

HBR

Hunter Business Review

JULY 2014
VOLUME 10 NUMBER 6
Print Post Approved 100002454



INSURANCE & RISK MANAGEMENT

REVITALISATION OF NEWCASTLE

Connecting & informing business people

Australia \$6.60
ISSN 2202 - 8838



9 772202 883002 >

SiDCOR HAS CHANGED MY LIFE.

"My outlook on business and where it fits in the big picture of health, family and happiness has changed dramatically since meeting Paul. Anyone can do tax returns, but Paul showed me how important self-assessment is. SiDCOR gave me perspective and helped me set clear and achievable goals for wealth creation and personal growth. Paul is my life coach and my friend who just happens to save me money!"

DAVID WALKER
Motor Vehicle Wholesale Dot Com

SiDCOR
chartered accountants

CHANGING PEOPLE'S LIVES
T 1300 743 267 W www.sidcor.com.au



BRW.



CONTENTS

PUBLISHED BY:

Hunter Business Publications Pty Ltd
ABN: 15 112 838 945
265 King Street
Newcastle NSW 2300
PO Box 853, Hamilton NSW 2303
Phone: (02) 4925 7760 Fax: (02) 4925 2570

PUBLISHER and EDITOR:

Garry Hardie
Mob: 0414 463 125
garry@HBRmag.com.au

ASSISTANT EDITOR:

Megan Hazlett
megan@HBRmag.com.au

ART DIRECTOR:

Sandie Collie
sandie@HBRmag.com.au

ADMINISTRATION ASSISTANT:

Judy Andrews
judy@HBRmag.com.au

ONLINE CONTENT MANAGER:

Jason Duncan
jason@HBRmag.com.au

PRINTING:

NCP Printing
Phone: (02) 4926 1300
sales@ncp.com.au
www.ncp.com.au

Published monthly (except January)
Circulation: 7,000

www.HBRmag.com.au



GARRY



SANDIE



MEGAN



JUDY



JASON

4 From the Editor

5 Business News

21 On the Job

22 On the Move

23 Newcastle Airport update

26 Business Advice

29 Business Technology

33 Revitalisation of Newcastle

43 Insurance & Risk Management

49 Business Services Directory

50 Funny Business

HUNTER BUSINESS PUBLICATIONS PTY LTD
2014 ALL RIGHTS RESERVED

Reproduction in any part prohibited without the written consent of the publisher. While every effort has been made to ensure all information in this magazine is accurate, no responsibility is accepted by the publisher, Hunter Business Publications Pty Ltd

We know talent.

Chandler Macleod has an extensive database of active candidates in various industry sectors and 22,000 employees out working on client sites every week.

Through our experience with planning, sourcing, assessing, developing and managing talent along with industry intelligence, we know a lot about talent...

Contact our Newcastle team on 02 4978 7744.

chandlermacleod.com

**CHANDLER
MACLEOD**
UNLEASHING POTENTIAL

This issue includes a feature on the Revitalisation of Newcastle. After years of neglect to many parts of the CBD, Newcastle is experiencing a development revival that is gathering momentum and provides the opportunity to finally make the "Capital of the Hunter" the modern, thriving centre of business and community that we deserve.

The real catalyst for the flow of investment dollars has been action by the NSW Government in setting a firmer policy direction and creating a more attractive investment environment.

The decision to replace the inner city heavy rail line and produce a revitalisation plan had created the certainty that Newcastle has been crying out for many years.

It is a stark reminder of the importance of clear directions from governments at all levels as well as the stagnation that inaction promotes.

The Hunter and the entire country is at a very critical stage of its development in many areas and it is essential that Governments at all levels take a longer term leadership position on issues so that we can reach our economic and social potential.

HBR congratulates the NSW Government on its actions in promoting the Revitalisation of Newcastle and looks forward to its continued leadership.

Unfortunately there are far too many examples of a lack of planning and action in Governments across Australia that is stifling our country's future.

A lack of action is perceived by many politicians as the safe route. There are large sections of the population that are against change, or will not support changes unless it is 100% to their liking. The large majority of the electorate understands that change is inevitable and this often silent majority is frequently forgotten.

Taking a leadership position that entails change can be difficult, but this is what our country needs from its politicians in the 21st century with its ever-increasing rate of change. Those that are willing to take this leadership position will be long remembered in history. The others will be quickly forgotten.

Garry Hardie
Publisher & Editor

GARRY HARDIE PUBLISHER & EDITOR



FOLLOW US



@HBRmag



The Hunter Business Review
www.facebook.com/HBRmag



Hunter Business Review

COMING FEATURES

September - Deadline 10 August

Human Resources + Business Financing
+ Mining & Energy Update

October - Deadline 10 September

Building & Construction + Community Support

November - Deadline 10 October

Manufacturing

For more information call
(02) 4925 7760 or email
editorial@HBRmag.com.au

www.HBRmag.com.au

CSIRO Newcastle Energy Centre make Supercritical Solar breakthrough

CSIRO has used solar energy to generate hot and pressurised 'supercritical' steam, at the highest temperatures ever achieved in the world outside of fossil fuel sources.

The breakthrough was made at the CSIRO Energy Centre, Newcastle, home to Australia's low emission and renewable energy research. The Centre includes two solar thermal test plants featuring more than 600 mirrors (heliostats) directed at two towers housing solar receivers and turbines.

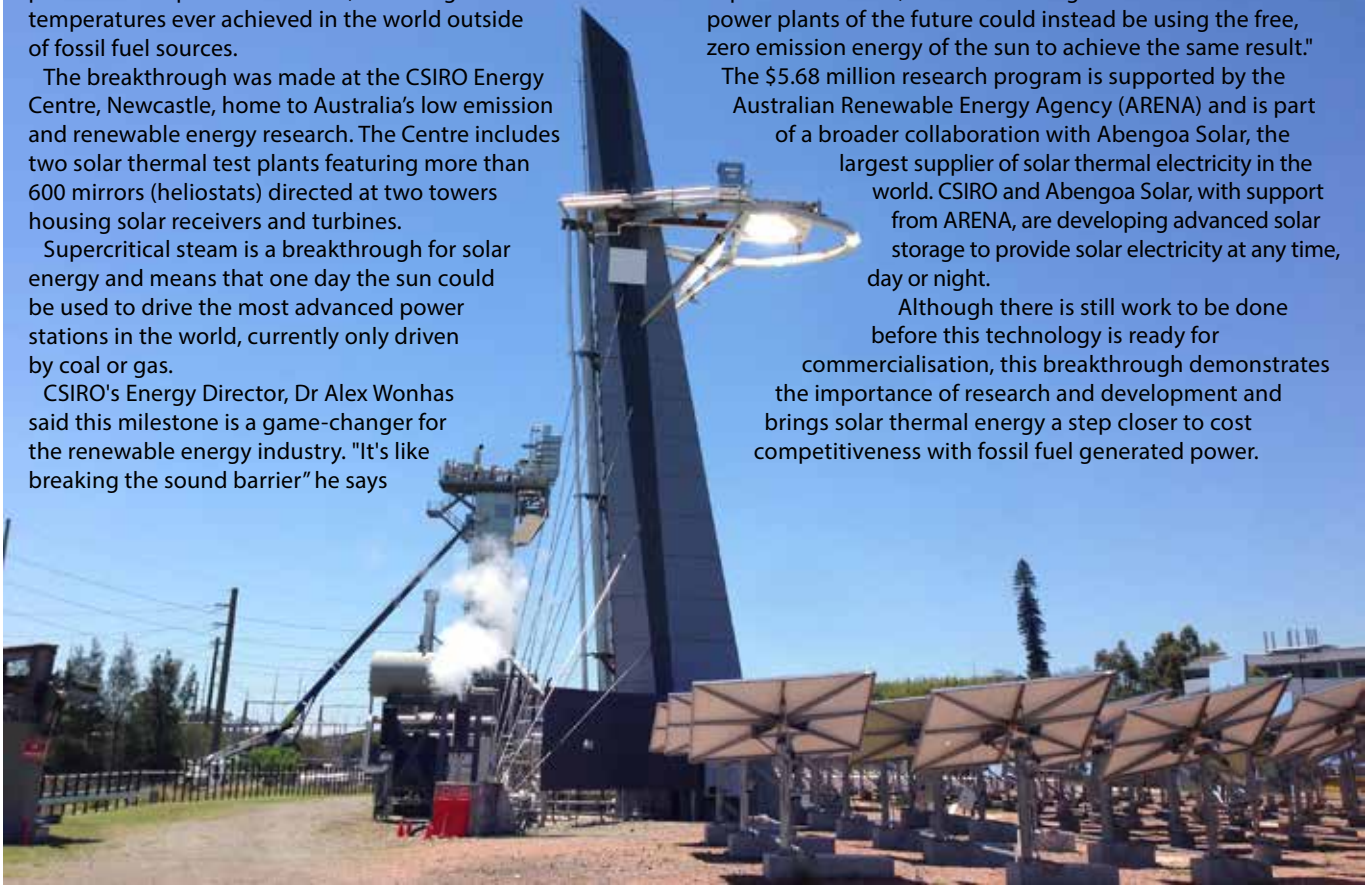
Supercritical steam is a breakthrough for solar energy and means that one day the sun could be used to drive the most advanced power stations in the world, currently only driven by coal or gas.

