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In This Issue

4 FROM MY PERSPECTIVE

Business Development Manager, Phil Clode

6 ROSEBANK ADVOCATES

6 Grant Hewison

8 Kimmy's Korner

10 ROSEBANK NEWS & EVENTS

11 Start Your Engines:
Anglo Engineering Proud to Sponsor Speedway

14 Business Challenge Entry Form

16 Making Your Website Work for You

18 CCTV Sponsors

21 BUSINESS NUTS & BOLTS

21 New Member profiles

22 Proven Strategies for Motivating Employees

23 Setting Yourself Up for a Strong 2026

24 Protecting Staff and Property During
Major Events and Public Disruptions

25 RMA Reforms: A Turning Point for Infrastructure,
Investment, and the Environment

26 Understanding Joint and Several Liability:
What Every Business Owner Needs to Know

27 Blink and you probably missed it



Cover: Anglo Engineering are the main sponsor for the New Zealand TQ Midget Championship.
Pictured: John Forrest and Harvey Wu.

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 in and around 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



Happy New Year

Welcome to 2026. There is a positive vibe in the air, and I hope it turns into the true economic growth we all have been waiting for. Let's hope this year will be a great one. Take the wins!

New RBA Partner

We're pleased to welcome ASB Bank to our family of Partners in 2026. I want to thank Carol Lepupa, ASB's West Auckland regional manager, and her team for supporting the RBA's endeavors and becoming our new banking partner.

The ASB team is happy to visit your business to find out how you function and what your goals are. They have mobile business managers armed with the right products and solutions to help you thrive and grow. We encourage you to get in contact with Carol and her team; I'm sure you will be impressed.

The summer of the two Sams

Taking a detour away from business onto the topic of achievement, this summer I had the pleasure of watching 16-year-old phenome Sam Ruthe run a couple of his world records live.

The first was the 1km he ran in Tauranga, which took place while I was on holiday there in early January. For those train spotters who love stats, Sam went

through the 800m in a world-class 1.48 on the way to running a world-record 16-year-old time of 2.17.82. Amazingly, he ran the last 600m by himself. For context, John Walker holds the New Zealand senior men's record of 2.16.57, meaning Sam is less than 1.5 seconds away from the great Walker. This is a world-class time for a senior athlete, let alone a 16 year old.

To go a step better, on the 24th of January, Ruthe went head-to-head with Sam Tanner over the mile at Whanganui's Cooks Gardens. In what turned out to be another world-class performance, Tanner out-sprinted Ruthe in 3.53.35 to 3.53.83. The performance was

windy night. The times could have easily been a couple of seconds faster, but the weather got the best of the mile; it had been blowing a gale, with the sprinting turned around and steady wind on the home straight.

If you have the opportunity to see this young man run, do. Ruthe has the presence on the track of the mighty John Walker, with a similar running style and vibe. Having also witnessed Walker compete firsthand, he had a presence on the track that you didn't question.

I think Sam Ruthe is going to be our next great generational athlete, on par with the likes of Walker and Peter Snell. I don't say that lightly. Sport has



notable not only because of the time - a new world record by 2 seconds for a 16-year-old - but for the way it was run. The first lap was incredibly fast: 54.7 through the quarter mile (402.5 metres). It settled down to 60 seconds in the second lap, then both runners caught their breath with a 61-second third lap. This is the hardest way to run. The race heated up in the last lap to 55 seconds. A couple of issues to note is that the temperature was cold at 14 degrees, not ideal for running fast, and it was a

a great way of uniting people, and from conversations I've had, many who don't generally follow athletics know who Sam Ruthe is.

A sensational athlete like Ruthe is great for the sport in this country and will give Kiwis someone to cheer for at future world championships and the Olympics.

Regards,

Phil Clode,
Business Development Manager



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Dr Grant Hewison

Mayoral Proposal: Annual Plan 2026/27

The mayor has set out his proposal for the 2026/27 Annual Plan year, emphasising financial discipline, transport reform, governance simplification, economic development, and value for money.

While the proposal is region-wide, several elements are of particular interest to Rosebank, especially regarding transport governance, economic development, land management, and local board funding.

Financial settings and infrastructure investment

Council plans to invest \$3.9 billion in infrastructure and \$5.3 billion in core services in 2026/27, funded by a 7.9% average rates increase and a targeted \$106m in savings. This signals continuing constraints on operational services, renewals, and transport upgrades.

In the proposal, the mayor reiterates the requirement for greater efficiency, consistent design standards, and a focus on benefits realisation. Rosebank stands to gain from more standardised design and project delivery rules that reduce cost and improve timelines, particularly around road renewals, street design, and utility coordination.

Local board funding

The mayor acknowledges that some local boards, including Whau, face operational funding pressures and may consider service changes, fee increases, targeted rates, or disposal of under-utilised assets. For Rosebank, this may mean potential pressure on local transport, streetscape, environmental and economic development services; a possible increase in local targeted rates; and underutilised property sales, which could intersect with industrial land.

Major transport reform: a critical area for Rosebank businesses

Transport reform is the most significant structural change proposed. New legislation will transfer transport responsibilities back into Auckland Council, creating a new public transport council-controlled organisation while other transport functions shift in-house. The key implications for Rosebank from these reforms appear to be:

1. Freight and vehicle efficiency

The reform aims to deliver cost-effective infrastructure, reduced duplication, and better integrated land-use and transport planning. These shifts could improve local freight corridors; intersections and safety upgrades; heavy vehicle movement; and last-mile logistics in and out of the peninsula.

2. Simpler, more accountable transport decision-making

The mayor emphasises eliminating siloed decision-making and overly complex design processes, longstanding concerns where delays and poor coordination have high economic impacts.

3. Early opportunities

Changes to design standards and public engagement processes will roll out quickly, offering Rosebank a chance to advocate for freight-friendly standards, improved road resurfacing schedules, safer cycling integration, and better bus services for workers.

