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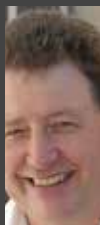
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GARRY



SANDIE



MEGAN



JUDY



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 UNLEASHING POTENTIAL

The NSW Budget handed down in June has been generally well received by business, a focus on infrastructure, jobs, housing, health and education.

The underlying surplus of \$713 million for 2015-2016 is welcome and shows that the strength of the NSW economy.

The \$68.6 billion allocated for over the next four years for infrastructure will provide the state with a major economic boost that will provide benefits well into the future.

Locally it is great to see the \$103 million allocated for continued work on the new light rail system that will help revitalise Newcastle and provide additional momentum to the growing volume of private investment flowing into the city.

Additional funding to complete the new Newcastle Courthouse is also welcome.

Another major step is the \$19 million to build an online Planning Portal with an additional \$16.9 million to halve the time it takes to assess state significant projects, expand community consultation opportunities and ensure there is adequate capacity to assess

environmental and social impacts of projects. It is great to see that the government has listened in this area and made positive steps to address the concerns expressed. There is still some way to go in streamlining the planning process but this is definitely a great start.

In recognition of the importance of small business, \$27 million has been allocated over the next four years for the Small Business Employment Incentive Scheme which will provide up to \$2000 for non-payroll tax paying businesses when they hire new employees.

Another notable inclusion is \$2 billion for TAFE to help build a skilled workforce. As part of this Hunter TAFE will receive funding for a refurbished customer service and industry development centre to improve services for students, businesses and industry.

An additional \$20 million has also been allocated to the Regional Industries Investment Fund.

There was disappointment that several significant local projects didn't receive funding, including the Glendale interchange and the M1 to Raymond Terrace link. Hopefully these will be addressed in the near future.

Others perceived a lack of action in state taxes, including stamp duty which has ballooned in recent decades. Realistically, however, this area is unlikely to be properly addressed unless there is a national approach to tax reform.

Garry Hardie
Publisher & Editor

GARRY HARDIE PUBLISHER & EDITOR



ON THIS MONTH'S COVER

A public artwork located on the Crowne Plaza in Newcastle, one of many that has helped to improve the visual appearance of the buildings in the CBD in recent years. This artwork was part of the 2014 Hit the Bricks Public Art Festival and was painted by Askew One (also known as Elliot O'Donnell). Picture taken by Jason Duncan



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Hunter Business Review

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

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Work starts on \$25.8M transport interchange

The delivery of a significant infrastructure project for the Hunter Region is one step closer, with Daracon starting work on the first section of the Lake Macquarie Transport Interchange, worth \$25.8 million.

Lake Macquarie City Council's Director City Strategy, Tony Farrell, said the Interchange is crucial to the growth, connectivity and viability of major centres throughout the Hunter Region.

"The Interchange will span across Glendale and Cardiff in the heart of the largest employment zone in the Hunter Region. Once complete, the new access points will lead to the creation of thousands of jobs and further development of the area," Mr Farrell said.

Over the past 10 years, Lake Macquarie City Council has led the path for securing funding from the State and Federal governments, finalised a design and coordinated the project's development application.

The Interchange was identified as a high priority infrastructure project for the Hunter Region following the release of the NSW Government's Lower Hunter Regional Strategy 2006-2031, which projected an additional 60,000 residents for Lake Macquarie City and 4000 dwellings and 6200 jobs in Glendale and Cardiff. With the redevelopment of Pasmenco and Incitec sites, the Council anticipates this number to grow to 5000 dwellings and about 8000 jobs.

"Without the Interchange, future growth would force further pressure on existing road networks that are already congested," Mr Farrell said.

"In addition, Glendale and Cardiff has the capacity for a further 200,000 sqm of retail and office space. Reduced traffic congestion, better public transport infrastructure and improved interconnectivity between major centres will make this developing area more viable and attractive to investors and developers."

Construction of Section 1 began in June and incorporates extensions to Stockland Drive in Glendale to link with Main Road in Cardiff. It also includes improved intersections, pedestrian, cycling and bus facilities and upgrade of Main Road and Glendale Drive.

Council is continuing its efforts to obtain funds for Section 2, which will provide for a bridge over the Main Northern Railway and connection to the extended Glendale Drive.

"Stage 1, comprising Section 1 and 2, will generate more than \$700 million in development and unlock more than 4000 ongoing jobs in the short term. This will lead to sustained economic growth," Mr Farrell said.

The project is jointly funded by the Australian Government through the Regional Development Australia Fund, which is contributing \$12.45 million, the NSW Government through the Hunter Infrastructure and Investment Fund, which is contributing \$15 million, Council, which is contributing \$10 million, and commercial stakeholder Stockland, which is contributing \$3 million.

Stage 2 of the project incorporates the construction of a new railway station and the facilities that will connect the different transport nodes.



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PAC approval for T4 coal loader

The Planning Assessment Commission has recommended the T4 coal loader on Kooragang Island be approved. The proposed \$5 billion coal loading terminal would see capacity at the port increase by 70 million tonnes.

The PAC acknowledged that world coal demand had waned, and that there was no immediate need for the loading terminal.

However it said the project could go ahead subject to conditions around management of air quality and dust, noise, surface water, ground water, contamination, and visual impact.

The PAC also investigated submissions regarding the health impacts in relation to coal dust and said it did not find a reason to cover coal wagons travelling to the site and was satisfied that by concentrating coal handling on Kooragang Island, at a greater distance from residential areas than other existing sources "T4 could provide greater flexibility to improve air quality in Newcastle residential areas if community expectations and regulatory requirements tighten as expected".

Seaplane service announced

Hotelier Dr Jerry Schwartz has announced plans for a seaplane service that will connect Sydney visitors to Newcastle and the Hunter.

Dr Schwartz is the Director of the Schwartz Family Company, who own Crowne Plaza Hunter Valley, Crowne Plaza Newcastle, Novotel Newcastle, the Lovedale Brewery and other property assets in the Hunter Valley.

The direct flight from Rose Bay in Sydney's eastern suburbs to Newcastle Harbour, and Cessnock Airport will improve accessibility to the region for both business people and tourists.

The new airline service, Blue Sky Airlines has been registered by Dr Schwartz, and will be operated by a six-seater Lake Sea Fury LA250 aircraft. Regular charter flights are proposed to start in October.

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Local business gets behind sport and charity

A Hunter-based business is getting behind local sport and charity to benefit business and community.

The Greater Building Society has announced new partnerships with Father Chris Riley's Youth Off The Streets, the Hunter Academy of Sport and local netball associations.

The Youth Off The Streets partnership will raise vital funds to help programs keep young people out of crisis and away from danger. In a first for both organisations, The Greater will donate \$2 to Youth Off The Streets every time someone opens one of its Life Saver youth banking accounts. The aim of the partnership is to raise \$10,000.

On the sporting front, The Greater sponsored the major netball tournament held this month in Maitland as part of the nib Festival of Sport. This tournament involved 260 netballers in 24 teams from Sydney and regional NSW. Two Hunter teams drawn from the Hunter Academy of Sport's netball squad, which is this year sponsored by The Greater. The Greater is also funding more than a dozen local netball associations in the Hunter and regional NSW.

The Greater's Greenhills Branch Manager Carolin Mackaway said the Maitland netball competition allowed local people to witness some high class netball and brought a boost to local business.

She said the Hunter Academy of Sport estimated the competition injected more than \$275,000 into the Maitland tourism and hospitality sector alone with 2,000 bed days taken by players, coaches, family members and spectators.

Youth Off The Streets Founder and CEO Father Chris Riley said its partnership with the Greater had great synergy because it was all about helping young people unlock their full potential. Father Riley said the money raised will go toward outreach and educational programs that help disadvantaged young people. It builds on \$280,000 in funding provided by The Greater's Charitable Foundation over two years (2014 and 2015) for early intervention programs in the Hunter Valley.

He said one in six young Australians live in poverty, an unacceptable figure that can only be broken through education.

"Getting young people to learn the value of money and to save for a better life is something that we try to teach the young people we work with," Father Riley said.

Generous corporate supporters, like the Greater Building Society allow us to help more young people break free from this cycle," he said.

The Greater's CEO, Scott Morgan, said The Greater was continuing to support the great work done by Youth Off The Streets and local sporting bodies while also helping young people in the community to develop good savings habits without the burden of paying fees. He said thousands of netballers were also receiving Life Saver accounts from The Greater.

"As a customer owned banking organisation we like to make our products and profits work for customers and the community," Mr Morgan said.

Westpac Rescue to operate from Lake Macquarie Airport

Westpac Rescue Helicopter Service will move its operational base to Lake Macquarie Airport under a new agreement that is part of the restructuring of the Service.

The new contract, which takes effect in 2017 covers Northern NSW and pending a development application will see the operational base moved to the airport, and the administration, heavy engineering and other facilities remain at the Broadmeadow base.

Under the new contract, new Augusta Westland 139 aircraft will replace Bell, BK and Dauphin craft currently located at bases in Newcastle, Tamworth and Lismore. The new aircraft require facilities that cannot readily be provided at the existing Broadmeadow base.

Under the new contract the Hunter's Westpac Rescue Helicopter Service also eventually takes responsibility for the service based in Lismore and presently operated by Westpac Northern Surf Lifesaver Rescue Service.

Hunter ER providers get \$62K boost

Minister for Social Services, Scott Morrison, has announced one-off funding of \$62,000 has been extended to a number of Hunter Emergency Relief (ER) providers in response to the April super storm.

The Federal Government provides ER funding to community organisations that help people address immediate basic needs in times of financial crisis. ER is generally provided in the form of material and financial aid, including food parcels or items, clothes, bedding, household items, vouchers (for example supermarket, utilities, petrol) and, in limited circumstances, cash.

Eight local organisations will receive the funding:

- Dungog Information & Neighbourhood Service Inc.
- Raymond Terrace Neighbourhood Centre Inc.
- Samaritans Foundation Diocese
- Maitland Neighbourhood Centre Inc.
- Swansea Community Cottage
- Singleton Neighbourhood Centre
- Mindaribba Local Aboriginal Land Council

Walking tours provide a glimpse into Newcastle's past

Visitors to Newcastle and locals are now able to take a trip down memory lane or discover some of the city's history on three new self-guided walking tours that have been developed by The City of Newcastle. They showcase some of Newcastle's lesser known but most fascinating treasures, the walks are not difficult so as to be accessible to as many people as possible and can be completed in under three hours. They include:

The Artists' City - Newcastle has nurtured, supported and inspired generations of artists. Explore the city through their eyes, visit the galleries that have displayed and celebrated their work, and

view examples of the extraordinary public art that populates our landscape.

Convict and Industry - Much of the modern Newcastle landscape has been shaped by the hands of convicts and industry. This walk explores the city's early years as a convict settlement as well as its economic dependence on coal and steel.

Newcastle at War - Explore the conflicts that shaped our landscape and character and meet locals who left Newcastle to participate in some of the most devastating wars in history.

Downloadable tour brochures and maps are available online at www.visitnewcastle.com.au

Mentoring program for women in mining kicks off

Twenty-two women working in the NSW resources sector have the next five months to ask their burning career-related questions to their newly appointed mentor, as a result of WIMnet (Women in Mining Network) NSW's Mentoring Program 2015.

This inaugural program, which runs until September, will provide participants with a structured and sustainable mentoring process aimed at benefitting both mentors and mentees.

Fiona Robertson, WIMnet NSW Chair, said the committee was delighted with the response to the call for nominations to the new program. The program has had previous success in QLD and WA, however it is brand new for NSW.

Funding from Orica, Glencore, Downer Group, ANZ Bank, Energetics and Corrs Chambers Westgarth underwrote the 2015 program, while "in-kind" support has also been provided by EY and Metisphere. Mentees are encouraged to own their personal development throughout the course of the program and can capitalise and leverage from their mentor in topics such as goal setting, career guidance, work-life balance and networking.

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Small Animal Specialist Hospital helped with manual handling

Actevate and the Small Animal Specialist Hospital (SASH) joined forces recently when manual handling issues emerged with their staff. Lauren Paul, Clinical Nurse Educator, noticed that some staff were becoming complacent with safe handling at work; and with significant growth in staff at SASH, wanted to make sure all the new staff got off to a safe start.

Lauren says, "Staff were taking shortcuts without understanding the consequences of what poor manual handling could have on their body".

Lauren noticed increasing manual handling incidents emerging and needed to do something – and fast. Actevate's physiotherapist, Jennifer Dodge, went in to lend a hand and worked closely with Lauren to develop a training package that was going to make a real difference and not just pay lip service to her experienced nursing team. Jennifer says that "this training needed to be specific to the nurses' tasks or it was going to fail". The approach Actevate took was to develop a deep understanding of what staff did and taking photos and performing a task analysis meant that Actevate's training was tailored and highly relevant. The staff found the training highly beneficial and thought-provoking by challenging poor techniques.

Lauren says, "I think having someone external come in like a physiotherapist from Actevate, gave the training more gravitas."

Training was performed during three sessions with 10-15 people in each group. Photos of actual tasks were used which Jennifer says "encouraged interaction. The teams were really receptive and highly engaged during training".



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Lauren acknowledges that the training has had an impact with staff reporting positive behaviour change. Only one manual handling incident has been reported since and that was from someone who didn't participate in training! The next step for SASH is to expand the sessions to include administration staff and the vets.

Generic training is 'Google-able' and there is always a place for it when staff just need a quick refresher. Training that really makes a difference should be specific to the people who are participating so that they can relate to the positive change in behaviour we are often trying to achieve with injury prevention education in our workplaces

Additional Newcastle-Canberra flights on offer

FlyPelican has announced it is adding more services to its direct Canberra and Newcastle service weeks after their launch due to passenger demand.

FlyPelican CEO Paul Graham said he was thrilled to be introducing additional flights to the Newcastle – Canberra – Newcastle services after only a few weeks in operation. "Since we launched FlyPelican service on 1 June, our forward loadings have exceeded expectations and demand for additional services on Monday mornings, Thursday and Friday evenings is already warranted," Mr Graham said these services will be introduced after the school holiday period commencing 20th July 2015.



Oooh la la lollipop lollipop.....

It's all child's play for a new local business that has opened at Gateshead. Lollipops Playland and Cafe Newcastle, is an indoor children's play centre designed for kids aged one to 11.

Manager Jade Wells, a mum of young children herself, said the business was filling a major gap in young children's entertainment. She said there was no children's play business catering specifically to kids under seven. She and the new owners have worked to get the business and facilities in tip top shape in time for the upcoming July school holidays. A simple fresh approach to the menu has been made, adult entry includes a complimentary drink, and Glee coffee is now being served. Local suppliers are being used wherever possible.

