

# Round about.

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Newsletter Dead?**

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Cover: Top Tier Trailers Director David Serjeant

With thanks to our partners ...



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# From the Chair

Rebecca Harris (Bex), RBA Chairperson, rebecca@i-e.co.nz



## Investing Time in People

This month, I had the opportunity to attend the Icehouse Ignite conference, and I came away energised, challenged, and inspired. Like many of us right now, I'm thinking a lot about how businesses navigate constant change, whether that's economic pressure, new technology, shifting customer expectations, or simply the pace of modern work. The conference couldn't have been more timely.

Across a range of speakers and perspectives, one strong theme kept surfacing: the importance of high-performance teams. Not in a buzzword sense, but in a very human, practical way. The message was clear: no matter how good the strategy, technology, or idea, it's people working well together who ultimately determine success. In an environment where things change quickly and certainty is rare, strong teams are

no longer a "nice to have" – they're essential.

What really resonated with me was how often high performance was linked back to trust, clarity, and belonging. The best teams aren't necessarily the busiest or the loudest; they're the ones where people feel safe to speak up, challenge ideas, and take responsibility. They have a clear sense of purpose, understand how their individual roles contribute to the bigger picture, and are supported by leaders who set direction while making space for others to lead.

Another recurring idea was that high performance doesn't mean relentless pressure or burnout. In fact, the opposite is true. Sustainable performance comes from teams that look after each other, celebrate progress, learn from setbacks, and keep improving together. That message feels especially relevant right now, as many businesses balance ambition with wellbeing and long term resilience.

Listening to these speakers made me reflect on Rosebank and the strength of our business community. In many ways, Rosebank itself operates like a team. We're made up of diverse businesses, industries, and people, but we're connected by shared challenges

and opportunities. When we collaborate, share knowledge, and support one another, we create something stronger than any one business on its own.

This is where the role of the RBA becomes so important.

Through events, initiatives, and connections, the association helps bring people together and creates space for those conversations that build trust and capability. I'm increasingly aware that high performance

isn't just about individual workplaces – it's also about how we operate as a wider business community.

As RBA Board Chair, experiences like Icehouse Ignite reinforce my belief that investing time in people, relationships, and culture is never wasted. I'm keen to continue supporting initiatives that help Rosebank businesses connect, learn, and grow together. I look forward to continuing these conversations at upcoming RBA events and hearing your perspectives on what high performance looks like in your world.

In a time of constant change, one thing feels certain: when people work well together, good things follow.

Regards,

**Rebecca Harris,**  
RBA Chairperson

**In a time of constant change, one thing feels certain: when people work well together, good things follow.**

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# Kimmy's Korner

Kim Watts RBA General Manager

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## From Numbers to Growth: The Icehouse Financial Skills Workshop

Running a business today requires more than intuition or experience alone - it demands strong financial understanding and confident decision-making. For many business owners, the Icehouse Financial Skills Workshop has become a practical and empowering way to build those capabilities and turn financial insight into real business growth.

The workshop is designed for business owners and leaders who want to better understand the financial drivers of their organisation without getting lost in complex accounting theory. Instead, it focuses on real-world application. Participants learn how to read and interpret financial statements, understand cash flow in depth, and identify the key levers that influence profitability and sustainability.

A major strength of the programme is its practicality. Rather than abstract



concepts, attendees work through scenarios and tools they can immediately apply within their own businesses. This includes improving financial decision-making, strengthening pricing strategies, managing working capital more effectively, and planning for both short-term pressures and long-term growth.

For many participants, the shift in confidence is immediate. What once felt like overwhelming financial data becomes a clear story about how the business is performing and where opportunities lie. This clarity allows business owners to move from reactive decision-making to proactive strategy.

The impact of the workshop is often described as transformative. Two business owners were awarded the opportunity to attend the Icehouse Financial Skills Workshop, reflecting the value placed on strengthening financial capability within the business community. This is what they had to say:

*"I have done a number of workshops and even completed an MBA over the past*

*few years, but I am struggling to think of a course I have done that was more impactful or provided more practical content that can be immediately applied to our business to see instant results. I would absolutely recommend anyone starting a business, growing a business, or even directing a business through the current economic environment to consider taking this course."*  
Greg Arnold, Kitchen Mania

*"Big thanks to Matt Bellingham and The Icehouse team for a great two-day course with a diverse group of participants from a range of industries. I got a lot out of the experience, enjoyed it thoroughly, and found it really valuable and engaging. I also appreciated the opportunity from the RBA and enjoyed connecting with other people from Rosebank Road".*  
Michael Hawkins, Blum

Beyond individual benefit, the workshop also strengthens the broader business ecosystem. When more leaders are financially confident, businesses become more resilient, better prepared for uncertainty, and more capable of sustainable growth. This contributes to a healthier and more informed business environment overall.

In an increasingly challenging economic environment, financial capability remains a key enabler of better decision-making and long-term resilience.