Urban development and property management

With Eke Panuku's functions now in-house, Auckland Council wants a more commercial, enabling approach to land use and development. This might result in better alignment between planning, economic development, and infrastructure; opportunities arising from Making Space for Water and from removing development barriers around transport projects; and a new requirement for a full review of council-owned land, including commercial returns and disposal priorities.

Economic development strategy: strong relevance to West Auckland

The mayor identifies lifting Auckland's economy as a core priority, with an emphasis on business-friendly regulation, supporting local employment and talent in the south and west, and strengthening start-ups, innovation ecosystems, and global connections.

This new strategy aligns with the RBA's long-term advocacy for investment in West Auckland's industrial economy, workforce development, and logistics capacity.

City centre focus: indirect but important

The emphasis on revitalising the central business district (CBD) aims to lift Auckland's overall economic performance. A stronger CBD has flow-on benefits for the region's industrial network, including supply chain flows and visitor activity.

Conclusions

The mayoral proposal signals major structural reforms through improved transport integration, an invigorated economic development agenda, and more commercial land management. The Rosebank Business Association has clear opportunities to engage early on:

- transport design and freight corridors
- land and property review
- economic development priorities for West Auckland, and
- local board funding decisions affecting industrial services.

These are the points where the RBA's advocacy could materially influence outcomes during 2026 and 2027.

This new strategy aligns with the RBA's long-term advocacy for investment in West Auckland's industrial economy, workforce development, and logistics capacity.

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



It's time to gather your business team and register for the Rosebank Business Challenge at Riversdale Reserve, happening on Tuesday, 17 February from 4:00 pm to 6:30 pm.

This year's exciting theme, "Rosebankopoly," brings a playful business twist to the classic game of Monopoly.

The aim is simple: accumulate the most money by making smart decisions, taking calculated risks, and working together as a team. As participants traverse the course, they'll encounter a range of business-inspired scenarios - from opening the business door and doing the coffee run to testing their luck in a Risk or Return token toss, trying their hand at Name That Price, and bidding in a silent auction.

Now in its fifth year, the Rosebank Business Challenge continues to grow bigger and better, offering the perfect mix of fun, teamwork, and friendly competition. With low-impact activities suitable for all skill levels, everyone can take part, regardless of experience or ability.



The afternoon experience weaves together strategy, luck, chance, and community chest moments - all the elements that make Monopoly so engaging - transformed into an energetic, real-world team-building adventure.

Finish the day by relaxing with your colleagues over an optional picnic and enjoy the chance to connect outside the workplace.

So, roll the dice, take a risk, name your price, and see who builds the strongest business empire.

Grab your crew and register today for an unforgettable Rosebankopoly experience.

Register by scanning the QR code to enter.



Rosebank Pollution Prevention Programme

Stormwater drains on roads and yards throughout the Rosebank area carry rainwater that ultimately reaches the Whau River and the Waitematā Harbour, typically without treatment. Between September and November 2025, Wilkinson Environmental Ltd visited 100 Rosebank businesses as part of a Whau Local Board funded programme. Businesses received free, practical advice on identifying and managing pollution risks.

Common Issues Observed

- **Spill preparedness is limited.** Many sites lacked spill kits or staff training. Best practice calls for a clear spill response plan, supported by appropriate equipment and regular training for anyone handling liquids.
- **Bulk liquid storage presents risks.** Drums, IBCs, and other containers stored outdoors must be kept within covered secondary



containment to prevent leaks from reaching stormwater drains. This applies to almost all liquids, including vegetable oils, food-grade products, and those marketed as "biodegradable."

- **Vehicle and equipment washing practices can be problematic.** Wash water containing carwash products or detergents can't enter stormwater drains, even when the products are marketed as green. Such wash water should be directed to the sewer or, where volumes are minimal, discharged onto unsealed ground.

- **Dry raw materials and waste need careful management.** Sites handling plastic pellets, powders, or large amounts of rubbish should focus on containing the material as well as promptly cleaning up spills to prevent material washing into drains and consider using stormwater drain filters.

For confidential advice on managing your pollution risks please feel free to contact Wilkinson Environmental Ltd on 021 944 992 or email info@wenz.co.nz. www.wenz.co.nz

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Rosebank News & Events

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

Spark Workshop

As businesses close off one financial year and plan the next, AI is no longer just an experiment - it's becoming a planning and productivity decision.

In partnership with RBA, Spark Business Hub Auckland West, and IT360, we're hosting a practical morning session focused on:

Planning AI for FY26-27: From Experimentation to Business Impact

This 2-hour interactive session is designed for business owners, GMs, and finance and operations leaders who want to understand how AI fits into real-world planning - without the hype or technical jargon.



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The session includes a 30-minute facilitated round-table, giving attendees the chance to discuss challenges, opportunities, and practical ideas with peers.

Spark Workshop

Where: Encounter, 495 Rosebank Road

When: Thursday, 5th March, 2026

Time: 8:45am - 11:00am

RSVP: maureen@rosebankbusiness.co.nz

Scaling Up Workshop

Are you a business owner or CEO looking to build a more valuable business? Is your business stagnating or not growing as fast as you'd like? Or perhaps you're experiencing rapid growth but working around the clock just to keep things running smoothly.

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We have limited space, so register early.

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Scaling Up Workshop

Where: Browne St Eatery, 50 Rosebank Rd

When: Tuesday, 25th March, 2026

Time: 7.45am - 9.30am

RSVP: maureen@rosebankbusiness.co.nz



A big thanks to the RBA and all the businesses and their employees down in Rosebank Road for their generous donations of non-perishable food to the annual Christmas kai drive. Because of your support, Kai Avondale were able to provide essential items and a sense of comfort to those who need it most. And a special shout out to The Arnotts Group for the many, many Santa sacks full of crackers and biscuits. The bounty you gifted reflects the strength of our community and the care you show for your neighbours. Thanks to you all for spreading the holiday spirit and helping make this Christmas a little brighter for so many people! With aroha and gratitude from Kai Avondale, an 'I Love Avondale' project. By the community, for the community.