Ms Wells also said the business is new, with new owners, and is not connected to the Lollipops at Kotara which closed last year. Located on the site of the former Fair Play Cafe on the Pacific Highway at Gateshead, Lollipops Playland and Café is the 21st franchise to open in Australia, with franchises located in all mainland states, the ACT, plus New Zealand and Indonesia.

Lollipops Playland and Cafe Newcastle is open seven days from 9am to 5.30pm. For more information find them on facebook.





A DA for the major redevelopment of Stockland Glendale has been submitted to Lake Macquarie Council. The \$60 million expansion and redevelopment would add around 50 new specialty retailers and include a Coles expansion, an enclosed mall and a "boulevard restaurant precinct" with casual dining areas linking shops and a cinema. Lake Macquarie City Council is currently assessing the plan, which is expected before the Joint Regional Planning Panel soon.

Over the past 12 months Stockland has modified and re-worked its designs in response to feedback from customers, retailers, and Council. The most recent design modifications for the proposed redevelopment of Stockland Glendale include:

- Modifications to the dining precinct to incorporate a larger, more centrally located playground and more public space for customers to enjoy;
- Extra space for specialty stores at each end of the new mall to allow more retailers to join the centre;
- Improved layout for the proposed fresh food precinct to allow for greater circulation and enhanced connections between the dining precinct and the centre;

Lake Macquarie mayor Jodie Harrison has said "It's good to see a strong show of confidence in Glendale and an investment, which will create jobs during the construction phase and full-time employment into the future."

She also said the investment was a "direct response" to the Glendale interchange proceeding.

Stockland have also agreed with Council that they will provide \$3.2 million towards the \$135 million transport interchange. A \$25.8 million roadworks project for the interchange will provide a second access to the shopping centre. A council report said the \$3.2 million contribution would include \$1 million in cash, a car park reconfiguration worth \$900,000 and a land transfer to the council, worth \$1.3 million, for the interchange roadworks.

Ai Group wins government contract

Ai Group has won a Federal Government contract to support business with access to training in order to better succeed in a rapidly changing global environment.

"Thirty Ai Group Skills Advisers will support businesses nationally through the Government's flagship skills program, the Industry Skills Fund," Ai Group Chief Executive Innes Willox said.

The initiative is part of the Government's Industry Innovation and Competitiveness Agenda. The Fund has a particular focus on growth industries including food and agribusiness; mining equipment, technology and services; medical technologies and pharmaceuticals; oil and gas; and advanced manufacturing.

Launched in January 2015, the new scheme is now expanding to assist industry to invest in training and support services, and to develop innovative training solutions. Ai Group was a provider in this initial pilot scheme. The Industry Skills Fund will in total deliver 250,000 training places over four years at a cost of \$664 million, with a primary focus on small and medium enterprises. Eligible businesses can access two forms of support under the Fund, a training grant and skills advice.



HVTC thanks the following businesses for saying YES and providing a promising young electrical apprentice with workplace skills training in July!

Austest Electrical Group, Austindo Consulting Services, Custom Solar, Fabtech Enterprises, Hunter Water Corporation, Mainlec Electrical, Novocastrian Electrical, Patsan Electrical, The Plumbing & Electrical Doctor, Tim Walsh Electrical, Ultrafloor.

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State Government assists massive Dungog clean up

Clean up of Myall Creek, which runs through Dungog, has commenced. The area was devastated in the severe storms that occurred in April and the NSW Government has allocated \$480,000 to the work that will be required.

The clean-up includes the removal of cars, drums and asbestos that have washed into and contaminated the creek. The debris includes at least six vehicles and numerous drums containing hazardous material as well as large amounts of general domestic waste. The NSW government has also announced it will offer extended Disaster Assistance to primary producers and farmers in the local government areas of Dungog, Great Lakes, Maitland, Newcastle, Port Stephens, Singleton, Brisbane Waters, the parish of Branxton, parish of Heddton and parish of Stockrington.

Primary Producers, farmers and Oyster growers in Port Stephens and Brisbane Waters, who are recovering from damage caused by severe flooding and storms will be provided with a clean-up and recovery grant of up to \$15,000.

Diagnostic ultrasound offering improved service

When Dr Steve Raymond and his team looked at the growing commercial 3D and 4D ultrasound imagery market, they had concerns about the service that was being offered and recognised a business opportunity to deliver great imagery and improve on the current offering.

The rise and adoption of 'vanity' non-diagnostic ultrasound is putting a number of mothers at risk, giving them a false sense of security. They do have wonderful images of their unborn child, but they don't get the immediate comfort or reassurance that all is well.

The team acknowledged that they had an opportunity to provide both the precious mementoes of unborns plus the diagnosis necessary for women's health and wellbeing.

Dr Raymond invested in state-of-the-art digital scanning equipment and assembled a team of highly trained and accredited sonographers, helping him to perform expert diagnostic assessments of pregnancy and gynaecological problems.

The technology produces quality 3D and 4D ultrasound images, so pregnant women get high-quality pictures of their baby – even responding to stimuli such as their touch or voice. However, the real benefit is the peace of mind that comes from on-the-spot assessment and diagnosis.

Dr Steve Raymond is right there to offer advice and counselling and then arrange for any further testing if necessary.

For women, this means that they find all they need under the one roof: precious moments with their baby plus expert diagnosis.

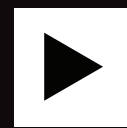
There is no need to visit another practitioner and they can walk away without any ongoing concerns. Patients have the comfort of knowing almost immediately.

Dr Steve Raymond is a highly experienced gynaecologist and well-known specialist in women's health.



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\$310M gas storage plant opened at Tomago

AGL Energy Limited (AGL) officially opened a new Gas Storage Facility near Newcastle in June. The company says the \$310 million Newcastle Gas Storage Facility (NGSF) will improve security of gas supply to not only Hunter residents but to the hundreds of thousands of customers in NSW.

The project has been under construction since August 2012 and was delivered on time and on budget.

AGL Managing Director & CEO Andy Vesey and NSW Parliamentary Secretary for the Hunter and Central Coast, the Hon. Scot MacDonald, were on site at Tomago to open the facility. AGL supplies natural gas to 700,000 gas users in NSW including hospitals, schools, homes, and businesses. The 40 metre high tank has the capacity to hold 30,000 tonnes – or 1.5 petajoules – of liquefied natural gas (LNG) and will be used to support gas supplies during peak winter demand and if there is a major disruption to NSW supply. According to Mr Vesey “the cost of one day’s interruption to the region’s gas supply is estimated to be \$5.5 million. The tank provides storage capability for up to two weeks of gas demand providing much needed energy security, particularly to manufacturers.”

During construction the NGSF project employed more than 300 people and its construction contributed an estimated \$144 million, directly and indirectly, to the regional economy between 2012 and 2015.



Port Stephens Mayor Cr Bruce MacKenzie, AGL Managing Director and CEO Andy Vesey, Parliamentary Secretary for the Hunter and Central Coast the Hon. Scot MacDonald MLC, and Member for Maitland Jenny Aitchison MP, in front of the liquefied natural gas (LNG) road tanker loading facility that forms part of the Newcastle Gas Storage Facility.

New dining options at Newcastle Airport

Three new food outlets opened at Newcastle Airport recently; Cibo Café located in the arrivals hall for excellent coffee and sweets, Epicure Kitchen offering locally sourced and ethically prepared food, plus an Aussie favourite, Red Rooster. This is just the beginning as dining options at Newcastle Airport will continue to expand over the coming months.



Small business workshops tailored for Newcastle

“Newcastle – Open for Business” is an innovative workshop, business advisory and collaboration series, tailored for new and existing small business operators in the Newcastle LGA.

The Business Centre with the support of The City of Newcastle will assist, facilitate and educate small business owners to think innovatively, seek new revenue generating opportunities and to work collaboratively to give Newcastle’s Night Time Economy a boost.

In turn, a developed Night Time Economy will support the Newcastle LGA to promote itself as a destination for locals and guests alike, provide employment opportunities and short cut red tape associated with doing business with Council.

The Business Centre will be running 6 small groups workshops from June 2015 to November 2015 with topics including Pop Up Shops 101 and Food Trucks 101. After attending a workshop, attendees can have up to 2 hours one on one time with an experienced and qualified Business Advisor.

In addition to the workshops and face to face advisory services, The Business Centre will be facilitating collaboration between all workshop participants, key partners and stakeholders.

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25 new manufacturing jobs for Hunter

The NSW government has announced it will assist a specialist engineering company to establish a manufacturing facility in Newcastle. The partnership will create 25 new jobs, with flow-on benefits expected.

Minister for Regional Development, Skills and Small Business John Barilaro said Hofmann Engineering will deliver 25 jobs over three years with financial support from the NSW Government's Regional Industries Investment Fund (RIIF).

Hofmann Engineering manufactures a range of heavy industrial equipment and parts for energy, mining, defence and aerospace operations. The government's investment will help offset up-front costs involved in getting a major facility up and running, away from its established operations in interstate.

Hofmann engineering expects products from its Newcastle operations to compete with manufacturers in Europe and the US, as well as China and India. Exports will make up 20 per cent of its sales from Newcastle within three years.



Bean Counters support accountants of tomorrow

The local professional accounting and business community has continued its support of education pathways in the Hunter by announcing further donations to Hunter TAFE and Samaritans.

The Bean Counters Ball was established in 2010 by members of the local chapters of the Certified Practising Accountants Australia (CPA) and Chartered Accountants Australia and New Zealand (CAANZ). The two industry groups joined forces to help raise funds that would provide education pathways for young people in the region.

The black-tie ball is held annually and last November a further \$27,000 was raised and will be donated to local welfare agency Samaritans and the Hunter TAFE Foundation. This brings the total amount raised by the Bean Counters Ball to more than \$67,000.

Bean Counters Ball Chairperson, Chad Stead said the donations program was created by local accountants as a way of encouraging young people into accounting and supporting them through that journey.

"The partnership between CPA, CAANZ with the support of our sponsors and the local businesses community, is making a difference to the lives of people who need it most," Mr Stead said.

"Today's students are the future accountants of tomorrow so it's important for us to support young people to further their education," he said.

"Importantly, we also understand that some young people do not have the funds required to study, so we have worked with Samaritans and Hunter TAFE Foundation to identify young people who most need assistance and implementing packages designed to support them," he said.

Representatives of the Bean Counters Ball initiative officially presented a donation of \$13,500 to Samaritans at the launch of its Mentor Program at its Student Accommodation on 28 May 2015. A further amount of \$13,500 will be presented to Hunter TAFE Foundation.

Funds raised at the Bean Counters Ball go directly to supporting Samaritans Student Accommodation services at Wickham and scholarships for students studying accounting through the Hunter TAFE Foundation. The 2015 Bean Counters Ball will be held on Friday 30 October and will feature well known comedian Fiona O'Loughlin.

Royal Institute for Deaf and Blind Children invites you to



Ben Felten



Luke Andrews

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with

**Ben Felten
& Luke Andrews**

Hosted by Michael Bridges



Michael Bridges

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- Merewether Surfhouse

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**Royal Institute for
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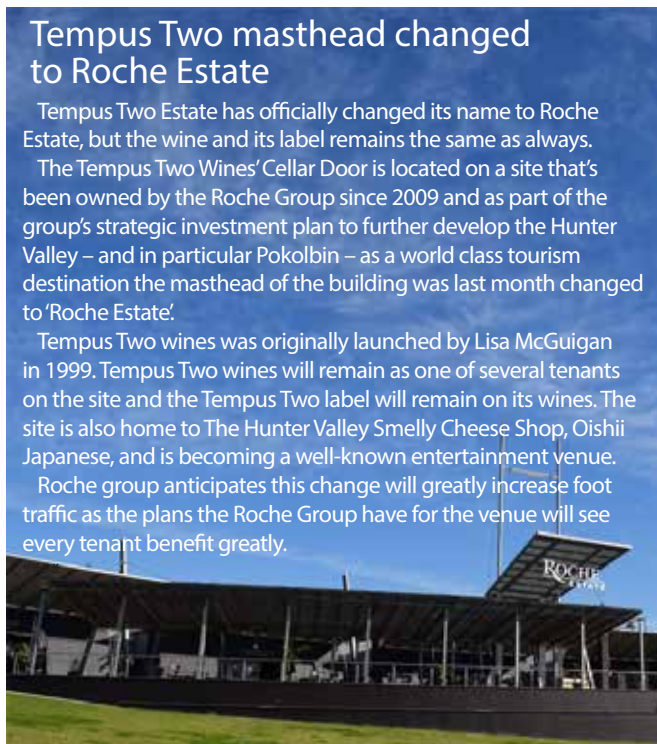
Tempus Two masthead changed to Roche Estate

Tempus Two Estate has officially changed its name to Roche Estate, but the wine and its label remains the same as always.

The Tempus Two Wines' Cellar Door is located on a site that's been owned by the Roche Group since 2009 and as part of the group's strategic investment plan to further develop the Hunter Valley – and in particular Pokolbin – as a world class tourism destination the masthead of the building was last month changed to 'Roche Estate'.

Tempus Two wines was originally launched by Lisa McGuigan in 1999. Tempus Two wines will remain as one of several tenants on the site and the Tempus Two label will remain on its wines. The site is also home to The Hunter Valley Smelly Cheese Shop, Oishii Japanese, and is becoming a well-known entertainment venue.

Roche group anticipates this change will greatly increase foot traffic as the plans the Roche Group have for the venue will see every tenant benefit greatly.



Want to be more involved in shaping Newcastle's future?

Recent engagement opportunities have included discussions about:

- the local planning strategy
- Newcastle's night time economy
- cycleways
- special rate variation and
- development control plans and heritage controls



2432

active members

45% male

54% female

16 - 24yrs: 5%
25 - 39yrs: 29%
40 - 54yrs: 32%
55 - 69yrs: 28%
70+ yrs: 6%



Our age range

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15%: 0 - 3 yrs

21%: 4 - 10 yrs

23%: 11 - 25 yrs

41%: More than 25 yrs

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The City of
Newcastle

Alliance promotes Hunter wine and tourism industries

Singleton Council has agreed in principle to the formation of the Hunter Valley Wine and Tourism Alliance with a Memorandum of Understanding and a Terms of Reference between the Hunter Valley Wine & Tourism Association, Singleton Council and Cessnock City Council. The purpose of the alliance is to promote the whole Hunter Valley Wine Country region and to be inclusive of both local government areas and the broader wine and tourism industries.