**This clarity allows business owners to move from reactive decision-making to proactive strategy.**

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# Rosebank Advocates

With **Dr Grant Hewison**, specialising in local government consultancy and legal services



## Te Ara Hauāuru Northwest Rapid Transit Project: Whau Local Board Response

The Whau Local Board has formally responded to a Notice of Requirement lodged by the New Zealand Transport Agency (NZTA) for the Te Ara Hauāuru Northwest Rapid Transit project. The response highlights that

Dr Grant Hewison

the Northwest Rapid Transit project does not directly link to the Rosebank Peninsula, especially the Rosebank commercial/industrial employment area.

The response forms part of Auckland Council's wider coordinated submission process on 12 Notices of Requirement associated with the major transport infrastructure proposal. While Auckland Council is the requiring authority for some projects, NZTA is leading the rapid transit proposal designed to improve public transport connections between West Auckland and the city centre.

The Te Ara Hauāuru project proposes a new rapid transit corridor stretching from Brigham Creek Road to the city centre, with connections to the State Highway 16 corridor and surrounding transport networks. The project has been publicly notified and submissions sought from local boards and affected communities.

In its submission, the Whau Local Board acknowledged the importance of rapid transit investment for the Northwest and recognised the broader regional benefits of improved public transport. However, the board also expressed concern that the current proposal risks overlooking the specific needs and identity of the Rosebank Peninsula and the Rosebank industrial area.

A key issue raised by the board is the potential impact on accessibility for businesses and workers located on the peninsula. The board noted that Rosebank Road serves more than 500 businesses and approximately 8,000+ workers, making it one of Auckland's most significant industrial employment areas. It was stressed that transport planning must carefully balance regional rapid transit objectives with the practical operational needs of local industry and freight movements.

Central to the Whau Local Board's concerns is a need for additional investment to improve connectivity into the Rosebank peninsula, including consideration of an extra station or enhanced transport access at the end of the Rosebank Peninsula. The board argued that without improved local connections, the

rapid transit project could unintentionally isolate businesses and workers from the wider transport network.

The submission also highlighted concerns about congestion and freight efficiency around State Highway 16 and the Northwestern Motorway. The board requested robust mitigation measures to prevent additional pressure on the already heavily used road network servicing Rosebank's industrial precinct. Members noted that reliable freight access is critical, not only for local businesses, but also for Auckland's broader economy.

Beyond transport efficiency, the Whau Local Board emphasised the cultural and environmental significance of the area. The board requested that any design changes associated with the project include stronger recognition of local identity and opportunities



for cultural expression. This includes reflecting mana whenua values and ensuring that the project contributes positively to placemaking and the character of the peninsula.

The board also raised concerns about the proposed construction timeframes and associated disruptions. Members cautioned that prolonged construction periods could place additional strain on local businesses already dealing with transport pressures and economic uncertainty. They requested that construction staging and traffic management plans minimise disruption wherever possible.

Another issue identified was the need for improved integration between rapid transit infrastructure and existing local transport systems. The board argued that successful rapid transit projects must connect effectively with local roads, employment hubs, and walking and cycling infrastructure to deliver meaningful benefits to communities.

Auckland Council officers will continue to coordinate feedback from local boards before final positions are confirmed.

The future design and operation of Rosebank and the surrounding transport connections are likely to remain a significant focus as the project progresses through the planning and approval process.

# Rosebank Rewards



## Local Businesses Supporting the Local Workforce.

You might not know it, but if you're a member of the Rosebank Business Association you are eligible for all the perks.

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# Rosebank News & Events

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

## LINE CAPITAL

### Line Capital Hosting

Join Us for an Evening with Line Capital.

The Rosebank Business Association invites members to an evening hosted by Line Capital, a New Zealand-based non-bank lender helping businesses access fast, flexible funding solutions outside traditional banking channels.

Hear from Head of Growth Stefan Vujcich, joined by Managing Director Sam Coleman, as they share insights into alternative business funding options, how Line Capital supports Kiwi businesses with tailored lending solutions up to \$500,000, and the practical ways businesses are using finance to support growth, manage cash flow, and unlock new opportunities.

This relaxed networking evening is also a great opportunity to connect with fellow Rosebank businesses while learning more about flexible funding solutions designed for today's business environment.

Whether you are planning for growth, exploring funding options, or simply looking to connect with fellow local businesses, we'd love to have you join us.

#### Line Capital Hosting

**Where:** Debt Managers,  
485D Rosebank Road

**When:** Thursday, 18 June 2026

**Time:** 5pm -7pm

**RSVP:** maureen@rosebankbusiness.co.nz



### FENZ Seminar Commercial Building Fire Safety: Key Risks and Considerations

Join Fire and Emergency's Auckland City District Community Risk Management Team, Bex Baddeley (Senior Advisor Community Readiness & Recovery) and Nicky Lafferty (Advisor Risk Reduction), for an informative session on the key fire safety risks and considerations for commercial buildings.