Anglo team - John Forrest, Harvey Wu, Wes Macdonald, James Macdonald and Brian McIntyre



Start Your Engines:

Anglo Engineering Proud to Sponsor Speedway

Anglo Engineering is proud to be this year's main sponsor for the New Zealand TQ Midget Championship, set to take place on February 14 at Lucas Oil Speedway in Waikaraka Park, Onehunga. TQ, short for "three quarter midget," is dirt-track racing between small-but-mighty open-wheel cars. This year's championship promises to deliver pulse-pounding action on the track over nine fast-paced heats, featuring some of the best drivers News Zealand has to offer. As the main sponsor of the event and a sponsor of one of the sport's up-and-coming stars, Anglo Engineering is proud to power such a thrilling championship event. For Anglo's general manager, John Forrest, speedway is in his blood.

"I've been involved with motor racing for most of my life," he says. "My dad was a speedway competitor, and then I started doing speedway as a side car passenger around 1980." After taking a hiatus to focus on his family ("Somebody told me racing was dangerous," he laughs), John rejoined the circuit racing world, first as a mechanic, and then as a driver. He now owns OK Cup, a racing series for "normal production" cars, as well as racing in his own two-car team of Mazda MX5s. (John will take to the track himself in one of his MX5s on February 15 in the OK Cup series at Hampton Downs.) He also sponsors a handful of rising stars, like ministock racers Alexis and Freya Bolland, and 17-year-old midget driver James MacDonald.

"Throughout the world, motorsport relies on sponsorship or financial backing," John says. "I've always been of the opinion that there are very good drivers out there who just do not have the financing to back themselves, and those people get lost

in the system and can't progress. James was 13 when I met him - I noticed he was very good, and I wanted to give him the opportunity. I've sponsored him all the way through his career in speedway up until last year, when we put him into a TQ. He won Rookie of the Year last year and a few other titles."

As sponsorships go, the pairing of Anglo Engineering and speedway is a perfect fit. Anglo is a 63-year-old specialist component manufacturer that offers start-to-finish service and expertise, from world-class design to engineering, manufacturing, and assembly services. Operating out of their location on Rosebank Road, the team of 48 works on projects across a variety of industries, including construction, automotive, electrical, and government contracts. The business supports community initiatives that reflect its values of quality, service, and integrity,



and it applies those same values to sponsoring speedway racers.

"A lot of people think that sponsorship is just giving money," John says, "and it can be about giving a cash injection into the team. But for us, it's about support that is going to last beyond the spending part of it." For driver James MacDonald, that meant enclosing a car trailer for him to transport his vehicle more securely and comfortably, as well as building and installing specialty panels on his vehicle at half price, saving the young driver thousands. "We do things that actually help out. And we give them a little bit of cash as well."

Hands-on involvement in the business - with a side of mentoring - is also part of the sponsorship deal for a driver like James. "Part of his deal was that he had to put in a couple of days work in the company so that he got to know what we do," says John. James was given the opportunity to work in the welding bay, in the design office, and, most importantly, with the engineer doing the design package for his custom vehicle panels. "He got to see the panels being drawn up and help with that, and then he got to see it go out onto the laser and be cut and folded, ready to go to powder coat."

This involvement isn't purely for James's benefit, although it clearly would be both memorable and educational. "He got to know what the team here is like," John explains, "so when he wins races and stands up on the podium, he can tell people what we do from an educated point of view."

John says that sponsorship, if done right, is a way for businesses to give back to the community - and get your name out there. "Companies need to look at what they can give back to the more junior people and help them become your salespeople, if you like," he says. "For every person that you sponsor, you should be getting something back; you never know who they're going to talk to or what leads it's going to bring in. It's a genuine case of the more you help people, the more they help you."

The Anglo Engineering NZ TQ Midget Championship will be held on February 14 at Lucas Oil Speedway in Orehunga (rescheduled from its original January dates due to weather). For more information, visit aklspeedway.nz. To find out more about Anglo Engineering, visit anglo.co.nz.



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Riversdale Reserve, Avondale

For more info contact kim@rosebankbusiness.co.nz





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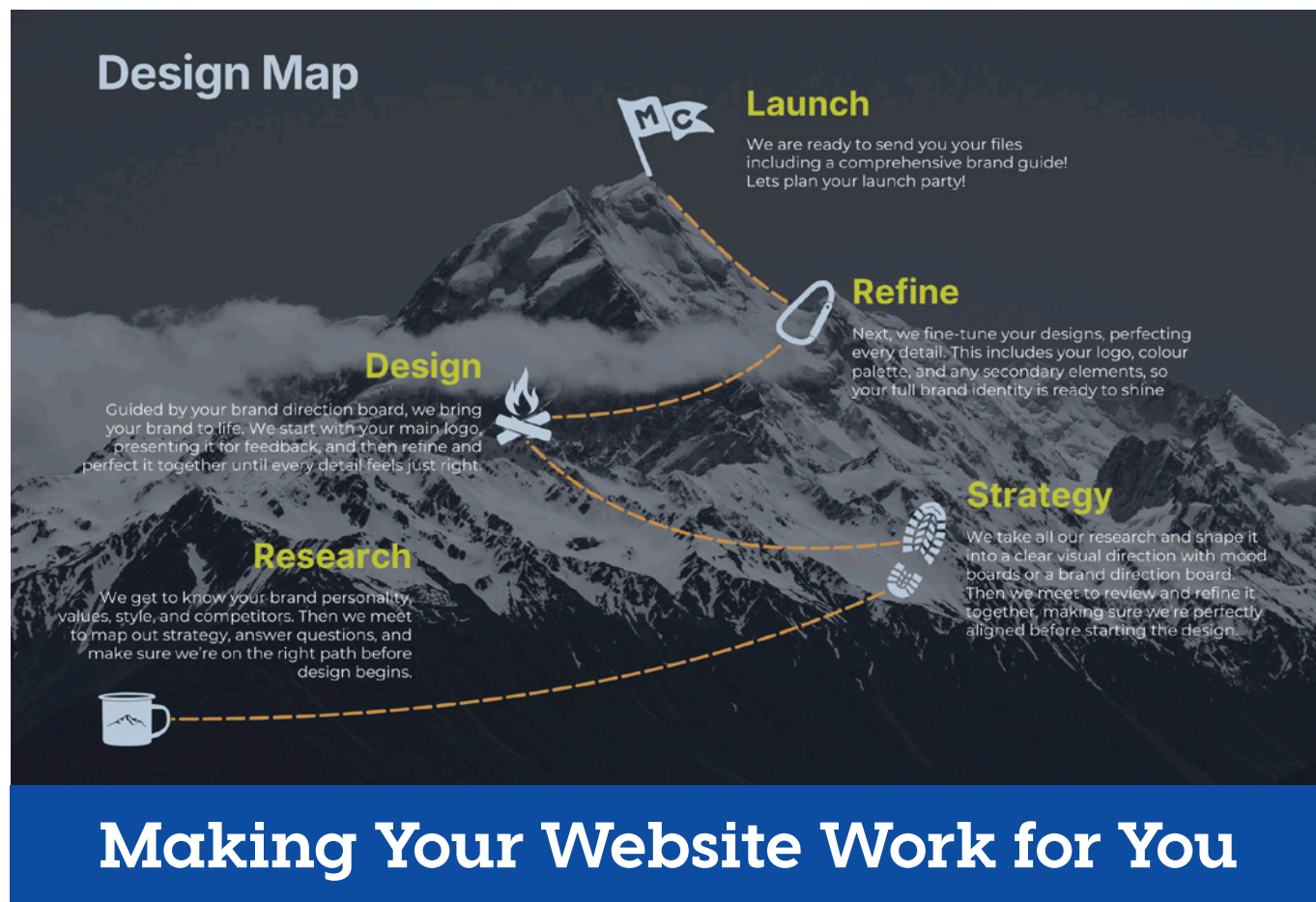


