazards, especially when wet. Now streets are being returned to the utilitarian look of exposed concrete as the safest option.

Locals have been vocal in advocating for the problem to be fixed to avoid hurting more people. In 2019, the Whau Local Board partnered with Auckland



Transport to fund the footpath project. WLB members Susan Zhu and Catherine Farmer voted against this proposal as they wanted the project to be fully funded by Auckland Transport. Then the project was also set back by Covid.

Now Stage 2 of the replacement program is underway at pace. It is being done in four sections to reduce disruption to local businesses. When finished, the only slippery bricks remaining will be in the Spider area. This section is being left to be replaced at the same time that the new library and community hub is completed by Eke Panuku.



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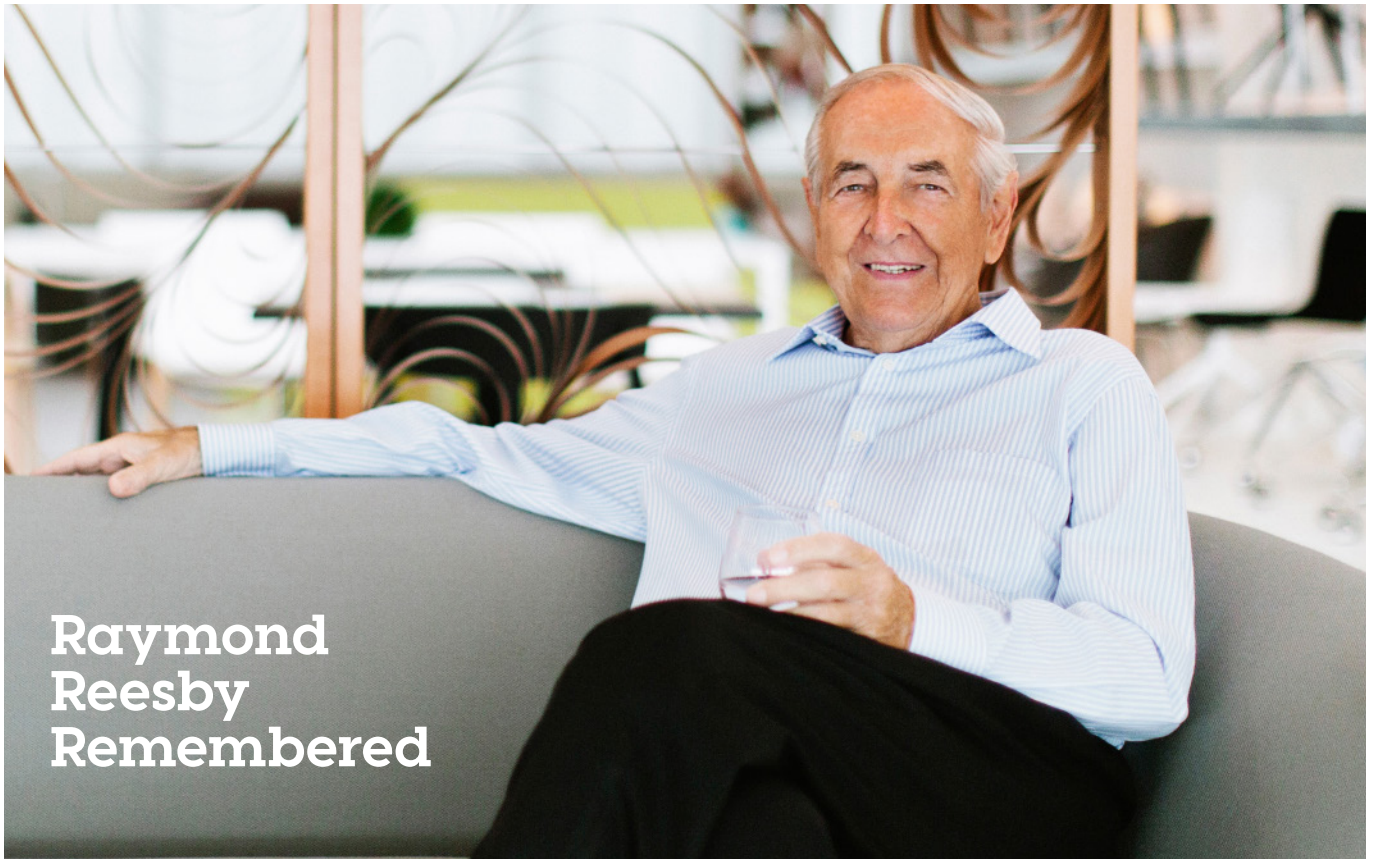
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Executive Mentoring

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Raymond Reesby Remembered

UFL are devastated to announce the passing of their founder Ray Reesby, on Monday, 29th of August at age 91.