CSIRO's Energy Director, Dr Alex Wonhas said this milestone is a game-changer for the renewable energy industry. "It's like breaking the sound barrier" he says

"Instead of relying on burning fossil fuels to produce supercritical steam, this breakthrough demonstrates that the power plants of the future could instead be using the free, zero emission energy of the sun to achieve the same result."

The \$5.68 million research program is supported by the Australian Renewable Energy Agency (ARENA) and is part of a broader collaboration with Abengoa Solar, the largest supplier of solar thermal electricity in the world. CSIRO and Abengoa Solar, with support from ARENA, are developing advanced solar storage to provide solar electricity at any time, day or night.

Although there is still work to be done before this technology is ready for commercialisation, this breakthrough demonstrates the importance of research and development and brings solar thermal energy a step closer to cost competitiveness with fossil fuel generated power.



Boo*

*The all new A 180 BE.
At a price that won't scare you.



The all new A 180 BE is packed with features that'll redefine what's standard in its class. Experience it for yourself at Hunter Star Motors www.mbnewcastle.com.au

Standard features include:

- Reversing camera
- 7G-DCT 7-speed automatic transmission
- Hands free parking
- 17-inch 5 twin-spoke alloy wheels
- Bluetooth®, iPhone® and iPod® connectivity



Mercedes-Benz

iPhone and iPod are registered trademarks of Apple Incorporated. The Bluetooth word mark is a registered trademark of Bluetooth SIG. Incorporated.

\$20 million overhaul for Hunter Sports High

Hunter Sports High has been in disrepair since the Newcastle Earthquake in 1989. Long overdue repairs and a facility overhaul at the school will finally become a reality following the NSW Government funding commitment announced in the recent State Budget.

A rebuild worth over \$20 million is planned with \$5.3 million coming from the Hunter Infrastructure and Investment Fund. Minister for Planning Pru Goward has said this injection of funds demonstrates the NSW Government's commitment to sensible, long term investment in the Hunter Region.

Member for Charlestown, Andrew Cornwell said the school is the region's sports showpiece for secondary students. The overhaul will provide predominantly new buildings incorporating the latest energy efficiency, ecological sustainability and IT practices. Construction is expected to commence in September 2015, with an anticipated completion date in January 2017.

Glendale Centre to get \$45 million upgrade

Plans have been lodged with the Lake Macquarie Council and the Joint Regional Planning Council for a \$45 million upgrade of Stockland's Glendale Shopping Centre. The upgrade will include 40 new speciality shops, restaurants and parking.

Huw Evans, Development Manager, said a major component of the upgrades will be a dining precinct linking the existing shopping complex with the cinema. He also said that the transport interchange will improve traffic flow around the shopping centre, creating easier access for shoppers coming to the centre from the east as they will be able to avoid the Main Road and Lake Road roundabouts.

UON Secures \$3.2 million for Ground-Breaking Iron Ore Research Hub

The University of Newcastle has been awarded \$3.2 million from the Australian Research Council (ARC) to establish a new research hub, in collaboration with industry, dedicated to future-proofing Australia's iron ore production and exports.

Chief investigators Professor Kevin Galvin, Emeritus Professor Alan Roberts and Professor Bob Loo will form the ARC Research Hub for Advanced Technologies for Australian Iron Ore, harnessing the University's three major specialist areas in the minerals sector – beneficiation, bulk solids handling and technical marketing research.

The \$3.2 million grant forms part of the ARC's Industrial Transformation Research Program. The hub has attracted a further \$3 million in industry and collaborative support, bringing the total funding to \$6.2 million over five years.

ARC hubs aim to find solutions to issues impacting upon research and development industries, and involve managers, researchers and workers from within these sectors.

The iron ore research hub will engage with mining organisations, companies and equipment manufacturers in a bid to uncover knowledge to benefit the entire industry. In collaboration with organisations such as Tundra Bulk Solids and the University's Centre for Ironmaking Materials Research, the hub will aim to establish new Australian iron ore separation and handling techniques.

Deputy Vice-Chancellor (Research and Innovation), Professor Kevin Hall, said the ground-breaking research hub would help deliver new knowledge and opportunities that would benefit the minerals sector as a whole.

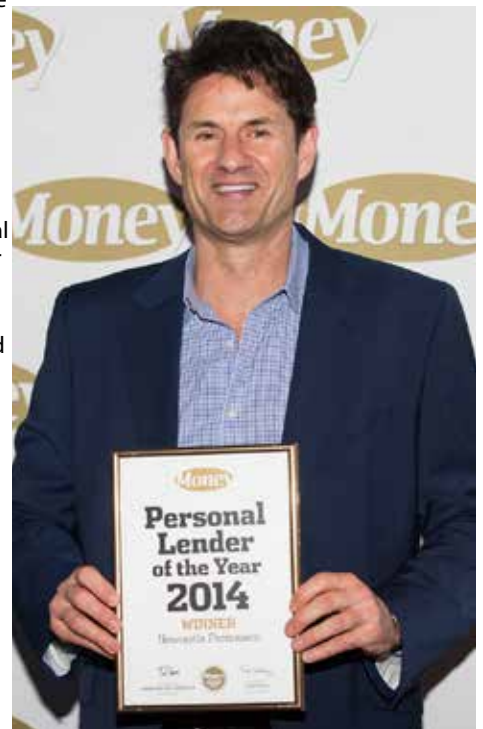
Award winning performance from home grown Building Society

Newcastle Permanent Building Society has been named Building Society of the Year for three years running. Money magazine announced the achievement at its 10th Annual Consumer Finance Awards ceremony

held in Sydney on 4 June. Newcastle Permanent has now won this award five times. They also took home the Personal Lender of the Year award.

Acting CEO Mark Williams said that Newcastle Permanent is dedicated to being a genuine alternative to the major Banks. "In addition to our Money magazine awards, leading financial services research firm CANSTAR has recently awarded Newcastle Permanent 19

five-star ratings to our home loan products, which is significantly more than any bank, credit union or building society."



Michael Leach, Head of Marketing, holding the award

PROACTIVELY LEADING THE WAY WITH WHOLE OF LIFE BUILDING ASSET MAINTENANCE

INTELLIGENT HVAC MAINTENANCE SERVICES, DESIGN AND CONSTRUCTION SOLUTIONS



BUILDING ENVIRONMENTAL SERVICES



FIRE MAINTENANCE, CONSTRUCTION & CONSULTANCY



Contact Grosvenor to discover how they can streamline and improve your building asset maintenance.

Unit - R/ 132 Garden Grove Pde
Adamstown NSW 2289
P: 1800 807 423
W: gegroup.com.au

GROSVENOR engineering group
innovation | intelligence | sustainable

Hunter research turns spotlight on manufacturing

The Hunter Valley Research Foundation (HVRF) flagged new research into regional competitiveness, focusing on the Hunter manufacturing sector, at its economic breakfast in June.

HVRF have made manufacturing the initial focus for their broader regional competitiveness research because of the sector's significant contribution to regional employment (10%) and economy, and current challenges, with around 8,000 manufacturing jobs lost in the Hunter between 2011 and 2013.

Reflecting the national scene, manufacturers in the Hunter face fierce competition due to globalisation, technological change, the high Australian dollar, productivity challenges and skills shortages in some areas. They also confront the challenge of small firms (SMEs) in small markets, with most (87%) Hunter manufacturing firms employing fewer than 20 people.



However, HVRF's Hunter business innovation survey shows that our regional manufacturers are drivers of innovation. Between 2009 and 2013, 23 percent of Hunter firms surveyed who had introduced goods or services that were new to the world were manufacturers (from the goods-producing sector). Further, 63 percent of manufacturing firms who had introduced new goods and services had developed them entirely in-house, demonstrating their investment in research and development.

HVRF's Regional Competitiveness – Manufacturing research began by identifying the key issues for the Hunter, through analysis of global and national trends, talking to key industry groups, and in-depth interviews with some of our local, innovative manufacturers.

This first stage of research identified key characteristics of success, including seeking market niches especially in global value chains, value-adding services to products, and taking advantage of Australia's geography adjacent to Asian markets and distant from northern hemisphere competitors.

HVRF is working in partnership with key industry groups to identify new areas for action, recognising that change can be slow for manufacturers seeking to innovate, with big capital investments often involved and limited resources available. The research will seek to refine the key themes in the Hunter, particularly in relation to SMEs, conduct interviews and a survey, build an understanding of firms' gaps in knowledge, capabilities and capacities, and identify ways to address these gaps.

In six months' time they aim to produce a road-map for improvement and targeted regional initiatives, clear recommendations for policy makers, and an ongoing program for monitoring the status of the Hunter's manufacturing industry.

Things look up when your accountant looks ahead.

ACCOUNTING & TAXATION is best approached on the front foot. That way your business can take advantage of legitimate tax breaks whilst avoiding unexpected imposts. At JSA our experienced accounting and taxation partners Marika Moore, Peter Lowe, Ryan Taylor and our team of Chartered Accountants are here to help your business with a truly proactive and forward looking approach.