Singleton Council's Acting General Manager Mark Ihlein says that stakeholders in the Hunter Valley Wine Country have a common goal and that is to attract visitors. "It is critical for the key stakeholders in the Hunter Valley Wine Country to speak with one voice and collaborate together in order to grow the capacity of the destination and enable sustainable, economic and industry growth," he says.

The wine industry is concentrated in the Singleton and Cessnock Local Government Areas with more than 150 wineries and 100 cellar doors. The wine industry itself employs 1,862 jobs and supports a further 949 jobs. The area produces 38 million litres of premium wine and has a direct sales value of \$270 million and indirect sales of about \$230 million.

Foundation community supports local students

A group of talented local students has been presented with awards and scholarships, providing much needed support and encouragement thanks to the Hunter TAFE Foundation and a group of local businesses.

The Hunter TAFE Foundation presented more than 35 students from the Central Coast, Hunter and Newcastle regions with encouragement awards and scholarships that will assist them complete their studies.

Hunter TAFE Foundation is a not-for-profit organisation working

with Hunter business, education and community leaders committed to supporting education and training by providing financial support to Hunter TAFE students who are experiencing either personal or financial hardship. The financial assistance helps these students complete their studies.

The special presentation included the announcement of Jade Brambe of Shortland, as the inaugural recipient of the Sonia Walkom Memorial Scholarship. Jade is studying real estate after her house-hunting last year sparked her interest in the field.

Jade is committed to establishing herself in the industry and the scholarship will enable her to complete further training to obtain her real estate licence.

President of the Hunter TAFE Foundation Neville Sawyer said the awards recognised the dedication and commitment that students had shown throughout their studies and helped and encouraged them to continue their education journey.

"These awards and scholarships are possible through donations made by generous individuals and organisations. This support is truly making a difference to the lives of students at Hunter TAFE and provides encouragement for students to ensure they continue their education," said Mr Sawyer.

Awards and scholarship donors include the Indigenous Consultative Committee, Kaiyu Enterprises, HunterNet, Newcastle Earthquake Relief Fund, Walkom Real Estate, Smit Lamnalco Australia and the Hunter TAFE Foundation.



Foundation Scholarship Presentation.



**Leukaemia
Foundation**
Charity Golf Day

Note this date in your diary!

Friday 30th October 2015

The Leukaemia Foundation together with Design Bug, invite you to attend our Seventh Annual Charity Golf Day at the prestigious Newcastle Golf Club.

We are seeking sponsors for the event which raises much needed funds for the Leukaemia Foundation in the Hunter.

Please contact Chelsea Turrell on **02 4960 8677** or email cturrell@leukaemia.org.au for more information on sponsorship, individual tickets or the opportunity to donate services for Food, Drink, Raffle or Auction prizes.

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www.hma.org.au/Nominate for an Award or phone 0438 242 899



WITH THANKS TO OUR SPONSORS AND PARTNERS



Kilpatrick Lake Mackenzie established business in Lake Macquarie in 1975 and for the past 40 years has been a prominent part of the Newcastle business landscape. The firm has been known informally as KLM Accountants for some time now, and to mark their 40th Anniversary they have decided to rebrand using this familiar name, in conjunction with a refreshed corporate identity and modernized website.

KLM Accountants have unveiled their new mantra "securing your future".

Doug Duncan one of the five Directors at KLM stated that "Our mantra encapsulates everything we do as a long term market leader in effective and efficient taxation, business and financial advice. Financial security is at the forefront of everyone's mind, and at KLM we work with our clients to make sure our clients are confident they have everything covered".

KLM's refreshed corporate identity has updated the firm's image and provides an easily recognizable new look.

"KLM Accountants have always distinguished themselves from competitors by providing personalised client service, we believe our rebrand echoes this visually through our new logo and website," said Tim Mackenzie another Director at KLM Accountants.

KLM Accountants are a medium sized accounting firm located in Charlestown offering businesses and self-managed superannuation funds comprehensive quality taxation and advisory services, audit and assurance services and financial planning. With 40 years in the Hunter region KLM boasts an incredibly diverse variety of successful clients, a number of whom having been with us for the whole 40 years.

Rides around Oz raises funds for disability services

After 27 days on the road, Gerald Frogley has returned home from his 14,670km ride around Australia. On Friday 1st May, 2015, Gerald Frogley set off from Hexham on a Honda 125cc motorbike in an attempt to set an Australian record, while raising funds for The Mai-Wel Group.

With support car in tow, Gerald took on Australia's National Highway which joins all of Australia's mainland capital cities and is the longest National highway in the world, in an attempt to be written into the Australian Book of Records as the first to complete the trip on a Honda 125cc.

Gerald, a Senior Constable in the NSW Police Force, paired his passion for motorcycles and setting records with a desire to raise funds for The Mai-Wel group, a disability service provider that supports his 30 year old son, Stephen, who has autism.

"Stephen was diagnosed with Autism at the age of two. Since he finished school he has been involved with The Mai-Wel Group who have provided daily support and encouragement to enable him to build a strong work ethic and become a valued member of his community," Mr Frogley said.

Mai-Wel CEO, Pennie Kearney, is delighted with the outcome.

"Gerald has worked hard to prepare for his ride, while at the same time promote and raise funds for Mai-Wel for which we are immensely grateful. It has been wonderful to see Gerald's dream come to fruition while raising more than \$6,500 to date".

To show your support for Gerald and The Mai-Wel Group, donations can be made via the 'Ride Around Australia for Disability' Facebook page.



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With over 40 years experience, KLM Accountants provide an extensive range of taxation and compliance services to meet all of your needs, along with the best service and value possible.

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LET'S TALK WITH....

Bevan Ramsden



Celebrating 10yrs Bevan & Marie

Something very important happened the moment Bevan Ramsden started his first job at the Post Master General's Department. In communications, mail and telegraph came first and the revolution of the telephone later on. Suddenly the world became connected. As Bevan observed this transformation a lifelong career and love affair began.

Bevan completed his Electrical Engineering Degree, and moved his way up through the ranks from young cadet to Lines & Cables Engineer working on the Sydney - Melbourne Coaxial Cable Project and later on as a Transmission Engineer. In 1966, in search of a more meaningful purpose and challenge Bevan got a leave of absence from Telecom and joined Australia Volunteers Abroad and took a posting as a Telecommunications Technical Assistant in Zambia, Africa. Resource rich Zambia desperately needed the installation of communication systems but working in a department that was still coming off the back of a colonial administrative system was something Bevan was unprepared for. It was an experience he says that "changed the direction of my life and significantly shaped who I would become and my outlook on life". On his return to Australia, the Vietnam War had taken hold and many of its young men via conscription. Bevan was appalled at the impact of this war on the people of Vietnam unwilling to allow any part of his income tax to contribute to "the immoral war" he resigned from Telecom to work as a full time volunteer organiser in the anti-war movement until he was down to his last twenty cents.

In 1972 the Whitlam government came to power and there was a strong focus on developing the country and on post high school education. This appealed to Bevan and he decided to return to study. He completed a Diploma of Teaching and secured a role within TAFE, teaching Telecommunications at the Collingwood, Preston and Footscray TAFE Campuses. Bevan taught in Melbourne for ten years before heading to a warmer climate in Newcastle, now his home city, with his family. After a further ten year stint with Hunter TAFE he and a colleague decided to start a private training organisation delivering Telecommunications Training.

During this time and in light of industry deregulation, Bevan focused on expanding nationwide. It meant that Bevan was on the road or on planes a lot of the time while at the same time raising two little girls. Marie, his constant rock and energetic partner in life, had the key role of managing home life and was on her own much of the time.

"It was a busy time with a young family with me always on the move," Bevan says in reflection "but little did we know we had even busier, more stressful and rollercoaster-like times ahead."

In 2003, with five team members including the husband and wife team, the doors of the newly established Ramsden Telecommunications Training were flung open. Based at the University of Newcastle, they built their business on two core principals 'Quality' and Bevan Ramsden's excellent reputation. "Starting our own business allowed me greater flexibility to deliver what I believed to be the best makeup for each qualification in a fresh new way. I sought to create an interactive learning environment. I subscribe to the belief; What I hear I forget, What I see I remember, What I do I understand. So it was vital to have appropriate practical exercises and other "doing" activities."

Within the first year of establishing Ramsden all involved were to take pay cuts, the going got tough and there were decisive moments when Marie and Bevan wondered whether they should keep pushing through. "Bevan has always been a reputable man in the industry with so much to give," Marie his wife says with great pride. "So even in those very financially and physically draining early days, I knew we just needed to keep going." However in the year following the establishment of Ramsden (and they still remember the time with excitement), The Skilled Group and Telstra came on board. Ramsden became a company who could pride itself on building strong relationships with both individual clients and leading companies.

When you meet Marie and Bevan now you would never know the hard times they faced but what doesn't escape you is their underlying determination and commitment. They are hardworking characters, who have contributed to the growth of this country. Due to their vision and founding principles, thousands upon thousands of Australians have received training, both theory and practical, which is needed to set-up and maintain Telecommunications services across Australia.

There is a big smile and a chuckle from Bevan in response to the suggestion that 'thousands' of students annually is quite an impressive achievement, given that the same man who created such a reputable company was once a young man of the 60's trying to pay his way each day. As most people who know Bevan have come to expect, well-considered replies are delivered quietly and concisely with gentle modesty. "It may have been many years since I was a young Engineer of the 60's cruising around in my Kombi, first discovering the exciting industry of Telecommunications, but let me tell you that new developments still float my boat just as much. I'm sure not many people will understand my overextending infatuation for optical fibre, but what I do know is that my passion for my industry and teaching it to others stimulates enjoyment and learning. And that makes me happy."

Are you an authentic leader?

Paul Siderovski

SiDCOR Chartered Accountants

Do you know of a specific leadership style that leads to staff engagement, because of its powerful ability to generate trust? It's authentic leadership.

It's not enough to just be authentic. In order for engagement to rise, employees need to also perceive you as being authentic. That means you can be an authentic leader through and through, but if your team – for whatever reason – thinks you're untrustworthy or questionable, you can kiss engagement goodbye. Your challenge then, is to not only be authentic, but to also make sure you're behaving in such a way that others are left with that same impression.

So how authentic is your leadership style?

1. Do you seek feedback as a way of improving your interactions with your team?
2. Can you accurately describe how employees view your capabilities?
3. Do you say what you mean and express how you feel?
4. Are you willing to admit your mistakes?
5. Are your actions and decisions consistent with your core values and beliefs?
6. Do your employees know who you truly are as a person?
7. Do you seek out (and carefully consider) your team members' views even when they disagree with you?

If you answered 'yes' to most of these questions, well done. You're an authentic leader, or well on the way to becoming one.

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



Paul Siderovski, 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 and is a Member of the Institute of Chartered Accountants and the Taxation Institute of Australia as well as the National Tax and Accountants Association.



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Hunter Business Review

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Connecting & informing business people

Reinventing the Hunter's manufacturing and service firms

Bede Boyle
Manufacturship Group

Australia is the lucky country richly endowed with Agricultural and Mineral Resources. We fell off the sheep's back into a hole in the ground in the resources boom. With the dramatic down turn in coal and iron ore prices we need to climb out of the hole in the ground and engage with Asia and develop globally competitive manufacturing and service firms.

With its foundation built in supporting the Newcastle Steelworks the Hunter has a strong engineering and manufacturing. This capability further developed from the mid-1990s with the growth of Australia's coal industry. With University of Newcastle and TAFE we have graduates and skilled trades to support innovative firms in development of Advanced Manufacturing to forge the Hunter's place in the Asia Century.

Latest ABS data illustrates an 8% reduction from 1990 to 2014 in the share of Gross Value Added contributed by Australian Manufacturing. Reflecting the growth of Gross Value Added by mining, construction, financial and other business services.

Australia's manufacturing industry operates in an increasingly competitive global market as evidenced by the announced withdrawal of GM, Ford and Toyota from vehicle manufacture in Australia.

Australian manufacturers will need to reinvent themselves by leveraging innovation and advanced manufacturing through new servicification business models to engage with Asia.

The sustained economic development in Asia presents many opportunities beyond the resources sector on which Australia has become dependent.

We are experiencing a fundamental and historic shift in the world's economic activity from West to East:

- in 1990 China and India together accounted for less than a tenth of the world GDP, and by
- 2010 almost a fifth of the world GDP, and by
- 2020 China and India are projected to account for more than a quarter of world's GDP, and in
- 2025 Asia as a whole is projected to account for half of the world's GDP.

Australia is placed in the right place at the right time. Australia's proximity to Asia presents manufacturers and service firms with a massive opportunity for strategic growth by leveraging Asia-centric value chains into one of the most dynamic regions in the world underpinned by the economic development China and India.

Australia's closest trading partners are members of the Association of South East Asia Nations [ASEAN] Economic Community of 10 Asian nations including Indonesia, Malaysia, Philippines, Singapore, Thailand, Brunei, Lao PDR, Myanmar, Cambodia, and Vietnam.

China overtook the United States in 2014 as the world's largest economic power when measured in real purchasing-power terms. China is already Australia's largest export market for both goods and services, accounting for nearly a third of total exports, and a growing source of foreign investment.

India is the world's largest democracy and is a market of 1.2 billion people. Its youthful population, diversified economy and middle class growth trajectory present significant opportunities for Australian manufacturers and service firms.

ASEAN is expected by ANZ to replace China during the next 10 years as the world's manufacturing hub and ANZ expects it to become the fifth largest economy in the world by the end of the decade. A summit of the ASEAN group of countries in April 2015, hosted by Malaysia, brought the 10 Asian nations one step closer to realising plans to launch the ASEAN Economic Community (AEC) by the start of 2016.

The Manufacturship Foresight Study identified six sectors where Australian manufacturers have strong capabilities that

can be leveraged through innovation, advanced manufacturing and Servicification to rapidly improve profitability and return on investment into the Asian century.