The New Zealand design community has lost a pioneer, an advocate and a force of nature.

Ray not only built the UFL business and reputation, he created a legacy that will continue to shape UFL for years to come.

Since its inception in 1968, UFL has been family owned and run. Today, Ray's wife Madeleine and daughter Juliana are very much a part of steering and running UFL alongside our close-knit team, and will continue to honour Ray's passion for design and originality.

As we mourn the loss of a much loved and respected husband, father, grandfather and brother, we reflect with admiration on Ray's long and prolific career in interiors and furniture.

For more about Ray and his incredible legacy, read the article below from the first edition of the UFL magazine.

Founding Principles

Ray's love for original design and drive for integrity have never changed, but they have continued to mould and evolve our business.

What Ray Reesby doesn't know about furniture and interior design could be written on a business card.

Obsessed with design, a young Raymond quit his legal training in 1960 and joined the Steelcase office furniture company in Wellington. It wasn't long before entrepreneurial Ray founded Nova Interiors, building relationships with iconic mid century design houses like Jens Risom and Knoll, and led the way with manufacturing international design locally.

A collaboration with designer Michael Payne to create the moulded ply and leather Expo 70 chair for the Osaka 1970 Expo

became an instant design classic. Ray still has these chairs in his office today.

The 70s was a hive of activity, with a new factory in Lower Hutt, new commercial and residential divisions, and a Nova Interiors showroom in Parnell. The decade saw Ray bring the open plan workspace down under, importing Knoll's Stephens System and making German Fupoflex executive chairs under license. With a strong team behind him, Ray built New Zealand's first premium interior design firm - becoming, to many, the godfather of modern interiors here, at a time when local architects and designers were crying out for global design thinking.

Grounded in original design and local manufacturing, the young company supplied New Zealand governmental and diplomatic fit outs worldwide, including the 1973 opening of the New Zealand embassy in Beijing. Frequenting international airports in the 1990s led him to wonder how to enhance the passenger experience.

A new company focused on airports was also governed by Ray's principles of design and innovation. Beginning with locally designed and made beam seating, UFL has improved passenger journeys in more than 27 countries from New Zealand to Kazakhstan, including completing the massive Shanghai Pudong International Airport in 2019.

The 1990s also brought landmark projects like Christchurch Town Hall's James Hay Theatre, designing the furniture for Parnell's Holy Trinity Cathedral and a bow-to-stern Cruise Liner fit out - thanks to relationship building, and combining European imports with local manufacturing to deliver bespoke solutions. Ray and wife Madeleine steadily built an enviable stable of exclusive European agencies that's continued to grow in the 21st century.

A problem solver with the energy of someone 70 years his junior, Ray's originality, integrity and focus on quality continue to guide all we do. Here's to UFL's next 50 years and beyond.



Polished to Perfection

In 2008, Nick Sharp took a mighty leap. Seizing on an exciting opportunity in the market and keen to be his own boss, the former CFO and property developer founded kitchen benchtop manufacturer Linea Stone - without any hands-on experience.

"He trained himself up to do everything," says Benji Sharp, Nick's son, who has joined him at Linea Stone. Nick launched his operation with only one CNC machine - a specialised machine that uses digital technology to ensure precise cuts - and no clients. From there, it was a slow build that saw the owner immerse himself in his new craft. "He's always said that one of the best things that ever happened to him was when his only CNC operator left. He had to learn the machines in a really short space of time."

Fifteen years on, Linea Stone is one of the biggest fabricators of kitchen bench tops in Auckland, fitting over 1500 kitchens per year. The business also manufactures vanities, fireplaces,

and other stone-related products. "We specialise in commercial fit-outs and big apartment buildings," says Benji, "but we also focus on home builders and work from the public."

The stone for each project is sourced from around the globe via trusted suppliers here at home. "We offer three types of stone," details Benji. "Natural stone, engineered stone (a man-made combination of epoxy and quartz), and ultra-compact surface, which is porcelain." China is a "massive source," he adds, and Italy yields "beautiful natural stone, like marble and quartz."

The team at Linea Stone are passionate about delivering a top-quality project, as evidenced by their investment in technology. The manufacture of benchtops and other stone products that fit flush to a wall is a process that requires exacting accuracy, and the business is dedicated to staying at the cutting edge - literally.

"We run super accurate machines," says Benji. "To create the template, we use

a Proliner machine that basically maps out all the changes in the gradients of the wall, so we get a benchtop that fits perfectly." From there, the team creates a 2D model using CAD software, and the specifications are sent to one of their five CNC machines. "The machine does all the cutouts: the sink cut outs, the hob cut outs, all the join cut outs, exactly how we've mapped it in the software. It will cut, to a fraction of a millimetre, how we want it."