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SCAN ME





There's no denying that a good website is a crucial tool for any business. If updating your online home is on the project roster this year, here's some good news to get you started: you don't need to get fancy to create a website that works for your business.

"It's definitely possible to be simple and effective," says Elise Symes, founder and creator at Mauka Creative. "Being user friendly is the main thing. It's got to be clean and clear what you do."

Elise, whose main clientele is small-to-medium-sized businesses, says that websites can be incredibly important for building the trust and credibility that encourages customers - current and future - to work with you.

"One of the main functions of a website is connecting with people and converting them," she says. "This can be converting a viewer into a paying customer, or whatever you're trying to achieve as your next step, depending on what your business is. It's about making it easy for people to do that."

Even a one-page wonder or a basic online store can do more with some intentional design. "You'd want to have a landing page that hooks in customers before they buy and tells them why they should buy," says Elise. "A website is a big investment, and I think if you're going to put money into it, you want it to be working hard for your business and bringing in new clients or customers. Your website could be your main lead generator. It's a powerful tool that deserves a bit of time spent on it, perfecting it and getting it right."

Once you've decided to make some changes, the starting point for updating your website (or building a new one) is outlining a strategy.

"Good web design is definitely strategy first," says Elise. "As web designers, we spend a lot of time on strategy, getting to know your business and getting to know your competitors so we can make

sure you're standing out and that the website is going to convert."

Getting down to the design itself, the goal for any business website, she says, should be to "hook" the viewer and let them know who you are and what you do - ideally as immediately as possible.

"In 2026, with all the time we spend on screens, we have shorter attention spans," she says, "so you really need a hook in those first few seconds to avoid viewers closing your website. Having a visually striking site, with it being really clear what you do from that first glance on your landing page, is super important."

Be especially intentional with what you display "above the fold," she advises. Originally a newspaper term, "above the fold" means what the viewer can immediately see on your website before they scroll down. "You can go into more depth below that, but that first glance is really important."

Once your viewer is engaged, using your online real estate to build trust and credibility can be done in a variety of ways. "For a service business, it's quite important to have screenshots of reviews on your homepage," says Elise, "building trust from that first interaction. You start to build that trust and credibility with your copy as well."

Having an FAQ page or other information about your business can contribute to this - and save you valuable time.

"Including information about your business can save you time by making sure the leads that come through are qualifying leads," says Elise. "It can also save you time wasted by answering questions. For a lot of businesses, their website is like an online brochure or a guidebook to tell you what this business does, answer all the questions you might have, and build that credibility and trust before you make the decision to work with them."

Be sure to remember, she adds, to make it clear for your customers how to work with you or purchase from you once they decide to move forward.

"It seems really logical, but sometimes people don't really know how to get started working with you," she says. "You need that call to action - make it super clear what steps are needed from the customer for them to go ahead."

There are a few pitfalls in web design to keep in mind, cautions Elise. One is "designing for yourself rather than your audience. You need to think of the audience first before yourself, really looking at who you're trying to talk to. Knowing your audience is pretty important with design."

Another is following trends too closely, as is designing a site that looks great on a full-sized computer monitor and forgets the user experience on mobile.

"Most people actually view websites on their mobile phones now," points out Elise. "We really want to be looking at that mobile design and how it's going to appear on a phone as a priority."

When it comes to choosing a web designer to work with, Elise has a few



tips. "The main thing is that the web designer doesn't sell you a one-size-fits-all solution. Every business is different, and they're going to need different things. When you're talking to a web designer, it's a good sign if they start offering some suggestions and actually lending you a bit of expertise about what would help you in your business."

She adds that good web designers also know their strengths – and when to call

in other experts. "We know our limits and when we should refer you to other people, like SEO specialists and copywriters.

SEO [search engine optimisation] is not something to overlook - there's no point in investing all this money in your website if nobody's ever going to see it - and your copy isn't either. A good web designer knows this, and they want you to get a great return on your investment."