This session will cover practical steps to help keep your building safe, support emergency preparedness, and ensure staff know how to respond in the event of a fire.

Don't miss this opportunity to strengthen the safety of your building, your people, and your wider community.



#### FENZ Seminar

**Where:** Browne St, 50 Rosebank Road

**When:** Tuesday, 23 June 2026

**Time:** 7:30am - 9am

**RSVP:** maureen@rosebankbusiness.co.nz



## Lunch with Nick Tuffley



Nick Tuffley started as ASB's Chief Economist in 2007. Since then he and his team have focused on helping the bank's customers and the wider public understand what is happening in the economy and what to think about going forward when making business and personal financial decisions.

Hear from Nick about how the NZ economy will fare over the next couple of years, and in particular how this year's Middle Eastern conflict will affect the country.

Transportation costs have lifted dramatically around the world, and global supply chains of key products have been disrupted. NZ is in the midst of adjusting to the impacts, which include higher inflation and weaker consumer demand in the short term. Find out how your business or customers could be impacted, while also keeping an eye out for opportunity once the economic recovery eventually gets back on track.

### Lunch with Nick Tuffley

**Where:** Encounter,  
495 Rosebank Road, Avondale

**When:** Thursday, 2nd July 2026

**Time:** 11:30am - 1:30pm

**RSVP:** maureen@rosebankbusiness.co.nz



## LinkedIn for Beginners: Building Your Professional Brand and Network



Join Michelle Halvorsen-Jones, Founder of Momentix, for a practical introduction to LinkedIn and how to use it effectively for business growth, professional visibility, and meaningful networking.

Whether you're new to LinkedIn or have a profile that's been sitting untouched for years, this session will cover the fundamentals of building a strong presence and making the platform work for you.

In this beginner-friendly workshop, you'll learn:

- Why LinkedIn matters in today's business environment
- How to create a professional and credible profile

- The key elements of an effective LinkedIn presence
- Best practices for networking and building connections
- How to engage with content and grow your visibility
- Common mistakes to avoid

Designed for business owners, professionals, job seekers, salespeople, and anyone wanting to build their personal brand, this session will provide practical tips you can apply immediately.

### LinkedIn Seminar

**Where:** Browne St, 50 Rosebank Road

**When:** Wednesday, 22 July 2026

**Time:** 9:30am - 11am

**RSVP:** maureen@rosebankbusiness.co.nz

# EMEX 2026

EMEX 2026, held from 26–28 May at the Auckland Showgrounds, once again showcased the very best of New Zealand’s engineering, manufacturing and technology sectors. As the country’s largest manufacturing technology trade show, EMEX brings together industry leaders, innovators and businesses to explore the latest advancements in automation, robotics, machinery, Industry 4.0 solutions and smart manufacturing technologies.

This year, seven Rosebank businesses proudly exhibited their products and services, highlighting the strength, innovation and expertise that exists within our local business community. The event provided valuable opportunities to connect with industry professionals, build new relationships and demonstrate the capability of Rosebank companies on a national stage.

A particular highlight was seeing Kayne Mulcahy from Mulcahy Engineering featured as a keynote speaker at the Make NZ Industry Conference. Kayne contributed to discussions focused on human capital challenges, workforce skills for the future, and creating opportunities for growth within New Zealand’s manufacturing sector.

With a history spanning more than 40 years, EMEX continues to showcase the strength, innovation and future direction of New Zealand’s manufacturing sector.



Cadpro



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TradeZone

# Stand Tall for a Workmate

'Stand Tall for a Workmate' has now entered its second year, continuing to recognise the incredible people who make a difference every day. This year, staff had the opportunity to nominate a colleague to attend the Auckland Zoo on Saturday 23 May for either the Giraffe or Red Panda Experience. Winners were also able to bring along a family member or friend, with the experience proudly sponsored by the RBA.

Following the success of last year's event, this year was just as memorable, with recipients sharing fantastic photos from their close-up encounters with giraffes and red pandas feeding. It was inspiring to see so many nominations celebrating qualities such as resilience, hard work, and being a great all-round team player. Initiatives like this continue to highlight the strong culture and appreciation across our workplace.



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



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-   
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# Top Tier Trailers:

On The (Off)Road To Success

If you're in the market for a new camper or work trailer, look no further than Top Tier Trailers on Fremlin Place. The importer and retailer of tradesperson ("tradie") trailers and camper trailers offers a wide range of easy-to-transport, kitted-out options perfect for work, adventure, or both.

"The tradie trailers are designed for tradespeople like builders, landscapers, plumbers, and electricians," explains David Serjeant, one half of the partnership behind Top Tier. "They're perfect as a tool trailer."

And so much more. Depending on the model, the tradie trailers include features like storage lockers, a built-in radio and MP3 player, and even a 5-tonne hydraulic tipper. Need power to stay on the tools for longer? Choose the model with the rooftop solar panels, the 2200w inverter, and 240-volt battery that allows you to charge up and get back to work. Add to that an 80L water tank, LED lighting inside and out, and a central locking security system, and you'd be ready to take on any job.