The business's most recent purchase was a five-axis water jet, allowing the team to more efficiently cut porcelains and natural stones to a more accurate level. "They're very expensive to run, but it took us to the next level."

The team itself is a tight-knit group of 17, which includes five installers, six factory workers, five people in the office, and one person who does the templating. But, notes Benji, "we're not restricted to those positions. Everyone can float around to cover different jobs. A couple of us up there in the office can also



template, and a couple of the factory boys can install. This was a big factor when Covid came around, because you have to be without someone for two weeks.”

Another unique aspect of the team is what it doesn't include: sales people. Instead, the business relies on the quality of their work and repeat business. It's a formula that works well for both Linea Stone and their customers. “For our good customers, there's no real 'too small of a job' that we would do for them,” says Benji. “From one vanity to a massive apartment block. At any point, we might have six commercial jobs going on at one time, and that might range from 130 apartments to five townhouses.”

A people-centred culture has also kept the business going strong. Describing the team's dynamic as “like a family,” Benji is firm on the leadership's attitude towards their people. “We like to grow and retain our team, and take care of people. We've got a really low turnover. Some of our guys have been here over ten years.”

Environmental sustainability is also top of mind for the business. Not only does their use of digital technology hardly leave a paper trail, but they have their own purpose-built water recycling facility on site at their location on Patiki Road. Benji estimates that they recycle 500

litres of water per minute, ensuring that their manufacturing process doesn't put a strain on the municipal water supply. Loving their Avondale location as much as they do, Linea Stone is proud to do their part for the environment in their community.

“I couldn't imagine working in our field anywhere else than Avondale,” says Benji. “It's just so easy to get everywhere, especially with all the jobs that we're doing out West - everywhere is accessible. We just love it. Wouldn't work anywhere else.”

The team at Linea Stone welcomes you to get in touch at any time to discuss



Linea Stone's Nick and Benji Sharp

your own project, big or small, by emailing sales@lineastone.co.nz.





Brendan Graves with partner Teri and their three children

West Auckland opportunity

prompts key appointments for leading real estate firm's regional operations

New Zealand's largest, full-service real estate agency says the recent strategic appointment of key personnel for its West Auckland operations is indicative of the region's huge growth potential.

Bayleys has recently promoted 38 year old Brendan Graves to a dual role managing the residential and commercial arms of its NorthWest operations. As one of Bayleys' youngest branch managers, Graves previously spent nearly a decade at Bayleys' Central Auckland headquarters; most recently as lead director of its office leasing team. In his capacity as dual manager Graves oversees the operation of two West Auckland branches.

The NorthWest office at the Northwest Shopping Centre houses its growing commercial and industrial team with a residential salesforce whilst Kumeu is a satellite branch focused purely on the residential and lifestyle sectors. "With my head previously in commercial operations I've built a depth of understanding about the residential business - which is so dynamic given the huge expansion opportunities here in the west," Graves says.

An avid outdoorsman, Graves enjoys the western beaches and mountain biking in the Riverhead Forest with his partner Teri and three children, noting the healthy connection to the outdoors as

a key drawcard attracting new residents west. He is enthusiastic about growing Bayleys' presence in the region, pointing to the scope of planned works as an indication of the high-level investment taking place. "Everything modern residents need is currently or will be right here, and the addition of international retail giants like Costco shows that international investors have recognised that potential also.

"Commercial opportunities are consistently emerging from the creation of new master-planned communities - and it's exciting to see new great urban design principles exhibited across residential, commercial and industrial spaces," he adds. When quizzed on what the remainder of the year looks like for the industry Graves is quick to recognise that market fundamentals have shifted. "It's going to be tougher, there are no two ways about it, but we have a really robust strategy in place to continue to deliver results."

Graves says Bayleys have implemented a strong program of strategic recruitment for its commercial and industrial operations which will compliment a growing suite of market-leading innovation. "Value-added initiatives including a new in-house data and insights team to help us to stay at the cutting edge of market

movements, so we are always providing clients and customers with the most accurate information to enable informed decision-making.”

Perhaps most importantly, he says, the business continues to build a solid culture that attracts leading industry talent. “At the end of the day Bayleys is a Kiwi-run, family business and that’s the core foundation for us, that sense of family and support which enables our people to thrive, succeed and continue to lead the market,” he adds.

Get in touch with Brendan, your local NorthWest specialist.