Sector 1 - Mining Equipment, Technology and Services (METS)

Sector 2 - Defence Industry

Sector 3 - Advanced Manufacturing

Sector 4 - Oil, Gas and Energy Technologies

Sector 5 - Agriculture and Food Technologies

Sector 6 - Medical Technologies and Pharmaceuticals

The Manufacturship Foresight Study is available free of charge by contacting bede@manufacturship.com

There are lessons from firms who have effectively engaged with Asia to rapidly improve profit and return on investment:

The Foundation of effectively engaging with Asia is to acquire an in depth understanding of:

1. Export barriers to entry including non-tariff barriers
2. Financing exports: pricing, payment methods, custom tariffs, etc.
3. Intellectual property, legal factors, licenses and concessions
4. Accessing export assistance programs, funding grants and awards

The four steps to effectively engage with Asia are:

1. Conduct export market research and rigorous competitor analysis
2. Develop your unique value proposition in an Asia context
3. Develop business acumen and export marketing skills
4. Finally, establish your channels to Asian markets

For further information contact:
Bede Boyle on 0419 213 010, email
bede@manufacturship.com
or visit www.manufacturship.com

Bede Boyle is Chairman of Manufacturship Group founded by Jason Furness with the vision to be part of a massive reinvention of manufacturing globally by assisting CEOs to rapidly lift their profits and ROI by forging alignment of operations, innovation and marketing to achieve global competitiveness.





PURSER CORPORATE COMM.

Strategic communication and corporate affairs specialists Purser Corporate Communication has further expanded with the recent appointment of **Lizzie Snedden** to the team. Lizzie is experienced in government and community relations, strategic communication and event management as well as working with local, national and international media.



NEWPSYCH

Local Novocastrian Psychologist, **Alex Cameron**, has joined the team at the private psychology practice, NewPsych, in Cooks Hill. His areas of expertise are in the understanding and practice of Cognitive Behaviour Therapy (CBT) and Rational Emotive Behaviour Therapy (REBT). He uses these therapy approaches effectively and efficiently to help clients ranging from adolescents to adults with depression, anxiety, and anger.



GREATER BUILDING SOCIETY

Kirsty Bryson is the Greater Building Society's new Maitland Branch Manager. An East Maitland resident, Kirsty has more than 10 years experience in banking and seven years running her own business (Gloria Jeans' cafe). Greater Regional Manager Jennifer Smith said Kirsty's local knowledge and her experience in banking and business made her perfect for the role.



RIDBC

Kim Simpson has joined RIDBC as the Hunter Relationships Executive responsible for fundraising, corporate and community engagement. Kim has a wealth of knowledge of the not for profit sector having previously worked in charity, sales and marketing, tourism and events. RIDBC Hunter provides hands on assistance to local children with hearing or sight loss and also provides teleschool services all around the state.



COMPASS HOUSING SERVICES

Compass Housing Services has appointed a respected UK academic to its team. Emeritus Professor with the University of South Wales, **David Adamson**, OBE, is internationally recognised for his expertise in economic and community regeneration. His 'Deep Place Method' approach is being successfully implemented in Wales. The appointment will be an asset to Compass' community development activities which has benefits for local people and business.



AFRM

Kylie Neary has joined the team at AFRM as a Human Capital Risk Analyst. Formally Singapore Director of Operations for Lend Lease, Kylie will focus on analysing succession and key person risks associated with SME's. A Chartered Accountant with 20 years experience, Kylie brings with her a wealth of knowledge and experience in finance and business management. She will champion AFRM's new SME business risk analysis practice.

We want to hear about your new business appointments.

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Managing mixed developments needs four ingredients

Brad Gribble
Lake Group Strata

In the Hunter we are seeing more developments with retail, commercial and residential spaces together under the one roof. This kind of development is called a part strata development.

It presents new challenges for everyone with facilities often shared. How do you help each group to maintain their rights and ensure everyone exists harmoniously? It's a bit like baking a cake. For this recipe you need four ingredients.

Get an SMS and a BMC

There are two essential ingredients to manage a part strata development in NSW – a strata management statement (SMS) and a building management committee (BMC) to administer the SMS.

The SMS sets out how the BMC is run and how it manages and operates shared facilities. It is often a lengthy and complex document and it must be registered. It can usually only be amended by a unanimous resolution of the BMC and by special resolution of each owners' corporation governed by the SMS. Amendments must be registered on each Certificate of Title for each stratum lot in the deposited plan (this includes the Certificate of Title for common property of each strata scheme).

The BMC is often made up of members from the different owners' corporation representing each group in the building. It isn't a legal entity and cannot engage employees or own equipment, facilities or land. Any insurances taken out by the BMC must be in the name of all members. Any BMC expenditure shortfall must be immediately paid by the members any surplus immediately distributed to members.

A strata manager and a building manager

With such a complex recipe it is essential to have expert chefs. Managing a building management committee correctly and within the law, requires a more than a dash of knowledge, a pinch of experience and a splash of patience. You often need a strata manager and a building manager or caretaker. Each has different, vital skills.

The strata manager is usually the banker, administrator and lawyer. He or she is under the direction of the various owners' corporation committees. They're often located offsite. A strata manager must have experience with such documents and working with building management committees. Working it out on the run never proves to be an effective strategy.

A building manager or caretaker is often used when there are a large number of apartments or retailers. They're the person on the ground who is expert in the operational management of a building and its facilities. They deal with contractors and suppliers providing maintenance, upgrades, security and cleaning. They're usually the first point of contact so they are often on-site. They issue keys, accept parcels, induct people, check insurances and make sure people stick to the registered by-laws.

One thing is certain, your strata manager and building manager need to work very closely to make sure a mixed development is baked to perfection.

For further information contact Brad Gribble on (02) 4942 3305, email brad@lakegroupstrata.com or visit www.lakegroupstrata.com



Brad Gribble is Director of Hunter based Lake Group Strata. It has considerable experience in managing such developments and working with BMCs and caretakers.



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Strata & Community Title Property Managers

Cardiff industrial warehouses leased

Colliers International Industrial agent Byrne Tran has successfully leased two industrial warehouses located in the Cardiff area.

61 Pendlebury Rd, Cardiff leased to Jaxam Industries offered a free standing building with an area of approx. 1,379 sqm with a large yard area and 5 tonne overhead crane.



63 Pendlebury Rd, Cardiff was leased to Newcastle Caravans offered a free standing warehouse with an area of approx. 1,468 sqm with dual driveway access and large secure yard area.

The properties leased relatively quickly due to their location, size and yard area.



Rutherford commercial property sold

Michael Maffey, Commercial Property Executive at Tony Cant Commercial has recently sold a commercial facility at 15 Bradmill Avenue, Rutherford that came to the market with a ASX listed tenant to a property investor looking to expand their portfolio.

The sale comes with a new 5 + 5 year lease commencing 1 June 2015, with annual increases to rent and a current return of \$120,000 pa net.

The property includes land area of 3,746 sqm, a well maintained facility warehouse area of 880 sqm that encompasses crane, compressor and wash bay, as well as an office space of 150 sqm.



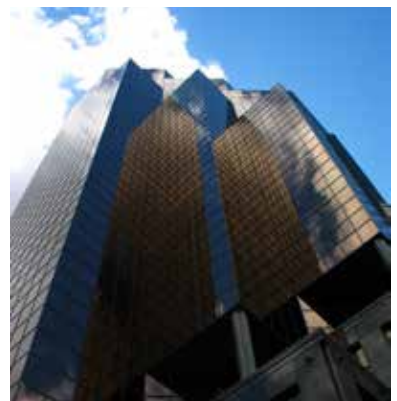
**LET US
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PROPERTY
NEWS**

Hamilton suites sold

Raine & Horne Commercial has sold a property consisting of two suites located at 17 and 17a William Street, Hamilton.

They were sold by auction for \$1,700,000 by Alan Tonks & Jason Morris.

The larger suite of 427 sqm was vacated by the previous owners. Whilst the smaller suite of 216 sqm has a month to month tenancy. The property is located on a 629 sqm block and includes 12 secure car parks.



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Raine & Horne Commercial

TOMAGO

FOR LEASE



LONG TALL WORKSHOP

Building of 3,197m² (approx) with (3) cranes, excellent lighting, large load access and plush office block. All for just \$260,000pa + OGs + GST.

STEVEN DICK 0425 302 771

SANDGATE

FOR LEASE



MAINTENANCE FACILITY

Workshop, offices & showroom with a total area of approx 1,619m² (approx). (5) bay workshop, washdown bay and mechanical inspection pit. \$135,000 plus OGs and GST.

PAUL TILDEN 0425 302 772

CARRINGTON

FOR AUCTION



INVESTMENT

Mixed use investment with (2) secure ground floor tenants plus vacant first floor office. Potential income around \$119,000pa net once fully leased.

JASON MORRIS 0425 302 778

JESMOND

FOR LEASE



WAREHOUSE WITH CRANES

Featuring (2) x (3) tonne cranes with drive around access and high clearance, this 1,155m² (approx) industrial shed is only moments to Newcastle CBD, Pacific Hwy and M1 Motorway.

ERIC FLORES 0414 578 168

CARDIFF

FOR SALE



CARDIFF MONEY SPINNER

Well exposed industrial complex leased to Viridian CSR until 2020 plus options. Annual net rent from (21/12/15) \$247,688. Offers over \$3,200,000 (sold as a going concern)

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Email: kim@rhplus.com.au

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COMMERCIAL

WOODBERRY

AUCTION



This property is being offered vacant possession and is centrally located in Woodberry's thriving shopping precinct.

- Approx. 270m²
- 12.19m street frontage and 6.1m rear street presence
- Access from front & rear of property
- Plenty of parking surrounds this property
- Zoning - B1 - Neighbourhood Centre
- Suit retail, commercial, day care uses (STCA)

Auction Details:

Date: Wednesday 8th July 2015

Time: 6pm

Venue: Tony Cant real Estate Offices - 464 High Street Maitland

Please call Michael Maffey 0438 049 366

MAITLAND

\$990,000 + GST



This is an exceptional quality building that mixes the old with the new.

- Fully modernised set up
 - 11 Offices of various sizes, plus open plan areas
 - Boardroom and meeting room
 - Awesome Foyer/Waiting area
 - 4 car garage + on-site parking for an additional 8-10 vehicles
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 - Disability Access at Rear entrance
- This property exudes class and quality throughout.

Call Michael Maffey on 0438 049 366 now to arrange your inspection.

HEATHERBRAE

\$25,000PA NETT + GST



Be surrounded by quality businesses, such as Masters, McDonalds and Subway.

- Great glass shopfront
- Side storage/bin area
- Capable to have outside/undercover seating
- Zoned B5 - Business Development

* Rent-free period is subject to conditions

Tony Cant Commercial

Phone: 4933 6299

www.tonycant.com.au



Merewether Golf Club land sale a step closer

Merewether Golf Club's plan to sell off approximately 1900 sqm of land is a step closer with Newcastle City Council approving the rezoning of the land.

The sale of the parcel of land, commonly known as the horse paddock, was approved by members in 2014 in order to improve the financial position of the Golf Club.

Massive rise in stamp duty

The Property Council has reported that stamp duty has seen a massive rise in the last two decades.

Stamp duty on a median house in Sydney has increased by 749% in the last 20 years, rising from a mere \$4,685 in 1995 to \$35,090 in 2015. Over the life of an average mortgage, this equates to a true cost of stamp duty of \$61,542.

Stamp duty was identified by the Federal Treasury as the tax with the highest "cost to living standards and economic growth". It acts as a major barrier to home ownership and also deters people from upsizing or downsizing to homes more suited to them.

The Property Council maintains that the astounding increase in stamp duty costs is a runaway cash grab that is unfair and having a detrimental impact on the economy and potential homebuyers.

They consider that abolishing stamp duty should be a top priority of national tax reform.

Stage one of Trinity Point development gains approval

Hunter's Joint Regional Panel has approved stage one of the Johnson Property Group's Trinity Point marina and residential development.

Work on 94 berths, a carpark, a building and associated landscaping is expected to commence later this year.

Located on the shores of Lake Macquarie and just 8 minutes from Morisset, the entire project is valued at approximately \$390 million.

Once fully developed, Trinity Point will feature 189 residential lots and medium-density housing, 150 tourism and residential apartments, a 188-berth marina, restaurants, café and outdoor dining facilities.

The project also includes a 300-seat conference centre, serviced meeting rooms, public boardwalks and other community facilities.

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Multi-tenanted
commercial
property



Site area over
1,500m²*



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annual income
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26 on-site car
parks



Further
development
potential

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Peter Dodds
0412 264 244
Luke Rutledge
0432 741 632

*Approx

colliers.com.au

Mercure Newcastle Airport set to open

The newly built Mercure Newcastle Airport is open for bookings now, for stays from 1 August, 2015.

The hotel boasts 95 newly built, contemporary guest accommodation rooms ranging from king, twin and family rooms. It is the perfect location for the discerning traveller, families or guests resting during their journey.

To accompany the hotel, the Mach One Bar & Restaurant is located on site. Award winning internationally trained Chef Luke Carpenter has created a menu based on casual, local and a modern Australian approach, serving breakfast, lunch and dinner.

Each guest room is fully equipped with sound proofing technology, black out blinds, wireless internet throughout, work station, Foxtel and smart TVs. With car parking located onsite, 24 hour room service and reception, the team at Mercure Newcastle Airport are always available to help.

The conference facilities at The Mercure Newcastle Airport are modern, state-of-the-art and saturated in natural light. With four conference rooms available, accommodating up to 120 delegates in the Merewether room and a comfortable 12 delegates in one of the two boardrooms Mercure Newcastle Airport has everything needed.



Mercure Newcastle Airport open for bookings

Opening 1st August 2015

- 95 King, Twin and Family rooms with sound proofing throughout
- Onsite car parking
- 24 hour room service and reception
- Mach One Bar & Restaurant with award winning internationally trained **Chef Luke Carpenter**
- Four conference rooms accommodating up to 120 delegates

Don't miss our opening special: \$150 inclusive of breakfast



Mercure Newcastle Airport
2 Williamtown Drive, Williamtown 2318
phone: (02) 4033 8900
email: H9000@accor.com
web: www.mercurennewcastleairport.com.au
Booking address: www.accorhotels.com.au

GWH design and construct Mercure Newcastle Airport

The Mercure Hotel Newcastle Airport is a design and construct development comprising of 95 accommodation rooms, restaurant, bar and conference and function facilities over four levels. The building consists of a steel frame and structural and non-structural precast concrete panels.

GWH designed and constructed the hotel from core specifications and it was built within 12 months from start to finish.

A key consideration in the design and construction of the project was the strict acoustic requirements imposed on the design due to its proximity to Williamtown RAAF base. One of the main challenges was formulating an internal framing and lining system that met the acoustic requirements but was at the same time cost effective and efficient to install. Following an extensive tendering process a project specific technical manual was employed which utilised an acoustic framing system while minimising the number of layers of plasterboard required. The acoustic requirements also meant that a specialised glazing system was needed. After a lengthy tendering process a double and triple glazing system was manufactured locally and utilised in the build.