Telephone 4908 0999 **Email** reception@jsagroup.com.au **Visit** www.jsagroup.com.au



Motivation is the key to productivity

With millions of Australians working in office-based jobs, it is surprising how much attention is placed on the cost per square metre, rather than the productivity and motivation of the people within that space. After all, staff costs are significantly higher than office costs.

Jerry Kennard, Managing Director of Evoke Projects, an Australian business specialising in efficient workspace design, explains further:

"It has long been recognised that productivity will increase in well-designed offices because staff are motivated and have an emotional commitment to their employer. According to research, the increase can be as high as 36%.

"Place 2.5 is a new holistic approach to office and furniture design that is both ground breaking and yet grounded in solid social research. Put simply, science defines our home and work as places 1 and 2 in our world. Then there is a '3rd place', such as a café, where we go to relax, where we feel recharged and happy. Place 2.5 is half way between work and recreation, with intelligent furniture solutions that bring the 3rd place benefits to the office. It is about driving motivation, staff retention and productivity. "Place 2.5 office design encourages a mix of private and shared zones, plus comfortable breakout areas for informal meetings.

Multifunctional storage solutions and easily configured privacy and acoustic screens also bring absolute flexibility to the office."



**Impress your clients
& improve team morale!**
Call Crema, your local coffee experts

*'Latte macchiato
please - freshly ground,
not capsuled.'*

jura



**Ask us how to
save \$1500
on the amazing
Jura Giga X7**



CREMA COFFEE GARAGE

Call 1300 232 626 or visit cremacoffeegarage.com.au for details

Our experience. Your results.

We are a full service legal practice with an expert and experienced team. This means we offer you the best people to support you or your organisation, whatever your legal needs, and wherever you are located in Australia.

Our clients include corporate and business organisations, as well as individuals and families.

Six of our directors have over 20 years legal experience. All of them have held positions as senior litigation partners. Eight directors have experience in catastrophic claims.

Our directors lead your cases and are always accessible to you.

At Rankin Ellison we provide quality advice, with personalised service and solutions. 115 years of legal practice have earned the Company its reputation.

Rely on us to deliver. Our experience. Your results.

- Insurance claims
- Company law
- Commercial transactions
- Commercial litigation
- Business and personal services
- Employer services
- Defamation
- Insolvency
- Mining industry litigation
- Government law and statutory litigation
- Financial recoveries
- Toxic torts
- Medical and health law
- Commissions, inquiries and catastrophic claims litigation
- Family law
- Conveyancing
- Property owners and strata law
- Building and construction law
- Estate planning and asset protection
- Intellectual property
- Partnerships
- Resolve your dispute



1300 727 813

www.rankinellison.com.au

RANKIN ELLISON
lawyers

peoplefusion launch 12 month guarantee



peoplefusion Directors Sally Bartley and Ali Kimmorley

Hunter recruitment firm peoplefusion has launched a 12 month guarantee for permanent recruits - a local industry first.

Recruitment industry commentators and business experts have long argued that the service philosophy of recruitment firms must change to more closely reflect client needs. After conducting research with candidates and clients, peoplefusion Directors Sally Bartley and Ali Kimmorley found that 97% of all peoplefusion placements have retention rates within clients' businesses of well over 1 year, in fact, many candidates placed over 5 and 10 years ago have now become clients. For this reason, it made sense to offer a 12 month guarantee on all permanent recruits.

"Of course it is very rare that a candidate does not perform as expected, however clients have told us a longer guarantee

gives them peace of mind and value for money," said Ms Bartley.

The industry standard for a recruitment guarantee is just 3 months, shorter than the standard probationary period which makes it difficult for Hunter businesses to accurately assess their new recruits' long term suitability. A 12 month guarantee will better allow businesses time to assess, develop and invest time in their new recruits, creating a better experience for both employees and employers. Should the candidate not perform as expected, the role will be refilled free of charge.

"We feel very comfortable offering a 12 month guarantee based on our track record for service. We would like to see the reputation of the recruitment industry improve and hope that other firms will follow suit," Ms Kimmorley said.

A passion for nutrition evolves into a delicious business

Natalie Edwards is a passionate food-loving Accredited Practising Dietitian who created Nat's Nutritious Delicious blog in 2012 with the aim of providing credible nutrition information to the public, including details of all the nutritious recipes that she cooks at home.

With a growing network of food lovers and health fanatics, the Nat's Nutritious Delicious community quickly grew to 2000+ followers. Along with blogging, Natalie maintained a full-time position at the Hunter Medical Research Institute where she collaborated with the World Health Organisation and the Department of Veterans' Affairs.

With a strong passion for recipe development and healthy living, Natalie began to investigate ways to turn Nat's Nutritious Delicious into a business. Mid-way through 2013, Natalie started to develop 'Nat's Nutritious Delicious Meal Plans' and has now officially launched her new website and meal plans

www.natsnutritiousdelicious.com

"Food is one of the greatest joys in life and something we should appreciate not dread," says Natalie.

"Nat's Nutritious Delicious Meal Plans is not a diet. It's about creating a sustainable and healthier lifestyle."



4 years
Commercial Manager

6 years
CFO

14 years
Finance Manager

8 years
Corporate Services Director

3 years
Executive Officer

3 years
Communication & Events

3 years
Operations Officer

6 years
Logistics Planner

3 years
HR Business Partner

6 years
Corporate Receptionist

2 years
Property Manager

The best people
for your business

Guaranteed

peoplefusion

peoplefusion
now guarantee
all recruits
for 1 year*

.....

Research shows that due to the quality of peoplefusion permanent placements, 97% of all recruits stay well over 12 months.

.....

To support our claim we have increased the standard industry 3 month permanent placement guarantee to 1 year. We've set the standard and we guarantee it!

.....

For quality permanent candidates talk to

peoplefusion
RECRUITMENT SPECIALISTS

Phone 4929 1666
www.peoplefusion.com.au

*Conditions apply

Online system to fast-track complying DA's

The City of Newcastle is now using the Electronic Housing Code (EHC), an online system for the end-to-end processing of complying development applications under the NSW Housing Code for lots 200 sqm and above. The EHC is designed for project home builders, Certifiers, planners, builders, and developers; however members of the community can also use the system. The aim of EHC is to speed up planning decisions and reduce holding costs, helping to lower the cost of building homes. Financial and other support for the implementation of this project came from the NSW Department of Planning & Environment.

More information is available at www.electronichousingcode.com.au

Slow Hunter economic recovery from post-boom slump

The Hunter economy is now feeling the effects of the post-boom slowdown to a greater extent than the rest of the nation and the State according to the HVRF's latest Hunter Region Economic Indicators.

The Foundation's March quarter publication shows that total employment has fallen from the peak levels of late 2013 and the unemployment rate is starting to rise.

HVRF Senior researcher Jenny Williams said that although the Region was sheltered from the full effects of the global financial crisis by the resource-related investment boom, it is now likely to experience a slower recovery than the nation.

"Our research has shown subdued business confidence in the Region and weakened consumer expectations in March. However, the overall outlook for the regional economy is similar to the slow recovery predicted by the Reserve Bank of Australia for the rest of the nation."

Singleton Mini Festival

Singleton art and music lovers will have the opportunity to celebrate four significant cultural events this July as part of the 2014 Singleton Mini Festival.

On July 18 the Coal and Allied 32nd Singleton Art Prize will be officially opened at 6pm with winners announced at 8pm. There's \$20,000 up for grabs and the exhibition will be open daily until 22 July. At the Singleton Sisters of Mercy Convent there'll be an exhibition by mostly Hunter sculptors as part of the Singleton Sculpture Prize, this will run from July 18 to 24.

Over the weekend, July 19 to 20, there's an opportunity to participate in a watercolour workshop with noted international water colourist Terry Jarvis. And on Saturday July 20, you can enjoy an afternoon of jazz with Swingin' at the Convent featuring Lisa Kinna and the Terence Koo Trio.

"Our research has shown subdued business confidence in the Region and weakened consumer expectations in March. However, the overall outlook for the regional economy is similar to the slow recovery predicted by the Reserve Bank of Australia for the rest of the nation." Jenny Williams HVRF

Other key indicators show:

- Residential building approvals continued to increase but at a slower rate than elsewhere, with signs that the real estate market has peaked in the wake of declining demand
- Business caution at the national level around investment in the non-mining sector was evident in the Hunter and impacting investment decisions
- Hunter household personal finance expectations continued to weaken with consumers also facing an increase in the cost of living increase as wages growth falls behind price increases
- Short-term downside risks of reduced demand for Hunter exports, and of fiscal consolidation, may outweigh upside potential of new infrastructure investment and efforts to boost productivity.

Fetch.



Rollover.



Stay.



We'll help find, consolidate and grow your super!

Join your local fund, NSF Super, and we'll help dig up your old, buried super savings. It's easy to roll them over into one account - which could help grow your super faster! How do you like them puppies?! Call today!

1800 025 241 • nsfsuper.com.au

nsf super
simple.

Your super. Your future

Important information: This above 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 NSF Super's Product Disclosure Statement and/or seek licensed financial advice.