If adding elements like professional video, photography, and animated graphics are making your budget nervous, Elise advises to start simple and tinker as you go. "Yes, you could have videos and beautiful photography, but not everybody has a budget for that," she says. "And for a lot of users, moving parts can be quite frustrating when they're looking at a website, and that can actually add to your bounce rate, which is when people click out of your website.

I think the most important thing to do is get your website live, then perfect it over time."

Special thanks to Elise Syme of Mauka Creative. For more information or to contact Elise, visit maukacreative.com. Story by Beth Caunter.

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Member Profiles

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

Systemair: Powering Smarter Air

In early November, Systemair New Zealand completed a major relocation from Rosedale in Albany to a new, state-of-the-art facility at 439 Rosebank Road. The move doubled the company's warehousing capacity to 740 pallets, and the new space officially opened on Monday, 10 November.

Systemair NZ immediately connected with the Rosebank Business Association, which welcomed the company and assisted in locating three wet spray-painting operations in Avondale. These partnerships are set to support Systemair's growth plans for 2026 and beyond, as consultants and architects increasingly coordinate roof paint colour specifications for roof-mounted fans.

The new facility is strategically close to key supplier Anzor – just three doors down – and many contractors servicing Systemair operate nearby. This location has enabled seamless integration into the local business ecosystem, with neighbouring businesses extending a warm welcome.

Systemair offers one of the broadest ranges of energy-efficient fans, air handling units, and air distribution products for commercial and industrial projects. Its solutions are highly customisable and easy to select, install, and operate. Systemair NZ is part of the global Systemair Group, headquartered in Sweden, which operates 26 modern, efficiency-focused production facilities worldwide.

In recent years, Systemair NZ has reshored all manufacturing

operations. Moving to larger premises at 439 Rosebank Road supports the company's growth ambitions for 2026–27. Establishing assembly operations in Auckland required sourcing new local partners to ensure competitive pricing, consistent lead times, and guaranteed quality.

Today, Systemair NZ supplies more energy-efficient fans than any other supplier in the market. The company continues to innovate, striving for greater efficiency and productivity alongside its new business partners and solidifying its reputation as a leader in the industry.



Systemair NZ

Phone: 0800 100 326

Contact Email: Amritha.Samuel@systemair.nz

Website: <https://systemair.nz/>

C Tausi HVAC: Excellence for Kiwi Homes and Businesses

Cleith Tausi is an experienced HVAC professional and the owner of C Tausi HVAC, a New Zealand-based company specialising in residential and commercial heating, ventilation, and air conditioning solutions. With a career spanning more than two decades, Cleith has built a reputation for delivering high-quality workmanship, practical solutions, and reliable service across all aspects of HVAC installation, maintenance, and system design.

Cleith began his career working hands on in the field, developing strong technical skills in heat pumps, hot water heat pump systems, mechanical ventilation, and energy-efficient climate control technologies. Over the years, he has worked on a wide range of projects, from small residential fit-outs to complex commercial systems, gaining a deep understanding of both the technical requirements and the customer expectations that drive successful outcomes.

In founding C Tausi HVAC, Cleith set out to build a business that prioritises integrity, transparency, and long-term reliability. His company provides full-scope services, including system supply and installation, preventative maintenance, servicing, and custom ventilation design. Known for his attention to detail and commitment to doing the job right the first time, Cleith has become a trusted partner for homeowners, builders, and

commercial clients seeking dependable HVAC expertise.

Cleith is particularly passionate about modern heat pump technology and its role in improving comfort, efficiency, and sustainability in New Zealand homes and businesses. He continues to stay up to date with evolving industry standards and best practices, ensuring his clients receive informed, future-proof advice.

Driven, skilled, and dedicated to customer satisfaction, Cleith Tausi remains committed to providing high-quality HVAC solutions that stand the test of time.



C Tausi HVAC

Phone: 021 836236

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Business Nuts & Bolts

Business to Business advice from **RBA Members & Partners**



Jason Ennor
MyHR Co-founder and CEO

Proven Strategies for Motivating Employees

Everyone agrees that it's highly beneficial to have a team of motivated, happy people at your workplace. The business will be more productive and more profitable, with lower staff turnover and better customer outcomes.

But exactly how to motivate your employees and, just as importantly, keep them motivated can be easier said than done.

Here are some time-tested tips to help you boost company culture and keep your people happy and focused on doing their best.

Start with individuals

It's impossible to motivate your employees if you don't know who they are and what drives them.

Take the time to discuss their aspirations and find out what motivation looks like to them. From there, you can work on best aligning each person's role and tasks with their goals and tailoring motivational strategies to suit.

This is an ongoing, open conversation. It should start when your employee begins employment and continue with regular check-ins so you can adapt and refine your approach to support them.

Get the basics right

Some businesses can get distracted chasing outward displays of "cool." But nice decor and fancy initiatives won't mean much to your employees if the basics are not right.

When you hire someone, welcome them with a solid onboarding and induction process that quickly establishes them in the role and in the team. Pay your workers correctly and on time. Establish performance objectives at the start of a review period, not on the fly or halfway through.

Your company culture should be based on fairness and respect for all people, and you should ensure that everyone's behaviour aligns with those values.

Trust your team

Trust is one of the most important building blocks in establishing a strong company culture.

It goes both ways: managers need to trust their people to do the job properly without constant monitoring, and employees need to trust that their boss has their best interests at heart.

This doesn't come naturally to all managers; there can be a tendency to equate a trusting environment with a slack one where employees will take advantage.

But if you foster positive relationships with each individual and build trust by letting them use their initiative and work independently as much as possible, you'll build a more creative, self-sufficient team.

Set small, achievable goals

Research has found that people perform better when they have specific, challenging goals to achieve.

By breaking down larger objectives into smaller ones, you can help keep people motivated and focused. Team members get to clearly see progress and that their efforts have tangible meaning.

Involve your employees in the goal-setting process and make sure any targets you decide upon are specific and realistic; this allows employees to achieve them and to know when they have. Then you can celebrate your wins.

Recognise and reward employee achievement

Employees obviously get paid for their labours, but people like to have opportunities to go above and beyond and to be recognised for it.