Building Specs

Precast Panel

150 mm Cladding Panels

- 54 m³
- 318 m²
- 30 panels
- 330 hours of labour to form, pour, lift and load
- 450 Tonnes of panels Transported

150 mm Reckli Panels

- 175 m³
- 1168 m²
- 55 panels
- 605 hours of labour to form, pour, lift and load
- 136 tonnes of panels transported

200 mm Structural, lift shafts and stairwell panels

- 242 m³
- 1210 m²
- 73 panels
- 1752 hours of labour to form, pour, lift and load
- 140 tonne of N16 reinforcement cages
- 650 tonnes of panels transported

Largest panel is 7.591 H x 3.648 W x 200 mm thick = 14.65 tonnes

Structural Steel

Steel: Floors 1 to 3: 111.879 tonnes

Awning: 1.534 tonnes

Roof: 26.934 tonnes

Panel angles, Brackets etc: 2.134 tonnes

Total steel tonnage : 142.481 tonnes

Plant Platform Grating : 68 m²

Roof Insulation : 1418 m²

Roof Wire : 1500 m²

Site Hold down bolts : 60 sets

Site bolts: 4230 bolt, nut, washer assemblies

Orbiplates bolt assemblies: 1770 assemblies

Roof bridging: 245 m

Roof purlins: 1971 lm

Roof sheets: 1463 m²

300 mm dia half round gutters + accessories: 78 m

Galvanised steel: 8.019 tonnes.

Painted steel: 134.462 tonnes



IDENTIFY DESIGN FUND CONSTRUCT MANAGE



Mercure Newcastle Airport

Constructing and developing properties across
the Hunter and along the Eastern Seaboard



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gwhbuild.com.au



Mercure hotel a vote of confidence in Newcastle Airport

When Mercure Newcastle Airport opens its doors to the public in August, the confidence that international hotel brand AccorHotels has in Newcastle Airport and the Hunter region will become official.

The addition of this hotel on land adjacent to Newcastle Airport is not only proof of the certainty the hotel brand has in the region, but also proof of the region's ongoing love of travel and the positive sentiment towards travel.

The hotel's offerings, which include meeting rooms and conference facilities for up to 100 delegates, is ideal for business travellers who are looking for a professional, business-savvy facility within minutes of the Newcastle Airport terminal.

"Our passenger mix is unique within Australia with almost half our passengers travelling for business; the norm is around 30% business travel. The fact that we will now have Mercure Newcastle Airport on our doorstep offers our passengers a convenient option for overnight accommodation and facilities for private business meetings within minutes of the airport terminal," said David Nye, Newcastle Airport's Manager Aviation Business Development.

"The Mercure brand is a well-known and respected brand. The fact they've chosen to open their newest facility at Newcastle Airport shows significant confidence in our region, our airport and is a positive addition to the aerospace precinct at Williamtown.

"Later this year our \$14.5 million terminal redevelopment, which NSW Government's HIF contributed \$11.1 million, will be complete. When complete, our terminal and the passenger experience will reflect the growth and maturity Newcastle Airport has undergone in recent years," said David.

"We're very much looking forward to watching the success that will be Mercure Newcastle Airport," concluded David.

Williamtown Aerospace Centre continues to expand

WAC Holdings has its commercial third building underway at Williamtown Aerospace Centre, the home of the soon to be opened Mercure Newcastle Airport.

Building D is a stylish two storey commercial building of around 1,200 sqm leasable area plus copious car parking around it. Over 50% of the space has been leased, mainly to Defence Industry companies who see RAAF Williamtown and Newcastle Airport as key determinants for their location.

The Mercure Hotel will provide conference and business support infrastructure to further support the expansion of this nationally significant Defence cluster. With the take up of the site by leading multinational defence contractors the Mercure will grow in prominence as a hub of activity. In addition, the Mercure will provide a viewing platform for key Canberra defence decision makers in highlighting the benefits of further decentralisation of Defence activities to Williamtown.

RAAF Williamtown is undergoing a nearly \$1BN makeover in anticipation of the JSF and other key programs.

Many long term occupiers of space on base are now looking to relocate, but stay in the aerospace precinct.

WAC Holdings Director, Graham Burns says "This aerospace park is right at the front entry to Newcastle Airport. Our tenants enjoy good connection with Sydney, Melbourne and Brisbane direct, and a connecting flight to Canberra. These are the industry centres that want to be connected to Newcastle's cluster in this expansion phase".

- New Commercial Space
- Just released
- Tenancy areas from 125m²
- Available for occupancy January 2016
- AMPLE PARKING ON SITE



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Revitalisation of Newcastle gaining momentum

With a wide range of projects recently finished, under construction and planned, the revitalisation of Newcastle is quickly gaining momentum and the outlook is increasingly positive for "the capital of the Hunter".

There is of course much more to happen, but confidence is increasing with NeW Space and the new Newcastle Courthouse under construction, additional funds for the new light rail, a host of new residential apartments, the Urbangrowth Newcastle Mall development and other projects set to bring new life to the Newcastle CBD.

Property Council identifies \$1.1 billion of projects

The Hunter Chapter of the Property Council of Australia has identified \$1.1 billion of urban renewal projects in the CBD since the release of the Newcastle Urban Renewal Strategy in December 2012.

The changing nature of life in Newcastle can be clearly seen by the fact that 1,572 apartments have been constructed or approved for development with a combined value of \$866 million.

The Property Council attributed the recent change in investor sentiment as largely due to greater certainty in policy from the NSW Government, both in the release of the Newcastle Urban Renewal Strategy and through the continued support for the renewal of the city.

The map below indicates the projects identified by the Property Council. The \$1.1 billion figure is considered to be conservative as the map does not include every single project.



Project : LIFE on Throsby

Project : Hannell St Apartments

Project : Edition Apartments

Project : Icon Central

Project : Star Apartments

Project : Spire Apartments



Project : Court Building

Project : GPT / UrbanGrowth site

Project : University NuSpace

Project : Tattersalls

Project : Peniche

Project : Arena Apartments



MOU signed by NCC & UrbanGrowth NSW

The City of Newcastle has agreed to sign a Memorandum of Understanding (MOU) with UrbanGrowth NSW that acknowledges Council's role in the urban renewal process and defines how the two parties will work together to implement and deliver the NSW Government's Newcastle Urban Transformation and Transport Program.

The key principles of the MOU are to acknowledge that whilst they have differing views, specifically regarding building heights in Newcastle East, Council and UrbanGrowth will work in partnership within their respective governance frameworks, to deliver high quality urban transformation projects for Newcastle. This will include various catalyst projects and infrastructure initiatives designed to stimulate activity, jobs, development and investment in the City.

Newcastle Lord Mayor Cr Nuatali Nelmes said the MOU established a framework for a positive and effective working relationship between Council and UrbanGrowth NSW. "The MOU is a good opportunity to reset the relationship and encourage collaboration between Urban Growth and Council. I'm pleased that we've established a local steering group with local council representation to help better inform this process."

At the Ordinary Council meeting of 9 December 2014, Council affirmed its commitment to the continued revitalisation of the Newcastle CBD as a key priority and its desire to work in partnership with the State Government and the local community to achieve this. Council also confirmed its support for the elements of the 2012 Newcastle Urban Renewal Strategy that attracted general public support, including proposed improvements to the public realm and changes to planning controls to facilitate commercial and residential activity in the west end of the CBD.

Guidelines in development: Mine Subsidence Remediation Fund

In March 2015 the then Treasurer Andrew Constance announced the Baird Government would allocate \$17 million from the Hunter Infrastructure and Investment Fund to address mine subsidence in the Newcastle city centre. In conjunction with the Department of Premier and Cabinet and the Mine Subsidence Board, the Hunter Development Corporation is currently developing application guidelines for the Fund. The Fund will aim to cater to initial market demand that can be reasonably anticipated in the city centre as well as establish a Fund that is sustainable in the medium to longer term. The NSW Government is expected to announce further details in the near term.

Institute of Architects awards designs that endure

As part of the 2015 Lower Hunter Urban Design Awards "best of the best" awards, a jury has toured the "Honeysuckle Heritage Precinct" which includes the Civic Railway workshop buildings, the Lee wharf cargo wharves, and the public domain at Honeysuckle.

In its 40th year, the LHUDA honours the last 40 years of winners by taking the top enduring urban designs and selecting a finalist list based on a new set of criteria that takes the longevity of a building into consideration.

From the winners list in the last 40 years the committee have chosen up to 50 projects that have met this criteria and will be selecting winners to be announced at a gala dinner in September. The Honeysuckle heritage buildings were restored by HDC and are now being adaptively re-used as the Newcastle Museum, The Forum gym, a headquarters for Wine Selectors, the Honeysuckle Hotel and the Maritime Centre.



Hey little sister...

*Evelyn King
Newcastle NOW*

Let's play silly for a minute with Sam Eichblatt's description of Newcastle as Sydney's 'unappreciated little sister'*, and throw some light on our opportunities – perhaps words crooned by that icon of cultural and social change; the catalyst for decades of profit and fun for millions; a creative industry all on his own – the singular Elvis Presley.

"Little sister, don't you do what your big sister done". **

For some of us, jealously struggling for recognition of our city by policy-makers and funding bodies, the Sydney-centric, population-driven focus means we think "She's mean and she's evil, like that old Boll Weevil" – a sink hole for our aspirations.

But new and disruptive technologies and business systems (think Alibaba, Etsy, Airbnb, Uber) don't need to be in a population-dense locality. The weightless, or knowledge, economy (a focus adopted by New Zealand when Hobbits, milk and sheep couldn't cut it anymore) can flourish anywhere with good internet speeds.

On June 18, the Hunter Creative Industries and Technology Research Centre explored the potential of the creative industries to make a difference to the city's economic and social life. There was fierce debate, triggered by the claim that "The Creative Industries create, innovate and communicate for cultural and economic purposes with an entrepreneurial spirit."

It is easy, if you work in the traditional resource industries, in manufacturing or professional services, or in the health, education or tourism sectors, to dismiss what the creative industries do as fragmented, idiosyncratic and just a bit self-indulgent. But this powerhouse of small enterprises contributes over \$93 billion to the Australian economy and about 8% of jobs. Furthermore, it is characterised by entrepreneurship, agility and flexible work patterns. These enterprises already reflect the shape of a substantial element of our future economy.

They are the businesses that will help make cities smart, productive, liveable and sustainable. They can drive the emerging 'weightless economies' and fuel the disruptive innovations that turn up in our homes, health, education, work and leisure almost every day.

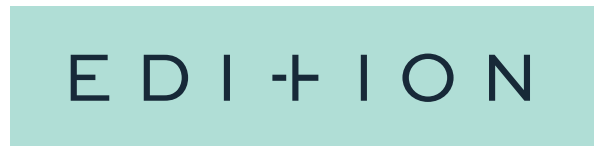
However, we need to understand that in a technology-enabled future, these new, and 'weightless' industries are not 'soft'. Behind their funky facades, there are hard-nosed business models, top-flight engineering skills, tight policies and secure financial systems.

In the Hunter, we have traditionally had an organised workforce which contrasts to the emerging economy of small, entrepreneurial ventures where competition is king. We can do it differently to our big sister if we work better together and target global markets rather than pinching from one another.

We've got smart people. Newcastle NOW, the University and Newcastle Council are working towards practical 'smart city' projects. We are growin' and it is showin'. As little sister we need talented people to look at Newcastle and decide to "try my luck with you".

Songwriters: Doc Pomus and Mort Shuman*; Sam Eichblatt, 1/12/14: "Newcastle United" downloaded from www.Slideshare.net/SamEichblatt/Newcastle**

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New ways of living

Scott Walkom
Walkom Real Estate

Newcastle's wonderful transition period allows people to upsize their lifestyle and downsize their home coffee machines. The discretionary spend on hot beverages at all the great cafes in the CBD suggests local economic conditions are not all doom and gloom.

Baristas will be working overtime after the University of Newcastle's new city campus welcomes its first students for the 2017 academic year. NeW Space is located on the corner of Hunter and Auckland streets, just to the west of the soon-to-be-opened Newcastle Courthouse and law precinct.

There is no doubt the Civic area is re-energising and the inner-city offering itself as a great location in which to learn and live. It brings great opportunities for investors and business people. Work is well under way to complete the 7 km Honeysuckle promenade from Nobbys to the Wickham marina. This waterfront walking and riding path will add enormous value to those who live and work in the city as well as those visiting.

We are all working our way through the new integrated transport system for the CBD. Certainly there are no complaints from business people who can now access "the other side of

the line" without being held up at level crossings. Workers at lunchtime and shoppers appreciate the easy pedestrian access to the foreshore.

There is more than \$400 million worth of investment in apartment developments under way. With this comes the opportunity to create new ways of living. The city is moving forward and meeting the changing needs of our population. Certainly Newcastle is not the same city it was five years ago. The new cafes and small bars, restaurants and boutique shopping bring the city centre to life.

An inner-city apartment lifestyle is already attracting many. Newcastle has a unique variety of scenic views, from beachfronts to harbour views or lofty outlooks over the city. Nestling in the heart of Newcastle puts you in walking distance of a number of great beaches, and places the Honeysuckle foreshore as your front yard or King Edward Park as your back yard. Walking to work is environmentally conscious and a nod to sustainable living.

Inner-city apartment living brings your social life to your doorstep. Theatres, music venues, restaurants and bars are just minutes away. The city has apartments to suit any price range. There are loft and studio apartments for the young professionals, and more expansive options with extra facilities for families, business people and retirees. These facilities can include gyms and pools, communal areas and gardens and the convenience of maintenance and a sense of community.

There will always be demand for inner-city living. This quirky, easy and economical style of living is hugely popular in Sydney, London and New York. In such a picturesque location as Newcastle there is no wonder it is attractive to a wide demographic.

But I sometimes wonder how much we value what we have in Newcastle. As an agent it is easy to talk about the value of real estate in terms of its contribution to regional growth and prosperity. The real value of real estate is its support of people's lives. Real estate is more than bricks and mortar and people create places that add value in so many ways.

I hope we haven't lost the ability to see development and innovative ways of building places for people as a good thing. If we are going to get serious about our region's ability to be competitive and offer our kids and their kids the best education, employment and life experiences, then it is time to work collaboratively on ways that will place the Hunter at the top of the pile. Accommodating those wanting to upsize their lifestyle is one small way of achieving this.