NSF Nominees Pty Ltd ABN 29 053 228 667 AFSL 253129 Trustee of Nationwide Superannuation Fund ABN 15 201 768 813 Administered by PSI Superannuation Management Pty Ltd ABN 93 003 422 320

OOTS wins Greater business

Local Newcastle advertising agency has secured The Greater Building Society account for the next three years. Out of the Square advertising and branding company beat a number of locally based and multinational agencies for the job.

OOTS' founder, creative director and general manager Martin Adnum said The Greater is the latest addition to its growing client list. Mr Adnum said "OOTS and The Greater share common values including a passion for the Hunter region and contributing to the region's development as well as to the community."



Martin Adnum – Managing Director, OOTS; Susan Tannock – Senior Account Manager, OOTS; Anna Donnelly – Account Service Manager, OOTS; Matt Hingston – Head of Marketing, The Greater; and Garry Hazell – Marketing Communications Manager, The Greater

Contract awarded for design of Singleton Gym & Swim

Singleton Council has awarded the contract for detailed design and construction services for the redevelopment of Singleton Gym and Swim to Facility Design Group (FDG). The NSW Government is providing \$5.7 million through the Hunter Infrastructure Investment Fund (HIIF) and Ravensworth Mine is contributing \$200,000 to the project. The master plan was prepared by consultants RMP & Associates, Tredwell Management and NBRIS in 2012 and incorporates a long term strategy for improvements to the facility to meet the community's current and future needs. Council expects construction on the project will commence in early 2015.

EASY AND STRESS FREE

QUALITY APPRENTICES AND TRAINEES



HVTC

skills change lives

1

Recruit

2

Manage

3

Support

4

Completion

We boast high completion rates, thorough recruitment and management processes, and optimise your training investment with quality outcomes. Our customised HVTC Skills Centre delivers a range of apprenticeship courses and specialised training programs.

Call us today
1800 247 864
hvtc.com.au



3133

FEEL INSPIRED

Our clients say our office has a buzz of energy. They love visiting because it inspires them. That buzz comes from lots of things; passion, hard work, agility, teamwork, openness. We also call it SOUL; being human, developing insights and loving what we do.

Get a fresh perspective and find some inspired marketing **soulutions** for your business.



CREATIVE DESIGN | DIGITAL MEDIA | ONLINE CONTENT | STRATEGIC MARKETING



BRANDING | PRINT | MEDIA PLANNING | TELEVISION AND VIDEO PRODUCTION



outofthesquare.com | 4929 6640 | ideas@outofthesquare.com

oots | OUT
OF THE
SQUARE
MEDIA

INSPIRED SOULUTIONS

Maitland to get one of eight new Service NSW shops

Service NSW has announced eight more shops to open across the State, making it easier for locals and businesses to complete NSW Government transactions.

Maitland will benefit from a new centre, as will Armidale, Albury, Blacktown, Bondi Junction, Hurstville, North Sydney and Ryde. During the next 3 years, Service NSW will convert the current motor registry network (Roads and Maritime Services) into its shop.



How innovative is your business?

Regional Development Australia (RDA) Hunter has developed a survey to collect information about Hunter businesses' uptake of innovation in the last three years. The Hunter Business Innovation Survey has been prepared for the purpose of collecting information in relation to the use of innovation by Hunter businesses during the period January 2011 to December 2013 (inclusive). The information collected may be relevant to and useful in your business, and it will also help RDA and Hunter TAFE benchmark and promote the Hunter nationally and internationally. **If you'd like to participate visit**

<http://rdahunter.org.au/hunter-business-innovation-survey>

Solutions to complex financial situations?



We've got barrel-loads.

Turnaround • Reconstruction • Corporate insolvency • Bankruptcy



shaw | gidley

insolvency reconstruction

www.shawgidley.com.au

Innovation Forum a success

As it came to a close the 2014 Hunter Innovation Forum was declared a success. Almost 700 people attended the 10 day event, and twice as many watched seminars broadcast, read the articles, entered the Newcastle Next competition or logged into the web stream.

Mr John Coyle, Chair Hunter Innovation Forum 2014, attributed the success of the forum to the organising committee's commitment and innovative approach. This year there was a greater emphasis on showcasing the work of the forum's partners, Newcastle Herald, and NBN, and on communicating via the web. An approach that meant the forum was better able to highlight innovative thinking across the region and reach special-interest groups on a much wider range of topics.

Some of the highlights included a session led by SiDCOR's Paul Siderovski, where delegates at the BRW Breakfast identified Innovation Take Outs that could be applied the minute they walked back into their workspace.

Guest presenter Roger Langford from Planet Innovation (which took top place in the BRW list) spoke about the success that comes from allowing your team autonomy and giving them power to make decisions.

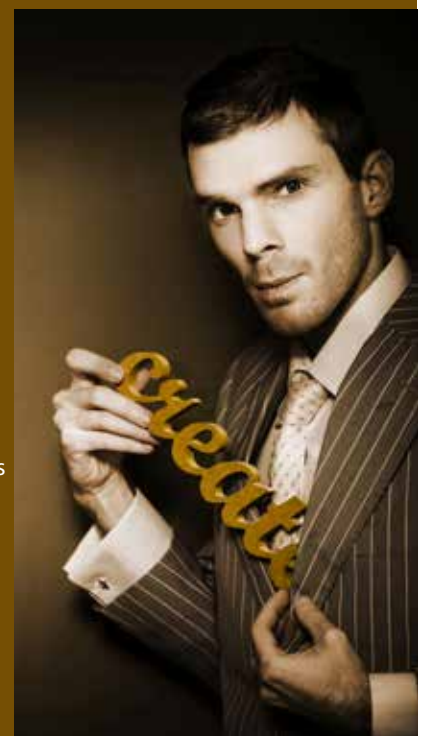
Lisa Frazier from the Commonwealth Bank spent the best part of fifteen years in the USA and much of that in Silicon Valley. At CommBank they speak in terms of "before Lisa" and "after Lisa", such has been her influence. She enthralled the audience with tales of her "failure party" when one of her ideas stopped short of the desired outcome and Lisa ended with the success of the new technologies CommBank have recently introduced.

Mat Baxter from leading ad agency UM Australia, described the creativity and innovation that takes place daily in their office and the degree to which they back the seemingly impossible which was what placed them in the top five of the BRW List. Imagine the logistics of changing multiple billboards throughout Sydney and Melbourne daily for several weeks. That's exactly what happened and their client couldn't have been happier with the result.

"We particularly valued the participation and support of the University of Newcastle. Our thanks to TAFE for their support and the number of people attending the Internet of Things Forum was impressive," said Mr Coyle.

Other highlights included HunterNet's annual Defence Forum, participation from the CSIRO, HVRF, and a panel representing some of the Region's outstanding women who presented their take on their own experiences with innovation in the work place.

So what next? How do you keep up the innovation momentum? Schedule time, allow your people to operate at their best and have an action plan. You can even set your innovation KPI's if that's what makes the board happy! Or you could sign up for the Rippler Effect Innovation Program developed by the Business Centre. With some pretty special guests and a total focus on workplace projects, participants will work on the business while achieving a nationally accredited qualification in Innovation Practice and Innovation Management.





Walker & Company's Self-Managed Superannuation Funds specialists can provide you with expert advice in all areas relating to SMSF, including borrowing to purchase real estate in a SMSF.



Walker and Company offer a free 1 hour SMSF information service to anyone interested in setting up a SMSF or learning how to take full advantage of their SMSF.

Our standard tax and compliance service includes the following commitments to all clients:

- Same day reply to all emails and telephone calls
- No charge for email or telephone calls to encourage client contact
- All compliance work priced and agreed up front.

To organise a free SMSF information meeting please contact Brett Walker or David Woods at the Broadmeadow office on (02) 49529336, or Brett Walker or Michael Hart at the Belmont office on (02) 49454201.

www.bwalkeraccountants.com.au

Charlestown Bowling club installs 384 panel solar system

Charlestown Bowling Club has installed a new solar panel system that will save around \$30,000 in annual electricity costs.

Local Newcastle company Solar Australia has installed the 384 panel, net-metered, grid-connected system as part of the first stage in the club's energy efficiency program, which will be completed shortly with the installation of energy-efficient lighting throughout the club.

Solar Australia's Todd Watson said switching to solar made perfect sense for Charlestown Bowling Club which has around 8000 members, a diverse range of facilities and hosts many member-based and community activities.

"Not only is the club faced with substantial ongoing electricity costs, it is an organisation that is very community-minded and concerned about its environmental footprint," Mr Watson said.

"The installation of this 100 kilowatt panel solar system means the club can not only reduce its environmental impact, but also save significantly on electricity costs."

It is estimated Charlestown Bowling Club is looking at a payback period of around five to six years, with a \$30,000 pa saving (20% of electricity premiums). Mr Watson said it was becoming more common for organisations and corporates to pursue solar as a way of managing energy costs into the future.



"Financially, it makes no sense to be paying ongoing electricity costs – there is no return; whereas the switch to solar means you are investing in an asset you not only own, but that will continue to save you money, with a return on investment of around 20%," he said.

"Given the uncertainty around energy commodity prices at the moment, solar gives organisations a bit more control over their costs."

Mr Watson said the cost of solar installation has come down

in the past three years, thanks to the refinement of the manufacturing process, investment into research and development and competition in the manufacturing and distribution markets.

