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With the Federal election rapidly approaching, possibly as early as 2 July, the lack of real policy in many areas has been deafening.

The Federal Government is to be praised for the innovation measures announced in December 2015, however, there is still a huge amount of work required before we can fully reap the benefits of innovation.

One of the major problems we face is a lack of a cohesive vision or plan from either side of politics.

We are living in very turbulent times, with the rate of change in technology, business and life in general continually increasing. The national and local Hunter economies are still suffering a post commodity boom hangover and the transition required to maintain economic growth.

The fact is that change is here to stay, so in many ways we will always have an economy in transition. The speed and efficiency that we can adapt will be a major factor for our future prosperity.

The bad news is that our major political parties seem largely stuck in a 20th century thinking that doesn't serve the 21st century global economy.

We are also being restrained by a Federal system that was designed in the 19th century and by many policies that no longer suit today's economy.

Obviously there is not an easy answer to economic growth but the basis should commence with definite plans from the major parties – where they see our strengths and weaknesses, our threats and opportunities. And most importantly what they are doing to help steer a course for the economy.

With business facing so much change and unknowns, it would be of immeasurable value for greater policy certainty to help with planning and investment decisions.

In the lead up to this year's Federal election, it is hoped that we do hear more on the important issues such as vision and policy detail rather than concentrating on relatively insignificant personal issues and negative politicking that does nothing to raise the optimism of any part of the economy.

> Garry Hardie Publisher & Editor





HBR is essential reading for anyone wanting to stay informed on local business news and issues that affect business.

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Major award for Crowne Plaza Hunter Valley

Crowne Plaza Hunter has scored back to back wins at the State (Meeting Events Australia) Industry Awards.

Announced in early March at the 2015 New South Wales State MEA Industry Awards Gala Dinner, Crowne Plaza Hunter Valley, collected the award for Best Meeting Venue – 500 Delegates or more. This is the first win for the resort in this category due to the opening of the Hunter Valley Conference & Events Centre in January 2015 growing its maximum delegate capacity from 450 to 1600.

Last year the Resort won the 2014 State and National Industry Award for Best Meeting Venue – Under 500 Delegates.

Robert Coates, General Manager, said the award re-affirmed the position of the Hunter Valley as a leading conference and events destination in regional New South Wales and is thrilled to be recognised in this category given the amount of effort that was put into the planning of, launch and subsequent operation of the largest Conference and Events Centre in Northern NSW.

"The win demonstrates the positive impact the newly built Conference and Events Centre has had on increasing demand and driving additional business not only for our



hotel, but for the region as well. It is hugely rewarding for our Resort and our team to be recognised for how well we combine together to deliver successful conferences and major events, especially during one of our busiest years to date," Robert said.

Accepting the award on the team's behalf, Alexander Handley, Marketing Manager for Crowne Plaza Hunter Valley said the Resort was especially proud of the award win given the level of competition in New South Wales. The team are now looking forward to attending the 2015 National MEA Industry Awards in April, where Crowne Plaza Hunter Valley is also nominated in the Corporate Social Responsibilities and Education award categories.



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Inventive home wins big at Newcastle Architecture Awards

The 2016 winners of the Australian Institute of Architects' Newcastle Architecture Awards were revealed at a special ceremony at the Merewether Surfhouse on 17 March.

Sixteen projects from across the region received honours on the night with The Axis House by Jonathan Dawes in conjunction with EJE Architecture the overall winner, taking home the Award for Excellence.

The jury praised the 'creative and inventive' project which also won in the Residential Architecture – Houses (Alterations and Additions) category and received the COLORBOND Award for Steel Architecture – Commendation making it the most awarded project of the night.

'Alterations can be a challenge when dealing with new and old, and so too collaborations between large and small architectural practices. The Axis House has executed these challenges perfectly; the result is a rewarding piece of architecture,' the jury said.

A "meticulously crafted jewellery box", Watt Space Gallery by Andrew Donaldson Architecture and Design, won both the Public Architecture and Small Project Architecture categories.

In awarding the gallery, the jury noted the project 'is a successful example of clever planning and detailing within a constrained budget resulting in an intelligent, beautiful and light filled space that is not only a joy to be in but also harmoniously blends new and old'.

Other winning projects include The Gateway Commercial Development by CKDS Architecture for Commercial Architecture; Damascus Centre, St Paul's High School by QOH Architecture for Educational Architecture; SDA Workplace by SDA Space Design Architecture for Interior Architecture; Urban Eclectic House by SDA Space Design Architecture for Residential Architecture – Houses (New); and Institute of Energy and Resources by EJE Architecture for Sustainable Architecture.

The jury awarded a total of eight Awards and thirteen commendations on the night. Projects that received an Award are now eligible for the NSW Architecture Awards which will be announced on Friday 1 July.

Fraud and risk on PKF radar

The Melbourne, Sydney and Newcastle offices of leading accounting and business advisory firm, PKF, is partnering with RISQ Group's Risk Advisory & Forensics business to deliver a holistic and integrated fraud investigation and risk consulting offering.

PKF Melbourne Managing Partner, Norman Draper, said that PKF Forensic and Risk Services would allow greater opportunities, benefits and synergies to clients of both businesses.

"There is no doubt that consistently looking to develop and introduce new and additional technical expertise and resources will deliver greater value to our clients. The implementation of Forensic and Risk Services into our broader advisory offering across Melbourne, Sydney and Newcastle is about remaining relevant and well positioned to add value to all of our clients," he said.

"While PKF has maintained a Forensic Accounting practice for some time, this is about the inclusion of a very specialised team capable of undertaking in-depth forensic investigations. These investigations encompass fraud, corruption, insider trading, bullying and harassment, IP theft or any other form of misconduct," he said.

Executive Chairman of the RISQ Group, Guy Underwood, said the two teams had already been working together quite closely.

"Our Advisory team has been referring clients to PKF and working together on engagements where specific services are required for some time. This alignment with the PKF brand is the next logical step in our relationship, allowing RISQ Group to focus on its core business of employment screening and verification," he said.

"Fundamentally, it delivers two key benefits for our clients and our teams. Obviously it will create even greater synergies and allow us to continue to work closely on current and future engagements. It will also provide a seamless service offering across Business Advisory, Taxation, Audit, Corporate Finance, Insolvency, Forensic and Risk Services that clients of neither firm had access to until now," he said.

"This reinforcement of our working relationship simply makes sense for our businesses and for our clients. It will be business as usual but with the added services on offer if and when clients need them," he said.



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Building a better business community for Lake Macquarie

The Lake Macquarie Economic Development Company Limited, Dantia, has announced a partnership that will focus on building a better business community in Lake Macquarie.

The recently formed Lake Macquarie Business Limited is focused on Building a better business community in Lake Macquarie, providing a professional structure and support to businesses in the area.

"The new organisation is an exciting model and one we believe is a first in the Hunter and possibly Australia. It's an exciting time to be a business in Lake Macquarie," the organisation's President Ben Connell said.

Speaking at the launch of Lake Macquarie Business (LMB) Limited, Dantia Chairman Trent Bagnall announced sponsorship of the LMB Engage membership for all Lake Macquarie Businesses.

"Removing the financial barrier to membership was critical in delivering an accessible model that can support all businesses in Lake Macquarie" Mr Bagnall said.

"LMB engage membership will give businesses who are starting out or new to business chambers access to some great services and products while, and more importantly, making sure they're connected to the business community.

"With current membership of local chambers of commerce less than 3%, something needed to be done to engage with the 13,000 plus businesses in the City."

Dantia acting CEO Derrek Lush said at the launch "We worked closely with key stakeholders to form a genuine partnership that could benefit all existing businesses, and demonstrate why Lake Macquarie City is the place to do business.

"Supporting initiatives that will deliver and retain jobs is our priority focus." Mr Lush said.

Hunter Water partners with local charities

Hunter Water will partner with three local charities, using the 750,000 water bills it sends out annually to promote the contribution each charity is making to the Hunter.

The Cancer Council, Westpac Rescue Helicopter Service and Lifeline will each have their logo and fundraising information included on Hunter Water's bills, emails and customer newsletter for four months. Hunter Water employees selected each charity in December last year.

Hunter Water Interim CEO Jeremy Bath said the new Charity Partnership Program was about targeting worthy causes that were meaningful to its employees.

"Hunter Water has always supported local charities however 2016 marks a significant expansion in our support.

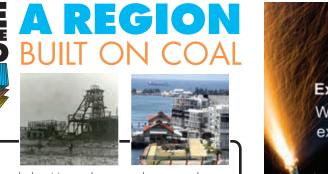
"There are countless worthy charities throughout the Hunter, which makes selecting just three, a very difficult decision. By allowing our employees to make that decision means Hunter Water is collaborating with charities that are close to our workers' hearts.

"Hunter Water sends a bill and newsletter to a quarter of a million homes at least three times per year, giving us an incredible platform to promote these charities and hopefully boost involvement in their activities.

"For many Hunter Water customers, our bill is placed on the family fridge for a few days or weeks so they don't forget to pay it when due. This means these charities will be not only be prominently placed in people's homes, but at no cost will be able to promote their existence and community work to the entire region.

"Beyond promoting our charity partners on bills, emails and newsletters, Hunter Water will also hold fundraising events for each charity.

"At the end of this year Hunter Water will again ask its employees to nominate three new charities to support in 2017, ensuring our assistance is spread across a variety of worthy local causes," he said.



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PM launches Smart Specialisation Strategy for the Hunter

Innovation is at the heart of the Australian Government's plan to deliver a modern, dynamic, 21st century economy and according to the Prime Minister, RDA Hunter is showing great leadership by delivering positive change, new ideas and new opportunities for the future through its Smart Specialisation Strategy for the Hunter Region.

The Strategy, which is Australia's first, identifies the Hunter's competitive advantages to deliver a strong and focused economic development agenda that is supported by innovation and entrepreneurship.

The Hon. Malcolm Turnbull MP officially launched RDA Hunter's Smart Specialisation Strategy for the Hunter Region at Parliament House Canberra on 16 March.

"Innovation drives growth and prosperity, underpins productivity and will help deliver the jobs of tomorrow," said Mr Turnbull.

"The Australian government is investing \$1.1 billion in a National Innovation and Science Agenda to promote a culture of innovation right across the economy."

"It's fantastic to see Regional Development Australia Hunter investing in innovation through their Smart Specialisation initiative which builds on the Hunter region's competitive strengths."

"I commend RDA Hunter for its agility and the enormous opportunity this initiative presents for the prosperity of the region," continued Prime Minister Turnbull.

Smart Specialisation Strategy for the Hunter Region is based on an OECD framework implemented widely across the European Union. It establishes an agenda for economic transformation in the Hunter region by analysing and defining regional competencies and determining new areas of opportunity. "We warmly welcome the Australian Government's National Innovation and Science Agenda which unlocks the potential for innovation driven economic growth," said Mr Todd Williams CEO of RDA Hunter.

"Our Smart Specialisation initiative aims to prioritise the region's unique strengths, support and grow the Hunter's innovation ecosystem, promote entrepreneurship and identify areas that have potential to employ people – especially in the more technically advanced jobs we will see in the future," continued Mr Williams.

Entries open for Lake Macquarie Business Excellence Awards

Entries for the 2016 Lake Macquarie Business Excellence Awards are open until 20 May. Lake Macquarie businesses of all shapes and sizes are encouraged to enter online.

The 2016 Lake Macquarie Business Excellence Awards feature 13 award categories that focus on a range of business functionalities including branding & marketing, business systems, workforce training and development, customer service, innovation, entrepreneurship, retail practices, workplace health and safety and sustainability. There are also three major awards that are designed to acknowledge the contributions made by an individual or business to the Lake Macquarie community.

Winners of the 2016 Lake Macquarie Business Excellence Awards will be announced at the Awards Gala Dinner, which will be held on 23 July at Belmont 16s.

Businesses who would like to support the Awards and benefit from exposure to the Lake Macquarie business community still have an opportunity to come on board as a Sponsor or Prize Donor.

For more information and to complete the entry forms, visit www.lmbea.com.au



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Collaboration to help Port Stephens businesses

A collaboration between Port Stephens Council, the Nelson Bay and District Business Association and The Business Centre (Newcastle Region) is aiming to put Port Stephens businesses in touch with their customers.

The partnership will see a series of workshops held across Port Stephens in the coming months to help small business to better engage through branding messages, marketing and relationships – both virtual and face to face.

Topics will cover how to brand your business, mobile marketing, social media and cultural awareness.

Martin McKenzie, Australia Small Business Advisory Service coordinator at the Business Centre (Newcastle Region), said while the content of the workshops was valuable for businesses, there were also one-on-one sessions to target the particular issues for businesses in Port Stephens.

"There is the transient nature of customer flow during holiday periods that is an issue for local business owners," he said.

"We need to know how to make the most of it while visitors are in the area, and what to do while they're not."

Ryan Palmer, Nelson Bay and Districts Business Association president, was also interested in empowering businesses to deal with the seasonal nature of trade by focusing on customer service.

"We are working with the Business Centre (Hunter Region) to come up with specific training for businesses in a tourism-focused town and how business can not only maximize trade in the busier period, but also in the quieter period," he said.

"We want to ensure that all visitors and locals walk away from the businesses in Port Stephens with an exceptional customer experience."

The workshops are offered at little cost, with sessions scheduled for Nelson Bay as well as the Port Stephens Business Centre in Raymond Terrace. Jane Perrin, Council's Economic Development Coordinator, said the workshops were a great initiative to deliver real outcomes for business.

"It's really wonderful to see the combined efforts between the Nelson Bay and District Business Association, The Business Centre (Newcastle Region) and Council in identifying key topics and learnings that are of benefit to local business," she said.

"Council will promote a series of workshops across Port Stephens through Economic Development's BizLink network. All local businesses are invited to join the network by registering online through Council's website."

Feedback sought on marine management

The NSW Government is seeking feedback on initiatives that aim to enhance marine biodiversity conservation along the coast and in estuaries between Newcastle and Wollongong.