For further information contact Walkom Real Estate on (02) 4974 9800, email scott.walkom@walkom.com.au or visit www.walkom.com.au



110 Hunter Street, Newcastle

- Brand new 1 bedroom apartments from \$320,000-\$360,000
- Brand new 2 bedroom apartments from \$370,000-\$499,000
- Common roof top terrace with views to Nobbys Headland, north to Port Stephens and harbour basin
- Unbeatable location, minutes to Honeysuckle foreshore & Newcastle beaches. Walk everywhere - It's all at your door step
- Eligible for first home owners grant

Walkom

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Scott Walkom is the Managing Director of Walkom Real Estate. As a CPA qualified accountant with an MBA, Scott combines business skills with more than 20 years' real estate experience.





BUILDING BETTER PLACES FOR PEOPLE

The Hunter Development Corporation is a State Government agency working to create better places for people to live, work and enjoy.

The Corporation's role is to facilitate private sector investment on State-owned lands that would otherwise remain closed to the public.

It does this by removing constraints that prevent development and by encouraging development that creates public spaces for the community to enjoy. The Corporation's area of operation includes eleven local government areas in the Hunter Valley.

**For further information,
phone 4904 2750.**

www.hdc.nsw.gov.au



**Hunter
Development
Corporation**



More funding allocated for replacing heavy rail

The NSW Government allocated another \$103 million in the State Budget delivered in June toward the Newcastle heavy rail truncation and new light rail route.

The new transport system for the Newcastle CBD is a vital component of the City's renewal and the new allocation provides reassurance that the NSW government is determined to press ahead with this vital projects and to provide investors with certainty regarding Newcastle's future.

Empire Hotel site to be re-released to market

The Hunter Development Corporation (HDC) has confirmed it has revoked the preferred proponent status of the proposed developer of the former Empire Hotel site in Hunter Street West.

HDC General Manager Bob Hawes said HDC would now look to re-market the site to bring development to the site as soon as possible.

"Despite genuine efforts over a lengthy period, HDC and the proponent, Newcastle First, could not agree to final contract terms for the proposed residential development," Mr Hawes said.

The Newcastle First consortium was conferred 'preferred proponent' status in early 2014.

"As landowner, HDC has made every effort to structure a mutually acceptable contract for the delivery of a residential development on the site incorporating a number of affordable housing units.

"Although these negotiations were always going to be complex, they have reached an impasse and it is clear they will not progress any further.

"HDC has confirmed the situation with Newcastle First and project partner the City of Newcastle."

Mr Hawes said HDC would still look to incorporate affordable housing units into the future development of the site.

"If this is not possible, HDC will seek to deliver affordable housing elsewhere," Mr Hawes said.



Renewing Newcastle

Marcus Westbury
Renew Newcastle

For as long as I can remember the renewal of Newcastle was something that was going to happen. I've had a running joke that the big scale revitalisation of Newcastle is two to five years away ... and it always has been. While things may finally be moving it is as important now as ever to remember that renewal is something that can, is and should be happening around us all the time.

In 2008, Marni Jackson and I sat down in a building above a Hunter Street Mall that had more than 20 empty shops in and signed an agreement with GPT to borrow some of those buildings. They were the first of more than 70 empty properties that Renew Newcastle has "borrowed" from their commercial owners to incubate new things in. GPT were the first of more than a dozen property owners.

Since 2008 Renew Newcastle has helped launched 192 creative projects, small businesses and community initiatives in what would have been empty spaces in the city. We have seen more than 30 of those grow into viable businesses — they've signed leases and put down roots. Other commercial businesses have grown the confidence to invest around them.

Many have gone on to become significant employers. Two have even bought buildings. Today Renew Newcastle manages 51 projects and 23 properties. It's bigger than it has ever been.

Renew Newcastle has literally gone shop by shop, block by block and cleaned up and fixed up the city. Few, if any, of those properties are empty again. A whole new story of Newcastle has emerged in international publications, in flight magazines and even Lonely Planet. Last year Newcastle council's visitor survey found the Hunter Street Mall is the city's second most popular tourist attraction (behind Nobby's beach).

Renewal is not just about the big things. It's about getting the small stuff right. It's about tapping into the incredible depth of passion, talent and initiative in this region. It's about rolling our sleeves up. Sometime you get the little things right and the big things will follow, not the other way around. **For further information visit www.renewnewcastle.org**

\$38 million mixed development approved for Honeysuckle

Doma Group has received approval for its proposed twin tower building planned for 18 Honeysuckle drive which will offer over 6,000 sqm of commercial space and living accommodation for around 100 residents.

The A grade commercial spaces will offer typical floor plates of 1,270 sqm with City or harbour views from every window,

The development features very "green" credentials, with 5 star Greenstar and 4.5 Nabers ratings being targeted.

APP managing landmark projects

At first glance, Newcastle's two landmark projects leading the charge for revitalising the city centre may not have too much in common other than their distinctive design and a focus on servicing a major community need. However, the Newcastle Courthouse and the University of Newcastle's NeW Space campus are situated above historic underground coal seams and each required a stringent set of mine rectifications works to address the myriad issues that this presents.

By way of background, Newcastle CBD has four coal seams: Nobbys, Dudley, Yard and Borehole. The Dudley and Borehole seams are mined under the Newcastle Courthouse while only the borehole seam is mined under the NeW Space site.

APP Corporation (APP) is responsible for managing the delivery of both projects, on behalf of the Department of Justice and the University of Newcastle. APP has been operating in the Hunter region for over 20 years and has delivered several facilities for the University including expansions to their NIER research facility. Gillian Geraghty is APP's Project Director for the NeW Space development and

explains how the rectifications works were managed:

"With Newcastle's historic coal seam activity, any new building development needs to address such geological challenges. The rectification works were actually completed prior to the engagement of the main contractor for each project, so that the works did not impact the critical path for either construction programme. The works for the Courthouse were completed in 2012 and for New Space early in 2015."

The rectifications works take place at approximately 80m underground and uses grouting to infill the coal seams. Finite analysis was undertaken to determine a grouting solution that achieved the Mine Subsidence Board (MSB) requirements. This analysis established limits according to subsidence, strain, tilt and curvature, which was taken into account by the structural engineer during the design phase for the main building structure.

For both the Courthouse and NeW Space, APP identified and worked through a number of risks and issues including grout strength, underground mine water, losses of infill grout beyond that allowed for in the design solution, plus determining the likely total cost of the infill works.



University of Newcastle NeW Space Precinct set to bring new life to Newcastle CBD



Whilst there are an increasing number of important projects underway and planned for the Newcastle CBD, the University of Newcastle's new education precinct, NeW Space, will be arguably the most important in breathing new life into the Newcastle CBD.

Once complete, the \$95 landmark precinct will operate on a 24/7 basis and is expected to attract around 3,500 students a day during semester with over 100 teaching and other staff.

Located on the corner of Hunter and Auckland Streets, the striking NeW Space building is 14,000 sqm over nine floors with 2316 sqm of teaching space, 2390 sqm of learning space and 4370 sqm of office space.

Facilities will include:

- Business and Law programs
- Digital library services and information commons
- Collaborative learning and research spaces
- Work integrated learning
- Services for industry, professional and community engagement, and
- Social spaces.

- Collaborative learning and research spaces
- Work integrated learning
- Services for industry, professional and community engagement, and
- Social spaces.

The Green Building Council of Australia recently announced that the NeW Space project has been awarded a 5 Star Green Star – Education Design v1 Certified Rating, which represents 'Australian Excellence' in environmentally sustainable design. It is the first building in the Hunter to be awarded a 5 Star Green Star design rating from the Green Council of Australia.

Providing a "next generation" learning experience, the new city campus will be attractive to both domestic and international students as well as an excellent option for students who work and study part time. The facility will support online and blended learning as well as technology enabled delivery models of teaching. Collaborative spaces are also incorporated to enhance the overall student experience. NeW Space will also provide increased opportunities to be associated with research in the city.



Actively Transforming Newcastle

Our team of 26 specialists are revitalising Newcastle's built form as we deliver a range of projects for the public and private sectors, including the catalyst projects of Newcastle Court House and the University of Newcastle NeW Space campus.

Our organisation and our people actively support many organisations including the Hunter Business Chamber in championing renewal through pro-bono advice and board membership.

For Project and Development Management advice **contact Peter McNally** Northern NSW Regional Manager, APP Corporation on **4928 7600**

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Newcastle Court House



UoN New Space campus

APP HAS THE LOCAL KNOWLEDGE SUPPORTED BY NATIONAL EXPERIENCE TO DELIVER EXCEPTIONAL PROJECT OUTCOMES





As well as the major advantages for students, NeW Space will also deliver significant benefits for the community, including:

- During construction, employment on site will peak at over 200 people and there will be major flow-on for local manufacturing, supply, transport and support services.
- Increasing numbers of domestic and international students attracted to the city and surrounding suburbs
- Increased student numbers in the CBD lead to flow-on spending in the local economy
- More people on the streets out of normal business hours will make the city more vibrant
- Encouraging further investment in the CBD
- Attracting associated businesses such as cafes and restaurants, travel agents, bookshops, banks and other financial institutions that can also service the broader community.

APP Corporation was appointed as the project manager for NeW Space in 2013 after a competitive tendering process was conducted. APP has a strong track record of successfully managing projects of this size and is currently also managing the adjacent Newcastle Court House.

A team of architects, consisting of leading Melbourne firm Lyons Architecture and prominent local firm EJE Architects were appointed and produced the unique design seen in the images.



ph: 4929 2353
fax: 4926 3069
www.eje.com.au
email: mail@eje.com.au

EJE
Nominated Architect: Bernard Collins #4438

architecture

Hansen Yuncken (HY) was awarded the Principal Contractor in April 2015 after a lengthy and in-depth tender process that included EOI, RFP, RFT and collaborative workshop processes. The company has successfully completed many previous contracts for the University and also some of the Hunter's most awarded buildings, including the Bradken Facility on Steel River, the GP Superclinic in Raymond Terrace and the Birubi Point Surf Life Saving Club and Community Centre.

NeW Space features a post-tensioned concrete structure for the main body of the building with a hybrid structural steel cantilever (Nobby's Lookout') extending from the fifth floor to the roof. It is HY's intention to engage as many Hunter trades and services suppliers and subcontractors as possible to provide maximum benefits to the local economy. Construction of NeW Space commenced in June with site preparation and piling and is expected to be complete in time for the commencement of the 2017 academic year.



Preparing the site and piling



The unique design of NeW Space

The University of Newcastle's NeW Space Project provided architects Lyons Architecture and EJE Architecture with an extraordinary opportunity to create a world class, technology-enabled campus that will be a catalyst for remaking both the physical and cultural heart of the City of Newcastle.

Their intention when designing NeW Space has been to deliver a great gathering space where the life of both the city and the University can be brought together. It will create spaces for students and academics to meet and gather in a variety of ways, both formally and informally, and many places where students can self-organise to create their own sense of community. The building will indeed be like a campus, diverse and 'open' for business in the fullest sense of the word.

The design is made up of many of the qualities of the Newcastle Civic Precinct, with active 'learning' frontages to Hunter Street, vistas and pedestrian linkages that connect key parts of the city, including a laneway that creates a vibrant and creative location.



The architects' aim is to create beautiful, functional and engaging spaces where people not only want to stay for a while, but also want to revisit time and time again. The very nature of the surrounding civic precinct presents a range of exciting possibilities for community engagement with the NeW Space building.

On a broader scale, it seeks to create a seamless public domain both in, around and through the precinct. NeW Space will form a connection with the surrounding area, joining King and Hunter Streets and flowing through to the harbour edge to the north and up to the lower north slope of Cooks Hill to the Gallery, Library and Conservatorium lined to the south. The NeW Space building will also boast a unique 'inflection' in its configuration, which will unlock views of Nobbys, the Hunter River mouth and the Town Hall clock tower.

In conceiving the NeW Space design the architects have remained mindful of Civic's existing landmarks, and many of the building's elements are designed to reflect an appreciation for these key assets. For example, the prominent view to the City Hall from the corner of Hunter and Auckland Streets is protected in perpetuity by creating a diagonal space through the building form. This space also acts as a pedestrian linkage between this primary corner and Christie

Place, and beyond to Civic Park and the Art Gallery. At a local scale, the form of the building to Hunter Street (expanding over the City Hall vista) inflects in the direction of Nobbys – drawing this key Newcastle landmark directly into the form of the building.

On arrival from Hunter Street, a learning hub is highly visible and provides the students with many 'choices' – grabbing a cup of coffee at the café, lying on the grass outside with their laptop, studying into the central axis gathering space, sitting at a large table with friends for some group work or just heading directly into a lecture.

The idea of the campus being open at the lower levels is further reinforced by a high level of interconnectivity vertically through the building, facilitated by escalators, lifts and open stairs – which together form a concept of the 'vertical campus'. A series of 'urban rooms' orientated toward key features of the surrounding Newcastle context are a highly visible in the external form of the building, further reinforcing this idea of the vertical campus. As breakout areas for students, research staff and other academic staff, they are designed to reflect the 'openness' of the University.

The design seeks to meet the University's vision to provide a world-leading learning facility that will be a magnet for local and international students, academics and the community of Newcastle."

"Young Guns" to help build NeW Space

Part of principal contractor Hansen Yuncken's strategy in targeting NeW Space was to promise the University that they would engage former graduates in their project team for the construction. So far four out of a likely total of eight graduates are planning and organising the project in the key roles of Project Manager (Jonathan Russell), Project Administrators (Louise Morrison and Peter Friend) and Quality Assurance (Michael Pratt). Whilst there is a blend of some other highly experienced professionals in the overall team, there is no doubt that the youthful enthusiasm of these "Young Guns" will provide substantial energy to efficiently deliver this remarkable building for the University.

Hansen Yuncken's ability to draw industry-leading professionals from its National team into regional areas is evidenced by the appointment to NeW Space of Senior Project Manager Michael Curtis. Michael recently delivered the successful design and construction of the new \$120 million Rockhampton Hospital for the company and has a formidable track record of leading major project teams in England, Nigeria, Vietnam as well as Australia.



Louise Morrison, Michael Pratt, Jonathan Russell and Peter Friend.