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General Manager - NorthWest
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Member Profiles

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

UpsideDowns

Speaking up for Down Syndrome

UpsideDowns, a nationwide charity giving a voice to Kiwi kids with Down syndrome, is now calling Rosebank home. The registered charity, which provides essential speech and language therapy to help young people with Down syndrome learn to speak, read, and write, has recently opened its new headquarters on Honan Place.

The organisation was founded in 2003 by a group of parents of children with Down syndrome who were concerned with the lack of access to speech and language therapy in New Zealand. This therapy is the single most beneficial intervention to improve the mental and physical health outcomes of people with Down syndrome - despite this, it is not a publicly funded service. By funding this life-changing therapy, UpsideDowns aims to ensure that all Kiwi kids with Down syndrome can develop the communication skills to build fulfilling relationships, succeed in education, and participate in their communities.

UpsideDowns has grown significantly over the past two decades, currently working with around 300 families all over New Zealand. This growth has recently seen the charity move into expanded premises at 1/28 Honan Place - a considerable step up from the organisation’s previous single-room operation.

With this office upgrade comes big plans to welcome the local community into the new space, by recently hosting a lively art exhibition showcasing works from Auckland’s young people with Down syndrome with prizes presented by special guest, Dame Denise L’Estrange-Corbet.

To ensure UpsideDowns can continue to support New Zealand’s families in the Down syndrome community, the charity engages in a variety of fundraising initiatives. Recent events include touring Eden Park with the All Blacks (and UpsideDowns ambassadors) Beauden, Scott, and Jordie Barrett; a quiz night held at Avondale’s Browne St.; and publishing Chow Downs, a fundraising cookbook of family-favourite recipes from the Downs syndrome community (great for corporate gifting and available to order now).

To learn more about UpsideDowns’ work and learn how you can help - including regular donations and bespoke corporate partnerships - visit www.upsidedowns.co.nz.



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Jason Ennor
MyHR Co-founder and CEO

Helping employees through the cost of living crisis

The term “the cost of living crisis” has become common in 2022 and refers to the effect high inflation (7.3% in the June quarter) is having on people’s disposable incomes and ability to make ends meet.

Recent research by Orange Sky Aotearoa found that 62% of Kiwis struggle to make ends meet at least once a year, 27% do so at least once a month, and 16% said they struggle to make ends meet at least once a week. 22% had taken on a secondary income in the past year.

Given the effect the hikes in the cost of living are having on a large number of employees across NZ, should businesses look to help their people get through these tough times? And if so, what are some practical things you can do?

Why should employers care?

Firstly, businesses have a duty of care under the Health and Safety at Work Act to eliminate or minimise risks to the health and safety of their employees, which includes their mental as well as their physical health.

Financial stress may not appear to be an immediate workplace problem, but it is proven to affect mental health, reducing productivity, marring workplace relations, and increasing presenteeism and employee turnover.

Increasingly, employers recognise the importance of their employee’s mental health and wellbeing. Not only does it make good business sense; it’s part of a wider social responsibility to provide a positive, supportive environment for their team members.

Of course, it’s not always easy when businesses, especially smaller ones, may be feeling the squeeze too, with rising costs etc. Not all organisations can afford to give their people an immediate pay raise, but there are plenty of things that you can do that are both practical and affordable.

Ways you can help your people

Pay fairly

Legally, all businesses have to pay workers at least the minimum wage, but an increasing number of employers are joining the Living Wage Movement that raises hourly rates by a couple more dollars.

Schedule annual pay reviews, so your rates remain competitive and your employees feel well remunerated and valued. Beyond that, you may be able to offer other monetary assistance, such as one-off bonuses, or look at other creative measures, e.g. interest-free crisis loans or income streaming (where people can get money before payday).

Be open and supportive

There can be a lot of stigma around mental distress and people may not open up about being under financial pressure. If management is approachable and empathetic, it builds a culture where people feel able to talk about challenges and can help you understand the pressures people may be living with.

Talk honestly with your people and ask them about ways you might help. If you have an Employee Assistance Programme, make sure everyone in the organisation knows about it. If you don’t have one, you should consider it. There are also external services that offer free assistance with mental and financial health.

Accurate, reliable payroll

When people are depending on their income to pay bills, they need it there when expected. So make sure your payroll system pays people correctly and on time. If you’re still doing anything manually, look into the improvement and efficiencies software can bring.

Look at your benefits

Now is a good time to review your existing employee benefits and see if they are what people need in the face of rising costs and rates of financial stress.

You could look at extra leave or “mental health days”, increasing contributions to KiwiSaver, assisting with student loan repayments, or offering discount schemes, or medical or other insurance, such as income protection or critical illness cover.

Financial wellbeing assistance and guidance

Most Kiwis receive no formal financial education, so helping employees develop money management skills, e.g. budgeting, managing debt, investing, and saving for retirement can be a real plus. There are a range of organisations that partner with businesses to offer free or low-cost financial capability initiatives.