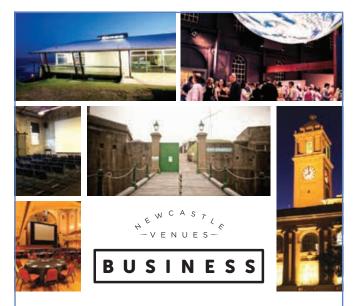
The eight initiatives also aim to achieve balanced outcomes for other uses of the bioregion such as boating, fishing, shipping, diving, swimming, education and research. The initiatives focus on:

- improving water guality and reducing marine litter
- on-ground works for healthy coastal habitats and wildlife
- spatial management for biodiversity conservation and use sharing
- marine research to address shipping and fishing knowledge gaps
- improving boating infrastructure
- reducing use conflicts in Pittwater
- improving accessibility
- land use planning for coasts and waterways.

Submissions close on 24 April 2016.







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Stockland is proposing to add an eight-screen cinema, leisure and entertainment complex to its \$372 million redevelopment and expansion of Stockland Green Hills, which is now well underway.

Subject to council approval, Stockland will integrate the additional construction works into the latter stages of its two-year development schedule.

Chris Travers, Centre Manager at Stockland Green Hills, said: "We want to make a great redevelopment even better. We've covered all of the bases to make Stockland Green Hills the premier retail and casual dining destination in the Lower Hunter and our proposed cinema, leisure and entertainment complex will complement the redevelopment by creating the perfect venue for a day or night out with family and friends."

Stockland has indicated that its new cinema will not necessarily compete head-to-head with the existing cinema in Maitland.

"This part of the Hunter is vastly under-serviced when it comes to cinemas and destinations for daytime and evening entertainment," explained Mr Travers.

"Our proposed cinema extension aims to capture and retain a slice of the escape expenditure that currently results in a steady flow of traffic with people travelling down the highway to spend their money in Charlestown, Kotara, and Newcastle."

"We've tabled a proposal to incorporate cinemas into Stockland Green Hills in the past and we know from speaking to our customers that the demand certainly exists for us to provide a greater range of entertainment options. We're uniquely positioning Stockland Green Hills to bring together great retail, café, lunch and evening dining options, with new release movies on the big screen."

Construction is well underway on the redevelopment project that will more than double the size of the centre, with the inclusion of the first new format David Jones department store in the Hunter, a new Target discount department store, a new JB Hi-Fi Home store, Harris Scarfe department store and more than double the number of specialties to 225 shops.

The \$372 million redevelopment of Stockland Green Hills is estimated to create 1,350 jobs during construction, and more than 1,250 permanent full time retail and hospitality jobs once completed.

Stockland will also add an expanded restaurant and leisure precinct, a new indoor-outdoor casual dining precinct, expanded fresh food offering and provide approximately 3,100 car parking spaces.



Pennant Street Bridge to create Lower Hunter employment super hub

Lake Macquarie City Council has launched a campaign to help secure funding from the State and Federal governments for the next stage of the Lake Macquarie Transport Interchange, a project aimed at realising Glendale's planned role as into an employment "super hub" for the Lower Hunter.

Mayor of Lake Macquarie, Jodie Harrison, said the next stage of the project would involve building the proposed Pennant Street Bridge over the existing railway line and creating a link between Glendale and Cardiff.

"This would result in the creation of at least 6,000 local jobs, unlock 90 hectares of land for new development, and allow for the construction of almost 6,000 new residences.

"The Interchange project has already been identified by the NSW Government's Lower Hunter Regional Strategy 2006-2031 as a high-priority infrastructure project because of its potential to unlock employment growth and improve the connectivity and viability of major centres throughout the Hunter Region."

She described the Pennant Street Bridge as the "missing link" that would confirm Glendale as the employment growth centre for the Lower Hunter due to its central location and links to existing transport infrastructure that connect with Sydney and the rest of the region.

"The first stage of the project, which is well under way and due to be completed within this year, will greatly improve access to an important growth corridor in Glendale.

"We recognise the support received so far from Sydney and Canberra," Cr Harrison said.

"However, there is now an urgent need to complete the next step of this important regional project – to build the missing link that will open up Glendale to further business development, further investment and the creation of thousands of new jobs." Construction of the Pennant Street Bridge will also assist the local community by cutting travel time between Glendale and Cardiff and reducing local CO2 Pollution from vehicles.

Independent studies commissioned by the Council estimated more than 16,000 vehicles would use the proposed bridge every day, including 1,500 trucks, vans and other heavy vehicles.

"The campaign to secure \$32 million in funding for the next stage of this project has been backed by local MPs, other councils in the Hunter region and regional business groups, as well as individual businesses such as Stockland, the Hunter Development Corporation, NRMA and the local Chamber of Commerce," Cr Harrison said.

As part of the campaign, Council has submitted a special Budget submission to both the NSW and Federal governments, and arranged direct meetings with key ministers and their advisers.

Council has set up a website to provide residents and businesses with information on the proposed bridge, an update on current works in the area and suggestions on how residents and businesses can have their voices heard.



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Mount Thorley Warkworth voluntary planning agreement

Singleton Council has endorsed a draft voluntary planning agreement (VPA) with Warkworth Mining and Mount Thorley Operations that would see \$11 million in benefits flow into the local community over the next 21 years.

The agreement proposes \$1.5 million for a Bulga Community Project Fund to contribute to the sustainability of the village of Bulga and surrounds, \$4.5 million for economic development initiatives and \$5 million for the provision of water and sewage infrastructure to Bulga.

It is also proposed that a committee comprised of community, Council and Mount Thorley Warkworth representatives be established to identify projects to be funded from the agreement, based on the village master plans currently on exhibition.

Singleton Council Director of Planning and Sustainable Environment Mark Ihlein says the scheduling and timing of payments have been negotiated to deliver benefits to the community sooner rather than later.

"While the agreement spans the life of the expected operations of the mine projects, major expenditure will occur in the first year with annual amounts allocated up to 15 years," he says.

"The intent of the VPA is to help offset the impacts of the project to provide positive public benefits for the local villages and the broader Singleton community.

"It's anticipated that the Bulga Community Project Fund will be used to implement some of the initiatives identified in the village master plans.

"The master plans explore district opportunities such as mine rehabilitation and the use of voids, wayfinding signage to improve tourism and the development of a Yellow Rock Trail to link the villages.

"Each master plan also conceptualises a look and feel for the village centre and other prominent precincts and proposes specific upgrades and improvements."

The community is invited to provide feedback on the draft Mount Thorley Warkworth voluntary planning agreement before 13 May.

More time for Newcastle charities in need of funding

Charities and not-for-profit organisations in Newcastle now have until 27 May to complete their funding application for Newcastle



Permanent Charitable Foundation's first funding round of 2016. The extension of the funding round by four weeks allows the opportunity for charities to comprehensively prepare grant applications to deliver their local projects.

Charitable Foundation Chairman Michael Slater said the Foundation has supported a range of worthy local community programs and it looks forward to assisting with many more.

"We invite all charity organisations in Newcastle who have important community projects to take advantage of the extended deadline and apply for a grant through the Charitable Foundation," Mr Slater said.

"The Foundation has supported a number of projects in Newcastl and the Hunter since 2004 including Lifestyle Services, Jenny's Place Incorporated and Headstart, and we're excited to find more worthwhile initiatives in need of support.

"The Foundation focuses on supporting community projects which address disadvantage in our community in the areas of health, social wellbeing and young people.

"Twice a year the Charitable Foundation distributes approximately \$800,000 to local not-forprofit organisations throughout the Hunter, Mid North Coast, Central West, Central Coast, Northern Rivers and New England/North West regions," Mr Slater said.

Established in 2003 as a gift to the community as part of Newcastle Permanent Building Society's 100th anniversary, the Charitable Foundation distributes more than \$1.5 million annually to local not-forprofit organisations and has committed more than \$14 million for more than 360 important community projects and initiatives.

Groups interested in applying for a grant can find information and apply online at **www.newcastlepermanent.com.au/foundation**

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Confidence growing in Hunter economy

Business and consumer confidence in the economy, both in the short and long-term, rose in the December 2015 quarter, providing some bright spots in the Hunter's economic outlook, according to Hunter Research Foundation's (HRF) latest Hunter Economic Indicators.

HRF CEO Dr Brent Jenkins said that business expectations have risen significantly above lows of 12 months earlier, including in relation to sales and hiring intentions.

"Businesses need to invest to improve our medium to longterm economic outlook and the latest data from HRF's quarterly HUNTERPulse survey indicate greater willingness by Hunter firms to invest," he said. "However, Hunter businesses are starting from a low base. Although the share of businesses citing lack of sales as a major impediment has moderated since June 2015, it remains above pre-GFC levels." There are also positive trends in the Hunter's labour market, with growing employment and falls in the unemployment rate. With three consecutive increases in full-time employment, both nationally and locally, there is evidence that recent trends may not be temporary.

HRF released the Hunter Economic Indicators at its Hunter Economic Breakfast at Wests New Lambton on 11 March, as well as the results of its Hunter Attitudes to Environment and Energy Usage and HRF Hunter Innovation Space Assessment research projects.

The breakfast also featured CSIRO energy economist Paul Graham, and Manager of the Tom Farrell Institute's Future Industries Program Dr Gary Ellem speaking on future energy trends and opportunities.

The Hunter Economic Indicators and the presentations are available for download from www.hrf.com.au



Rail trail to open

A 32 km walking and cycling path along old railway corridors will offer a unique adventure tour for off-road cyclists and hikers and provide an economic boost for the Hunter Region.

Contingent on future funding, the Richmond Vale Rail Trail (RVRT) will run from Pelaw Main near Kurri Kurri to Minmi and across to Hexham, where it will link with another path stretching from Shortland to Tarro along a water pipeline.

Newcastle City Council has appointed a consultant to undertake concept design and environmental impact assessment of the RVRT, which will trace the former Richmond Vale Colliery railway from Kurri to Minmi.

"The Richmond Vale Rail Trail presents an exciting opportunity to open up the stunning Hunter Wetlands National Park to the public, allowing pedestrians and cyclists to enjoy this worldrenowned natural feature," Lord Mayor Nuatali Nelmes said.

"I'm excited to see this project move ahead. It will highlight both the conservation effort and history of the Lower Hunter, while delivering substantial economic and social returns to the community.



"I thank the efforts of all partner agencies. The Hexham Wetlands are recognised among the world's most important ecosystems, and are a biodiversity hotspot."

The next \$480,000 planning stage will take around 12 months to complete.

Newcastle City Council is managing the project on a whole-of route basis on behalf of several stakeholders.

Community and land owner consultation are included in the work scope as the project involves private land and tracts owned by Cessnock City Council, the state and Roads and Maritime Services.

While Council is committing a substantial amount to the EIS and concept design, Cessnock City Council, National Parks and Wildlife Service and the Donaldson Conservation Trust are also contributing.

Following an inaugural stakeholder meeting in late 2012, Council agreed to progress the proposal for the RVRT to a feasibility analysis.

The analysis indicated the project, estimated to cost around \$15 million, would generate substantial economic benefits for the Hunter and outlined the next steps.



Experience Business Growth Today

With the NBN rollout occurring in certain areas across the Hunter region, it is important for businesses to upgrade to an NBN-compatible phone system. All communication lines will operate on the NBN once the rollout is complete, resulting in a loss of access to affected phone line systems or broadband after the disconnection date. Red Telecom offers NBN-compatible phone systems, with features including auto-attendant and voice to email, allowing your business to boost its productivity.

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People leave managers, not organisations

Employees rarely resign on a whim. Occasionally it will be because their circumstances have changed, but for most employees, a resignation signals that the organisation is no longer the right fit for them. If you take the time to dig into the real reasons an employee is leaving, you will most likely find that it is not the location, the team, the air-conditioning or the coffee, it is the manager. Your employee may not directly say this, but when he or she talks about morale or poor communication or expresses frustration at the lack of clarity for their career progression, it is the manager's leadership style, or lack thereof, that they are leaving.

Managers and leaders are responsible for generating an environment in which an employee feels appreciated, motivated, knows what they are working towards and understands their duties. If an employee struggles to find support, does not get along with their manager, does not like them or does not respect them, they will leave. A 'bad' manager impacts greatly on employee performance and satisfaction, while a good leader can inspire loyalty, innovation and growth.

Leadership is not necessarily something we are born with. We can all learn ways to lead, whether we are at the helm of an organisation, in a management role or part of a team. You could take your existing management skills and develop them a step or two further to focus on leadership behaviours that will elicit better results from your people and encourage loyalty.

Learning how to move from being a good manager to a great leader takes a little time and effort, but the benefits to you and your business or your career make the journey worthwhile.

For advice and assistance on how to become an effective leader, visit www.businessgrowthcentre.org.au or call the Business Growth Centre on (02) 4942 3133

National Manufacturing Week to highlight growth opportunities

National Manufacturing Week 2016 (May 11 - 13, Sydney Showground) is shaping up as a powerful forum for manufacturers and allied industries who are seeking new opportunities for business growth. NMW 2016 will represent renewed industry dynamism, with exhibitors, industry leaders and others focusing on products, services and solutions that support manufacturing innovation.

NMW had a major impact on industry when last held in Sydney two years ago: attracting some 6,000 visitors (nearly half being senior executives or engineers) who rated the event highly. In fact, an independent survey found that eight out of ten NMW visitors left with plans for investing in technologies or services they'd seen at the event.

"One of the real advantages of being at NMW", comments Richard Denmead, Director of Penrith-based dry ice cleaning business Cryonomic," is that you get to see many technologies in action, giving you a real-world insight into how they might help your business move ahead."

NMW 2016 will build on its track record, with a new focus on emerging opportunities through its co-location with Inside 3D Printing Conference & Expo, the Sydney edition of the world's largest 3D printing event, and will also be co-located with the Safety First Conference & Expo, Australia's one-stop safety event.

NMW's Seminar Theatre offers free access to industry experts presenting strategies and case studies on vital R&D and Digital topics, to put manufacturing professionals at the leading edge of the industry. Due to popular demand, NMW will also feature an expanded demonstration program, delivering the opportunity to see and evaluate new technologies in action.

Registration for NMW is free for trade visitors. Register now at nationalmanufacturingweek.com.au, pre-registration also means you'll skip the queues when the doors open in Sydney, May 11-13 2016.