Reward and recognition are far better long-term motivators than punishment; they prove to a person that they are doing the right thing and encourage them to keep doing it.

Rewards don't have to be formalised -- you can reward employees or teams for achieving goals or doing amazing work. It might be an impromptu lunch, an afternoon off, or as simple as an appreciative message.

Other motivational strategies

- **Show people the big picture:** Knowing how the job helps the company achieve its objectives encourages employees to perform and share in your success.
- **Give frequent feedback:** Frequent, meaningful feedback helps provide direction, certainty, and confidence.
- **Offer flexibility and regular breaks:** Flexibility in work arrangements (where possible) builds trust and supports a better work-life balance.
- **Provide opportunities for career development:** Employees want to learn and grow, and training and progression is an investment in long-term high performance and productivity.
- **Lead by example:** Business leaders set the standard of behaviour in the workplace that good employees will emulate. Be open, accountable, and proactive in helping individuals realise their potential.



Rob Morris
RGM Consulting

Setting Yourself Up for a Strong 2026

Speaking with business owners and leadership teams lately, there's a sense that momentum is starting to build again. After a couple of years dominated by uncertainty and caution, many businesses are seeing enquiry levels lift, pipelines strengthen, and confidence slowly return. With any luck, 2026 will be a better year for many New Zealand businesses – and not before time!

Moments like this matter. When conditions start to improve, often the gap between businesses that move with intent and those that drift widens quickly. The leaders who use this period to get clear and aligned tend to build momentum that compounds. Those who don't can find themselves busy - but not necessarily moving forward.

So, as you look ahead to 2026, here are four practical areas worth thinking through.

Start with a bold, long-term goal

Every great business is anchored by a clear, ambitious long-term goal. Not a budget number, and not a vague aspiration, but something genuinely inspiring. Something that stretches thinking and sharpens decision making.

A strong long-term goal acts as a filter. It helps you decide what opportunities to pursue, which to decline, and where to invest your time and resources. It helps attract the right sort of talent to your business. If your leadership team can't clearly articulate where the business is ultimately heading, it becomes very hard to align people, energy, and capital behind it.

Ask yourself: does our long-term goal genuinely excite us? And does it challenge us to think differently about how we run the business?

Get specific about the next three years

Long-term ambition is important, but it needs a bridge. That bridge is a clear picture of where you want the business to be in three years' time.

Three years is far enough out to require real change, but close enough to feel tangible. What will the business look like then? What capabilities must you have built? What will you be known for in your market?

This is also where sustainable competitive advantage comes into play. Over the next three years, how will you set yourself apart from competitors in a way that is difficult to copy? That might be through depth of expertise, customer experience, operational excellence, brand promise, or a combination of factors. Simply working harder is rarely enough.

Clarity here gives meaning to the work ahead.

Decide what really matters in 2026

With a long-term goal and three-year direction in place, the focus turns to execution. Strategy only creates value when it translates into action. Otherwise, it's just wishful thinking.

For the year ahead, discipline matters. What are the three to five priorities that, if executed well in 2026, would genuinely move the business forward towards its three-year destination?

This is not about long wish lists. It's about making choices. The best leadership teams debate these priorities robustly, challenge assumptions, and then commit fully once decisions are made. Alignment at this stage saves enormous frustration later.

A good test is this: could every member of your leadership team clearly and consistently explain the top 3-5 priorities for 2026 and why they matter? How about your broader team?

Zoom right in on Q1

Finally, execution happens in the here and now. As you enter the year, quarter one deserves particular attention.

Identify three to five specific priorities to be delivered by 31 March. Be explicit. What exactly needs to be achieved and how will it look by 31 March? How will you measure success? Who is accountable for each priority? What people, budget, and time are required to deliver them successfully?

Ambiguity is the enemy of execution. Momentum builds quickly when priorities are clear, ownership is defined, and resources are allocated deliberately.

As you look ahead to 2026, it's not hard to predict that things will get busier. The more important question is whether that effort is focused and aligned, and whether it's actually taking you where you want the business to go.

If you'd like to explore how these ideas apply in your business, feel free to reach out, or join me at the RBA Scaling Up Breakfast event on Tuesday 25th March.



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Ravina Ram
Matrix Security, 09 579 1567

Protecting Staff and Property During Major Events and Public Disruptions

Major events and public disruptions - from protests and large gatherings to transport shutdowns or severe weather - can quickly elevate risk for businesses. A proactive, layered security approach is essential to keep people safe and operations protected.

1. Risk pre-planning

Identify potential threats specific to the event or disruption, including crowd movement, access points, and nearby transport hubs. Having a clear plan reduces uncertainty and enables a faster response.

2. Controlled access and perimeter security

Temporary access controls, barriers, and monitored entry points help manage who can enter your premises. Lockdown capabilities and zoning protect critical areas if conditions change.

3. Real-time monitoring and intelligence

Live CCTV, remote monitoring, and incident alerts provide immediate visibility. Integrating physical security with digital monitoring allows rapid assessment and informed decision making.

4. Trained personnel on the ground

Professional security staff provide reassurance, crowd management, and rapid intervention when required - acting as both a deterrent and a first response.

5. Clear communication with staff

Staff need to know what to do and who to contact. Real-time updates, emergency procedures, and clear escalation pathways help reduce panic and improve compliance during disruptions.

6. Asset and site protection

High-value assets, vehicles, and sensitive areas should be secured in advance. Increased patrols and monitored alarms help prevent opportunistic theft or vandalism.



7. Business continuity and recovery

Plans should include remote monitoring, after-hours response, and rapid recovery measures to minimise downtime once normal operations resume.

In summary

Protecting staff and property during major events and public disruptions requires preparation, visibility, and coordination. A well-integrated security strategy safeguards people first, protects assets second, and ensures your business remains resilient - even under pressure.

How Matrix Security can help

Matrix Security can provide your business with a full risk assessment and security appraisal tailored to your people, property, and operational needs. Our experts identify vulnerabilities, recommend practical solutions, and design integrated security strategies to keep your business resilient before, during, and after major events.