Forming new habits can take time, so measures to improve employee financial skills should be seen as an ongoing process, rather than a quick-fire solution.

Flexible work arrangements

Flexible work is very much an established part of the employment landscape these days, and allowing employees to work flexible hours or from home can help them save on transport, food and other costs, such as childcare. A better work-life balance also contributes to overall mental wellbeing.

Transport assistance

Not all businesses can offer work-from-home arrangements, but there are other initiatives that can help employees with rising transport costs, from additional financial support to carpools and encouraging the use of cheaper (and greener) travel modes like walking and cycling.

Other perks

Small things can add up to helping employees save money, and many organisations are offering more than just free tea and coffee, with on-site food, free lunches and snacks, and restaurant vouchers. Others offer staff discounts on their own products.

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Aaron Martin
NZ Immigration Law

The new work visa system

The new 3-stage Gateway work visa process now has a full head of steam. Teething issues relating to the IT platform are still an ongoing source of frustration. Not helped by the fact there was no beta testing before release, and no online guide that helps answer questions or provides clarifications about the data that is being requested.

That has caused some interesting problems. In the job check process for example, employers are asked for the minimum qualifications and minimum work experience needed for the role. When answering those questions often employers are unaware they both become the mandatory minimum requirements a work visa applicant must satisfy to get approved.

The online job check form is not very clear in terms of how an employer might, say, want to state that there is a minimum level of work experience or a minimum level of qualification that would be acceptable.

Over time, these teething problems will disappear. But I'm not sure the frustration of needing to complete three transactions to get a work visa approved will.

By and large the accreditation status process has been simplified and most employers find it relatively straight forward. I would expect that at renewal stage in 2023 employers will feel the squeeze with a far greater level of investigation into past compliance.

So, it is timely to remind employers that they have an obligation to complete the online employment law modules before that renewal; make sure they provide settlement information to accredited employer work visa holders who are hired; and ensure those workers complete the employment law modules within one month of starting work. Most importantly – keep your records of these things being done.

For tripartite employers, you have a significant burden of record-keeping which must ensure records of client compliance; follow-up of employees at the requisite points in time occurs and is documented; and your complaint resolution processes are in place.

One aspect that is not commonly known about is the obligation on employers to notify Immigration New Zealand within 10 working days of changes to “key people” who are listed in the accreditation status application. If there are changes to key people those changes need to be uploaded to the accreditation status portal.

Timeframes for decisions on applications are improving, which is a welcome change.

Ball and Chain

Despite claims by the Minister of Finance that attracting

international workers is going well (note the repeated emphasis of 25,000 working holiday scheme visas being approved), the labour shortages are still chronic and a significant factor in domestic inflation.

In the past, post-study work visas given to international students and work visa's that partners of workers received, filled needs within our labour market. Those 'open work visas' are being curtailed. The latest restriction imposed on international student's work rights were announced last week.

This further reduces the number of people who could fill vacancies in the current market.

It is part of a government strategy to “reduce the reliance of businesses on migrant labour”.

The government emphasises quality over quantity, refusing what everyone else knows – it's all about the numbers [of workers].

It is interesting to read the rationale driving this direction and policy. Data from 2017/2018 was presented in a 2020 Briefing to Cabinet on the introduction of the new work visa system and subsequent changes.

It cited a decreasing level of skill in work visa applicants noting 40% of essential skill workers (the precursor to the AEWV) were in lower skilled roles.

Lower skilled was defined by reference to the Australian New Zealand Standard Classification of Occupations. These are roles that generally required only a level two New Zealand qualification or one year of prior relevant experience.

But that reflected the demands of the local labour market at that time. We didn't have the numbers of workers needed to fill the demand at that level. That hasn't changed. Because it is all about the numbers. Wellington doesn't get that.

So, the basis for introducing the work visa system in July was a pre-pandemic concern based on data that was three years old in 2020 and is now five years out of date.

Despite a pandemic and dramatic impact on our labour market, they pressed on introducing the current system without modification, like the pandemic changed nothing is senseless.

Every other country in the same competitive labour market is moving its immigration settings to attract more people.

The Australian government is increasing its intake by 35,000 people (on top of the 195,000 target). Why is our Government putting policies in place that crimp work rights or make it difficult to attract international workers in the face of that competition?

Introducing policies are counter-productive to attracting people to New Zealand (such as restricting the work rights of partners of work visa holders in December) and limiting the work rights students can get, make no sense.

Blundering on with policy change without taking account of current reality also makes no sense.

That would explain poll ratings showing 49% of voters believe this government is on the wrong track. That should be keeping certain Government Ministers awake at 3 AM.