"With a 10 year warranty on installation and a 25 year performance guarantee on the panels, choosing solar energy really is a smart decision for people who are concerned about rising costs and the environment," he said.

"When we design a solar system there are two parts to it. We look at how an organisation or a household can reduce what it uses in the first place; and then we work out how they can produce as much of what they will use themselves."

"It has been a fantastic experience working with Charlestown Bowling Club because everyone involved has been on the same page as Solar Australia from the beginning of the project, which had an end-to-end turn around from design to commissioning of less than six months."

Greater launches best value home loan in Australia

The Greater Building Society has today launched refinements to its Ultimate Home loan product that make it the lowest variable package rate of any bank, building society or credit union in Australia.

The combined large loan discount and low loan to value (LVR) discount will see the interest rate on offer drop to 4.74%. To achieve this value, customers will need to package loans of more than \$300,000 and achieve a LVR ratio of 80% or less. The offer will be available from 1 July to 30 September, 2014 for new borrowers. The offer will also be

extended to existing borrowers on any new or additional loan amounts approved during this period.

Head of Marketing Matt Hingston says the usual benefits of the Ultimate Home Loan will also still apply. He says this includes no application fee, a 100% offset account and free internet redraw.

"The Greater Building Society wants to help customers and members get ahead by offering this aggressive new rate.

"We are well known for our free holiday offers but we also deliver competitive, value for money financial products."



Open Day

Newcastle Grammar School will be holding an Open Day on **Wednesday, 13 August** from 8.00am to 10.30am.

Tours by our Students
Book your spot today.



NewcastleGrammarSchool



Newcastle
Grammar
— SCHOOL —

ngs.nsw.edu.au



"Manufacturing - the key to our future"

2014 MAJOR SPONSOR

Downer

HUNTER MANUFACTURING AWARDS INC.

'Showcasing Excellence in Manufacturing'

REGISTRATION & NOMINATIONS ARE NOW OPEN FOR THE 2014 HMA

If you are a Manufacturer in the Region of the Hunter,
Upper Hunter, Central Coast or Mid North Coast

**DON'T MISS OUT ON YOUR OPPORTUNITY TO BE PART
OF THE 2014 HUNTER MANUFACTURING AWARDS**

REGISTRATIONS: CALL 0438 242 899 NOW!

NOMINATIONS: CLOSE AUGUST 16

For Registration Form and to access Application Forms please go to:
www.hma.org.au/Nominate for an Award or phone 0438 242 899

WITH THANKS TO OUR SPONSORS

Downer

2014 MAJOR SPONSOR

CommonwealthBank



KM&T
OUR KNOWLEDGE YOUR POTENTIAL

STRATA
WORLDWIDE

HVTC
skills change lives

Forsythes
Recruitment

NSW
GOVERNMENT
Trade & Investment

PORT WARATAH
COAL SERVICES
Pioneering Through Partnership

NSW
GOVERNMENT
Education & Communities
Office of Education
State Training Services

thurnhamteece
advertising public relations marketing

me
program

Regional Development
Australia
HUNTER

ENTERPRISE
CONNECT
An Australian Government Initiative

helloworld

HERALD
theherald.com.au

hunter
business
chamber
TRAINING BUSINESS

HBR

hunter valley
research
foundations

McEWAN
and
PARTNERS
CHARTERED ACCOUNTANTS
BUSINESS | AUDIT | TAXATION

NBN

TAFE
HUNTER INSTITUTE

WHO
let's talk print...



Ronald McDonald House gets \$90K backyard blitz

Ronald McDonald House is now able to provide a great backyard experience for the 900 children and their families who call the House home due to serious illness or injury. Ronald McDonald House Northern NSW CEO Ross Bingham said the outdoor play area was the vision of House Manager Alison Wellings. "Before the renovations this area consisted of woodchips, a few trees and a brick path, now it is a vibrant family friendly area. The new barbeque area also allows parents to socialise together while watching their children play in the safe and secure environment."

The backyard renovations were funded via a \$90,000 grant from Newcastle Permanent Charitable Foundation. Red Gum House Incorporated, the association that operates Ronald McDonald House programs in Northern NSW, received the funding to construct the playground, which includes a BBQ area, herb garden and fort to encourage active play.

Local charity and not-for-profit organisations are invited to apply for the next Newcastle Permanent Charitable Foundation funding round, which closes on Friday 17 October 2014. To make an application for a grant or to obtain further information, go to www.newcastlepermanent.com.au



Equipment upgrades for DSI

DYWIDAG Systems International's Bennetts Green facility has replaced two stamping presses with state-of-the-art 300 ton presses and further upgrades are planned for the installation of robotics, a plasma cutter and a new state of the art friction bolt production line.

It was decided to replace the old presses; one was 42 years old and the other 51 years old. Despite their age they were still performing thanks to DSI's maintenance team, nevertheless innovation and enhanced processing would provide numerous cost saving advantages to DSI's production facility.

These cost saving improvements included rapid tool changes, significant reductions in down time and a doubling of output for some products. The new presses were located on a purpose built underfloor scrap conveyer to again afford enhancements to the production and planning schedules.

The presses weighed 38 t each and had to be lowered through the factory roof into position with a 250t mobile crane. The crane required 97 t of counterweights for the lift which were delivered into the DSI yard on five semi-trailers. The entire process of removing and replacing the roof as well as coordination of the lifts, along with precise location of the machines took just six hours.

Job seekers help beautify the CBD

A recent Work for the Dole program that took on the Nobbys restoration project has been so successful that Newcastle NOW have signed a new 14-week Agreement with Jobfind. Work for the Dole is an Australian Government Incentive Program that enables job seekers to meet their obligations, gain skills, complete work experience, and actively contribute to the community.

Newcastle NOW's Executive Manager, Michael Nielson, said it's a good fit for the city centre. "Jobfind are funding the supervisor that is required to manage the participants so there is minimal cost from our end, yet we're reaping significant benefits for the city."

Under this latest Agreement, participants will be undertaking garden makeovers, painting, and light maintenance tasks in Darby Street, Hunter Street, and at the Cnr of Morgan and King Streets.

**Sight & Sound
for Kids**
Local Business
Community Program



Can you help make a child's future brighter?

Is your organisation looking for ways to make a difference in the lives of children with vision or hearing loss, living in the Hunter?

RIDBC Hunter's Sight and Sound for Kids Local Business Community Program helps businesses make a difference in our local community. Your organisation's support will help Hunter children get the best possible start in life, by giving them access to RIDBC's expert education, therapy and diagnostic services.

For more information on how your organisation can get involved, call Grace McLean on **02 4979 4016** or visit ridbc.org.au/superhero





Southern Cross Austereo **DOMINATES NEWCASTLE RADIO**

- For B2B Marketers, SCA's KOFM and NXFM reach 49.4% of potential Business Decision makers (Survey 1, Cume %, 25-59 yo Occupation AB – Managers, Administrators and Professionals)
- For B2C Marketers, SCA's KOFM and NXFM reach 55.1% of 18-49 year olds, and 54.6% of 18-54 year olds (Survey 1, Cume %, 18-49/18-54 yo)

**TO LEARN MORE ABOUT GROWING YOUR BUSINESS,
EMAIL JUSTIN.TROY@SCA.COM.AU**



kofm.com.au 4942 1433 | nxfm.com.au 4942 3333

Source: GfK Radio Survey1, 2014 – Cume %, Mon-Sun 5.30am-Midnight.

Motor businesses join forces

In a coup for local fans and owners of iconic Swedish and French vehicles, McCarroll's Volvo Renault and Hunter Viking Car Care Centre have agreed to join forces to provide customers in the Hunter with access to highly skilled and factory trained technicians to look after their vehicle servicing needs.

Hunter Viking Car Care Centre owner Gareth Trudgeon and his team have developed a great reputation for servicing the needs of owners of European cars in the Hunter Region for over 22 years. With experience working with some of the area's major automotive groups Gareth was a pioneer in bringing Volvo to the Hunter region and maintaining an aftersales presence.

Gareth said "We have been fortunate to support some great customers who have become friends over the years, whilst continuing to enjoy their passion for European vehicles."

"Our decision to join with the team from McCarroll's will allow us to take their ownership experience to the next level as it gives us access to the latest equipment and manufacturer based technology which we believe will allow us to provide better service particularly with the future of electric and hybrid cars fast approaching."

After first establishing Lexus of Newcastle in 1999 the recent acquisition of Gareth's business represents another step in the McCarroll Group's expansion in the Hunter region with the acquisition of Chrysler, Jeep, Dodge, Alfa Romeo, Fiat, Renault and Volvo all in the last 18 months.

Simon McCarroll said "We are truly excited to have the opportunity to work with Gareth and the team. Their knowledge on Volvo, Renault and European vehicles in general is unrivalled in our region and recognised nationally as industry leading by manufacturers. This is particularly important because there is no substitute for knowledge when it comes to maintaining your vehicle. We believe integrating their specialised knowledge with our recent investment in the latest after sales technology at our Denney Street Service Centre in Broadmeadow will provide a great experience for owners of European vehicles."