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Homelessness doesn't discriminate

105,237 homeless every night! 60% are under 35; 44% are women and 13% are children under 12. How could this ever be considered acceptable in a nation as prosperous as Australia – one of the wealthiest per capita in the world? But these are not just statistics. Each number represents a person, a family, a story of a fellow Australian who is experiencing the extreme isolation, desperation, and soul-destroying hopelessness that engulfs their lives when homelessness becomes their daily reality. We must not forget them.

Each night in Australia, thousands of people stay in crisis accommodation facilities run by community organisations like the St Vincent de Paul Society. Each night, thousands more are turned away, back out into the night - cold, hungry, vulnerable and alone, because of the lack of facilities and resources.

In 2006 one man decided enough was enough. Bernard Fehon, MD of Tactical Solutions, partnered with Vinnies and other fellow business associates, volunteers and his family, to inaugurate the first CEO Sleepout. The passion of one man determined to make a difference, has grown into one of the largest fundraising events in Australia. 2016 will be the 11th year nationally and the 4th for the Newcastle event, with 13 sites being hosted across the country. It is our collective responsibility to bring change.

So far CEO's and business leaders across the nation have raised in excess of \$25 million, with Newcastle participants contributing more than \$300,000 to this total. Behind every dollar is the potential to not only provide crucial assistance to people experiencing homelessness but to make inroads to address its very causes, with the aim of breaking the cycle of homelessness permanently for as many people as possible. The reality is that as we head into the 2016 event, whilst we should celebrate all that we have

achieved together, we

NO YEARS, SIO MILLION DOLLARS, 100,000 REASONS. WE NEED YOU IN ZOIS...

ISCO

ewpave

must also remember that so much more still needs to be done. YOU can be a part of this momentum for social change. Join Greg Piper, MP; Sharon Claydon MP; the executive team from Svitzer Australia; Jane Curtis, Director, Century 21; Chris Hicks, CEO, The Forum; David Bliss of SDA Union Newcastle; and Larry Altavilla, CEO, Ettalong Beach Resort, alongside other passionate members of our community, by registering online as an individual or a corporate team at www.ceosleepout.org.au to raise funds and sleepout on 23 June at the Newcastle site. *For more information please call Michelle Kot or Toni Johnson on (02) 4967 6277.*

" I HAD A FAMILY. I WAS EMPLOYED. I HAD A CAR, A MORTGAGE. AND Then a few years ago I lost My Job and My World Dissolved."

- IAN, 56

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SOUTHERN CROSS AUSTERED

LET'S TALK WITH.....

What's your current role.

I am the CEO of Skildare, which I co-founded with my wife Diane four years ago, and we provide outsourced Human Resources services to Hunter businesses. My current role is inspired

by my 20+ years as a Fighter Pilot; I support clients to instil a culture of high performance and continuous improvement in their businesses. I continue to be an active RAAF Reserve Fighter Pilot instructing on the F/A-18 Hornet, and I am a co-founder and Board Member of the not-for-profit Hunter Defence Support Network. Our mission is to improve the lifestyles of locally-based members of the Australian Defence Force.

How have you reached this point in your professional life?

I joined the RAAF straight out of high school and went to ADFA in Canberra as an 18-year-old. I didn't have a plan that was any more thought out than just wanting to be a Fighter Pilot.

The main influence in my RAAF career that directed my future career occurred after I became a Fighter Combat Instructor (FCI) in 2001. I was introduced to a culture of excellence and high performance leadership (as well as some of the most exciting and challenging flying that is available).

The more I investigated and studied the RAAF Fighter community's culture and compared it to best practice in the civilian world, the more I realised how lucky we were in the RAAF and how much I took the Fighter Pilot culture for granted. Whether through design or luck, the culture of high performance was unique and exceptional (of significant interest is that this culture is also replicated in other militaries I have worked with, including the USA, UK, Canada, and Singapore).

I realised that my future would involve taking the lessons learnt from my Fighter career and applying them in the civilian world. As they say, timing is everything – about the time I came to this realisation, my wife Di, as a career HR professional, was operating a very successful sole trading HR practice which was just begging to grow. The planets aligned and so we decided to form Skildare.

When you're not at work, where can we find you?

Di and I have two children, aged 12 and 10. I enjoy spending as much time with them as possible whether it's at the beach, riding our bikes or watching their sport. I have a perfect record as a touch football coach, successfully coaching my daughter's U-8 touch football team to their maiden premiership in 2012. Being naturally unselfish I wanted other parents to experience this joy of victory and so have not returned to the coaching ranks since – I do remain an active sideline critic for all of the sports though!

I've recently started flying in General Aviation in a Cirrus SR22. Even though its top speed is less than 1/10th of the aircraft I'm used to flying, the enjoyment and challenge of flying in this environment is great and I'm really enjoying it. I also like to play golf, piano and guitar and catching up with the boys for a quite ale or two.

Where do you find inspiration?

High performance inspires me; outstanding sporting teams, organisations and individuals are interesting to me on so many levels. I read (or more accurately listen to audio books) regularly. I listen primarily to non-fiction books, biographies of successful people or 'how to'-style books. I like people who challenge the norm, think outside the square and who are not constrained by legacy thinking.

What advice would you give to someone just starting out in your field?

It would be the same advice I give my kids – if you are willing to work hard, you can achieve anything in the world that you want to. I was lucky that my formative professional years were spent in a community where this mentality is part of the culture and so whether I wanted to learn this lesson or not, I had to in order to become a Fighter Pilot.

What's something most people don't know about you?

My family are probably the only ones unlucky enough to know that I am a horrendous singer!

How would you like to see the Hunter evolve over the next decade?

The Hunter region is an exciting place to live and do business in. It's evolving in so many ways and will continue to do so. I would like to see the decision-makers and leaders in government honestly commit to focussing their efforts on what is best for the Hunter region versus their own political gain. The potential is there for the Hunter to become one of the greatest places in the world to live, work and raise a family. I hope that this potential is allowed to be realised by those that hold the power to do so.

What's your favourite Hunter restaurant/café/bar? Welsh Blacks for coffee, Grain Store for beer, Bowery Boys for food.

Are you reading anything at the moment? The Talent Code by Daniel Coyle (for the third time).

Do you have a favourite sport or team? Parramatta Eels!

What's the best line from a film you've ever heard? "How do you like them apples!"

Retirement can equal death

Paul Siderovski SiDCOR Chartered Accountants

Did you know there has been recent research about what makes people live longer? Researchers are constantly looking at the lifestyle of the Chinese, traditional medicines and whether every day products like olive oil help you go the distance.

More recently they compared two countries that exist side by side in South America. Their findings were life changing! Each country had completely different life expectancies. Further investigations revealed the one with the higher life expectancy did not have a word to describe retirement in their vocabulary. The concept didn't exist anywhere in their DNA.

So I anchor for staff and clients and anyone else who wants to listens....if you are working to retire then you are working to die sooner.

Have a think about what the average life entails. We are born into this world, we work from the average age of 17 until 65 and then hopefully retire. Many soon-to-be (or not so soon-to-be) retirees believe that once they leave the workforce the world will all of a sudden become brighter as they use their savings and superannuation to live happily ever after. REALLY?

If you have not positioned yourself to live while working and actually have life experiences, travel, as well as the capacity to give, share and enjoy life's pleasure...what makes you think that all of a sudden you can do this in retirement. You won't. It will be harder to change your blueprint and your conditioning from the past 40 odd years of working and saving to leisure and spending.

So here's what I do. I have a spending plan (not a budget). One for today and one for the next 12 months, 2 years, 10 years and so on. Each year it increases in line with my dreams and changes in



my earnings. I push myself and commit to the plan as it drives me. It is actually fulfilling to earn more to pay for the lifestyle I have committed to. Once you commit to something higher you will drive yourself subconsciously to achieve it.

Live life NOW with sacrifice and balance. Don't wait for an event to change your perspective or blueprint. We spend our whole lives waiting. Waiting to get healthy, waiting for the kids to grow up, waiting to retire. Make the change NOW.

For further information contact SiDCOR on 1300 743 267, email paul@sidcor.com.au or visit www.sidcor.com.au

Paul Siderovski is the founder and Managing Director of SiDCOR Chartered Accountants, has 20 years experience since starting as a chartered accountant with PricewaterhouseCoopers in 1995. Paul started Newcastle-based SiDCOR in 2002. Paul has a Bachelor of Commerce from the University of Newcastle





Building an effective digital strategy

Emily Wilson Rumble Social

For many businesses, 'digital chaos' is the term they use to define their current digital marketing efforts. The trial and error of email newsletters, Facebook posts, blogs and SEO considerations are taking up organisations time, all for someone to pass over a subject heading or swipe down a news feed with no intention to interact. This scattered methodology may seem like madness, until on the odd occasion it proves positive results. Unfortunately this approach is not sustainable, not measurable and certainly not connected to the objectives of the business.

Enter Digital Marketing Strategy.

Referred to as a digital marketer's road map, framework or even blueprint – the Digital Marketing Strategy slices and dices the actions needed to kick goals online and integrate with an overarching marketing plan. Digital leads are a growing trend for businesses as online functions are catering for a larger audience every day. To engage and convert these leads, it's important to employ a logical and functional digital marketing strategy. The main focus of a strategy is to put in place the 'plan, execute and measure' cycle to help systemise the process within daily business functions and make sure your marketing efforts aren't being implemented in isolation to one another.

Define the who and the why

What does the company stand for? What is your brand's story? Articulate your brand's promise and identify who you are attempting to reach, making reference to the marketing plan. Communicate the intrinsic solution you are providing this audience.

Identify the goals you wish to achieve

How are you going to know if any of the effort was successful? Identifying SMART Objectives is important. They must be specific, measurable, attainable, relevant and time-bound for analysis purposes. Noting that you want to increase website traffic is not enough.

Create a journey map

Create customer personas and identify what leads them to make a purchase decision. Depending on your business and industry, the first touch point may happen in the online or offline environment. It's important to understand what channels are creating the perception of your business in order to identify a suitable course of action. Someone searching for a function venue will have a different journey to someone looking for a legal representation. Did they hear about you from a friend that directed them to your website? What pages are they most interested in? Does social reviews impact their final decision? The online presence of your business can make or break a conversion.

Identify key channels to pursue

The aim is to be relevant to the consumer and this means being present where they are. A website is a valuable tool for customers to access information but are they also looking at your blog or Linkedin profile? Being realistic is important, only make use of the resources you have available.

Develop a content strategy

Craig Davis, Founder of Brandkarma said "we need to stop interrupting what people are interested in and become what people are interested in." Ask yourself, what content works for each of your target audiences and the channels they regular? Remembering the channel dictates the message. Draft a content calendar and again, make use of and plan your resources realistically before implementation.

Measurement of your efforts

There are various quantitative and qualitative measurement tools a business can use to measure a digital strategy and these vary from social and web analytics to client surveys. Timing is imperative when conducting this action, targeting only clients that have recently been in contact with your brand or completed a specific action. Analysing results helps defines your next strategy, bringing you closer to your target audience.

Creating a digital strategy can help automate the 'plan, execute, measure' cycle and systemise the actions involved. Rather than seeing digital marketing maintenance as a hassle, making it a part of a daily routine is much more manageable and gives your actions intent. Even if your businesses is outsourcing a number of the functions mentioned, it's important to understand how they work to ensure you're getting the best outcome for your businesse.

For further information contact Emily Wilson on 0403 617 162, email emily@rumblesocialmedia.com or visit www.rumblesocialmedia.com

Coming from a background in Marketing and Customer Service, **Emily Wilson** recently founded Rumble Social – a newly established, local firm specializing in hands on Social Media strategy, community management, reporting and consultation for small, local businesses. With experience in an array of industries from Hospitality to Professional services, Emily's passionate about connecting Businesses with their customers.





Practical guidance on Buy / Sell Agreements

Erin Brown & Ryan Gray **McCabes Lawyers**

What would happen if a co-owner of your business suddenly passed away, became bankrupt, retired or became permanently unable to work? What would happen to their interest in your business?

Consider the following scenario:

- X and Y are shareholders of a company, say 'ExampleCo Pty Ltd'.
- ExampleCo Pty Ltd operates a successful business which has experienced recent market growth.
- X and Y have not entered into a Buy / Sell Agreement (or anything similar) and do not have corresponding insurance in place.
- Suddenly, Y passes away.

What happens to Y's shares in ExampleCo?

If business co-owners do not agree otherwise, a business owner's interest (e.g. shares in a company, units in a trust or a partnership interest) will usually pass to their estate on their death. This could result in a range of adverse implications including:

• interruption to the business (for example, in the scenario above, X will need to consider the interest of Y's estate when making decisions at shareholder level);



Erin Brown is a Senior Associate at planning and corporate and commercial law. Erin has significant experience in

Ryan Gray is an Associate in the McCabes Lawyers. Ryan specialises





- a forced sale of the business to provide finance for the family of the deceased co-owner; and
- the outgoing owner (or their estate) receiving an amount that is far less or more than 'market value' for their interest in the business.

These circumstances can continue for a long time causing significant damage to the business and its reputation. In the scenario above, this could spell disaster for X in circumstances where ExampleCo Pty Ltd was beginning to gain traction in the market.

Buy / Sell Agreements are contracts between the owners of a business to allow for the sale of a co-owners' interest on the occurrence of a specified triggering event, such as their death, permanent total disablement, bankruptcy or retirement (Trigger Event). They are commonly used in conjunction with insurance that ensures the remaining owners have the capacity to fund the acquisition of the exiting owners' interest.

There are a broad range of ways that a Buy / Sell Agreement can be structured (including in relation to who has the right to buy / sell a business interest on the occurrence of a Trigger Event and in whose name insurance will be taken out), each having different tax consequences. A poorly drafted Buy / Sell Agreement can have detrimental tax consequences for the

continuing business owners and the exiting owner (or their estate).

While every business relationship is different, in our experience, it is usually easier for co-owners to reach a more reasonable position regarding the treatment of their respective business interests if appropriate action is taken before a Trigger Event occurs or becomes impending. It may become far more difficult to reach a fair agreement (or any agreement at all) in circumstances where an owner has decided (or is forced) to retire or otherwise exit the business because the continuing owners and exiting owner will have completely different objectives.