Janine Roberts
Accounting Director at Haven

Why you shouldn't DIY your accounting

As Kiwis, we know that 'DIY is in our DNA', but when it comes to the complexities of accounting and tax, it might be better to call in the professionals.

Many small business owners take on the role of an accountant in an effort to cut costs, but this often leads to late nights, long weekends, and a lot of stress on your wallet and your health.

To help you decide if it's worth it to tackle the numbers yourself, we've put together a comparison of DIY accounting versus working with an accountant.

Doing your own accounting

As a business owner, you spend a lot of your energy and time managing your business. This means that doing your own accounting can take up a lot of extra time that you just don't have.

Whilst trying to manage the day-to-day tasks in your business, your accounting may be pushed to the wayside. This can lead you to fall behind on your invoicing, which can drain your cash flow and result in more work and time spent when you need to chase up any unpaid accounts.

If anything does get missed in your reconciliation or general accounts, you may also risk a call from the IRD. With so many important dates to keep track of when filing tax returns and completing other accounting-related documentation, it can be easy to miss deadlines, resulting in extra costs and causing you a lot of unnecessary stress.

Many business owners struggling through their accounting themselves don't have the level of knowledge required to complete



their accounting accurately - you might be saving money by doing it yourself, but the long-term penalties and interest could cost you.

Working with an accountant

When you work with an accountant, you'll save yourself a lot of time and stress, and you might even receive a few benefits you didn't know were available!

An accountant will complete your tax return on time, so you don't have to remember when it's due, and they'll ensure its accurate, so you won't have to pay penalties or interest. This will reduce your stress levels overall because they'll be in charge of tidying up your books, so all of your records are supported by the relevant documentation.

Accountants are the experts when it comes to tax. They can help explain the complexities of the tax system, so you don't have to worry about trying to understand how it all works. They also know how you might be able to save money when it comes to paying tax, giving you advice on the most tax efficient way of running your business. Your accountant may also identify additional expenses you can claim, reducing your tax bill.

It's not just about the state of your business right now. Your accounting team can also provide you with sound financial advice so you're always clear on your business goals and how you will achieve them. They can offer strategic business advice and forecasting to give you that all-important oversight and control over your cash flow so you can build a successful future for your business.

If you're tired of trying to manage the business accounting yourself, get in touch with our friendly accounting team today. With our comprehensive knowledge and expertise, we can offer you advice and solutions that are right for your business now and in the future.

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Kate de Lautour
The Icehouse

Datum Projects : It's all about the people

Seth Gleeson and the team at Datum Projects are 'humming'. Having emerged as market leaders in their field of making interior commercial and retail fit outs over the past few years, they're seeing the impact of putting in the hard work.

"Culture is everything to me" says Seth.

"Making sure we are looking after our staff is the most important part of the business, it's paramount

and something we don't compromise on". He believes this is why Datum continues to go from strength to strength and why they've seen a transition from chasing work, to receiving referred work from happy clients.

Seth completed The Icehouse Owner Manager Programme five years ago, and says it was a pivotal phase for the business. He adds it didn't just teach him the importance of getting the right people and supporting them to perform, but it taught him how to actually do this.

He says before Covid and the lockdowns Datum put in a lot of work to get the right platforms in place to enable sustainable growth. "It was a trudge - but we knew we wanted to set ourselves up to succeed. Like most things you trudge, and then 'BANG' it falls into place". When Covid hit, Seth says they made it clear from the outset that they would retain staff at all costs. "We had/have a fantastic team and we didn't want Covid to jeopardize that. So, we made sure

everyone knew their jobs were safe and we worked hard to ensure that".

He says during 2020 and numerous lockdowns they even took on more staff, and - bucking the trend of their competitors, they managed to emerge from that period with a reputation for not only looking after their staff but also with the ability to quickly and effectively launch back into big projects with the right team ready. "Yes, it was a hard time for many, but it was actually a really good catalyst for us" comments Seth.

Datum continues to service some big-name retail clients such as Kathmandu, Glassons/Hallensteins, Chemist Warehouse, as well as commercial offices, bars, restaurants and joinery supply and installation projects. They're currently fitting out a cinema.



With an in-house factory in Avondale, Auckland, Datum is able to ensure high quality products are delivered, as they manage the process end to end. "It was a conscious decision to have control of the whole workflow" says Seth. It means Datum has a view over all parts of the operation, but also the most important deliverable – deadlines. He says delivering on time, especially for big retail fit outs is an absolute non-negotiable, so subcontracting and being at another operator's bequest wasn't an option.