Mr McCarroll said "We were originally attracted to the Hunter Region as a result of my mother's family ties to the area, having been born and raised in Newcastle. Our recent investments have reflected not only our family connection, but also our belief in the growth, development and potential of the area."

Put yourself in the picture

'Imag_ne' an internationally recognised sculptural artwork created by artist Emma Anna has made Singleton home until the end of August. The artwork was exhibited at Sculpture by the Sea in Bondi in 2008 before travelling around the world to be seen by millions of people across the globe.

'Imag_ne' invites the viewer to step into the sculpture in place of the missing "I" and to photograph and share their experience through social media. You can find 'Imag_ne' at the Singleton Visitor Information and Enterprise Centre at Townhead Park.





“ Show me the money! ”

Anonymously exchange and compare local salary data via this region's only online salary survey.

www.huntersalaries.com.au

experience our team



Forsythes
Recruitment

Ph: (02) 4935 3500 Jobs online: www.forsythesrecruitment.com.au



Sharon

Smith

What's your current role and title?

I am the Chief Executive Officer at HVTC (Hunter Valley Training Company) a not-for-profit organisation that connects trainees and apprentices with employment and training opportunities. I started in this role in February 2013, after a long career in the private and public sectors, including finance, HR, IT, strategic planning, communications and corporate services. I've also worked with boards of directors including as company secretary and in non-executive director roles in the education and regional planning sectors.

Throughout your working life, what job have you enjoyed most?

Over the years, I've had many great jobs including my role as mother and stepmother to four wonderful children. I am, however, really enjoying my current role at HVTC. It is an absolute privilege to have the opportunity to lead an organisation that has connected more than 19,000 young people with the opportunity of employment and skills training over the past 33 years. My leadership role at HVTC is both personally and professionally rewarding.

In business or personally who or what do you find inspiring?

I am most inspired by passionate people - individuals who love what they do and are driven and dedicated to making things happen. I'm lucky to have had some amazing long-term mentors who've supported me through my professional career. I'm also inspired by all the young apprentices and trainees who are committed to gaining their qualifications and skills in their chosen fields. Our HVTC Facebook page is filled with the success stories and photos of these wonderful fresh-faced achievers. I find scrolling through the feed always offers an uplifting read.

What advice would you give someone following in your professional shoes?

Listen, learn and believe that you can make a difference, even in a small way, every day. Take the time to learn and understand how to communicate with young people. As business owners and employers looking for talent in our workforce, we need to remember our young people essentially want skills and a rewarding career path just as we did - they just might approach it a bit differently.

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

On a nice day you'd definitely find me at Merewether Beach either swimming, enjoying a beach walk or having a coffee catch-up with friends. I also really enjoy travelling (when I can) and I've been lucky enough to visit many great places around the world. Visiting different countries and communities around the globe is inspiring but I'm always happy to return home with a renewed appreciation of just how lucky we are to live in this beautiful region.

How would you like to see our region develop over the next decade?

I'd like to see our region continue to grow with further infrastructure improvements, creating a more vibrant, functional and revitalised CBD with expanded transport links providing more efficient connectivity. Our region has a wide range of enviable natural assets such as the harbour, the lake, our beautiful beaches and vineyards etc., As the second largest city in NSW, I would love to see Newcastle recognised and promoted as a diverse economic, cultural and sporting hub. I'd also like to think our young people will play a key role in planning, developing and creating the future vision for the Hunter Region and that they will enjoy careers and work opportunities in a wide range of fields.

Tell us something that most people wouldn't know about you.

I was the first female V8 Supercar Series Team manager in the Fujitsu Development Series 2004-2006. While travelling around the country with the team, I was responsible for managing all logistics, safety, and promotions with engineering support from Dick Johnson Racing. It was great fun to be involved in this adrenalin-filled sport, and I even had the chance to drive at Bathurst. Well, I only drove from the pit lane back to the pit, but I'm still claiming it!

Do you e-book or real book? And what are you reading at the moment?

I prefer to turn the pages of a real book, rather than read from a screen - I do enough of that for work! I'm currently reading *Crucial Conversations* (Patterson, Grenny, McMillan, Switzler) to freshen up my persuasive skills to encourage businesses around the state to invest in training young people through apprenticeships and traineeships. This is crucial to skilling our region for the future. It's also coming in handy while I'm trying to manage a teenage daughter who is currently doing her HSC! For a bit of lighter relief, I am also reading *Breath* by Tim Winton.



CITY OF NEWCASTLE

Graeme Browne has joined The City of Newcastle as Manager Customer Service. Graeme holds a Bachelor of Economics and Masters of Business and has worked for over 20 years in diverse roles across the banking and insurance industry. Graeme comes direct from Wesfarmers, where he established a centralised national client services and claims management capability for various household brands including Coles insurance.



LJ HOOKER TORONTO

LJ Hooker Toronto has expanded its commitment to the Lake Macquarie area with the appointment of new residential agent **Brendan Field** to its team. Brendan brings a wealth of real estate experience to the LJ Hooker office acquired during a 10 year career spent in Sydney, Newcastle and Lake Macquarie.



HUNTLEE

Glenn Swan has joined the Huntlee team in the newly created role of Development Manager. Glenn brings 15 years of engineering experience to the position and his main focus will be on managing all aspects of the design and construction of infrastructure required to prepare the land for sale.



CITY OF NEWCASTLE

Appointed as Manager Facilities and Recreation, **Phil Moore** brings experience from both Local Government and private industry, most recently with introducing sustainable business models. His expertise includes facilities and services management, community engagement, business development, program development, delivery and implementation.



DIAMOND TECHNOLOGY GROUP

Geoff Moten has joined the Diamond Technology Group as the Administration & Quality Manager. With almost 30 years of experience in systems analysis, software design/development and project management; he is enthusiastic about returning to Diamond to strengthen the delivery of best practice outcomes for the company and its clients.



LAKE MACQUARIE EDC

Lake Macquarie City Council has announced the appointment of high-profile financial expert **Adam Cogle** as the inaugural Chief Executive Officer of the new Lake Macquarie Economic Development Company. Adam has had 6 successful years as Head of Equity and Advisory Solutions at Commonwealth Bank and brings a wealth of international experience

We want to hear about your new business appointments.

**Let us know about
your people!**

Contact: editorial@HBRmag.com.au

www.hbrmag.com.au



Newcastle Airport terminal expansion a step closer to reality

On 11 June the Minister for Planning and Environment, Pru Goward, announced Hansen Yuncken as the successful tenderer for the construction of the impending Newcastle Airport terminal expansion, following a highly competitive tender process.

This announcement brings the Airport one step closer in the delivery of the \$11.1 million expansion project, funded by the New South Wales Government's Hunter Infrastructure Investment Fund.

"This is a terrific milestone for Newcastle Airport and our growth plans," said Paul Hughes, Newcastle Airport CEO.

"The tender process was incredibly robust and the locally-based Hansen Yuncken team showed it has the skills and expertise needed to deliver the project on time and on budget."

The terminal expansion project, which will increase the terminal footprint by more than 50%, is expected to create more than 80 jobs directly as well as hundreds of jobs indirectly through manufacturing off-site.

In a win for the Hunter region, the entire team who will be working on the project, including site staff, architects, engineers and trade contractors are all Hunter-based.

"This is a terrific milestone for Newcastle Airport and our growth plans," Paul Hughes, Newcastle Airport CEO.

"It was important to us when reviewing the tenders that we

selected a builder who provided value for money; the fact that Hansen Yuncken will support local business and jobs during construction is an added bonus," said Paul.

Of being awarded the tender, Hansen Yuncken's NSW State Manager Adam Towner commented that "key members of our team worked on the 2005 terminal expansion and are delighted that we have again been selected for this next important phase of Newcastle Airport's

growth." Newcastle Airport will work closely with Hansen Yuncken to finalise the design for the terminal expansion. The first stage of construction is set to begin in July this year and is expected to be completed in late 2015.

The completed terminal will increase capacity for growth in domestic air services, provide greater retail offering for passengers, as well as provide infrastructure that is capable of handling international flights.



Hansen Yuncken's NSW State Manager Adam Towner, Newcastle Airport's CEO Paul Hughes, NSW Minister for Planning Pru Goward, and NSW Member for Port Stephens Craig Baumann

Arriving soon...



www.newcastleairport.com.au/BuildingOurFuture

Newcastle Airport
Connecting People. Connecting Places.