Contact Matrix Security today to book your security risk assessment and ensure your business is prepared for whatever comes next.

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Alan McDonald
EMA Head of Advocacy

RMA Reforms: A Turning Point for Infrastructure, Investment, and the Environment

Balancing development with protection of the environment was always the aim of the Resource Management Act 1991 (RMA).

Unfortunately, the RMA has long been regarded as a handbrake on crucial infrastructure development, including much-needed housing, while also demonstrably failing in its task to protect the environment.

Work commissioned several years ago by the EMA, Infrastructure NZ, and Property Council NZ and carried out by the Environmental Defence Society clearly demonstrated that failure. That work acted as a catalyst for reform.

We've seen the impact of a bogged-down resource management system across sectors for many years. For example, it has taken a fast-track process to help unlock years of delays in approving much-needed electricity generation. Seventeen new solar and wind projects are now in the pipeline, with the new legislation likely to allow faster approvals, enabling Transpower to more quickly connect those new assets to the national grid.

Large-scale transport projects, housing developments, schools, and hospitals have all faced delays at the planning stage as consents grind on.

Regionally significant projects can be derailed by inconsistent rules, complex consent pathways, or overly cautious interpretations.

That's why the government's move to replace the RMA with the Planning Bill and the Natural Environment Bill is an important step forward for the country.

Under the new system, the Planning Bill will clearly define what can and cannot be done in any given city or region for 30 years ahead.

The legislation provides upfront clarity on land use and infrastructure corridors, which is a vast improvement on the old model, where regional and district plans varied widely and often conflicted.

The Planning Bill will take a regional approach but apply national rules, so you won't be subjected to multiple interpretations and variations of the same legislation as is currently the case.

Importantly, much of the complex work about deciding what can

go where, what's protected for environmental, cultural, or aesthetic reasons, and what's allowed for commercial, residential, and business development reasons will all be decided well in advance.

You'll get your consent - if you need one - if your project is in the right designated area and conforms to the planning and environmental standards.

Only those directly affected by changes will need to and be able to be consulted, with the emphasis on giving the go-ahead rather than finding reasons to say no. That shift may be difficult for those accustomed to the current system, but if RMA Minister Chris Bishop's prediction of a more than 40% reduction in consents is the outcome, it will be a boon for development.

Some groups seemed to think consultation was a default power of veto, instead of a way to improve outcomes. They would go to great and expensive lengths to stop projects they didn't like.

A new planning tribunal offers a streamlined path for resolving disputes without prolonged delays or excessive legal costs.

Equally important, the environment will also be protected within the regional plans, especially with a national body charged with enforcing the national standards consistently and rigorously. That body must be funded and resourced to carry out that critical role.

A single national framework for environmental limits, monitored and enforced centrally, will replace the patchwork of local rules. Setting the environmental limits will be critical to the success of the legislation, and where those limits are set will be fiercely debated.

Reimbursement from councils for regulatory takings of existing rights is another difficult area. Making councils accountable will make more careful consideration of the loss of existing private sector rights a weightier consideration for those creating the new regional plans.

Giving individual ministers the final say on limits and protections is also less than ideal. In the past, such decisions have been challenged all the way to the High Court. If the government changes, then the new minister may be able to make changes to suit the incoming government's philosophy. That's the kind of rapid change we are trying to avoid.

The EMA's view is that the new legislation will provide a faster, more efficient and more certain consenting system, while also locking in environmental considerations at a national level. However, it's crucial the legislation gets broad political support so it has a chance to succeed and endure.

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Bret Gower
Smith & Partners

Understanding Joint and Several Liability: What Every Business Owner Needs to Know

Joint and several liability is a common legal principle that appears in many business and personal arrangements, yet its implications are often overlooked until a dispute or default occurs.

Understanding how it works, when it applies, and the risks it creates is essential for anyone entering a shared obligation.

What is joint and several liability?

When parties are jointly and severally liable, each person is responsible for the full amount of the shared obligation. The principle has three key components:

Joint responsibility - All parties share collective responsibility for the entire obligation.

Several responsibility - Each party is individually responsible for the whole amount.

Right of contribution - If one party pays more than their fair share, they may seek reimbursement from the others.

Together, these elements allow a claimant to pursue any one party for the full sum owed, leaving the paying party to sort out contributions from others later.

How does joint and several liability arise?

Joint and several liability can arise because people have made a promise together or because the law imposes it due to shared conduct or purpose.

It appears frequently in everyday commercial agreements, including:

- **Loan agreements and guarantees**, where co borrowers or co guarantors are each liable for the entire debt.
- **Leases and tenancy agreements**, where tenants and guarantors are liable for rent, outgoings, repairs and sometimes legal costs.
- **Construction and consultancy contracts**, where different professionals (such as architects or engineers) may be jointly

responsible for defects or project failures.

- **Partnerships**, where partners are responsible for debts the partnership incurs.

Joint and several liability can also be imposed through common law or statute. Courts may find multiple parties jointly liable where they have together caused loss, and some legislation expressly imposes joint liability where obligations are breached collectively.

Why does joint and several liability matter?

The most significant consequence is that any person who has agreed to joint and several liability can be pursued for the entire amount if others cannot pay - for example, if a co signatory becomes insolvent, disappears, or simply refuses to contribute. This exposes each party to much higher risk than they might expect.

From a claimant's perspective, the principle maximises the chance of recovering the full amount owed. For lenders, landlords and clients, this protection is valuable. For business owners and individuals giving the promise, it increases personal and commercial exposure.

Joint and several liability also shapes how litigation unfolds. Defendants who are sued may bring contribution or indemnity claims against others who share the obligation, adding complexity and cost.

Because the financial stability and conduct of other parties directly affect your own liability, joint and several arrangements underscore the importance of choosing business partners carefully, managing shared obligations responsibly, and monitoring compliance over time.