These issues can be largely avoided by investing time in implementing a business succession plan (including a Buy / Sell Agreement).

For further information contact McCabes Lawyers on (02) 4040 9651, email e.brown@mccabes.com.au or r.arav@mccabes.com.au, or visit www.mccabes.com.au









HEADJAM

Mike Preston has joined Headjam as a partner as Principal and Executive Creative Director. Mike brings more than three decades of expertise creating international award-winning campaigns. He has won major international creative awards and has directed the launch of major brands such as Optus and Hahn in the Australian marketplace. He worked with agencies including JWT, Publicis, McCann Erickson, FCB, George Patterson and Clemenger BBDO.

WEA HUNTER

WEA Hunter has appointed **Bronwyn Musgrove** into the newly created position of RTO Operations Manager and Deputy General Manager. Bronwyn has more than 20 years' experience as a trainer and manager in the education and training sector. Most recently she worked with VERTO, Hunter Group Training and Northnet Incorporated. The new role was created to enhance WEA Hunter's continued expansion into specialist skills and vocational education training.

THE BUSINESS CENTRE

Andrew Powrie has joined The Business Centre as Business Advisor and Trainer. Andrew is well-schooled in the area of business growth and development, being Chairman of the Hunter Economic Development Network, Chairman of the Economic Development Australia (EDA) NSW Board and a National Director of EDA. Andrew holds a Master of Management, Graduate Diploma of Economic Development and is an Australian Certified Economic Development Practitioner.

CATHERINE HENRY PARTNERS

CBD litigation firm Catherine Henry Partners has appointed **Alan Wright** to head up their family law team. Alan is well known in the Newcastle and wider Hunter community as one of the region's most experienced family law practitioners having specialised in this area for 25 years. He holds specialist accreditation in family law from the NSW Law Society.





Alicia Nixon has joined the JSA Group with more than 10 years of experience working with clients in the financial services and legal industries. This included her role as a legal secretary where she prepared Wills and other documents relating to clients' estates. At JSA, Alicia manages client services for JSA's Estate Planning. She works closely with JSA's qualified advisors and aged care specialists.











BUSINESSBASICS

Nicki Carroll has been appointed as a Management Systems Consultant at BusinessBasics with an additional role to cultivate their training programs. Nicki has extensive operational and strategic experience in quality, environmental and safety management across multiple manufacturing and utilities sites, including AmpControl, Ausgrid and the Electoral Commission.

HUNTER DIABETES CENTRE

Kate Bone has commenced at the Hunter Diabetes Centre as the Clinical Trial Coordinator. Originally from Newcastle, Kate has returned after 15 years, including 11 years in the pharmaceutical industry in Sydney. Kate has worked in clinical trials within the pharmaceutical industry and will be working with Dr Morbey in her rooms at the Hunter Diabetes Centre, liaising directly with the patients on clinical trials and setting up new clinical trials, as well as identifying and screening suitable patients for these studies

JSA GROUP

Luke Styles has joined the JSA Group as a Financial Adviser. Prior to his commencement at JSA, Luke gained five years of professional experience as a financial planner with a national company, where he focused on personal insurance advice. Luke is an Authorised Representative of Matrix Planning Solutions Limited and holds a Diploma of Financial Services (Financial Planning). He is currently studying a Bachelor of Business (Finance) to help meet the needs of his clients.

SHARTRU WEALTH MAN.

Jaime Bloomfield has joined the team at Shartru Wealth Management. Jaime has over 10 years' experience in the financial planning sector. Jaime's latest endeavour will see her using her knowledge and skills to provide support to Shartru's existing adviser network whilst developing relationships with new advisers looking for a tailored licensing solution.

NEW. PERM. CHARITABLE FOUN.

Newcastle Permanent Charitable Foundation has appointed Graham Batten as Executive Officer. Graham has experience in organisational management, procurement and community initiatives. He comes to the role from Newcastle Permanent Building Society, which he joined in 2009 as Procurement Manager. The Executive Officer role provides organisational and strategic support to the Foundation's Board of Directors.

Need some help to be safe @ work?

On 1 September 2015, WorkCover NSW was replaced by three new entities – including SafeWork NSW, the new work health and safety regulator. Between them, the three organisations cover all the same services and functions you are used to getting from WorkCover.

These changes were included in reforms to improve the workers compensation system for both employers and injured workers.



Help for the Hunter

SafeWork NSW continues to provide a range of free advice and support services throughout the Hunter to help businesses and workers keep a safe workplace, and meet all their health and safety responsibilities. There are many tools available from webinars, safety alerts, advisory visits, rebates, mentoring, videos and more. SafeWork has information on the types of high risk work that require licences, how and when to notify about high risk work, what types of plant need registration, and how to get professional training with RTOs.

Free advice, your way

If you are a sole trader or run a small business with up to 50 staff, you could be eligible for a free advisory visit. Many Hunter businesses have taken up this offer, and got practical workplace safety, and workers compensation and injury management advice relevant to them. You and your local SafeWork officer work through any areas of concern you have and together create a basic safety improvement plan to find solutions unique to your business. An advisory visit is also one of the ways you can qualify for the small business rebate program.

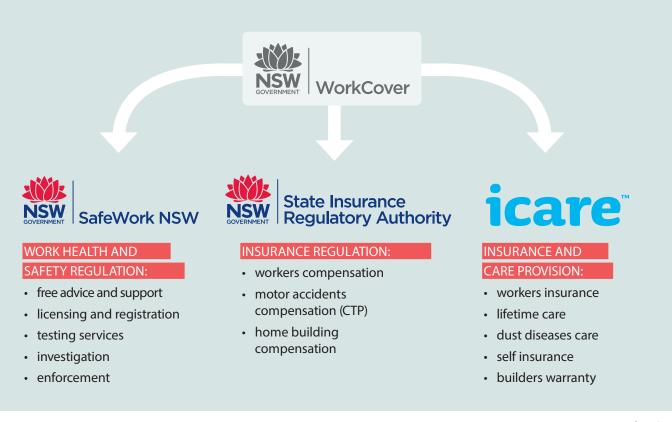
\$500 rebate

If you've got a great idea to make your workplace safer, the small business rebate supports businesses with up to \$500 to buy and install eligible safety solutions to address a safety problem in their workplace. It is open to sole traders or small businesses with up to 50 full time employees or equivalent. There is a wide range of safety solutions eligible for purchase and and/or installation under this program, including items that assist with manual tasks, hazardous noise, falls from heights, slips, trips and falls, injuries from moving objects and chemicals and dangerous goods.

Short on time?

Learn more about work health and safety by joining in one of SafeWork's webinars! One of the many benefits of a webinar is that travel is not required - you can access it from anywhere you have an internet connection. Recent topics have included skin and sun protection, managing hazardous manual tasks, how to get healthy at work, ergonomics and more... it's a simple, interactive way to get safety information right at your desk.

So even though the name has changed, you can still access the same advice and services. Call 13 10 50 or go online safework.nsw.gov.au – for all the help you need.



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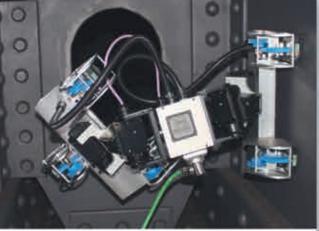
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Robots alive and well in Sydney Harbour Bridge

WHS the winner at inaugural Hunter Safety Awards

Hundreds of business people and community leaders gathered at a gala event on 18 March at Wests, New Lambton for the announcement of the winners of the inaugural Hunter Safety Awards.

The 'gold' safety helmet, sponsored by Blackwoods, was awarded to Port Hunter Conveyors, as the WHS Business of the Year.

The judges said that across the board the approach of Port

Hunter Conveyors to work health and safety is impressive. "Over the years Port Hunter Conveyors has demonstrated the

ability to set goals and achieve targets. Their prime objective is the provision of a superior and sustained level of service that exceeds industry standards and customers' expectations," Founder of the Hunter Safety Awards, Sarah-Jane Dunford, said. "There have been quantitative outputs from the focus on WHS by Port Hunter Conveyors, including an approximate 60% reduction in Lost Time Injury Frequency Rate and 40% reduction in Medical Treatment Injury Frequency Rate and at the time of their award application they were LTI fres for 2015."

Young WHS Leader of the Year, sponsored by Lifestyle Cleaning Services, was revealed to be Port Hunter Conveyors' Health, Safety, Environment and Quality Coordinator, Jared Dwyer. Jared was a driving force behind the improvements that the organisation has made over the last four years.

The WHS Champion of the Year, sponsored by WHS Systems, was presented to James Wood. James was a diesel mechanic on a mine site in the Hunter Valley, on a simple job that he had done many times before he made some wrong choices and ended up in a wheelchair for the rest of his life.





"15 years ago James was asked to speak at a workplace, initially he declined, but then he was asked if he would have liked to have heard and see firsthand the result of getting hurt at work, so he agreed to talk to the workplace," Sarah-Jane said.

"James has since shared his story with workplaces all over Australia. We all have training and systems and procedures in place, but James gives employees the 'reason' to stay safe." Best WHS Improvement (large organisation), sponsored by Laing O'Rourke, was presented to Chandler Macleod, while Best WHS Improvement (SME organisation), sponsored by Coal & Allied, was Jason Reading Landscapes.

WHS Student of the Year, sponsored by the University of Newcastle, was presented to David Gonzalez while Best WHS Training Course, sponsored by Hunter Valley Training Company, was announced as Training Wheels.

Most Innovative WHS Idea (large organisation), sponsored by WesTrac, went to John Holland Rail, while Most Innovative WHS Idea (SME organisation), sponsored by McCullough Robertson, was presented to Rotacaster.

Best WHS Management System (large organisation), sponsored by Greencap, was announced as WorkPac, while Best WHS Management System (SME organisation), sponsored by Bottrell Business Consultants, was Westpac Rescue Helicopter Services.

All finalists and winners were decided by a panel of industry experts and sponsor representatives, with a number of close decisions.

"We were thrilled – and not surprised – by the high calibre of submissions we received," Sarah-Jane said.

"It was great to be able to recognise and reward locally-based businesses and individuals who are striving to change the perception and culture of work, health and safety in front of a packed room of 400 people."

MC Andrew Daddo kept attendees entertained with his anecdotes, as well as providing background on each of the 11 winners and their impressive achievements.



THE WINNERS

WHS Business of the Year (sponsored by Blackwoods) Port Hunter Conveyors

WHS Champion of the Year (sponsored by WHS Systems) James Wood

Young WHS Leader of the Year (sponsored by Lifestyle Cleaning Services) Jared Dwyer

Most Innovative WHS Idea, Large organisation (sponsored by WesTrac) John Holland Rail

> Most Innovative WHS Idea (SME) (sponsored by McCullough Robertson) Rotacaster

WHS Student of the Year (sponsored by the University of Newcastle)

> Best WHS Training Course (sponsored by HVTC) Training Wheels

Best WHS Management System, Large organisation (sponsored by Greencap) WorkPac

Best WHS Management System, SME (sponsored by Bottrell Business Consultants) Westpac Rescue Helicopters



Best WHS Improvement, Large organisation (sponsored by Laing O'Rourke)

Best WHS Improvement, SME (sponsored by Coal & Allied) Jason Reading Landscapes

and the winner is...

As a leader in workplace safety, Chandler Macleod is proud to be announced as the winner of the Best WHS Improvement (Large Organisation) award at the **2016 Hunter Safety Awards**.

Our highest priority is that our employees return safe from work to their families every day, in the Hunter Valley, Newcastle and in workplaces across Australia.

We supply staff to over 100 businesses in the Newcastle /Hunter Region across a wide variety of industries from manufacturing, financial services, public sector, mining, civil construction and many more.

For more information, contact the Chandler Macleod Newcastle team on **02 4978 7777.**







First aid for mental health

Workplace health and safety has come a long way since the days of a medicine cabinet with a bottle of antiseptic and a package of bandages, Red Cross is now offering mental health workshops for the workplace.

Red Cross trainer, Anthony Cameron says mental health training is as equally important as traditional first aid training. "Mental illness is statistically very common and with people spending so much time at work it is likely a person may display warning signs at work."

With this in mind, Red Cross has developed a suite of training workshops called Mental Health Matters designed to help employees and management cope with mental health issues and create mentally healthy workplaces.

"Research shows that more than six million working days are lost every year in Australia due to mental illness" says Anthony. "Creating a mentally healthy workplace leads to less absenteeism, better creativity and productivity, as well as improved physical health."

A PricewaterhouseCoopers (PWC) report¹ explains that businesses that invest in positive mental health practices are more likely to see reduced illness in the workplace and teams that perform and thrive, returning an average of \$2.30 for every \$1 spent on mental health training.

Red Cross recommends that all workplaces include Mental Health Matters workshops as part of their workplace health and safety strategies. Book your workplace into a Mental Health Matters workshop by phoning 1300 367 428, or visit *redcross.org.au/mentalhealthmatters*

[1] PricewaterhouseCoopers (PwC), Creating a mentally healthy workplace- Return on investment analysis, March 2014

Mental Health matters in the workplace

FACTS AND STATS

- One in five Australian adults will experience a mental illness in any given year.¹
- PricewaterhouseCoopers' (PwC) report, creating a mentally healthy workplace, estimated that untreated mental health issues cost Australian workplaces \$10.9 billion in lost productivity each year.²
- Research shows that developing a combined 'systems' approach that incorporates both individual and organisational strategies is the most effective way to intervene in relation to job stress and to improve employee health and health behaviours³

1 Australian Bureau of Statistics, National Survey of Mental Health and Wellbeing (SMHWB), 2007

2 PricewaterhouseCoopers (PwC), Creating a mentally healthy workplace- Return on investment analysis, March 2014

3 LaMontagne AD & Keegel T 2012. Reducing stress in the workplace

(An evidence review: full report), Victorian Health Promotion Foundation, Melbourne, Australia.





Urunga Antimony Processing Palnt Remediation Projects for Hazmat Services



Hazmat Services has been appointed the contracts for Site Occupational Hygienist and Site Safety Officer for the remediation of the former Urunga Antimony Processing Plant by NSW Department of Industries – Lands ("DPI – Lands"). The project commenced in August 2015 and expected duration is up to 12 months.