Airport architects for over 10 years

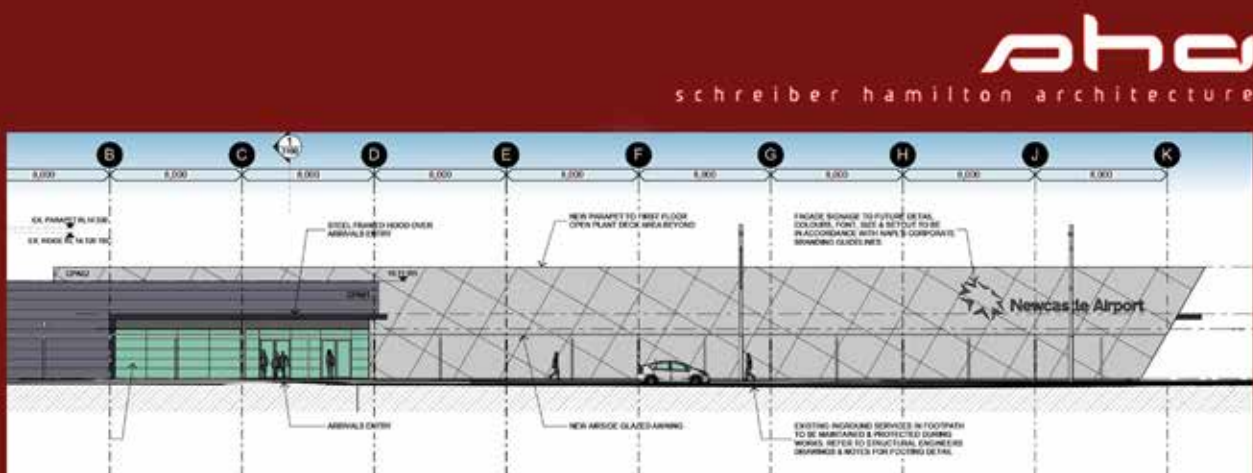
Schreiber Hamilton Architecture have been architects to Newcastle Airport for over 10 years. Their proud association started with the first \$10 million expansion of NAPL offices, Baggage Reclaim Area, Departures Lounge and the curved retail plaza.

Soon after SHA were commissioned to provide commercial office space and the new check in hall at the western end of the terminal including the check-bag screening for Jet passenger's luggage. SHA provided NAPL with an update of their carparking masterplan including covered fabric awnings, footpaths and the smart banner poles along the approach to the terminal. SHA also prepared a full site masterplan for Corporate Office Park as well as a Commercial Hangar Park. This was followed by a \$1 million upgrade of the public amenities.

SHA has since been successful with the Masterplan DA for the terminal expansion to include International Facilities including the most recent first stage approval now underway with Hansen Yuncken Builders.

SHA has been recommended by NAPL to other regional airports where they have successfully delivered a \$7.5 million upgrade to Albury Airport and a \$6 million upgrade to Ballina Byron Bay Airport.

The SHA team led by Director Justin Hamilton and Associate Joel de Carle are now working closely with Newcastle Airport on their Project X-Pand and look forward to creating a significant gateway project for Newcastle and the Hunter.



4929 7888 A: 86 Darby st Cooks Hill NSW 2300
www.scha.com.au E: admin@scha.com.au T: 4929 7888

ECONOMY - BUSINESS - FIRST CLASS - ARCHITECTURE

For Hansen Yuncken - when one door closes, another one opens

Hansen Yuncken's regional construction team in Newcastle handed over the new \$15.15 million GP Super Clinic HealthOne Raymond Terrace in June. Hunter New England Health wasted no time in commencing much needed community services in the building. It will likely see upwards of 400 people per day access GP services, dental care and renal dialysis, as well as a host of other community based services. The health centre will be a 'one stop shop' for healthcare, giving resident's access to a wide range of community and preventative healthcare services, in one convenient location.

The facility will provide general practice, consultant, oral health, pathology, community nursing and allied health, renal dialysis, aged care, mental health, maternal and infant health, child and family health and drug and alcohol services. The building incorporates a range of ESD features including a two-level glazed atrium bringing natural light into the reception areas. There is also an array of roof-mounted solar panels generating almost 30% of the electrical energy needs of the facility.



The Raymond Terrace Health Centre was documented by local consultants, Schreiber Hamilton Architecture in association with Kemp Consulting and is a fine example of contemporary and



sustainable design, blended with the need for functionality in a busy community facility. Kevin Schreiber, who sadly passed away in June, has left a rich legacy of well designed buildings in the Hunter area, many of which have been proudly constructed by Hansen Yuncken.

Hansen Yuncken, as well as working with Justin Hamilton of SHA on the design and construction of the \$25 million Ausgrid Regional Facility at Ourimbah, now nearing completion, was also awarded the \$12 million contract for Newcastle Airport Terminal Expansion in June. This was a very timely win as GP Superclinic HealthOne's Pat McAllister, Operations Manager and Michael Nebauer, Site Manager were able to relocate their team directly onto the airport site. The work involves a new 2,700m² extension, a refurbishment of the existing terminal, and will include permanent customs, immigration and quarantine facilities necessary for any future international flights.



Hansen Yuncken, through its Building Solutions Division, has specialised in health construction and refurbishment in recent years. The company recently completed the Cessnock Hospital Emergency and Maitland Hospital Mental Health upgrades and is currently constructing the Muswellbrook Hospital Emergency Department.

HY Building Solutions also works regularly for the University of Newcastle with two contracts in hand, the Oral Health Laboratories at Ourimbah Campus and the refurbishment of the Barahineban Student Accommodation on Callaghan Campus.

Hunter professionals building the Hunter's infrastructure



50 Honeysuckle Drive Newcastle NSW 2300 | 02 4908 6300



Privacy protection overhaul – make sure you get on board

Katrina Reye and Paula Setz
Harris Wheeler Lawyers

This year has marked a new focus on privacy regulation in Australia. It is vital for businesses to comply with their privacy obligations under the new laws.

In March the Australian privacy regulation landscape changed with the old National Privacy Principles replaced with the Australian Privacy Principles (APPs). This now provides a unified national system regulating the collection, use, disclosure, storage and destruction of personal information. The APPs set out the minimum privacy standards for entities covered by the Act – such as businesses with a turnover of more than \$3 million a year, entities providing a 'health service' and any smaller businesses that have opted into the Privacy Act.

Fundamentally, the APPs are concerned with the regulation of 'personal information'. The Privacy Act defines personal information as "...information or an opinion, whether true or not, and whether recorded in a material form or not, about an identified individual, or an individual who is reasonably identifiable."

If you collect, hold or use personal information – and you haven't already reviewed your privacy management practices in response to the introduction of the APPs – then it is vitally important that you do so.

Some of the questions businesses should be asking are:

1. Do we handle personal information (including information stored in visual formats, such as CCTV footage)? Please note, nearly all businesses handle some form of personal information.
2. What systems do we have in place to manage and protect personal information?
3. Do we have an up-to-date privacy policy? If not, are we required to have one?
4. Do we have a system in place for handling privacy inquiries and complaints?
5. Do we engage in direct marketing using personal information?
6. Do we send personal information overseas?
7. Do we have a clear system for securing, storing and destroying personal information?

Bringing your privacy practices up to date will not only ensure you comply with the applicable laws, it will instil confidence in your customers that they can deal with you safe in the knowledge that you adopt best practice measures to keep their personal information secure.

The Privacy Commissioner (who is responsible for enforcing the APPs) has been granted expanded powers to investigate and assess the privacy performance of businesses. The Privacy Commissioner can impose civil penalties in the case of serious or repeated breaches of privacy, with potentially significant penalties ranging up to fines of \$1.7 million for companies.

Harris Wheeler Lawyers is hosting a FREE seminar in Newcastle for readers of Hunter Business Review on Wednesday, 20 August 2014 at 5pm to explain the new APPs and how they may apply to your business in practice. To book your seat at this free seminar or to find out more information, please contact info@harriswheeler.com.au



COVER YOUR PRIVATES!

Significant changes were recently made to Australian privacy laws - does your business comply?

**HARRIS
WHEELER
Lawyers**

We're holding a FREE seminar for HBR readers to discuss the changes and how they may affect your business.

www.harriswheeler.com.au

WHEN
Wednesday 20 August, 5pm

WHERE
Newcastle CBD
Venue to be confirmed after RSVP

COST
Free of charge

RSVP
info@harriswheeler.com.au
by Wednesday 13 August.

Building and Construction Industry Security of Payment amendments now in force

Lou Stojanovski
Keystone Lawyers

Amendments to the Building and Construction Industry Security of Payment Act 1999 (NSW) ('the Act') have commenced. Set out below is a summary of the impact on all construction contracts entered into on or after 21 April 2014 to which the Act applies.

The amendments will not apply to contracts entered before that date. Those contracts remain subject to the previous requirements of the Act, including the requirement to endorse payment claims with the 'magic words'.

Endorsement of payment claims

It is no longer necessary for payment claims under the Act to include words to the effect of 'This is a payment claim under the Building and Construction Industry Security of Payment Act 1999'.

For contracts entered into on or after 21 April 2014, every piece of correspondence sent by a claimant to a respondent that meets the following statutory requirements will be a payment claim under the Act:

1. Indication of an amount claimed to be due as a progress payment ('the Claimed Amount'); and
2. Identification of the construction work or related goods and services, to which the claimed progress payment relates.

For claimants: Please ensure that only one record meeting those requirements is sent to a respondent within each reference date period. Claimants still only have the entitlement to serve one payment claim within each reference date period (usually monthly). Sending multiple 'payment claims' in the same month that meet the statutory requirements may mean that the document you intend to be a statutory payment claim is not valid. In those circumstances you will have no entitlement to rely upon the associated processes under the Act i.e. adjudication, enforcing a statutory debt and suspending work.

For head contractor claimants: Please note the new requirements for supporting statements which must accompany every payment claim (further details below).