Hunter professionals building the Hunter's infrastructure



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Newcastle Airport Expansion



Birubi Surf Life Saving Club



Bradken Multi-Function Facility



Raymond Terrace HealthOne

JML to supply NeW Space façade- AP-1

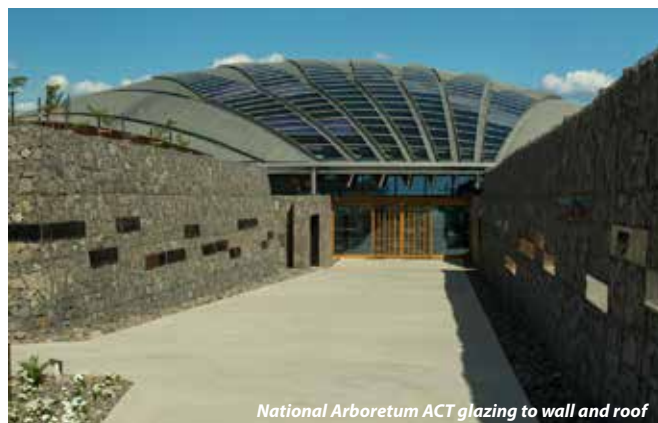
JML Engineered Facades is working closely with the main contractor, Hansen Yuncken and the consultant team engaged by Lyons Architecture, on the University of Newcastle NeW Space building. This dramatic building will add a new dimension to the city of Newcastle with its modern and engaging design. JML's façade will be a key visual component of the striking external envelope.

Over the past 25 years JML Engineered Facades have been instrumental in the successful completion of many iconic façade projects in Sydney, Melbourne, Canberra, Coffs Harbour, Hong Kong, Singapore, Christchurch, London, Dubai, Abu Dhabi, Qatar, and Medina.

Works undertaken by JML include post tensioned cable supported glass roofs and walls, bespoke extrusions and curtain wall solutions and point-fixed glass walls. In addition to this they provide high performance shop front systems, street awnings, balustrades and envelope cladding systems, many of which will be utilised in some form in the NeW Space Building.

As the photos depict, many of the projects have presented significant challenges, initially from a design and detailing perspective, extending to the actual fabrication/installation and handover. This process involves JML Design & development staff working very closely with the project architects, engineers, contractors and end users to bring these projects to completion.

To undertake this process, JML has a staff of designers and skilled draftspersons in their respective Newcastle and Dubai offices, along with the project management staff and commercial systems to successfully undertake these projects. They also have a significant fabrication workshop located in Dubai with the capacity to fabricate unitised curtain wall panels using extrusions systems from many of the leading European designed and engineered extrusion companies. To support this JML has a very established worldwide network of suppliers and fabricators of glass, custom extrusions, custom SS



fittings, composite cladding and the myriad of other items needed to undertake these projects.

Ironically this will be the first façade project JML Engineered Facades has actually undertaken in its home town of Newcastle and the staff are very keen to complete a project that portrays their ability to successfully deliver this future landmark building.

Commencement Ceremony held for NeW Space

A special Commencement Ceremony was held on the NeW Space site on 29 May.

Representatives from the University of Newcastle, project managers APP Corporation, principal contractor Hansen Yuncken and the design team of Lyons and EJE Architecture joined with special guests to mark the commencement of construction of this major revitalisation project.

The University of Newcastle considers the project as an extremely important component of its evolution and the revitalisation of the Newcastle CBD.

At the ceremony Vice-Chancellor Caroline McMillen said "The NeW Space development is the cornerstone to realising the University of Newcastle's wider education and business precinct in the city, delivering life and economic vibrancy back into the city.

"Creating a campus specifically tailored to embrace the new trends in teaching and learning and optimising the impact technology can play in this environment will keep UoN at the forefront on innovative education."

It was also announced that the NeW Space project has been awarded a 5 Star Green Star – Education Design v1 Certified Rating, by the Green Building Council of Australia. This rating represents 'Australian Excellence' in environmentally sustainable design and is a first for the Hunter

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JML Engineered Facades Pty Ltd
ABN 20 071 283 031



Louise Morrison (Hansen Yuncken), Damian Burke (UON), Matthew Rayment (APP), David Beslich (Hansen Yuncken Chairman) Paul Jeans (UON Chancellor), Caroline McMillen (UON VC and President), Jonathan Russell (Hansen Yuncken), Ethan Clarke (APP), Michael Pratt (Hansen Yuncken), Peter Friend (Hansen Yuncken), Scott Finlayson (EJE Architecture), Anthony Furniss (EJE Architecture)

Preparing for the unexpected

Mark Bramley

Arthur J. Gallagher Insurance Brokers

Making an insurance claim is always accompanied by the stressful, unexpected situation that gave rise to the claim. When this happens, you want your focus to be on looking after the people around you who are affected and making sure that any damage is contained.

The best way to prepare for a claim and make sure your experience is as smooth as possible. Keep good records of your property and assets. Maintain photos, key contact lists, recent receipts and invoices in a safe and accessible place.

This is important to help substantiate what will be covered, for example, making sure your accounting records can be accessed if you need to make a business interruption claim.

Having the appropriate insurance cover for your business is certainly one step – particularly if you have sufficient sums insured and business interruption cover. Many businesses are underinsured, and we would suggest that you err on the side of caution.

However, insurance alone isn't enough to protect your business. Think about how you are going to communicate to your customers and let them know what's going on with your business. Keep it simple – sometimes a basic approach, such as a sign on the door or making proactive phone calls – can make a big difference in retaining your customers.

Before you ever have an event or make a claim, you should make sure you think through what you can do to keep your business operating. Where could you operate your business from if your premises were closed? Could you and your employees work from home?

Arthur J. Gallagher can help to mitigate your risks and minimise what can be a significant financial impact on your business should the unexpected happen. If you would like to know more or discuss this further, contact the team in our Charlestown office to discover how we can help manage your risks.

For further information contact Arthur J. Gallagher Insurance Brokers on (02) 4979 3333, email newcastle@ajg.com.au or visit www.ajg.com.au

Mark Bramley is Branch Manager of Arthur J. Gallagher Insurance Brokers and leads a team of 24 staff to provide proactive advice and solutions to clients to position them financially to survive any insurable event. Mark has over 20 years' experience in the financial service sector in both banking and insurance services.



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Prepare your business for the unexpected.

Helping you find the right insurance cover for your business is just one part of what we do.

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No matter how big or small your business is, **managing risk** and ensuring you have adequate insurance in place is integral to protect the future of your business.

Contact the team in our Newcastle branch to discover how we can help manage your risks.

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Why SMEs need the right Human Capital Risk protection

Small to medium sized businesses (SMEs) represent over 97% of all businesses in Australia, which translates to over two million across the country. Of these, 85% have less than five employees. For SMEs people are the business, which is why Human Capital Risk exposure is so significant. For the owner, your business relies on you, your employees rely on you and your family relies on you.

There are two ways to deal with business risk. These are:

- Control risk through:

Reduction – this may be achieved through documenting policies and procedures or re-designing the operational structure of the business.

Avoidance – means to remove the risk entirely from your business, such as not letting all Directors on a plane together.

- Finance risk through:

Retention/Part Retention – if business cash flows/balance sheet are strong enough, risks can be retained through budgeting or building up cash reserves.

Transfer – is normally the avenue of obtaining appropriate insurance.

Six reasons why SMEs have low resilience to Human Capital Risk

1. **Size** – Business owner's personal assets and income are closely interlinked to the business. The loss of key people may not only result in the loss of the business but in the loss of the owner's personal wealth as well.
2. **Financial Weakness** – Loss of key people will likely result in a lack of strength in the business balance sheet and cash flow. A financial shock can quickly lead to small businesses operating in an insolvent position, not having enough income to cover their outgoings.
3. **Interdependence** – If something happens in one part of the business there is often a domino effect that flows all the way through the business. So many individual parts of SME businesses are reliant on other parts and therefore interdependent.
4. **Operational Structure** – When the operational structure is mapped out, it is generally a couple of individuals performing the important and critical aspects of the business. So if we take one individual away from the business we are often removing functions that have an impact on the whole business.
5. **Business Procedures** – SMEs are notoriously bad when it comes to policies and procedures. It's rare to find SMEs well documented and instead much of the business intellectual property is in the heads of the key people, which further adds to the reliance on them.

6. **Attitudes** – By nature SME business owners are entrepreneurial and risk tolerant. They have gone into small business as opposed to being an employee in an organisation. They have an underlying opinion of "she'll be right mate", a can do attitude and an ability to muddle their way through a problem. This creates a situation where they have very low awareness of risk and its impact, particularly from a financial context.

All of these traits lead to SMEs having a low resilience to Human Capital Risk. Low resilience means the lack of ability for a SME to recover quickly from the permanent or temporary absence of an owner or key employee. This results in the business not being able to quickly resume its original structure, profitability and operations, likely leading to the loss of clients and/or key contracts.

The question is about what to insure and what to retain and this is where specialist adviser groups such as Australian Financial Risk Management (AFRM) can help. SMEs are grossly under-served when it comes to addressing Human Capital Risks and risk management solutions.

SME Human Capital Risk protection statistics:

- 6% had buy & sell cover
- 8% had business liability protection
- 7% had key person protection
- 62% had business income protection

* Reported by Cameron Research, 2014

For us at AFRM this highlights two things. Australian SMEs are getting:

1. Advice that is not comprehensive; and/or
2. Poor quality advice which is not dealing with all the financial and human capital risks.

Risk management is good for business as it builds value and therefore saleability. It also allows key people/management to focus on strategic planning in order to grow the business, as well as having peace-of-mind should anything go wrong.

If you would like more information on how AFRM can assist you in reviewing your Human Capital Risks, please contact Nick Hatherly or Kylie Neary on 02 4927 0001, email nhatherly@afrm.com.au kneary@afrm.com.au or visit www.afrm.com.au



FINANCIAL RISK ANALYSIS

An integrated approach to managing Human Capital Risk in Business

AFRM is passionate about protecting YOUR business.

We are passionate about helping business people understand risk. We want to ensure they are protected from financial hardship when things go wrong.

This is why we have specifically designed a review of Human Capital Risk within business.

Our role is to assist you to:

- Identify the key human capital risks that may occur in your business
- Quantify the impact they may have
- Select the most appropriate risk management strategy that balances risk probability, financial risk and cost
- Understand your insurance solution options
- Undertake regular reviews to ascertain if there have been any changes that may impact on your risk management strategy
- To be prudent about how much risk needs to be covered

Understanding Human Capital Risk

Human Capital: all the knowledge, talents, skills, abilities, experience, intelligence, training, judgment, and wisdom possessed individually and collectively by individuals in a population.

Human Capital Risk: the continued ability for the workforce to meet the objectives of the business.

Our Human Capital Analysis will:

- Capture all relevant data required for calculation of financial risks
- Use current financial statements to forecast monthly change to operating surplus over a 12 month period and total loss of profit in that year
- Forecast the point in time at which business is trading insolvent
- Analyse wind-up position and financial shortfall
- Calculate insurance requirements to manage the catastrophic risks

ABOUT AFRM

We care about protecting business and families. Australian Financial Risk Management, established in 1997, is a specialist life risk advice provider. We have been helping our clients and the clients of accountants, financial advisers and other professionals since inception.

We have trained and efficient staff who operate from offices all along the eastern seaboard of Australia. We deal with all the life insurers operating in Australia and have managed over \$65 million in claims for our valued clients. Providing you with peace of mind is our goal.

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Will exiting your business achieve its sole purpose?

Matt Kerr

Pitcher Partners Wealth Management

One of the major risks we come across with business owners is a lack of diversification of their wealth. Too often we see business owners putting all of their reliance on their business being the wealth they want at retirement. A business, like any investment, needs to be part of a well diversified portfolio and where there is too much reliance on this one asset there is a greater risk that needs to be managed.

At a recent Hunter Business Chamber Development Forum, Pitcher Partners principal Simon Johnson highlighted a major risk facing many business owners – the prospect that there may not be a buyer for your business when you want to sell. With more businesses for sale and not enough buyers this will result in a lower price than many business owners are anticipating.

This is the risk that awaits business owners if they are lucky enough to make it to the point of being able to sell their business but almost 50% of business owners (and workers in general) will be forced to stop working before their expected retirement date due to injury or illness. So what happens if you have to exit your business early? How will you realise the value you have created in your business? Who will want to purchase your business? What will your lenders do if you are not working in the business as much? What about your customers?

From the day you start business you should be considering what plans you have in place to exit the business, whether this is voluntarily or forced upon you. It is important to prepare and review a risk management strategy focussed on how you will extract the value from your business. As with any risk management plan you need to identify the risk to understand what impact there is and then finally how much of that impact you are prepared to accept. When it comes to managing the risks associated with forced exits due to injury, illness or even death, insurances are a valuable means of transferring the financial impact of these risks.

There are a number of types of insurances available but one that has come under closer scrutiny from the tax office recently is

the funding of insurance associated with buy/sell arrangements. There are a number of ways the insurance component of your buy/sell arrangement can be funded and superannuation (commonly through self-managed superannuation funds) has been seen as an effective means. However the ATO recently presented the view that where the insurance held within superannuation is in-trinsically linked with a buy/sell arrangement there is a problem. For a SMSF that problem could include contravening the sole purpose test and be also seen to be providing financial benefits to a member.

During the life of a business there is a risk injury or illness will impact the operations and value of the business. At the end of the business there is a risk the owners will not be able to realise the value they have built. Understanding and planning for these risks is something that all business owners should do from day one. Insurance is one strategy for managing these risks but be careful how this is structured to ensure you are not increasing the risks in other areas of your family group.

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

Matt Kerr works for Pitcher Partners Wealth Management. He is a Chartered Accountant and a Certified Financial Planner. Matt has over 25 years assisting clients with their superannuation and personal finances. Matt is passionate about sharing his knowledge and experience with people to build relationships based on improving his client's understanding of their options, giving them control to make decisions.



Personal insurance is not 'set and forget'

Ian Morante

Fund Secretary

NSF Super

The topic of insurance is not new – but it is still not necessarily a top priority for a lot of people. If you were to do some online research on insurance, you would soon see that having 'adequate' insurance cover is a common theme. There are also different types of insurance available, and ways to apply for cover.

Many people may not even be aware that they probably have some amount of Death and Total & Permanent Disablement (TPD) insurance cover by default, within their superannuation account – and the premiums are usually deducted monthly, directly from their super account.

This type of cover means that if you pass away or become permanently disabled and unable to work again, you or your beneficiaries can receive a lump sum insurance benefit, to help out financially during that time of need.

The question of whether that insurance cover is exactly the right cover for you, or provides 'adequate' cover for your circumstances, is something that needs proper attention. As always, it may help to get some financial advice from a qualified expert to help determine what cover is right for you.

What is just as important is to understand that insurance should not be a 'set and forget' arrangement – as your life and

circumstances change, so will your insurance needs.

Dealing with any of these common life events should trigger a review of your insurance arrangements, to make sure they are still providing adequate cover for your current needs:

- Marriage
- Birth or adoption of a child
- Taking out or increasing loans
- Death of a spouse
- Divorce
- Becoming a carer of a family member
- Children starting school or higher education
- A significant salary increase

The simple message is that regardless of who your super is with or what your circumstances are, getting your insurance arrangements right and reviewing them regularly is important – and may provide just the right support when you need it most.