The Project involves former location of an Antimony Processing Plant that was operated by 'Broken Hill Antimony Pty Ltd' and processed stibnite (antimony sulphide) ore mined from Wild Cattle Creek, Dorrigo from 1969 to 1974. The ore (containing impurities in the form of arsenic and mercury) was crushed and then passed through flotation cells to separate the precious metals from the rock waste. Tailings and mill wastewater were discharged onto the wetland foreshore area during the plant operations. A tailings deposit approximately one hectare in extent fans out into the adjoining wetland. Chemicals used during the purification process included copper sulphate, sodium cyanide, lead nitrate, dextrin, sodium ethyl xanthate and crescylic acid. Watermill water was also contaminated with dissolved antimony and arsenic salts during treatment of the crushed ore. A gravel washery was also reported to be on-site, using water from the wetland (GHD, 2014).

In 1974, operations at the plant ceased due to the closure of mining production at Wild Cattle Creek. No clean-up operations or remedial work were undertaken when the Site was abandoned. In 2011 the NSW Environment Protection Authority sought to place a remediation order on the freehold owner of the Site. The owner was unable to fund the works and the ownership of the Site was transferred to DPI - Lands.

DPI - Lands engaged the Soil Conservation Service to project manage the detailed investigations of the Site and develop a Remedial Action Plan. The objective of the Remedial Action Plan is to achieve compliance with the Management Order and to remediate the Site so that it's safe for public access without unacceptable risk to human health and minimise any further impact on the adjacent wetland.

In our role as the Site Occupational Hygienist, Hazmat has provided the Workplace Health & Safety Management Plan – Occupational Hygiene to support the remediation project and are providing Site inductions and daily monitoring of personnel and site conditions to assess exposure to the site contaminants of concern as well as providing personal protective equipment and facilities to support the workers at the site. The Site Safety officer is supporting the project through a number of initiatives including:

- Review of the project WH&S Management Plan along with all SWMS to ensure they capture all the foreseeable risks of project tasks;
- Preparation of new SWMS where tasks are not specifically captured;
- VOC's creating and maintenance of a register for all licenses/tickets held by operators and arranging competency checks;
- Preparation of Monthly Safety Reports;
- Attendance at Weekly Planning Meetings and conduct daily safety toolbox talks at pre-starts;
- Task Observations daily inspections of work activities to ensure compliance with SWMS;
- Introduction and tuition on the 'Take 5' procedure;
- First Aid Treatment and upkeep of first aid kits in accordance site protocols;
- Maintaining the Injury & Illness Register;
- Weekly auditing and reporting; and
- Maintenance of PPE Register and processing orders.

Additionally, Hazmat has also been awarded the environmental sampling and validation of the remediation works and provided the Air Quality Management Plan and Bushfire Management Plan.



Is workers compensation hurting your business

Faith Eeson FOCCALE Safety Management

The cost of the worker compensation insurance premium can be a sizable expense to the business and impact on the business profitability. Therefore, it is paramount to business survival and profitability to manage workplace safety effectively.

The rise in the premium is the result of the costs of worker compensation claims, which include medical treatment and expenses related to the claim; compensation and settlement payments, and estimated cost calculated into the premium for long-term claims.

There are ways to get it under control and avoid this dilemma. The strategy is to take action sooner rather than later. The ideal is to make it a part of the business culture on start-up, when the business is establishing itself, which will make it a lot easier to implement in the building stages. However, the safety culture can still be developed in an established business or organisation. It may take more time and effort as the existing culture and systems may have to be reversed, revised, relearns and instilled.

A Safety Management System has proven to be an effective management tool for achieving safety within any business; enabling better compliance with legislation and regulations; assisting business in minimising incidents and injuries, thus containing the business costs. With management commitment creating a culture of health and safety demonstrates to worker that their welfare is a priority. Hence; leading workers to embrace the change and improve on productivity.

With any workforce there is a likelihood of incidents and injuries despite an established safety management system. When this occurs it is important to minimise the impact by taking a





WORK HEALTH AND SAFETY

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Safe Work Method Statements Safe Operational Procedures Injury Management WHS Training

Our services Are:

One-Offs with Ongoing Support or Project based.



proactive approach in the managing the injured workers on a return to work program. This practice promotes a more successful outcome, not only for the injured worker, but also in reducing and preventing an increase in the insurance premium.

Some actions you may want to consider:

- Review your current premium and take note of any amount above the basic tariff
- Review incident and injury trends and workers compensation claims that account for the increase
- Develop strategies and initiative to minimise these trends
- Develop return to work strategies that include suitable duties
- Be proactive in supporting injured workers
- Work closely with your insurer
- Encourage worker involvement and contribution to best practice An established Safety Management System includes a

framework for compliance with the laws and helps to avoid penalties for breaches and negligence. In addition, integrating these systems into the business operating systems helps to improve business efficiencies. Coupled with early intervention and effective injury management to prompt early recovery and help to avoid ongoing claims that can be costly.

For further information contact FOCCALE Safety Management on 49682199, email faith@foccale.com or visit www.foccale.com

Faith Eeson is the founder and Director of FOCCALE Safety Management; has over 20 years experience working in various small and large industries on effective Safety Management Systems. Faith mentors and coaches, is a workplace trainer, auditor and Return to Work Coordinator with a Master Degree in OHS (Hons) from the University of Newcastle,





HBR is essential reading for anyone wanting to keep informed on local business news and issues that affect business.



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Harbourfront land release

The Hunter Development Corporation says Newcastle's ongoing urban renewal will receive a boost with the release to the market of the first harbour-front block of land in over a decade at Honeysuckle.

HDC General Manager Bob Hawes said an expression of interest process was now open for the development of a 7,300 square metre site at Lee Wharf, opposite the NIB Building. The site is to be known as 21 Honeysuckle Drive.

"The site is zoned mixed-use and could therefore accommodate residential, commercial, retail or hotel developments," Mr Hawes said.

"A key part of this project will be funding from would-be proponents for improvements to the harbour-side park and promenade at Worth Place Park West which sits between the site and harbour," Mr Hawes said.

The expression of interest period closes on 4 May. It will be followed by a more detailed request for proposals leading to evaluation and selection of a preferred proponent.

HDC has engaged Colliers International Newcastle to market the site.

"The eventual development of this site will be an exciting chapter in Newcastle's ongoing urban renewal.

"It will contribute to the high quality public domain along the waterfront, including the provision of fully landscaped parkland and wide public promenade along the harbour's edge," Mr Hawes said.

Mr Hawes said the Corporation was mindful the site is currently occupied by the well utilised temporary car park which was opened in 2011.

"Alternative car parking arrangements will be actively investigated while the expression of interest and development processes are underway, although I note it will be a minimum 12 months before construction would likely commence."

Details of the EOI process are available from the NSW Government E-tender site https://tenders.nsw.gov.au

Construction slips further in February

The national construction industry has remained in contraction for a third month, with the Australian Industry Group/Housing Industry Association Australian Performance of Construction Index (Australian PCI) slipping in February by 0.2 points to 46.1 (readings below 50 indicate contraction in activity, the distance from 50 indicating the strength of the decrease).

Ai Group Head of Policy, Peter Burn, said: "The national construction sector continued to slide in February, marked by a sharp decline in the house building sub-sector. The fall in house building was offset in part by a rebound in the apartment sub-sector and a lift in commercial construction from the contractionary conditions it has experienced for the past six months. Engineering construction maintained a downwards trajectory although the pace of fall eased in the month. Looking ahead, the fall in new orders - for the fourth consecutive month - points to further contraction for the construction industry as a whole. Only the volatile apartment sub-sector saw an increase in orders in February. With housing approvals slipping in recent months, unless we see a period of sustained growth in commercial construction industry will be a source of growth for the economy or jobs in coming months."

HIA Chief Economist, Harley Dale, said: "The new residential construction sector will maintain very healthy levels of activity this year, but will not generate further growth. The overall trajectory for the housing measures of the Australian PCI is consistent with this outlook. The sharp decline in house building in February is a concern and we hope to see a decent recovery in March. Detached house building has been quite strong in some markets this cycle, but certainly hasn't satisfied the levels of underlying demand given insufficient availability of shovel-ready land and the excessive user-pays charges for residential infrastructure."



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Excellence in Building Awards open

Entries into the Master Builders Association's 2016 Excellence in Building Awards Newcastle are now open and close on 6 May.

Nominations are invited from both MBA members and non-members in the Hunter, Central Coast, Tamworth, Manning Great Lakes and Oxley regions.

Winners will be announced at a Gala Awards Dinner to be held in Newcastle at the Wests Leagues Club on Friday 9 September 2016.

Entry forms are available from www.newcastle-mba.com.au. The Newcastle Master Builders Association Excellence In Building Awards were launched in 1995. The success of these awards, their openness to all the industry (not just members) and their highly regarded credibility have cemented them as the region's peak building industry awards.

The objective of the annual Awards is to encourage, promote and recognise "Best Practice" in building and to establish benchmark projects for others in the industry to emulate. The entrants and winners not only set leadership standards for others to aspire to but promote public confidence in dealing with regional builders, architects and subcontractors.

The 2015 Awards saw over 520 guests gather to celebrate the outstanding workmanship demonstrated by over 140 entries with a combined value of work exceeding \$300 million.



GREENST PROPERTY

We would love to make an exciting announcement. After many months of discussion and planning Solid Property Services (Peter Aloupis) and Elite Property Management (Iolanda Gow) are pleased to announce the merger of our businesses under a new banner, Green Street Property.

Our vision for the business is to own the most positive reputation in the property industry and this vision starts with our clients and residents.



Green Street Property Management will combine both Solid Property Services management and Elite Property Management services. Solid Property Services sales will now be Greens Street Property Sales.

This merger has been a long time in the making as finding a partner with the same passion for property and people that wants to lead our industry in diligence, attitude and results has been quite a rewarding journey.

Green Street Property will be a place for everyone and we are excited to bring you with us.

Suite 1, 93 Darby Street, Cooks Hill | Newcastle, NSW 2300 Ph: 02 4926 1188 | www.greenstreet.com.au

Buyers to withhold tax for ATO when buying certain properties

Gavin Bottrell Bottrell Business Consultants

Parliament recently passed legislation amending the taxation law to impose withholding obligations on the purchasers of certain Australian assets – generally property purchased from a nonresident. However, the changes will affect most purchases of property in Australia!

The amendments impose a 10% withholding obligation on purchasers of 'Taxable Australian Real Property' (generally, this means an interest in Australian land) from certain foreign residents, as well as certain 'indirect Australian real property interests' (such as shares in companies that own a lot of land) and options to acquire such assets. The amendments will generally apply where the contract to purchase an applicable asset is signed on or after 1 July 2016.

Tax Warning

Where the land, or the interest in the land, is worth \$2 million or more, the new law requires the purchaser to withhold 10% of the purchase price and send it to the ATO unless the vendor has obtained a 'clearance certificate' from the ATO and provided it to the purchaser prior to settlement.

This obligation arises regardless of whether the vendor is a foreign resident or not.

Example

On 1 August 2016, Harvey enters into a contract to purchase a residential property in an affluent Sydney suburb for \$2.5 million,

with settlement proposed to occur on 1 October 2016. He does not know whether the vendor is a foreign resident. Despite many requests from Harvey's lawyer, the vendor refuses to obtain a clearance certificate from the ATO to give to Harvey. As Harvey is acquiring Australian land with a market value greater than \$2 million and he has not received a clearance certificate from the vendor by the time settlement occurs, Harvey will be required to withhold and pay to the ATO \$250,000, whether or not the vendor is an Australian resident

For more information regarding information please visit www.bottrellaccounting.com.au

Gavin Bottrell is the CEO, Managing Director and founder of Bottrell Business Consultants Pty Ltd. Gavin established the firm in April 2010 operating from the East Maitland & Newcastle East Office focusing on offering accounting, taxation and business services to the Hunter Region, Central Coast, Sydney & New England Region.



Commercial/industrial/retail property as an investment

Steven Dick Director Raine & Horne Commercial Newcastle

With nothing to be gained by having your money tied up in a bank, with the share market looking more and more like a bubble, and with interest rates not increasing many people are asking where do I place my hard earned dollars to get a secure and stable return. And the many are looking to commercial, industrial and retail property.

Investors look to commercial, industrial and retail (CIR) property as an income stream. Unlike residential real estate the CIR properties provide an investor with:

- Fixed terms of lease from 1 to 10 years and more
- Rents that escalate in unison with the CPI
- Tenants that guarantee their leases
- Leases that require the tenants to pay the outgoings such as;
 Council rates
 - o Water rates
 - o Insurance
 - o Land tax
 - o Management
 - o Non-structural maintenance
 - o Annual fire checks
 - o Lift or crane servicing

This provides an investor with a true net income stream. Real estate investment does not need to be purely focused on capital gain and negative gearing like is seen in the residential form of investment. CIR allows an investor to purchase an income stream which is more sustainable especially in retirement.

You can't eat using a capital gain unless you sell but commercial investments allow you to live off the income generated.

The entry into this form of real estate is generally not much greater than a large well located house or apartment but instead of showing between 2% and 4% net as is the case residentially, CIR property will show between 6% and 10%.

A recent sale at 2 Smith Street, Charlestown was a case in question with four tenants in a free standing building with car parking returning \$81,560 pa after all the out goings were paid and sold for \$1,300,000 as a going concern. This was a low yield but still showed a 6.3% return.

Choosing multipurpose well located CIR property with good leases is far better than waking up one morning and hearing your portfolio of shares has evaporated overnight in a crash.

For further information contact Raine & Horne Commercial Newcastle on (02) 4915 3000, email steve@rhplus.com.au or visit www.rhplus.com.au



Steven Dick has had a varied background with experiences in geotechnical engineering to hospitality and catering. He also represented at NBL Level Basketball. His expertise, experience and analytical skills have seen him involved with a number of companies at board level. He has also attained the highest level of recognition in the LJ Hooker and Raine & Horne Commercial Organisations



\$46.6 million for Honeysuckle property

22 Honeysuckle Drive, Newcastle has been sold through Knight Frank for nib health funds limited for \$46,600,000. The new owner is Sandran Pty Ltd.