"Having a few years of putting systems in place and a team together after The Icehousecourse really gave me a head start dealing with lockdowns" says Seth. Datum Projects is now in a healthy and sustainable place to continue to grow.

If you are interested in the Owner Manager Programme and how The Icehouse can add value to you and your business, please contact K.delautour@theicehouse.co.nz for a conversation.

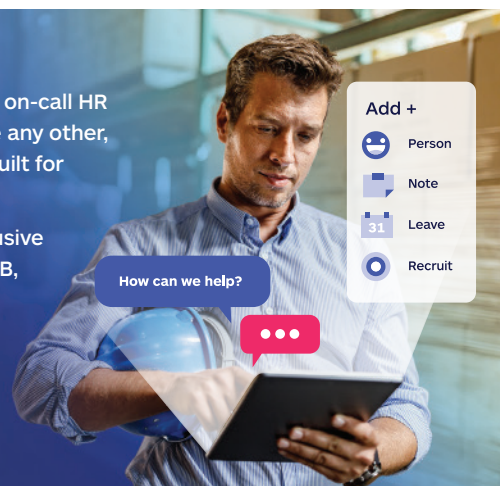
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Taina Henderson
Henderson Reeves

Off the Plan Purchases - Part 2: What are you getting into?

Last month we explored what it means to purchase off the plans and some of the pros and cons associated with it. This month we will go deeper: what are some of the terms and conditions you should look out for when signing an off the plans (OTP) agreement?

Sunset Clause

A sunset clause is crucial to any OTP agreement. Generally speaking, a sunset clause allows a buyer to cancel the agreement if certain key milestones - usually title and code of compliance certificate - do not occur before a specific date.

Without a sunset clause, you could be waiting years for the developer to complete the build without being able to cancel the agreement, get your deposit back, or buy somewhere else.

You should still get your lawyer to check the agreement though, because depending on how the clause is drafted, the sunset clause may also be available to the vendor. A "two way" sunset clause is not great for buyers (in a rising market) as it potentially allows a developer to take advantage of delays in the development to cancel the agreement and sell the property for a higher price to somebody else. And you could be priced out of the market in the meantime.

Other Conditions

Most OTP agreements will have some conditions that benefit the vendor and others that benefit the buyer.

Purchaser Conditions

The most common purchaser conditions allow a buyer to conduct all of their necessary due diligence investigations on the property and get their finances sorted. However, even if you obtain finance approval at the beginning, this does not guarantee finance at settlement. Talk to your bank or broker about your situation so you are comfortable with this (unavoidable) risk.

As part of a buyer's due diligence process, we always recommend researching the developer, to ensure they have a good track record and reputation, and are likely to complete the development to the quality and standard shown in the plans and specifications. The best agreement in the world may not protect you against a rogue developer so a proven track record is a good sign.

Vendor Conditions

OTP agreements will usually be conditional on a number of vendor

conditions such as the developer obtaining sufficient unconditional sales, suitable finance and necessary council consents. These vendor conditions can provide an avenue for the developer to cancel the agreement (and in a rising market, sometimes they use that leverage to request a higher purchase price).

Deposit

In most cases, once the buyer has satisfied their conditions, a deposit (usually 10% of the purchase price) will be payable.

It is essential that the deposit is held in the developer's solicitor's trust account until settlement. This protects your money if the development doesn't proceed, the developer becomes insolvent or goes into liquidation or receivership.

Plans and Specifications

It is not uncommon that the developer has rights to alter the materials or finishes from what is shown on the plans or listed in the specifications. While each agreement will be different, it is important to impose limitations such as notifying the buyer of changes or that substitutions must be of similar quality and nature.

The size/area of the section or dwelling may also change from what is indicated in the agreement and shown on the plans. We look for agreements with a right to reduce the purchase price or cancel the agreement if the size difference is material.

Title

When buying off the plans, the record of title may not issue until months or years after you signed the agreement and the buyer must generally accept the title with all registered interests at settlement. Usually that means any easements, encumbrances, and covenants that the developer deems necessary or desirable for the development or are required by Council. This does mean that the property may be subject to unexpected restrictions that you were not expecting e.g. prohibition on pets or a rubbish bin area may be located next to your unit. Your lawyer should be able to give you some comfort about the title or request some limitations that restrict the developer's rights.

OTP agreements are complicated, long and mostly favour the developer. That makes it important for to seek advice from an experienced property lawyer before signing!

If you need advice on purchasing a OTP property have a chat with one of our OTP property experts Shelley, Pierre, Amie or Sandra at Henderson Reeves Lawyers 09 281 3723. We have seen it all.

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Scott Carter
Matrix Security

7 Ways to improve your business' physical security

Having robust physical security can help you keep your people, clients, IP and assets safe, but the right strategy can help you protect your reputation and profitability.