If you're looking for something that's more play than work, the camper range is stocked with unique off-road trailers that make setup a breeze. The camper trailers offer the majority of amenities you'd find

in a caravan but with the experience of a tent, either a hard or soft shell that essentially pops open like a rooftop tent you might see perched atop a four-wheel drive.

“They’re quite different to what people expect a trailer would look like,” says David. “They’re really quick to set up, and you’re up in the air, so you don’t have the cold of the ground coming up through the bottom of your tent. It extends the season, so you can tent for a little bit longer.”

Depending on the model, the camper trailers can include hot and cold water, a kitchen with its own sink and multi-burner gas cooker, portable fridge-freezer, built-in stereo, and lights outside and throughout. The biggest model can carry up to 140L of water and is spacious enough to hold a king-sized bed and lounge area that can be turned into an extra double bed.

“It’s almost everything that you find in a standard caravan, except for a toilet,” says David. (Although Top Tier also sells chemical toilets designed to come along for the ride.)

And when it comes to price, Top Tier’s trailers, whether for work or outdoor adventures, are easier on the wallet than other options on the market. “They range in price from 10k to around the 40k mark,” says David, “whereas a brand-new entry level caravan is upwards of 60K.”

David, a landscaper by trade, founded Top Tier Traders with his business partner, Jono Higgins, after deciding it was time for a less physically taxing career. As a tradie himself, David says he fell in love with the idea of a trailer that was equipped with everything you needed for the perfect portable worksite. “The product was something we thought New Zealand would grab hold of, so we thought we’d just give it a try.”

Jono, meanwhile, is a major camping enthusiast, so the pair looked at importing both types of trailers from overseas. (David now says that having a camper trailer means he embarks on a lot more outdoor adventures.)

Although the business itself is new, its launch was a long time in the making; David and Jono did a year of solid research before they acquired their first three trailers in January 2025. They have



since developed strong relationships with five factories overseas that have been supplying similar products into Australia for over 15 years.

Now there is a range of trailers ready to roll in their Rosebank showroom, with stock turning over regularly, as well as a growing community of camper trailer enthusiasts meeting up in their Top Tier trailers.

And the trailers themselves are only the beginning. The business is looking to branch further into accessories, and they’ve added the rooftop tent-focused Top Tier Tents to their brand family, which includes hard and soft-shell rooftop tents and 180° and 270° awnings.

“I’ve also started designing trailers myself for customers who want to customise what we’ve got,” says David. “I’ve now done three for different customers, with one trailer currently on its way down to Wanaka. There’s lots of room for us to grow. It’s new, it’s exciting, it’s scary, it’s all of the above.”

To check out Top Tier’s versatile range for yourself, visit [toptiertrailers.co.nz](http://toptiertrailers.co.nz) or stop by the Top Tier Trailers showroom and workshop at 5B Fremlin Place from 9 am until 4 pm Monday to Friday and 10 am till 2 pm on a Saturday (no appointment needed). *Story by Beth Caunter*

## MAKING LIFE EASY FOR TRADIES AND CAMPERS



30 years on Kiwi worksites and in the outdoors taught David Serjeant and Jono Higgins one thing: The right gear didn't exist. **So they built it.**



Top Tier Trailers delivers high-quality, practical trailer solutions engineered specifically for New Zealand businesses and adventurers. Whether you're pulling up to a job site or heading off-grid.

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 Jono: 021 969 938

[www.toptiertrailers.co.nz](http://www.toptiertrailers.co.nz)

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## Email Newsletter

# Is The Email Newsletter Dead?

Anyone who has ever visited a business website, online retailer, or recipe blog is familiar with the pop-up boxes asking for your email address. But while gathering customer data in the form of email addresses is one of the anchor points of a good marketing strategy, are email newsletters themselves still effective – or are they destined for a digital death in the spam folder?

“They’re definitely effective,” says Sarah Walden, Head of Marketing and co-founder of Kumeū Media, a marketing, brand, and communications consultancy. “If you use a channel well, you actually have a very special connection to people and direct, one-to-one communication with them. You’re nurturing them through the marketing funnel: making people aware of your brand, making them consider you, and then selling to them.”

Elizabeth Slade, who heads up marketing firm C i Marketing, photography and videography specialists Parallax Films, and lift parts importer Cirrus International, agrees that email newsletters can be incredibly effective. In fact, she says, the monthly newsletter sent out from one of her businesses has an open rate double that of the industry standard and consistently results in inquiries and purchases.

She stresses that email newsletters may not work for everyone. “But if it has a purpose and it can result in what you want, which doesn’t have to be sales – it could be educational and formative – it doesn’t cost you anything really, bar your time, to give it a go.”