Approximately seven years old, the 5 Star NABERS rated building is a fully leased, six level, A Grade office building with a net leasable area of 8,006 sqm and typical floor plates of just over 1,600 sqm. The total site area is 2,146 sqm. The property also include 152 car parking bays.

Nearly 80% of the building is leased by nib, with other tenants including QBE and State Super.



World Gym leases Maitland and Newcastle properties

The iconic World Gym Brand is muscling into the local Health & Fitness market with new locations in Maitland at Telarah and Westfield Kotara Shopping Centre taking over the previously occupied Fitness First Gym.

Established in the mid 1970's by renowned fitness guru Joe Gold, World Gym over the years has evolved into an internationally recognised brand and has captured the imagination of people around the Globe.

Now locals can enjoy the benefit of being a member of this International recognised Gym with a new 10 x 5 x 5 year lease at 6 Johnson Street Telarah, close to the Bunnings, Maitland Hospital and Telarah Railway station. Located in a new purpose built facility of over 2000 sqm offering mezzanine levels for circuit training, full amenities, cafe and fully equipped with free weights and electric fitness equipment. The building works will commence mid to late April 2016 with completion estimated late August 2016. Constructed of full precast concrete and architecturally designed finishes of modern glass facades and entries.

The site has ample parking and will include within the strata and directly opposite World Gym a new 1350 sqm purpose built preschool leased on a long term $10 \times 5 \times 5$ year negotiated by Global Realty Partners Commercial agents Reece Harrison and Warren Plumb.



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2 SEASANDS DRIVE, REDHEAD

High exposure

- Only 2 Business 198m² units available
- · 200m from Redhead Beach
- Architecturaly designed with modern facades and glazed front entrance · Carved wooden features & finished with fully retained walls & gardens
- The slab has been laid & steel frame work erected



34-36 ENTERPRISE DRIVE, MUSWELLBROOK

- Well located and open 6,008m² lot
- 249m² of quality A/C offices
- 1,058 m² warehouse & 183m² awning
 2,308m² concrete hardstand & 1280m² road base hardstand
- Easy access to Sydney. Newcastle & Hunter Valley
- 23 onsite car parks (Approx.)



4 MCINTYRE DRIVE, TOMAGO

- Metal clad office/building of 1000m²
- 191m² of smart cables office area
- Separate amenities/shower & kitchen/lunch area
- Warehouse is accessed by 6 x 4.5m high roller doors and 3 phase power
 Built for concrete truck & trailer repairs and heavy equipment storage
- Zoned 1N1General Industrial 24hour usage



17 HUNTER STREET, RAYMOND TERRACE

- 1012m^s corner development site Hunter & Glenela Streets
- 1 block from Raymond Terrace Williams Street CBD
- Zoned R2 Low Density
- Currently on site is a 4 bedroom double level brick home
- Development of Units, Medical Centre, Childcare Centre, Pathology. Xray Rooms, Dental Surgery, Neighborhood shops subject to council approval



5 FROST DR, MAYFIELD WEST

- Industrial showroom units located at Steel River Ideal home for showroom, storage, light fabrication & small manufacturers Less than 200m from Industrial Hwv & direct access to Newcastle Port
- Modern design, pre cast concrete, 5.5m high roller doors
 Quality amenities, glass facades & mezzanine level for office or storage
- Zoned 1N1 General Industrial 24hour usage



125 RACECOURSE RD, RUTHERFORD

- Approx 730m² of existing corporate office headquarters
 Option to purchase with warehouse addition of 704m² to give 1,084m² 'A' grade fit out of reception, offices, boardroom, training & server room
- Open work area, full telecoms, fully data cables & A/C
- Can be split into 2 smaller areas for lease
- · Warehouse can be constructed prior to purchase with settlement on completion



2/15 SEASANDS DRIVE, REDHEAD

- Lease \$71,495 net p/a + GST & outs
- \bullet 513m² total area (warehouse only) including 350m² of high bay warehouse \bullet 2 x front and rear 5.5m roller door access points
- 81m² of lower level offices & amenities
- 81.7m² of upper level offices & storage 112m² of rear concrete hardstand



Ideal central location for boutique style storage or tradesman/industrial Located in one of Newcastle's newest Industrial Estates at Bennetts Green Positioned at the southern end of the Newcastle bypass Look to purchase or lease at entry level pricing



2-6 PIPPITA CLOSE, BERESFIELD

- 182.6m² high clreaance warehouse tilt concrete construction · Located ia a secure Strata development
- Amenities & kitchenette
- 5.0m x 4.8m Electric roller door
- Located at end of the M1 Sydney Freeway Lease \$24,651pa + GST & Outs

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Be your own boss & work as much or as little as you want. Fully equipped Mobile Coffee Van serving coffee & cafe style drinks with a range of food items. The franchise area covers inner city Newcastle. Full training provided. Good stable income. No rent or landlord! \$115,000*

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Long established, well regarded distributor & service agent for outboard motors & lawnmowers. Also sells a range of alloy boats & runabouts. 5 and 1/2 day week business with a secure lease at very reasonable rent. Shows a turnover of approx \$900,000 p.a. & a profit of more than \$100,000 p.a. \$145,000 + SAV CALLAD

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MICHELLES ON VICTORIA - CAFE/BAKERY

Long established and popular Newcastle eatery. Main road with a corner location. 1000's of passers by. Both indoor and outdoor dining plus a huge takeaway trade Fully equipped commercial bakery. Bakery has a number of wholesale clients which it provides bread, pies etc to on a daily basis. Average weekly turnover of approx. \$10,000. \$185,000 + SAV

MEDOWIE NEWSAGENCY/POST OFFICE

Located in huge growth area with captive clientele, this thriving agency represents great value. Modern shop fit out. No opposition. Approx. earnings for husband & wife or partnership of up to \$250,000 p.a. Set in busy village shopping centre. No home deliveries. A must to inspect! Secure your future today! \$495,000 + SAV CALLAS

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LOT 12, TEMPLAR PLACE, BENNETTS GREEN

Your business is worth nothing.....

Craig Lowth Wilsons Business Brokers

Unless the business is "prepared" for a sale, including having transparent profitable financial data, then often all the value in the business is going to be hidden from everyone except the current owner. Buyers are looking at business with the most value "bang for their buck".

The decision to contact a broker and sell your business is often made on impulse and often too late. It may have been in the back your mind for a while but not acted upon.

An experienced business broker will work closely with you and should always consider if selling now is truly the best decision. It may be that your business just needs some refocus or clarity, or even some help with Strategy.

If you proceed to sell your business, it needs to be backed up by preparation and well executed strategies to improve and clearly show the true value of your business.

The financial statements are as close as we can get to a true performance indicator of a business. If you're showing numbers that are poor, despite having valid reasons, many prospective buyers will get turned off immediately and think you are selling simply because the business does not make any money.

Key tips :

- 1. Cut costs show profit. Remember that banks and accountants will all be reviewing the information to advise their client. Financials must show the business is viable.
- 2. Reach out to a business broker or business coach or accountant. Brokers and Business Coaches see good and bad business practices as part of their daily life and can pick some easy wins and share best practice. Listen to them and work to get your business in its best possible shape before you hit the market.

- **3.** Focus on key strategic wins, during the 3/6/12 months prior to listing the business. Get external advice, set yourself a time frame, set an aggressive plan and work hard to give your business a strong push to get it in tip top shape.
- **4.** Where is the real value in your business? Each potential buyer may see different things: Your client list, your trademarks or your location. Whatever it is, identify where buyers may see value and protect it including important employees, have a plan B if one of them leaves unexpectedly.
- **5.** Keep up with industry or market trends Check successful trends, see what your competitors are doing and spend time with your clients to really understand what works well and what you could do better.
- 6. Understand the sales process is time consuming and risky be careful who you share your information with Brokers can also help in this regard. Select a broker that has expertise in advertising your business for sale but still being discreet. Set a realistic price and have a defined process to weed out tyre kickers. You need to maintain the impact of having a new listing for sale avoid listing high to start with and reducing your price as this could be perceived by the market as a business in trouble. Hopefully these tips will help you become better prepared and in the best position possible to sell your business for the best possible price.

For further information contact Craig Lowth on (02) 4962 3388, email craiglowth@wilsons.com.au or visit www.wilsons.com.au

Craig Lowth holds a degree in Economics and Finance, and had a long career in business and commercial banking, as well as working in small business in the accommodation industry. Craig has had exposure to a very broad range of businesses and has wide networks in finance, a business and accounting sectors.



wilsons

4962 3388



Landmark Cafe & Bar

Price \$299,000 WIWO

Landmark Darby Street venue, massive luxuriously appointed 400sqm of space with upstairs Gallery and recently fit out in classic Art-Deco style. Full PSA licence, state of the art kitchen and integrated computer based ordering/POS system. An inspection will not disappoint. Restaurant area often holds large functions, a stylish bar with beers on tap, (separate cool room) and café /barista bar. Currently trading strongly with options to extend current hours. Ideally located close the new Courthouse and university campus.

Two showrooms, Two locations, One opportunity Price \$285,000 + Stock

An amazing opportunity to purchase this franchise business which consists of two large showrooms located in popular homemaker, bulky goods precincts of Warners Bay & Rutherford, plus conveniently located warehouse. Great main road exposure. extensive customer parking with strong additional anchor tenants at each site generating a large volume of customer traffic. Comprehensive training and ongoing support provided by franchisor. Combined annual sales income in excess of \$2.5 million.



Brand New Restaurant & Cocktail Bar

Price \$95,000 neg + Stock

Exciting, vibrant brand new restaurant / cocktail bar located in one of Newcastle's prime restaurant strips. Featuring indoor and outdoor seating and is currently trading from breakfast till late, 7 days, with all day breakfast. A 2 year old full commercial kitchen together with brand new quality furnishings and fit out ensure that an inspection will not disappoint. The business is currently managed by a single working director. Don't miss out on this opportunity where all the hard work has been done for you.



Fish & Chip Shop

Price \$70,000 + Stock

Location. Location, Location! Dominant presence near the centre of town, fantastic main road frontage and plenty of parking, this business has been run from the same location for over 20 years. Operating 7 days with trade from a combination of regulars and weekend tourists. Good lease term and low weekly rent with extension option's available. Shop includes areas for office work or relaxation during down time and mini amusement arcade (machines not part of sale). Great Local eatery offered at a very realistic price.

Selling Hunter Businesses Since 1939

wilsons.com.au

Newcastle broker one of Australia's best

Newcastle business broker lan Jones has been recognised as one of Australia's best after clinching three top industry awards.

Mr Jones, a business broker at LINK, one of the largest business brokerage firms in the world, has been named 2015 LINK Business Broker of the Year and 2015 LINK National Sales Person of the Year.

lan Jones was also awarded the 2015 National Rising Star Business Broker of the Year award from the Australian Institute of Business Brokers, the peak national body representing professional business brokers.

The awards recognise Mr Jones as a trusted, leading authority on buying and selling businesses based on his professional and ethical approach, negotiating and networking skills and broad business experience.

He was also recognised for his commitment to understanding what people and companies are trying to achieve from a business acquisition and then work in a strategic manner to realise the best possible outcomes for his clients.

"More and more we are seeing that people don't just want a business - they want a business that delivers key outcomes for them," Mr Jones said.

"It could be a passive income, a job for them or their family, an asset that will become more valuable in time, or a business they can develop and later sell at a higher price.

"In recent years there has been a trend towards strategic acquisitions where businesses are seeking to integrate one business into another business so that they can gain more scale, operational efficiencies and higher profits.

"I take the time and make the effort to understand what people are wanting to achieve which positions me to introduce people to the right opportunity and help them to achieve better outcomes."

LINK is one of the largest networks of professional business brokers in the world operating in the USA, New Zealand, South Africa and throughout Australia, its NSW offices are located in Sydney and Newcastle.

Mr Jones joined LINK's Newcastle office which is located in Charlestown in 2012, bringing with him over 18 years of experience in franchising, business sales and business development.

Over the past year he has settled business transactions in a diverse range of industries including hospitality, manufacturing and distribution, accommodation, transport, retail, health and fitness, franchising, engineering, property services, medical and agriculture as well as in the online and technology space.

Mr Jones said investment in the Newcastle CBD, port, airport and RAAF base, coupled with many other private sector and government projects such as the National Broadband Network rollout and low interest rates were helping to drive optimism and investment within the region.

"Newcastle is a great place to do business and many people are optimistic about the outlook for the region and are positive that new investment will lead to even more opportunities," he said.

"LINK is one of the largest and most professional business brokerages in the world. Because our amazing team is based in Newcastle, we are able to effectively engage with many local and international buyers that are looking to invest in local Newcastle and Hunter businesses which gives us a better opportunity to help business owners achieve far better outcomes when we sell their businesses."



New age business buying an online business

Stuart McLachlan Link New South Wales

The online retail industry continues to show strong growth in Australia. Recent research by PwC and Frost & Sullivan has revealed that a record 53% of Australian consumers aged over 15 are now shopping online. The Australian and New Zealand Online Shopping report found that in 2012, online shopping in Australia increased 17.9% to \$16 billion, and is predicted to grow to \$26.9 billion by 2016 at a compound annual growth rate of 14.1%.

Many online businesses are successful purely because of price, availability stock and their fast shipping policy. Having said that, there are plenty of cases where people have had bad experiences with online stores that don't offer a personal service and buy online only when they can make contact directly with a person and be reassured that the product is in stock and it will be dispatched the next business day or as soon as possible.

Thus, many online businesses are established out of a need to provide customised service (that you can't get from the big stores). One such business Nursing Angel Australia, sold by Link recently, was a OnlineRetailAward winner as "an outstanding example, supported by customer testimonials, of how online retail is creating new businesses totally focused on the customer to satisfy demanding market sectors".

Currently, there are numerous other online marketing opportunities available to buy from Link. But what are the things you should look for when buying?

Successful online businesses have the capability to generate a lot of their web traffic organically, through followers on social media (e.g. Facebook) and repeat custom. Each business should be able to provide an Analytics report that shows how many unique visitors that they have received, where the web traffic has come from and what percentage are returning customers.