New Zealand law does provide limited exceptions where imposing joint and several liability would be unjust - for example, where there is a large disparity in culpability or financial capacity - but these exceptions are narrow and not guaranteed.

Conclusion

Joint and several liability is a powerful principle that can significantly increase personal and commercial risk. Before entering any agreement that includes joint and several terms, or if you receive notice that such liability may apply, it is important to seek legal advice. A clear understanding at the outset can prevent substantial financial and legal consequences later.

For initial advice, speak to a commercial lawyer at Smith and Partners, contact Bret Gower by email bret.gower@smithpartners.co.nz or call 09 8376893.



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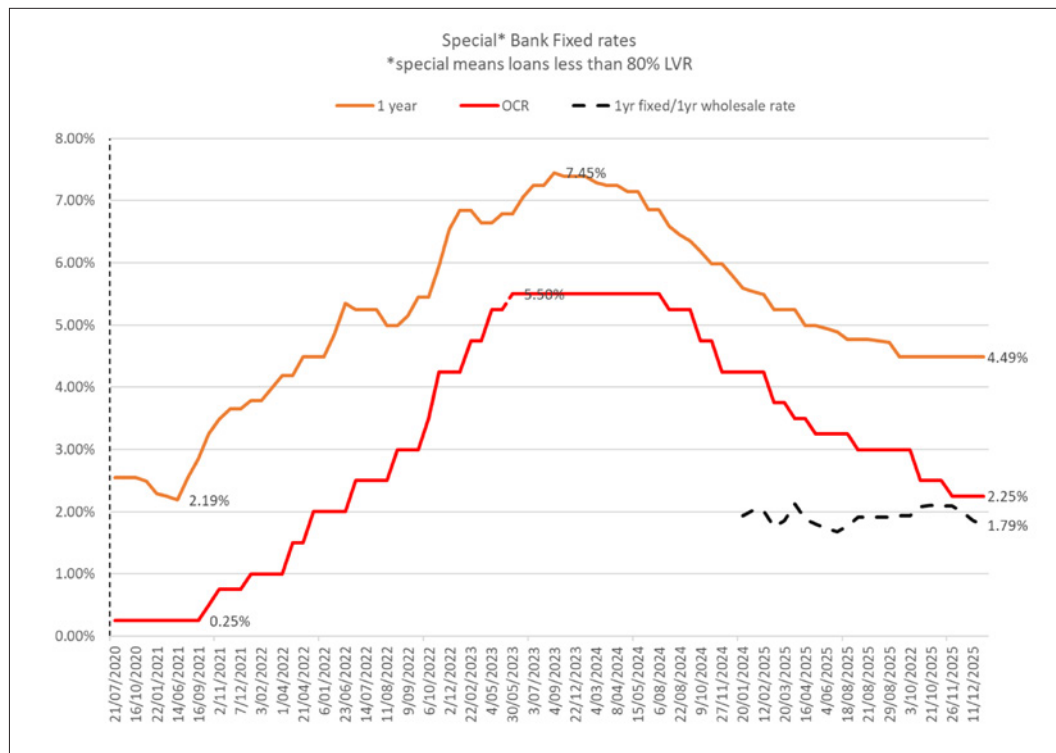
Bernard McCrea
Abbott Insurance Brokers

Blink and you probably missed it

One could say, if you blinked, you missed it, being the bottom of the latest interest rate reduction cycle. Over the past two years, rates have steadily tracked downwards, but since late November

The main reason is the rising wholesale funding costs, which is what the banks pay to access funds to lend out. In late November, wholesale funding costs lifted by around 0.40% to 0.80% for one to five-year terms. At the same time, banks competed strongly, offering cashbacks of up to 1.50% of the loan value. Both things squeezed their margins and until those margins improve, we're not likely to see further drops in mortgage rates.

Longer-term rates have also moved up and now sit above 5% for the first time in some while. That said, rates starting with a 4-5% are still better than those beginning with a 6-7%, so there's an opportunity to look at some options. For example, when your fixed rate comes up for review, it may be worth keeping repayments at the current level if you can. This reduces the total amount you repay and can shorten your loan term by two or three years. For example, on a \$600k loan over 25 years at 6.50% pa, monthly repayments would be \$4,051. If the rate dropped to 4.95% and you kept repayments the same, the mortgage term would shorten to just over 19 years.



Another smart move is to direct any savings from lower rates into your KiwiSaver account. Even small extra contributions add up over time and can make a real difference to your retirement balance.

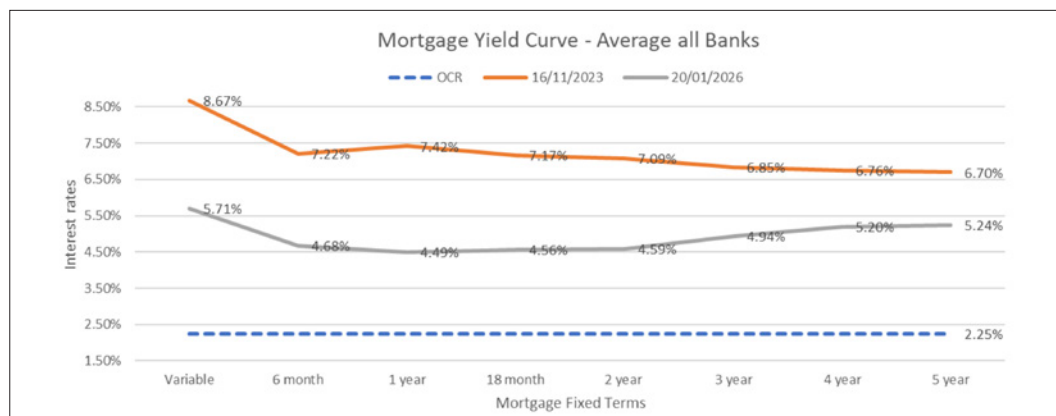
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Bernard McCrea
Financial Adviser
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027 486 2501

2025 that trend seems to have ended. After the 29 November RBNZ cut, lower mortgage rates have stopped flowing through, at least for now it appears.



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