A good starting point, says Sarah, is the subject line. “To have an effective newsletter, you need people to be opening them in the first place,” she says. “The subject line is critical. If it’s very

generic, people just aren’t going to open it.”

Stumped on what to write about? Grab a pen and paper and take some time to brainstorm, says Elizabeth. “It has to be specific for you, what you sell and who your audience is,” she says. “I would be taking stuff out of your own brain as a business owner and using that. People love hearing from the business owner.”

“A newsletter is a place to offer value or answer a question,” adds Sarah. “Get people thinking – you want people engaging with it. People already know that you’re there to help with the product or service you offer. So solve a problem, offer advice, maybe share a freebie. You need to demonstrate value before you try to sell to someone.”

Next, keep it simple. And short. “It doesn’t have to be a novel,” notes Sarah. “A lot of people probably have a lot of great things to say, but it comes down to keeping it simple.”

Elizabeth agrees. She says that she often sees newsletters with far too much written copy, covering too many different subjects. “We keep to being very clear and focused in our newsletters, so we’ll do no more than three messages or topics. Sometimes it’s just one thing. If there is more than one topic, we’ll try to make sure they’re part of a theme that’s of interest to the people reading it. If they’ve read the first part of it, they’ll want to read the rest of it as well.”

The layout of the newsletter is also important. This includes not only a clean, clear design, but keeping an eye on how it will look on different devices and screens. “You’ve got to think about the



Sarah Walden of Kumeū Media

fact that people are using so many different devices and email clients,” says Elizabeth. “There’s nothing worse than getting an email and you have to try and scroll across the screen because someone hasn’t optimised it for a mobile device. I’ll just lose interest and click out of it.”

Equally important is writing in a voice that is authentically yours. With the rise of generative AI, some business owners might be tempted to outsource a task like the monthly newsletter to an AI

assistant. This is a mistake, say both experts.

“People need to remember that your voice is what makes your brand authentic,” says Sarah. “That’s kind of the whole point of it. People want to see the human side of your business.”

And, she adds, anything AI generated is becoming more obvious, since it often sounds the same. “And that means you don’t stand out. If you sound like everyone else, it’s almost the opposite of what you’re trying to achieve.”

Sarah says that her favourite email newsletters feel personal, almost like a message from a pen pal, because of their tone. “Look at your newsletter like it’s a letter to someone, almost like a conversation.”

“If people are using AI and copying and pasting it directly, we can tell,” agrees Elizabeth. “The structure and the formatting are exactly the same.” It’s an important part of your strategy, she says, to make sure that not only does your email newsletter sound like you, but that it resonates with your audience.

“Obviously you’ve got to think about who’s reading it and making sure the tone of voice is your brand voice. For example, if you’re not a really corporate business – maybe you’re focused on tradies – don’t start writing in corporate terminology. That’s not going to resonate with them.”

That brand authenticity should also extend to any images you use. Elizabeth says that your own photos – even if they’re snaps you took yourself of packing orders, a recent event, or your team in action – will connect better with your audience than an image pulled from the Internet.

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Elizabeth Slade of C i Marketing

"I'm okay with stock images," she says, "but be really selective and intentional about making sure they match the tone and colours of your brand. Honestly, a poorly taken iPhone photo is going to resonate better than a completely irrelevant stock image. And I say that as a professional photographer."

Ultimately, to discover whether email newsletters work for you and your business, it's crucial to measure your results.

"It's important to be testing and learning and pivoting so you

can understand how your emails are performing," says Sarah. "Look at your open rates, your click rates. Are the emails getting delivered? Are you seeing conversions?"

If you're still on the fence, Elizabeth says there's no risk in trying it out. "If there's a chance that people might read it," she says, "then I would say give it a go for six months for a year, see what happens, measure it, and make a conscious decision based on the results."

*Special thanks to Sarah Walden of Kumeū Media. Check out the helpful tips on their blog at [kumeumedia.co.nz](http://kumeumedia.co.nz).*

*Additional thanks to Elizabeth Slade of C i Marketing ([cimarketing.co.nz](http://cimarketing.co.nz)). For more tips and insights, listen to her new podcast, *The Visual Marketing Podcast*, on all podcast platforms.*

Story by Beth Caunter.



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# Western Mailing Hosting

In late May, Western Mailing hosted the RBA and its members at its Auckland facility, providing a valuable chance to connect with the team in an informal setting.

Western Mailing provides secure digital and physical customer communications, managing everything from data handling to final delivery across mail, email, print, SMS, invoicing, and other channels.

With more than 40 years of experience supporting organisations across New Zealand, Western Mailing recognises the importance of delivering communications accurately and effectively.