Additional spending on online advertising to drive customers to a website can have a substantial effect on incremental online sales revenue. For example ad programs like Google AdSense, search engine marketing techniques, such as SEO and pay per click advertising like Google AdWords as well as other website promotion techniques, can drive traffic to a website.

But the crucial part in the process is once the traffic starts building and people find the website, are they then being converted to paying customers? It's one thing to get traffic coming onto a site, but if no one wants to buy what is being sold, that particular business isn't going to get anywhere.

As in any business transaction, it is important that your business advisors work closely together, with your input, to find a business that is right for you.

For further information call Stuart on (02) 4915 8415, email stuartm@linkbusiness.com.au or visit www.linkbusiness.com.au



Stuart McLachlan has over nine years' experience negotiating sales for all types of SMEs ranging from small corner shops to \$10M plus manufacturing concerns. He has a vast knowledge of the local market conditions and the current economic drivers for the sale of a business. He is especially interested in representing business owners and prospective buyers/investors who are prepared to properly plan ahead for the sale/ purchase and behave proactively.



The authority on selling business



450,000 Plus SAV

Leading brand, great location, high sales and huge profits. Long term lease available or purchase the property. Great team including GM already in place.



Leading Darby Street Café 395.000 + SAV

One of Newcastle's leading Cafés in one of Newcastle's finest locations. Well established and still growing. Revenue is over \$2M p.a. and the business is on target to deliver current working owners a Net Profit of over \$300k. Great Lease, Licensed, seats 110. #New Listing lan Jones 0402 111



Newcastle's best Mexican, on wheels. Specialises in fresh, authentic food. Caters for markets, corporate events, fundraisers, weddings, birthday parties and fiestas of any kind! Very profitable business with forward bookings to keep you busy for months. #New Listing Stuart McI achlan



One of Beaumont Streets most recognised venues. The site comprises a very spacious seating plan, long galley styled bar area, chef designed kitchen, large private rear courtyard with toilets plus plenty of upstairs space. Sale includes an extensive asset regist #14086 Shane Fox 0415 407777





Leading franchise brand, great location, high sales and huge profits. Long term lease. Great team already in place. Huge seating capacity of 206 patrons, including 162 inside and 44 outside. Priced to sell quickly.





Corporate and Professional Services \$995,000 plus SAV

Corporate and government clients. Trading for over 25 years. \$1.4M in Revenue. Over \$400K Net Profit to owner operator. Solid sales and profit growth, Current owner only works 3 days. No industry experience required, Long term lease and low rent #13627 lan Jones 0402 111 500



Light & Heavy Fabrication 000

Operates in heavy and light fabrications in mild steel, aluminium and stainless steel and specialises in architectural steelwork, platforms and stairways, bridge structures light manufactured products. Well and supported by accountant prepared financials. Stuart McLachlan 0404 687706 #13148



This business is licenced to manufacture and install security doors and windows under a national market leading brand. It has been family owned for 40 years. Solid Net Profit and quality assets plus a long term lease. Freehold property also available. #14004 Shane Fox 0415 407777

Country B & B \$1 100 000

Completely restored 6 room B & B all with modern ensuites. This property is so impressive. Dual income from café and accommodation in beautiful Paterson. The massive 4/5 car garage has a rumpus room & ensuite. Freehold property & great value. #13358 Shane Fox 0415 407777



This exciting home based business sells an amazing range of women's apparel. Stock is categorised as 'fast fashion' which involves fast changing prints, colours and designs that won't break the customers budget and often nas them returning weekly for something new #13903 Stuart McLachlan 0404 687706



Hire Services \$270.000

The Newcastle & The Hunter distributorship is or sale which is backed by a solid National brand. This business specialises in temporary encing, crowd control, port-a-loos and more for the event and construction industry plus domestic market. Nets o/o approx. \$127,000 #14086 Shane Fox 0415 407777

Digital & Web Solutions \$110,000

Hosts, designs and develops websites for businesses throughout Newcastle, Valley, and all States of Australia. mall Hunter Ideal for a company already in the industry looking to value-add to the 200 established ers of the business nustor Stuart McLachlan 0404 687706 #13832



A very exciting and unique venue offering panoramic views over Warners Bay lake and foreshore. The extensive renovation evokes quality and comfort. An oversized kitchen easily caters for functions and/or a full restaurant at the same time. Nets \$200,000 #14157 Shane Fox 0415 407777

Restaurant & Takeaway

\$195.000 + SAV

Only trades 5 nights & 3 lunches. The owner

returns a triple fi qure income plus other

perks. This licensed venue with popular wine

and beer selections sits across from Warners

Bay foreshore. Rare location that is still

One of Australia's Leading franchise brands

perfectly located in a growing area. Includes

a great lease, store refurbishment, Great team

already in place and delivers an annualized

Net Profit of \$160k. Set for growth and higher

\$370.000 Plus SAV

Shane Fox 0415 407 777

undergoing development.

#13668

profits

Long

nprovement.

#13592

#New Listing

term Lease. T/O 25k p.w. Stuart McLachlan 0404 687706 #13962

Premium CBD Café with PSA

location with harbour views. Outdoor seating parked beautifully under shady trees. Ideally

located to capitalise on the expansion and

redevelopment of the Newcastle CBD. Long

Offers ov PRICED TO SELL! Highly visible corner

> Coffee Lovers' \$175,000 plus SAV

The business has a very loyal following and is a well known destination point for coffee overs. Rent only \$475 p.w. Sells up to 55kg of coffee p.w. and offers breakfast and lunch only. Accountant prepared financials available This is a must see opportunity!

Stuart McLachlan 0404 687706 #13805



\$220,000

Situated on Newcastle's beautiful harbour foreshore, this business is ripe for a operator who is able to utilise a dormant PSA liquor licensed for 150 seats & 400 cocktail party. Currently trading as an Italian restaurant, this business is perfect for a quick transformation. # 13888 Stuart McLachlan 0404 687706



Sales of over \$800,000 for EOFY 2015 and an impressive Net Profit to the working owner of \$240,000. Fully systemized business with large workshop and quality equipment included. Exceptional example to the industry Staff are in place and they are all well trained Shane Fox 0415407777



This venue holds a key location next to many key tenants. Sales are now over \$1.1M with the net profit for EOFY 2015 of \$200,000. The mise has 3 seating areas plus adjoins a kids play area. Easy parking, new lease and pest of all - no evening trade Shane Fox 0415 407777 #14060

Industrial Takeaway \$45,000 plus SAV

Must sell at this price! This 5 day p.w. cafe operates out of the premises of a large manufacturing company, offering constant repeat business in the style of a canteen. NO rent, electricity or water expenses. A great little cashflow business! Stuart McLachlan 0404 687706 #13833

Civil Construction - Newcastle \$1,200,000

The well-established and highly profitable business provides civil engineering, contracting, earthworks and pipeline services. Includes P&E valued at \$1.3m. Has a great team and ongoing work.



\$420.000

A great opportunity to buy a unit and run a business at a superb beachside holiday location in one of Australia's most charming coastal villages. Management of 10 fully self contained one and two bedroom suites Panoramic views over ocean and mountain #13574 Stuart McLachlan 0404 687706



This boutique local shop in Darby St also has momentum with increasing online sales and suppliers offering exclusive deals. Selected designer lines and high margins provides this rare business many successful attributes. Nets \$130,000 for an o/o working 5 hrs p.w. #13982 Shane Fox 0415 407777

Contact a member of our local LINK Newcastle Team



Shane Fox | 0415 407 777 shanef@linkbusiness.com.au



lan Jones | 0402 111 500 iani@linkbusiness.com.au



Stuart McLachlan | 0404 687 706 stuartm@linkbusiness.com.au

Link Newcastle Level 2, 59 Ridley Street

Charlestown 2290 Ph: 4915 8415 www.linkbusiness.com.au



Over \$2M in annual sales that will return \$360,000 profit p.a. to a working couple. This premium newsagency is a key tenant with superior position, strong cash flow & solid trading history. A retail gem that will impress Currently under management. #13390

Shane Fox 0415 407777



\$199,000 Plus SAV

This world leading Sub Franchise is situated in the Glorious New England Region. Great Franchise, Great Lease, Great Position, Great Team including manager already in place. Turnover \$279,909 pa. Adjusted Net Profit to working owner \$65,000 pa lan Jones 0402 111 500 #13674



Premium Café - Hotspot \$495,000 plus SAV

Your super and the 2016 Federal Budget

lan Morante Fund CEO NSF Super

There has been plenty of media coverage in recent months regarding anticipated changes to superannuation and related tax treatments as part of the Federal Budget for 2016, recently brought forward to be announced on May 3.

While there have been calls for super to be 'off the table' when it comes to addressing budget issues, the reality has been that the \$2 trillion (and quickly growing) industry has proven too tempting for successive governments to resist.

The Federal Treasurer, Scott Morrison has confirmed in public speeches that the May Budget will contain key changes to super tax concessions, to reflect the government's view of the purpose of superannuation being to provide incomes in retirement to substitute or supplement the Age Pension and not as an estate planning or tax minimisation device.

With a potential tightening of contribution caps (how much money individuals can pour into super), increasing age limits, and more restrictive rules around accessing super savings in retirement - now may be the right time to review your super arrangements, before any new rules come into effect.

While we can only speculate on the exact changes the government will introduce, it appears clear that the intent will be to make it harder to transfer large amounts of money into super, and more difficult to access it until later in life.

While there may not necessarily be any need to make significant changes to your current approach just because of possible changes within a Budget, we always encourage our members to take control of their super savings and determine whether they are taking advantage of all options and benefits currently available to them.

Items to consider and potentially action prior to May 3 include:

• Transition to retirement and pension arrangements Current rules allow for people reaching their 'preservation age', currently 56, to access their super savings even if they are still working. Known as a 'transition to retirement' pension, money can be tax effectively put back into their super pot via salary sacrifice to grow their savings even further.

Possible changes may limit the ability to start a new transition to retirement pension and could be dependent on rules based on contribution amounts and the number of hours worked per week. For those already aged 56 and older, it may be worthwhile looking into this arrangement prior to budget night.





• Maximising your contributions

There are existing limits to the amount of money you can add to your super (including the mandatory contributions from your employer) depending on your age. These limits have already been changed several times over the last decade, and there continues to be calls to limit tax benefits to high income earners.

With a possible tightening of those contribution caps, and a limit on the amount of super that is taxed at the favourable rate of 15%, it is important to understand what amount you are able to (and can afford to) contribute to super and whether there is any benefit in increasing that amount.

The key message though is getting advice. Super can be very complicated and the rules and benefits apply differently depending on your individual circumstances, so seeking assistance from a qualified financial adviser is a smart move – and moving quickly, prior to the 2016 Budget may help your retirement nest egg to be as big and healthy as possible.

This article was prepared by the team at NSF Super, located in Charlestown. Call the team on 1800 025 241 or email enquiries@nsfsuper.com.au if you would like any more information.

This article contains general information only and has been prepared without taking into account your financial objectives, situation or needs. It may, therefore, not be right for you. Before you make any investment decision, we suggest you consult the relevant Product Disclosure Statement and/or seek licensed financial advice.

Small Business Restructure Rollover Amendments: What will they mean for your business?

Michael Minter Pitcher Partners

The government has passed legislation that will make it easier for small business owners to restructure their businesses. So if you've established your business in the wrong structure, it's now easier to transfer it into a more appropriate structure for your current operational requirements, without crystallising any income gains or losses.

Your small business will qualify for the new provisions if you have a likely estimated turnover of less than \$2 million for the current year, or if your turnover for the previous year was less than \$2 million. Any affiliates, connected entities and partnerships of qualifying small businesses will also be eligible for the rollover.

Be aware though that the exclusions do not cover GST or stamp duty, and assets such as land and buildings cannot be transferred into a self-managed superannuation fund.

The legislation provides small business taxpayers with an optional rollover when they transfer an 'active asset' of their business to another small business entity as part of a genuine business restructure. Be aware that the 'ultimate economic ownership' of the asset cannot change in order for these provisions to take effect.

In order to avoid direct tax consequences from transferring the assets under these rules, whoever buys the assets will be treated as having bought it for its rollover cost, regardless of how much was paid for the asset.

The rollover cost is an amount that, if it were received, would not result in the business making a profit gain or loss on the sale of the asset. For example if the cost base of an asset is \$100 and the market value of the asset is \$200, the rollover cost is equal to \$100.

To ensure that the provisions won't be exploited for purposes other than business restructures, small businesses will have to comply with integrity rules to make sure the business and its associated assets are part of a 'genuine restructure'.

The legislation applies to all taxable gains that occur under a restructure where the gain arises on or after 1 July 2016.

Small businesses will obviously still need to seek professional advice on applying the new provisions, but overall this reform will make it a lot easier for businesses to make sure they're operating in the right structure and can continue to grow.

For further information contact Pitcher Partners on (02) 4911 2000, email michael.minter@pitcher.com.au or visit www.pitcher.com.au

Michael Minter is the Managing Partner at Pitcher Partners. He specialises in tax consulting and compliance, corporate tax and trust taxation, employment taxes, employee benefits planning and tax consolidation. He also leads the Superannuation Division and is a Fellow of Chartered Accountants in Australia and New Zealand and a Fellow of Taxation Institute of Australia.



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SuperStream deadline rapidly approaching

With the SuperStream deadline of 30 June rapidly approaching, ATO Deputy Commissioner James O'Halloran says now is the time for employers who are not yet using SuperStream to cross it off their to-do list.

Super Stream is the new way employers must pay super. It means paying super and sending employee information electronically in a standard format.

More than 60% of all Australia's small businesses are now using SuperStream.

"Employers who haven't yet adopted SuperStream due to a lack of time should be assured by figures indicating that employers who are using SuperStream have reduced the time they spend on super by an average of around 70%, each cycle," says Mr O'Halloran.

The Australian Taxation Office is also assuring small employers there are options available to suit their business, regardless of their circumstances.

"We've heard from employers who are worried they won't be able to use SuperStream as they don't operate electronically, for example" says Mr O'Halloran.

"Our message for these employers is that there's a solution to suit every business. You can use a third party, such as a bookkeeper or accountant, to make your super contributions electronically using SuperStream on your behalf.