A comprehensive workplace security strategy is important in that it will:

- Mitigate risks, resulting in fewer breaches, claims and/or harm caused.
- Deliver robust systems and processes.

- Reduce liabilities and potentially insurance premiums.
- Create a sense of confidence and peace of mind.

1. Assess risk:

To best mitigate risk, it is imperative that you understand the actual and potential workplace risk factors. When considering options for securing your external environment, adopt the mindset of an intruder and actively seek out weaknesses.

2. Create a security culture

Every person involved in your business contributes to the effectiveness of your security plan. No amount of investment in physical security will be productive if you do not have commitment from your people.

Make sure your team understands:

- What the security risks are.
- Your policies and procedures.
- To be diligent and to report incidents.

Best practice involves providing specific security modules when onboarding new recruits, and ongoing training for all employees.

Engage with your neighbours and join your local business association to develop a community that collaborates to mitigate risk.

3. Secure the outer area

- Add floodlights and sensor lighting to illuminate blind spots and deter unwanted activity.
- Regular maintenance of the building.
- Landscaping greenery.
- Remove valuable assets from sight.

- Affix security company signage in visible areas.

4. Control access to your business

To minimize risk to your people, buildings, grounds, assets, data and equipment, it is important to know who is on your property, manage the levels of access they have, and regularly audit those authorisations for accuracy.

Concierge Services:

- Front desk and security concierge services can include complete visitor management for directing, registering, verifying and badging visitors

Access Control Systems:

- An access control system requires individuals to authenticate themselves using access cards, pin codes, face recognition, fingerprints or smartphone.

5. Video surveillance

Having the best video surveillance system (or CCTV) protecting your property can provide evidence in the event of a crime or health and safety incident as well as deter criminal activity eventuating in the first place.

A good system design is important. Consider where the cameras should be installed for greatest impact.

You need to be aware of your obligations under the Privacy Act 1993, specifically complying with the rules around the collection, use and disclosure of personal information.

6. Alarm system

One of the most efficient ways to protect your business and people is by installing an alarm system. It is particularly effective when monitored 24/7/365.

There are a multitude of options available, and the specific requirements of your business need to be considered.

- Where sensors should be located.
- The type of siren or alarm required.
- The best-fit control panel (to arm and disarm the system).
- The course of action in the event an alarm is activated.
- A backup strategy for an alarm system that is power and/or internet based when these services are down.

7. Maintain and review

As with any good plan your security needs to remain open to regular review and testing. Proactively assessing risk and change ensures your systems are robust when you need them most.



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Tracy Mulholland

My View

The Rosebank Business Association and business community are an important part of our Whau economy. I have been fortunate to meet a lot of great Rosebank business owners who are fine contributors to our economy and to our local community.

The RBA has always worked well for the business sector and contributed in a way that is results driven and been strong on their advocacy for betterment of services from Council and Government. I am proud to be a supporter of the Rosebank Business Association and thank you for your contribution to community and business.

Most of you know me as the Whau Ward Councillor, some of you will know I have had a long history in establishing and supporting Business Improvement Districts. It has always been of great importance to me, that business people who pay a targeted rate for a BID, have a right to manage their funds and to provide oversight on spending. I will always advocate for Council not getting too involved and trying to have control over this sector. Whilst there is a need to have oversight on a targeted rate, there

is a greater need for business rate payers to decide how they would like their targeted rates to be spent. Rosebank are doing a great job at this, their collaborative processes work well for members.

I personally stand strong on the issue that we need more transparency and better use of ratepayers funds. I am standing as a candidate in the Council elections. As I talk with many of you, I receive feedback that as your councillor and a resident, I don't play big political party politics but I'm a person who votes on the matters you share with me.

When it comes to local government and council elections, personally, I have learned that having a major political party running candidates and having a majority of elected members (control) is in ways, not the best result for our people to be represented, we need more independence and democracy. Whilst that is a personal view point and a learning, I stand strong on this topic...

This term, I am standing for council in one position only: Councillor for the Whau Ward. Our community needs someone who is dedicated and focussed on their needs. I have years of experience supporting constituents in our local neighbourhoods and have voted for improved Whau services and "no" to unjustified rates increases.

When it comes to supporting a sound economy and having a say at the governing body table, I believe we need a strong local voice for the people of the Whau, not a 'drop-in' person who doesn't know our community well or lived here ass long.

The Whau needs common-sense transport and housing solutions, and targeted crime prevention. I'm that voice for you, I listen and respectfully respond. I'm a councillor for residents in the Whau, not party politics at City Hall.

I have always appreciated your support and not taken the organisation and its people for granted.

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