Kim Watts and Western Mailing's GM Trevor Doorley



Western Mailing's Roisin Connolly



Trevor Doorley and Bronwyn Seabrook



Ashley Goodwin, Roisin Connolly and Catherine Goodwin



Nina Yugovich and Nick Scholtens



Hamish Maude, Andrew and Murphy Sua



John Callander and John Riddell



John Rehman and Ashley Goodwin



Maureen McDonnell and Roisin Connolly



Jared Wrennall and Bub



Ashley and Catherine Goodwin and Bret Gower



Kim Watts, Bex Harris and Michele Mill



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# Member Profiles

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

## Asset Property Services Ltd

Asset Property Services Ltd is an Auckland-based painting, decorating, and property maintenance company proudly built on quality workmanship, reliable service, and strong client relationships.

Led by Ryan Bostock, Asset Property Services has been operating for over 10 years and has grown into a trusted local team servicing residential, commercial, and body corporate clients across Auckland. The company specialises in interior and exterior painting, plastering, roof restoration, house and building washing, kitchen splashbacks, and maintenance painting.

As Registered NZ Master Painters, Asset Property Services takes pride in delivering professional results with a strong focus on preparation, communication, and long-lasting finishes. Their team understands that every property is different, and they work closely with clients to provide practical advice, clear scopes of work, and a high standard of finish from start to completion.

One of the company's key mantras is: "Preparation is key to a successful project." This approach sits alongside their well-known tagline: "Your Property, Our Passion."

Over the past decade, Asset Property Services has worked on everything from family homes and rental properties through to commercial buildings, body corporate maintenance projects, and character home restorations. Their reputation has been built through trust, repeat clients, strong reviews, and a hands-on approach to every job.

Ryan and the team are always happy to help with upcoming projects, whether it's refreshing an interior, restoring an exterior, washing and maintaining a building, or planning larger commercial painting works.



### Asset Property Services Ltd

Ryan Bostock

Phone: 021 165 0538

Email: [ryan@assetpropertyservices.co.nz](mailto:ryan@assetpropertyservices.co.nz)

Website: [www.assetpropertyservices.co.nz](http://www.assetpropertyservices.co.nz)

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# Business Nuts & Bolts

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



Paul Jarvie,  
EMA Employment Relations  
& Safety Manager

## What Gibson v Maritime NZ Means for Business Leaders

Health and safety leadership in New Zealand has reached a turning point. The High Court's precedent-setting Gibson v Maritime NZ [2026] decision signals clearly that assumption and tick-box compliance are no longer enough.

Boards, chief executives, and business owners must now be able to demonstrate, with confidence and evidence, that their health and safety systems are working in practice when it matters most.

The case arose from a fatal incident at the Ports of Auckland in 2020, when a worker was killed during container-handling operations. The organisation was prosecuted as a PCBU (Person Conducting a Business or Undertaking), and its chief executive was personally charged for failing to exercise due diligence under the Health and Safety at Work Act 2015.

When the conviction was upheld on appeal in 2026, it marked the first time a senior executive of a large and complex organisation had been held personally liable under these provisions. The implications extend well beyond the facts of the case. It confirms that accountability for health and safety sits firmly with those at the top.

One of the most important aspects of the judgment is what it says about leadership responsibility. This was not a case involving an indifferent or disengaged leader. There was evidence of investment, systems, and genuine intent to improve safety. However, the Court made it clear that these factors were not enough.

The legal test is not whether a leader tried hard or cared deeply. It is whether they did what a reasonable, diligent, and competent officer would have done in the same circumstances.

In this case, the Court found that the steps taken, while positive, did not go far enough. For many organisations, governance has traditionally relied on dashboards, KPIs, audit summaries, and policy frameworks. These tools can create a sense of order and control, but the Gibson decision exposes their limitations.

The Court was clear that formal systems do not provide protection on their own. What matters is whether those systems reflect what is actually happening on the ground and whether they can identify unsafe practices when they occur.

Leaders should now be asking:

- How do we know this control is working?
- What evidence shows that unsafe behaviour is being detected?
- What would alert us if the system began to fail?

These questions go to the core of effective oversight in a modern health and safety framework.

Another defining feature of the case is the confirmation that officer duties are personal and cannot be delegated away. In large organisations, responsibility is often spread across multiple layers of management. This decision makes it clear that ultimate accountability remains with those in leadership roles.

Even where operational tasks are delegated, the duty to exercise due diligence remains. Leaders must satisfy themselves that risks are understood and that controls are both in place and effective.

The case also challenges the traditional distinction between governance and operations. Governance has often been viewed as separate from day-to-day execution. The Court made it clear that this separation does not hold when it comes to health and safety.

Senior leaders, particularly CEOs, often operate across both domains. Risks emerge in operational settings, and leaders will be judged on how well they understand and oversee those risks.

The decision also highlights the need to rethink how organisations control risk. Many businesses rely heavily on behavioural controls, such as training, procedures, supervision, and signage. While these have a role, they depend on human decision-making and are therefore vulnerable.

For high-consequence risks, stronger controls are expected. Where reasonably practicable, this means physical or engineered controls that do not rely on individual behaviour to be effective. This reinforces the importance of applying the hierarchy of controls and prioritising solutions that reduce reliance on human judgement under pressure.