"You can also use your default fund's online payment system, payroll software or a clearing house, such as the ATO's free Small Business Superannuation Clearing House."

The next quarterly super payment cycle is due in April and this is a good opportunity for businesses to start using SuperStream.

"We are encouraging the remaining employers who have not yet adopted SuperStream to do so before 28 April.

"By taking action now employers will have a chance to test their SuperStream solution and ensure things are running smoothly and eliminate any stress around the 30 June deadline", says Mr O'Halloran.

Employers should visit the ATO's online employer checklist. Employers can also contact an accountant, bookkeeper, payroll provider, super fund or clearing house for help.



What is market volatility and how do I deal with it?

In 2016, Share market volatility has become a daily part of news headlines.

The unusual volatility that has taken hold of financial markets in recent weeks is resulting in some impressive moves up in asset prices and many more harrowing declines. Analysts suggest this will be with us for a while.

It's only natural to be concerned about how these fluctuations might be affecting the value of your investments. It can also be tempting to take actions that, in the longer term, may prove to be inappropriate.

Everyone has heard of the term "market volatility" but what is it exactly?

Market volatility is the term given to the investment market when prices go up and down – this can sometimes be sudden and unexpected. The cause of volatility is anything that could potentially affect company earnings.

The Global Financial Crisis in 2008 is a perfect (albeit extreme) example but it highlights how volatile share prices can be. Today, with changes in emerging markets, the price of key resources and the on-going disputes in the Middle East, we are experiencing a return to volatility.

When it comes to dealing with the volatility, it is important not to get distracted by short term movements in financial markets – even the good ones. Instead, it is best to stick to your long term strategy based on your circumstances, risk tolerance, goals and recommendations from your Adviser.

In most cases, the longer you stay invested, the more likely it is that you will ride out the highs and lows of market volatility.

Investment markets can and do change overnight. They are affected by other markets, the publication of annual and biannual results; political and economic changes around the world – and rumours! But that doesn't mean you have to change with them. Here is some information to help you stay focused on what's important.

1. Stay calm

Do not rush any investment decision.

2. Diversify your investments

It's notoriously difficult to predict what's going to be the best performing asset class in any given year. Diversifying investments across asset classes allows you to benefit from each year's best performing asset classes. It can also help you smooth out the volatility of your returns.

3. Spend time in the market

One of the most powerful features of long-term investing is the ability to benefit from compound returns. By staying invested, as opposed to regularly entering and exiting the market, your investments have more time to grow and earn returns.

4. Monitor and review your investment strategy

Like most things in life, it's a good idea to regularly review your financial plan to make sure it's still right for your current financial situation.

5. Seek professional financial advice

A Financial Adviser can help ensure your strategy meets your needs, and even help you update it as your circumstances change. With a clearly defined strategy and goals, you can have the confidence you need to withstand market fluctuations.

For further information contact JSA Group on (02) 4908 0999, email reception@jsagroup.com.au or visit www.jsagroup.com.au

Disclaimer – Information current as at 24 March 2016 – This information is of a general nature only and has been prepared without taking into account your particular financial needs, circumstances and objectives. While every effort has been made to ensure the accuracy of the information, it is not guaranteed. You should obtain professional advice before acting on the information contained in this publication. You should read the Product Disclosure Statement (PDS) before making a decision about a product.

Imminent deadline for SMSF collectables

Jaimie Arrington Butlers Taxation and Business Advisors

Are you still storing those pre 1 July 2011 Self-Managed Superannuation Fund collectables and personal use assets in your own home? Have you properly insured these assets or plan to have them valued by a qualified, independent valuer in the upcoming financial year? If your answer is no to any of these questions, time is quickly ticking down for you to make other arrangements for these assets before you find yourself with compliance problems from the Australian Taxation Office.

Collectables and personal use assets purchased by SMSFs prior to 1 July 2011 were granted a transitional period until 1 July 2016 to comply with the new rules under the Superannuation Industry (Supervision) Act 1993. From this date, any collectables or personal use assets held under any SMSF:

- cannot be leased, used, displayed or stored by a related party
- must be properly insured in the fund's name
- must be valued at market value by an independent valuer
- a decision made on where the asset is stored and written documentation kept for 10 years.

Yes, gone are the days when you could have your SMSF own a beautiful piece of artwork and have it amaze your guests by displaying it throughout your family home, and you definitely won't be able to impress your companions with the roaring engine from your SMSF's high performance car that is usually stored in your garage.

Collectables and personal use assets, as defined in regulation 13.18AA of the Superannuation Industry (Supervision) Regulations 1994, include: artwork, jewellery, antiques, artefacts, coins, medallions or bank notes, postage stamps or first day covers, rare folios, manuscripts or books, memorabilia, wine or spirits, motor vehicles, recreational boats and memberships of sporting or social clubs. This means you can no longer excite your dinner party with the good looking wine labels you have stored in the cellar.

These rules have been in place for nearly five years, and this means the ATO has given trustees ample time to comply with the new rules and make arrangements for their SMSF collectables



and personal use assets. The ATO has previously warned late last year that penalties will apply to those who are not compliant, and it is unlikely the ATO will be lenient.

Good news is if you do not want to comply with the new regulations, you can dispose of any pre 1 July 2011 collectables and personal use assets to a related party prior to 1 July 2016 without obtaining a market valuation from a qualified, independent valuer, but you better be quick! The deadline is only a few months away.

For further information, contact Jamie Arrington at Butlers Taxation and Business Advisors on (02) 4929 7002 or email jamiea@butlers.net.au.

Jamie Arrington graduated from the University of Newcastle with a Bachelors of Commerce and has recently completed the Chartered Accountants program. She has been working for Butlers Taxation and Business Advisors since 2012 and firmly believes in providing exceptional advice and service to clients.



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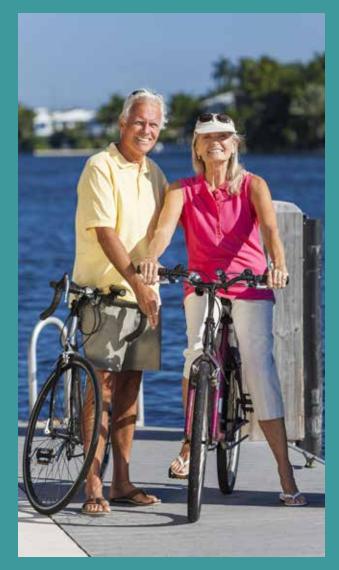
HBR APRIL 2016

End of financial year – Key considerations for your Self Managed Superannuation Fund

Derek Bouman DFK Crosbie

The end of the financial year is rapidly approaching and that means it's time for our Self Managed Superannuation Funds to ensure they capitalise on the many opportunities available to them prior to 30 June. These include contributions, pensions and estate planning and here are a few key points to consider:

- **1. Your concessional contribution limit get it right!** The concessional contribution cap is based on your age at 1 July of the financial year. For those members aged 49 or over at 1 July 2015, your concessional contribution for this financial year is \$35,000. For all other members it is \$30,000.
- 2. Aged between 65 and 75 don't forget about the work test! Review your ability to make contributions. Already aged 65? You must pass the work test of 40 hours in any 30-day period during the financial year before a contribution to super can be made.
- **3.** Monitor your non-concessional contributions Non-concessional contributions can help move investments into superannuation and out of your personal, trust or company name – ensuring you control your overall tax position. The non-concessional contribution limit for the 2016 financial year is \$180,000 and if you're under 65 you can trigger the 3 year "bring forward".





4. Double deductions can still apply!

- Consider the level of assessable income you'll have this year as well as into the future. Members who may have a large taxable income this year with an expectation that it will be lower next year should consider making additional contributions in the current year (in June) whilst utilising an unallocated contributions holding account for allocation in the following financial year.
- **5. Ensure minimum pension obligations have been met** Current rules allow for earnings inside a superannuation fund supporting a pension to be exempt from tax. For this exemption to apply, the minimum pension is required to be taken. This withdrawal is required to be cleared, so don't wait for the last couple of days in June to withdraw!
- 6. The lump sum strategy can be powerful for those who have reached preservation age but not age 60. Subject to certain conditions, members in pension phase can elect for their pension to be treated as a lump sum for tax purposes. This means for members aged between 55 – 59, it gives you access to your low rate threshold. For members 60 and over, this provides an ability to effectively transfer assets from the fund as a pension payment.
- 7. Review your Estate Planning and loss of capacity strategies It's important that you continually review your superannuation death benefit nominations to ensure they are still valid and still structured optimally for your circumstances. This should also include a review of your plans in the case of loss of capacity – do you have an Enduring Power of Attorney in place to step into your shoes in the event of illness, mental incapacity or death?

There are numerous other strategies available and this is just a brief snap-shot of some of the strategies you should consider and implement where possible prior to year-end, now is the perfect time to start!

For further information contact DFK Crosbie on (02) 4923 4000, email derek.b@dfkcrosbie.com.au or visit www.dfkcrosbie.com.au

Derek Bouman joined DFK Crosbie in 2012. He became a Partner in 2014 and is a SMSF Specialist Adviser and authorised representative of Securitor Financial Group Ltd. With over 14 years' experience in public practice, he works closely with clients to provide them with effective strategies to build and maximise their asset. Derek specialises in superannuation focusing on self-managed superannuation funds, retirement planning and estate planning.



Keep your super working for you

Superannuation has been hitting the headlines lately, but the fluctuations of the share market is really more hype than horror.

The current share market volatility does, however, serve as a timely reminder for working Australians to review your superannuation situation to ensure it's achieving your financial goals and working for you now and in the future.

Super is a long term goal

An individual's focus should be on decades not years, and ensuring that your super plans reflect your stage of life, as well as your desired outcomes.

For most people, super is a forty plus year investment which means there's plenty of time for compounding interest to make a difference to your retirement. Here are a few tips to keep your super working for you.

Review your statements

All superannuation members, regardless of their fund, should have received their individual member statements for the 2014/15 financial year.

This is a great opportunity to compare funds to make sure your fund is performing. There are plenty of performance comparison websites available.

Avoid unnecessary fees

Only pay for what you need, keep your super with the one super fund to avoid paying more than one set of fees. Consolidate your super into one fund and if you change jobs, tell your employer who your preferred fund is.

Look at your investment options

If you're invested in one of the Fund's diversified investment options the effect on your retirement savings of the recent share market volatility may be lessened. This is because the risk is spread across not just one asset class but a number. However, it's important to focus on the longer term and the strategy you have chosen.

It's good to keep in mind that consistent strong performance over 5, 7 and 10 years is a telling sign of a strong performing fund. Don't forget, you can revisit this at any time.

Speak to a Financial Planner

When it comes to super, possibly your most valuable long-term investment; it's important to make the right decisions. No matter where you are in your working life, or how much super you have, the right financial advice can make a big difference to the end result.

AustSafe Super is the industry super fund for rural and regional Australia, and has been committed to looking after members' super throughout their working life, and into retirement for over 25 years.

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FUNNY BUSINESS

The phone rings at the Drug Squad.

"Hello? I'm calling to report my neighbour, Clifford. He is hiding marijuana inside his firewood!"

"Thank you very much for the call, sir."

The next day, agents descend on the neighbour's house. They search the shed where the firewood is kept. Using axes, they bust open every piece of wood, but find no marijuana. They swear at the neighbours and leave.

The phone rings at the neighbour's house. "Hey, Clifford, did the Drug Squad come?"

"Yep."

"Did they chop your firewood?"

"Yep."

"Great, now it's your turn to call. I need my garden ploughed."

An old man went to the doctor complaining of a terrible pain in his leg. "I am afraid it's just old age," replied the doctor, "there is nothing we can do about it."

'That can't be!" fumed the old man. "You don't know what you are doing." "How can you possibly know I am wrong?" countered the doctor. "Well it's quite obvious," the old man replied, "my other leg is fine, and it's the exact same age!"

A lady went to a psychiatrist complaining of a terrible phobia. "Every time I lay down on my bed I get this terrible fear that there is something underneath.

"Wow!" responded the psychiatrist. "I've never heard of such a phobia, but like all phobias it can be treated, but it will likely take around 20 sessions."

"OK," responded the lady "how much is each session?"

"Oh it's just \$80 a session, but trust me it's well worth it."

When the lady didn't come back to the psychiatrist he gave the lady a call. "How come I didn't hear from you?" He asked."

"Well," responded the lady "when I came home and told my husband about the cost he just cut the legs off the bed!"

Jerry was at a marriage seminar, and the leader of the seminar, a lady, was asking everybody how long they were married for.

When it was Jerry's turn Jerry said that he was married for almost 50 years.

"Wow," the leader gushed "that's amazing, perhaps you can take a few minutes to share some insights with everybody, how you stay married to the same woman for so long."

"Well," Jerry said after thinking for a few moments, "I try to treat her nice, buy her presents, take her on trips and best of all, for our 25th anniversary I took her to the Bahamas."

"Well that's really beautiful, and a true inspiration for all of us," the lady said "Maybe you can tell us what you are going to do for your 50th anniversary," she said with a smile

"Well," Jerry said "I'm thinking of going back to the Bahamas to pick her up."

Our receptionist is terrific at ensuring employee's special events are marked with a greeting card, signed by staff. Most occasions are birthdays, but recently a sympathy card did the rounds when someone's father died.

An employee was on his way out the door when he swiftly scrawled a message. "Here's to another one," he wrote blithely, "with many more to come!"

An elderly man in Queensland had owned a large farm for several years. There was a creek at the back with some fruit trees and picnic tables on the grassy bank.

One evening the old farmer decided to go down to the creek to relax and took a bucket to bring back some fruit.

As he neared the pond, he heard voices shouting and laughing with glee. As he came closer he saw it was a bunch of young women skinny-dipping in the creek.

He made the women aware of his presence and they all went to the deep end. One of the women shouted to him, "We're not coming out until you leave!" The old man frowned, "I didn't come down here to watch you ladies swim naked or make you get out of the pond naked." Holding the bucket up he said, "I'm just here to feed the crocs."

QUOTE OF THE MONTH

"You get recessions, you have stock market declines. If you



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Andrew Masson - New Office Fitout

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