For further information contact NSF Super on 1800 025 241 or email enquiries@nsfsuper.com.au.

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.

Insurance risk management

Harry Georgoulas
Steadfast IRS Pty Limited

Every business is susceptible to risk. This could arise from a multitude of reasons such as, injuries sustained from hazards in the working environment, departing qualified staff, increase dollar value to produce product, competitor's activity, terrorist activities or natural disasters. Managing these and many other risks is an important part of running your business. Risk management is a process where you make a realistic evaluation of the true level of risk to your business. You then develop and implement strategies aimed at minimising and managing the risk. Before risks can be properly managed, they need to be identified. To begin, ask yourself these questions:

- What could possibly go wrong?
- How will it impact my business?
- What can we do to prevent such a loss occurring to our business?
- What if this happens to us?

Some of the major risks faced by business can be covered by Insurance however Insurance programs will vary depending on the size, type of business and other factors. Insurance is an effective risk management tool that every business should consider applying. Tailoring the right insurance solution will protect your business from financial loss and minimise its exposures to risk. There many different types of insurance available to your business. They can include:

- Property - Protection of your business assets and revenue
- People - Protection for your employees
- Operational Risks – Claims made by third parties for property damage, bodily injury and wrongful advise
- Reputational - Protecting the company, its directors personal image

It's essential to evaluate the suitability and value in terms of your individual business circumstances. You should consider:

- Is your business exposed to the elements of underinsurance?
- What is and what is not covered?
- Compare policies and don't just buy the cheapest offering
- Has your insurer imposed special conditions to your policy?
- Insurers pricing and reputation

Insurance provides protection from loss due to unforeseen or unavoidable events or circumstances. In effect it's a contract that comes to life when a claim occurs so ensure that the contract you buy is the right one to respond to the loss sustained to your business.

For further information please contact Harry Georgoulas on (02) 9034 5555, email: hgeorgoulas@steadfast-irs.com.au or visit www.steadfast-irs.com.au

Harry Georgoulas is the Chief Operating Officer of Steadfast IRS. He has a wealth of experience securing the right solution for his clients business. He was awarded the National Insurance Brokers Association broker of the year in 2010.



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Prosperity Advisers

When clients come to us, they may not necessarily understand precisely what they want to achieve financially. Invariably they are just like the rest of us and would like to achieve financial security and have choice.

As advisers, there are many strategies in our toolkit that can help our clients achieve this goal. What needs to be addressed early is the importance of protecting the lifestyle and wealth of our clients and their families.

When we ask our clients what their number one asset is, the common answer is their family home.

As we uncover the client's goals, it becomes apparent this not completely true. Common goals include saving up for a deposit on a home or investment property, having more children & saving for schooling, planning a big overseas trip or even starting up a new business.

What enables any of these goals to be achieved is the ability to earn an income. If disabled temporarily or for long periods, these goals are in jeopardy without adequate planning.

What are the risks to generating an income?

Consider the following:

The median annual wage is \$65,000.

Average Australian home loan (as of end 2013) is \$319,200.

20% of mortgage defaults are due to 'illness or accident in household'.

A significant proportion (38%) of working Australians could survive less than one month without their income before needing to sell assets.

Recent storms hitting the area left about 200,000 homes and businesses without power and costing millions of damage.

Medical conditions such as mental illness, cancers, heart attacks and strokes continue to cost us daily.

We can never underestimate what unimaginable disaster will affect us in the future or how easily our ability to earn an in-come can be limited, preventing our goals from being reached.

What is available to mitigate these risks?

The main suite of products that will ensure you are protected against short term and permanent illness, injury and death include life cover, total and permanent disablement cover, in-come protection, trauma insurance and business expense in-surance. A combination of these products will ensure that you are protected when you need it most.

With various structuring and product options available, it is important to seek an expert for personalised advice.

So do we really need insurances to protect us?

According to research, insurance companies paid out \$1.81billion in death claims, \$630million in total and permanent disablement claims, \$539million in trauma claims and \$1billion in income protection claims.

On average, \$20million was paid in claims everyday by insurance companies.

Some quick ideas to consider when protecting your number one asset

1. How long do you require protection? Protection until retirement is a good idea. Long term policy holders can save on costs with the correct pricing structures.
2. Do you enjoy extra options? Products with extra features provide cover for more events giving a higher chance to make a claim. It's important to determine which is applicable to you.
3. Do you want to minimise costing through smarter structuring? There are options to balance cost and quality by utilising superannuation ownership structures.

The bottom line

Only 31% of Australians insure their income compared to 83% who insure their car. With unexpected natural disasters and rising concerns around conditions that will leave people out of work indefinitely like cancers, strokes, mental illness or heart attacks – it is becoming increasingly more important to protect your number one asset, being your ability to generate income.

¹ ABS 6306.0 – Employee earnings and hours

² ABS 5609.0 Housing Finance, Australia

³ Mortgage default in Australia: nature, causes and social and economic impacts, Australian Housing and Urban Research Institute, March 2010.

⁴ Zurich Misinsurance whitepaper February 2014

⁵ <http://www.theherald.com.au/story/3027354/storm-damage-to-cost-millions/>

⁶ Risk Store, Australian life insurance claims analysis 2012. Ex-cludes business expense claims.

⁷ Risk Store, Australian life insurance claims analysis 2012. Ex-cludes business expense claims.

⁸ source lifewise.org.au

**For further information contact Prosperity Advisers on (02) 4907 7222
email rpa@prosperityadvisers.com.au or visit www.prosperityadvisers.com.au**

Routh Pa has over 7 years of experience in the financial services industry. Specialising in insurance (both personal and corporate), superannuation and retirement planning solutions, Routh thrives on personalising effective strategies designed for his clients to achieve their financial goals.






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Three options for risk management – Avoid, Retain, Transfer

Joshua Drake
Crosbie Wealth Management

Your financial wellbeing is predicated upon the ongoing receipt of your income and the protection of your assets. Risk management is at the core of the process to ensure that in the event of anything happening your income and assets are protected, and your required outcomes are not adversely affected. People generally have three options when it comes to their risk management: Avoid, Retain and Transfer.

Avoid: To avoid risk is to remove the opportunity or likelihood of the risk occurring, like avoiding sunburn by not going outside. Unfortunately, when it comes to illness, injury, death or disablement, avoiding the risk is unrealistic. By their very nature health risk events are unpredictable and difficult to avoid. By leading a healthy lifestyle you can minimise the risk of ill health, however you cannot completely eradicate the risk of illness or injury. We know that every working Australian has a one in three chance of becoming disabled for more than three months before turning age 65, and one in three are forced into retirement due to ill health or injury.

Retain: This is the most common solution taken by Australians and effectively means that you retain the responsibility for replacing any lost income due to illness, injury, death or disablement, and maintaining the lifestyle of any dependants. Most people default to this position through a lack of understanding of the consequences that an event will have on them, their family and their lifestyle.

Transfer: This is the optimal solution and involves transferring the risk to a third party, in the form of an insurer. There is a cost associated with that transfer (i.e. premium) which needs to be compared to the cost of retaining that risk. The difficulty in the analysis typically arises because the cost is immediate whilst the timing and cost of any potential benefit is unknown. On average, the cost of a comprehensive Risk Management Strategy represents less than 5% of the Assets and Income that you are protecting.

Personal insurances (Life, Total and Permanent Disability, Trauma, Income Protection) remain the best method to protect your income, investment and retirement strategies. As a business owner you are exposed to additional risks such as the expenses of running your business, which can be mitigated by Business Expense insurance. The structure of your insurances, who owns which policy in which entity, also plays a crucial role in determining your ability to make premium payments, your access to benefits, and the related tax effects.

The role of your risk adviser is to help you identify the risks to you, quantify the value and nature of their likely impact, and provide the relevant options of managing the risk so that you can make a conscious, informed decision.

Next time you insure your car or house, take the time to insure your most important asset, you.

For further information contact Crosbie Wealth Management on (02) 4923 4000 or visit www.crosbiewealth.com.au

Joshua Drake is a Partner at Crosbie Wealth Management and specialises in strategies to accumulate and preserve wealth using tax intelligent investing and personal risk management. Josh has been providing private client advice to successful business owners and professionals for over 10 years, and is an authorised representative of Securitor Financial Group Ltd.



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Dad: I want you to marry a girl of my choice
 Son : No !!
 Dad : The girl is Bill Gates' daughter
 Son : oh.. okay
 Dad goes to Bill Gates
 Dad : I want your daughter to marry my son
 Bill Gates : No !!
 Dad : My son is the CEO of World Bank
 Bill Gates : oh.. okay
 Dad goes to the President of World Bank
 Dad : Appoint my son as the CEO of your Bank
 President : No !!
 Dad : He is the son-in-law of Bill Gates
 President : Oh.. okay
 That's business !

A grocer put up a sign that read "Eggplants, 25¢ each – three for a dollar."
 All day long, customers came in exclaiming: "Don't be ridiculous! I should get four for a dollar!"
 Each time the grocer meekly capitulated and packaged four eggplants.
 The tailor next door had been watching these antics and finally asked the grocer, "Aren't you going to fix the mistake on your sign?"
 "What mistake?" the grocer asked. "Before I put up that sign no one ever bought more than one eggplant."

I've just discovered the quickest way to call a family meeting.
 I turned off the WiFi router and simply waited in the room where it's located.

A Scout Master was teaching his boy scouts about survival in the desert.
 "What are the three most important things you should bring with you in case you get lost in the desert?" he asked. Several hands went up, and many important things were suggested such as food, matches, etc.
 Then one little boy in the back eagerly raised his hand. "Yes Timmy, what are the three most important things you would bring with you?" asked the Scout Master.
 Timmy replied: "A compass, a canteen of water, and a deck of cards."
 "Why's that Timmy?"
 "Well," answered Timmy, "the compass is to find the right direction, the water is to prevent dehydration..."
 "And what about the deck of cards?" asked the Scout Master impatiently.
 "Well, Sir, as soon as you start playing Solitaire, someone is bound to come up behind you and say, "Put that red nine on top of that black ten!"

Taking his seat in his chambers, the judge faced the opposing lawyers.
 "So," he said, "I have been presented, by both of you, with a bribe."
 Both lawyers squirmed uncomfortably. "You, attorney Leon, gave me \$15,000. And you, attorney Campos, gave me \$10,000."
 The judge reached into his pocket and pulled out a cheque. He handed it to Leon. "Now then, I'm returning \$5,000, and we're going to decide this case solely on its merits!"

QUOTE OF THE MONTH

"Progress is impossible without change, and those who cannot change their minds cannot change anything."

- George Bernard Shaw



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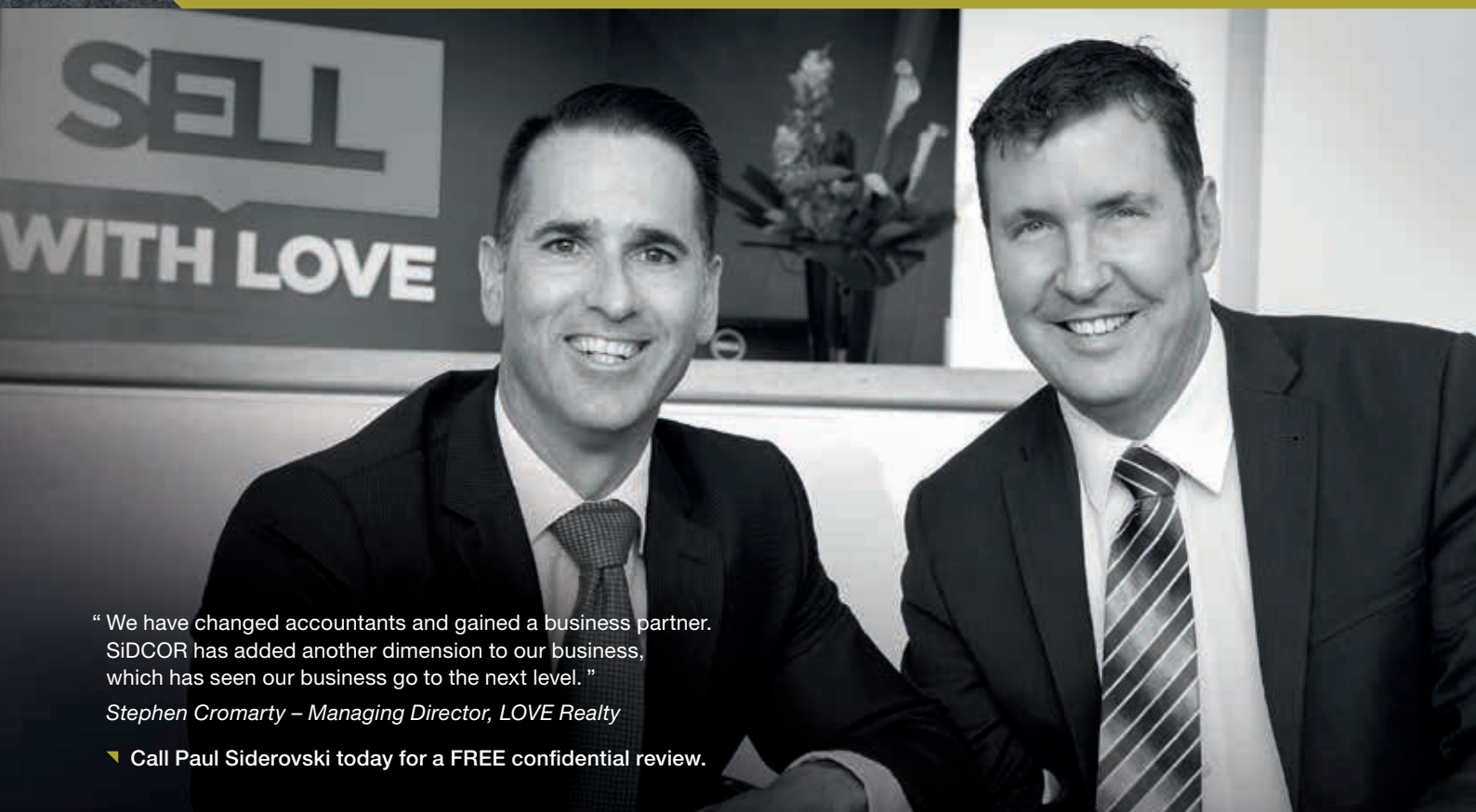


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