Perhaps the most important takeaway from the Gibson decision is cultural. The Court has made it clear that the absence of bad news is not evidence of good performance. It may instead indicate that the system is not capable of identifying problems.

Effective leadership requires a willingness to question and probe. It requires curiosity rather than comfort, and openness to the possibility that risks are not fully understood.

For employers, the implications are clear. Boards must move beyond passive oversight and towards active verification. Attention must focus on the risks with the potential to cause the greatest harm. Systems must be tested under real conditions, not simply assumed to work.

Because when something goes wrong, there are no second chances to demonstrate due diligence. Only the evidence of what was done, and what was not.

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Tam Irvine  
Smith & Partners

## Directors' Duties When a Company Faces Insolvency

### What New Zealand Directors Need to Know

Under the Companies Act 1993, company directors must balance the interests of shareholders and creditors. While this balance is straightforward when a company is solvent, it becomes more complex as financial pressure increases (particularly for parties who are both shareholders and directors as is often the case). Directors who fail to recognise and respond to this shift in circumstances risk personal liability.

### When Duties Begin to Shift

When a company can pay its debts as they fall due, directors' duties are primarily owed to the company itself. However, as insolvency becomes a real possibility, directors must increasingly take creditors' interests into account.

Early warning signs include cashflow pressure, difficulty paying debts on time, or reliance on short term measures to stay afloat. These issues often arise when customers delay payment, expenses rise unexpectedly, or the business is affected by higher interest rates, litigation costs, or major repairs.

Directors are expected to remain alert to these indicators and to constantly reassess the company's position as circumstances change.

### Heightened Scrutiny and Personal Risk

If a company later enters liquidation, directors' decisions will be reviewed with hindsight. Liquidators routinely examine whether directors acted prudently, kept themselves properly informed, and avoided overly optimistic assumptions.

Where breaches of duty are identified – particularly reckless trading – directors may face personal liability. The question is not whether the business ultimately failed, but whether directors responded appropriately as financial risk increased.

### Practical Steps for Directors

As financial pressure mounts, directors should adopt a more cautious and conservative approach. Key protective steps include:

- **Strengthening governance and records:** Decisions should be well documented, supported by up to date financial information, and clearly recorded in board minutes. Poor record keeping often attracts adverse scrutiny.
- **Exercising independent judgement:** Directors must not simply follow board consensus. Any concerns or dissent should be clearly expressed and recorded.
- **Seeking professional advice:** Where insolvency appears likely, independent advice from accountants, lawyers, or restructuring specialists can be critical. Reliance on properly documented advice demonstrates responsible decision making.
- **Tightening contracting practices:** Directors should prefer clear, written contracts with simple payment terms and avoid arrangements that expose the company to unnecessary risk.
- **Avoiding reliance on informal assurances:** If continued trading depends on financial support from shareholders or creditors, that support must be legally binding. Trading on informal promises may amount to reckless trading.
- **Reviewing insurance cover:** Directors should ensure that directors' and officers' insurance is appropriate for the company's size, risk profile, and financial position.

### Adopting a Cautious Approach to Decision Making

As the risk of insolvency increases, directors should respond with increasing caution. This approach should continue until the company either returns to financial stability or is placed into liquidation.

Early recognition of risk, disciplined decision making, and careful documentation remain the most effective ways for directors to protect both creditors and themselves.

If you are uncertain about your obligations as a director, or need help understanding the dilemma of balancing your role as director and your rights as a shareholder speak to Tam Irvine on 09 837 637 or email [tam.irvine@smitpartners.co.nz](mailto:tam.irvine@smitpartners.co.nz)



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Charlton Cowley  
Abbott Auckland Manager

## When Insurance Gets Cheaper: Why It's Not Always a Good Thing

That title may sound controversial, but behind every insurance premium is a global market most business owners never see. And right now, that market is shifting.

After several years of steep premium increases, the insurance market has softened, with insurers once again competing more aggressively for business. In insurance

terms, a soft market occurs when there is more capital, greater insurer appetite, and increased competition overall, placing downward pressure on premiums.

That sounds great for customers, but as always, it pays to understand what's going on beneath the 'good deal' on the surface.

### What actually drives insurance pricing?

At its simplest, insurers price risk based on three things: claim losses, global capital availability, and future risk outlook.

When insurers make strong profits and global investors see insurance as attractive, more capital flows in the market. That increases competition.

The result?

Insurers chase growth, pricing softens, coverage terms broaden, and businesses like yours have greater choice.

That's the current situation in the New Zealand market.

But here's the important part.

### Lower premiums don't always mean better protection

In softer markets, insurers can become more aggressive to win business. That can create opportunities, but it can also create shortcuts.

Policies can look similar on price while differing significantly

in policy wording terms. For example, the exclusions, excess structures and sub-limits, and claims responses can vary significantly.

That's why insurance becomes more strategic in softer markets. Because the real question isn't simply, "How much does it cost?" It's "What happens when something goes wrong?"

### The hidden cycle most businesses never see

Insurance markets tend to move in cycles. Hard markets are defined by higher premiums, tighter terms, and less insurer appetite, with the opposite applying in soft markets.

The challenge is that many businesses only react at renewal time, when pricing moves suddenly.

A more sophisticated approach is to use soft markets to stress test your coverage, improve wording quality, lock in insurer relationships, review your risk strategy, and benchmark your insurance programme structure.

In other words, smart businesses don't just buy insurance when the market changes – they use the market change to improve their overall resilience position.

### What does this mean for NZ businesses right now?

Some commentators say the insurance market is showing signs of hardening again in the next 12-24 months. For many businesses, the current environment may create opportunities to revisit programme design, challenge outdated assumptions, and review underinsurance risks.

We're working alongside our clients to take the best advantage of the current soft market and improve their overall protection, because when a claim happens, the cheapest policy and the best policy can lead to two very different experiences.

Reach out for a complimentary insurance audit if you'd like to know more.

**Contact Charlton Cowley, Manager Abbott Auckland, on 021 713 677 or email [charlton.cowley@abbott.co.nz](mailto:charlton.cowley@abbott.co.nz).**

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Pierre Wong, Senior Solicitor  
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## Not In My Backyard

For cross-lease owners, the question has never been whether you can build, but whether your neighbour will let you.

A recent Court of Appeal decision in *Liow v Martelli* [2026] has reshaped how cross-lease property owners should approach neighbours when seeking approval for renovations.

The ruling provides clearer guidance on what it means to “unreasonably withhold” consent when it comes to alterations and signals a more balanced approach between neighbours.

### Cross-lease ownership

Cross-lease titles remain common across New Zealand, particularly in urban areas. Under this structure, multiple owners jointly own the underlying land and lease exclusive areas (their homes) to each other, often for terms of up to 999 years.

Because of this shared ownership, most cross-lease agreements include a restriction that owners of a cross lease must obtain consent from the other owners before making alterations to their home. Importantly, that consent must not be “unreasonably” withheld.

### The issue: what does “unreasonable” actually mean?

Until now, the courts have relied on a long-standing test where a refusal would only be considered unreasonable where the impact on the neighbour was only minor or “trifling”.

In practice, this gave neighbouring owners significant control. Even relatively modest concerns could justify refusing consent, making it difficult for owners to carry out improvements.

In April 2026, however, the Court of Appeal rejected the above approach, finding that it imposed an overly restrictive test that did not reflect the wording or purpose of cross-lease agreements.

Instead, the Court of Appeal confirmed that “reasonableness” should be assessed in a more flexible and fact-specific way, and that the impact of any renovations should be assessed by all of the cross-lease owners.

That assessment involves a balancing exercise. The focus is on the position of the cross-lease owners as a collective, including the party seeking consent, recognising that those individuals may have competing or conflicting interests.

This represents a shift away from rigid legal thresholds toward a more practical, common-sense assessment.

### What factors are relevant?

The Court did not prescribe a fixed checklist, but it provided guidance on the types of considerations that may be relevant when assessing reasonableness. These include:

- Effects on privacy, outlook, and enjoyment of the neighbouring property
- The extent of physical intrusion or proximity to boundaries
- Potential impact on property value
- Whether the proposal limits future development opportunities
- Applicable planning rules and what is typical in the area
- Broader changes in how residential properties are used and developed.

Ultimately, the assessment will depend on the specific facts of each case.

Neighbouring owners will now no longer have an effective veto over proposed works, and while consent is still required, it cannot be withheld for arbitrary or purely subjective reasons. This reflects a more balanced approach between competing property rights.

Given that many cross-leases run for centuries, it is unrealistic to expect properties to remain unchanged over time. Homes will need to be altered, extended, or rebuilt to meet modern living standards.

The decision reflects this reality by allowing greater flexibility for development, while still protecting legitimate neighbour concerns.

### Practical implications for cross-lease property owners

For owners seeking to carry out works:

- Consent is still required under the terms of the cross lease;
- Proposals should be well-documented and clearly explained; and
- Consideration should be given to minimising impacts on neighbours.

For owners asked to provide consent:

- Refusals must be based on reasonable, evidence-based concerns;
- Personal preferences or general objections are unlikely to be sufficient; and
- Decisions should take into account both parties’ interests.

### Looking ahead

The Court of Appeals decision brings long-awaited clarity to an area of law that has often caused frustration for property owners.

By replacing a rigid legal test with a more flexible and practical standard, the Court of Appeal has shifted the focus toward fairness and context.

While disputes may still arise, the new approach encourages a more constructive and balanced dialogue between neighbours, something that is essential in the shared environment of cross-lease living.

If you would like to discuss your cross-lease property, speak to one of the team at Henderson Reeves Lawyers.

*Pierre Wong, pierrewong@hendersonreeves.co.nz, 027 3718540*



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