For respondents: Unless you intend to pay the full amount claimed in a payment claim by the due date, you must issue a payment schedule in response to every record received from the claimant that meets the statutory requirements noted above and could be a 'payment claim'. Failure to do so will mean that the full amount claimed is due under the Act and may be enforced.

Residential building contracts

The Act still does not apply to contractors undertaking residential building work under a contract directly with the person who resides or intends to reside at the site of the works. These contracts are now known as 'exempt residential construction contracts'.

The Act will apply to contractors undertaking residential building work under all other contracting arrangements e.g. commercial owners, subcontractors and suppliers to 'exempt residential construction contracts'. The latter are now known as contracts that are connected with 'exempt residential construction contracts'.

Maximum due dates for payment

The new maximum due dates for payment are as follows:

1. For payment from principals to head contractors – 15 business days (3 calendar weeks) from the date a payment claim is made;
2. For payment to subcontractors – 30 business days (6 calendar weeks) from the date a payment claim is made;
3. For payment to contractors that are connected with 'exempt residential construction contracts' – 10 business days (2 calendar weeks) from the date a payment claim is made.

Contract terms providing for longer due dates for payment than the statutory maximum will have no effect. Contract terms providing for earlier due dates will still apply.

For both claimants and respondents: Consider the adjustments required for your accounts department procedures. Please also consider the impact on your own finance arrangements and any adjustments required to accommodate loan and other repayment dates.

For claimants: Where the new maximum due dates for payment apply, they will affect the mandatory time frames under the Act in the following circumstances:

1. Where a respondent fails to issue a payment schedule and you give notice of an intention to proceed to adjudication;
2. Where a respondent fails to pay by the due date and you intend to enforce payment in court as a statutory debt; and
3. Where a respondent fails to pay by the due date and you intend to suspend work under the Act.



Target your Marketing

HBR
 Hunter Business Review

Let HBR help you.

P: (02) 4925 7760 www.hbrmag.com.au

Head Contractor Supporting Statements

Head contractors must now include with every payment claim served on a principal, a 'supporting statement' to the effect that all relevant subcontractors have been paid. The NSW Government template supporting statement is available at www.procurepoint.nsw.gov.au. The template requires head contractors to identify subcontract claims which are in dispute and have not been paid.

It is now an offence for a head contractor to serve a payment claim without a supporting statement, or to serve a supporting statement that is knowingly false or misleading. Each offence is punishable with a fine, currently set at \$22,000. Making a false or misleading supporting statement is punishable by a fine, or 3 months imprisonment, or both.

The amendments will be policed by authorised officers appointed by the Department of Finance and Services. Those officers have been given investigative powers to compel production of records relating to compliance with the amendments and payment of subcontractors. It is an offence to refuse or fail to comply with a notice received from an authorised officer or to provide false or misleading information in response to such a notice.

For head contractors: Be mindful that an accidental failure to serve a supporting statement may occur if a document is served on a principal that is not intended to be 'payment claim' but meets the statutory requirements of payment claims as noted above.

For all parties: Information provided to an authorised officer in response to a notice issued under the Act, may be called upon in civil proceedings under a construction contract.

Other issues

The amendments to the Act give the NSW Government the power to enact regulations providing for subcontractor retention monies to be held by head contractors in trust accounts. Those regulations have not yet been drafted. We understand that the NSW Government is trialling trust account arrangements in a number of current projects and that the regulations will be drafted following a review into those arrangements.

For further information contact Keystone Lawyers on (02) 4915 9950, email lou@keystonelawyers.com.au or visit www.keystonelawyers.com.au



Lou Stojanovski is the director lawyer of Keystone Lawyers. He is a recognised legal advisor to corporations associated with the construction, mining and engineering industry. Lou holds a Bachelor of Laws, Bachelor of Construction Management (Building) and is a NSW Law Society Accredited Specialist in Commercial Litigation. He is also an adjudicator.



Are you protected?

Paul Siderovski
SIDCOR Chartered Accountants

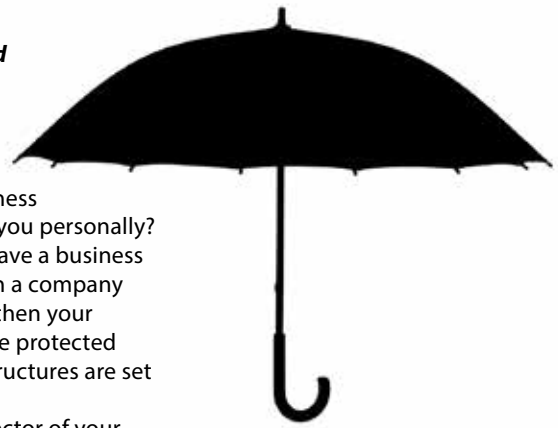
Does having a company or trust as your business structure protect you personally?

In short, if you have a business and run it through a company (Pty Ltd) or trust, then your personal assets are protected provided these structures are set up correctly.

- Who is the director of your trading business?
- Who is the appointer of your business if you trade through a TRUST?
- Whose name are your personal assets in?
- Who is the shareholder of the trustee company?

You need to know the answers to the above questions to ensure your assets are protected. It's your responsibility, not your accountant or lawyer.

I always refer to it as the 'Great Wall of China' between the owner of assets and the risk taker, that is, the person that is responsible for running the business.



Here are my tips on how to protect your assets:

1. Don't do anything wrong in the first place
2. Ensure you have appropriate insurance to cover you in the event something goes wrong
3. Ensure your business structure is set up effectively to protect your personal assets
4. Ensure your personal assets are in the correct person's or structure's name

For further information contact SiDCOR Chartered Accountants on (02) 4926 5299 or email info@SiDCOR.com.au

Paul Siderovski, the founder and Managing Director of SiDCOR Chartered Accountants, has 17 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.



 @HBRmag

ENTRY-LEVEL APPLE iMAC

Apple has released a new entry-level 21.5-inch iMac featuring a 1.4 GHz dual-core Intel Core i5 processor with Turbo Boost Speeds up to 2.7 GHz, Intel HD 5000 graphics, 8 GB of memory and a 500 GB hard drive. All iMac models include 802.11ac Wi-Fi, two Thunderbolt ports and four USB 3.0 ports. They also come with iLife, iWork and the OS X operating system. The final version of the new OS X Yosemite will be available at no charge from the Mac App Store later this year.



AMAZON FIRE SMARTPHONE

Fire, the first smartphone designed by Amazon, is the only smartphone with Dynamic Perspective and Firefly. Dynamic Perspective uses a new sensor system to respond to the way you hold, view, and move Fire, enabling experiences not possible on other smartphones. Firefly quickly recognises things in the real world - web and email addresses, phone numbers, QR and bar codes, movies, music, and millions of products, and lets you take action in seconds. Fire features a quad-core Qualcomm Snapdragon 2.2 GHz processor, 2GB RAM, a 4.7-inch HD display with ambient light sensor and Dynamic Image Contrast, a 13 MP rear facing camera and a 2.1 MP front facing camera.



TECHNOLOGY

TELSTRA WI-FI MAXIMISER

The Telstra Wi-Fi Maximiser app for iOS and Android will measure the WiFi signal strength on your device when connected to a gateway. It will record the measured signal strength for that location, and based on the figure, it will produce a heatmap to visually see the WiFi coverage in the home or office.

SWATCHMATE CUBE

The Cube from Swatchmate is an easy-to-use small device that enables the user to capture the colour of virtually anything and import it directly into Adobe Photoshop. Cube App will also be soon available to allow users to store, group and share captured colours on iOS7+ and Android 4.3+ devices with Bluetooth 4.0.



LG G3 SMARTPHONE

LG's G3 smartphone features a Quad HD display that has resolution four times higher than standard HD and more than 1.8 times higher than Full HD, with 538 ppi. It has highly efficient battery performance and the highest screen-to-body ratio on the market. The G3 also features a Qualcomm Snapdragon 801 chipset (up to 2.5 GHz Quad-Core), 16 GB ROM / 2 GB RAM / microSD slot (128 GB max) memory, a 13 MP rear camera and a 2.1 MP front camera. It operates under Android 4.4.2 KitKat.



Unified Communications services market continues strong growth

The Australian Unified Communications (UC) services market, encompassing managed services, cloud based UC and hosted UC services, grew by 8.3% in the 2013-2014 financial year despite a cautious market. Conferencing, collaboration and contact centre solutions were the main applications, generating more than 70% of revenues in the UC services market.

Uncertainty over economic conditions and the impact of Federal elections on businesses saw overall market growth rates decline from previous years. However, the market is expected to grow at a Compound Annual Growth Rate (CAGR) of 9.2% from 2013 to 2020, by when the market value is projected to double from its 2013 value.

Frost & Sullivan's latest report, Australian Unified Communications (UC) Services Market 2014, cites that as organisations look for greater flexibility from their UC infrastructures, demand for hosted and cloud based UC solutions as well as managed services for UC will increase. This shift in demand from on-premise based solutions towards third party hosted UC solutions will be one of the key drivers for growth in the overall UC services market in Australia.

Enterprise mobility and cloud based solutions are becoming key focus areas

for UC vendors and their channel partners as these two factors are significantly changing the way Australian organisations view and deploy Unified Communications (UC) solutions. With the prevalence of trends such as Bring Your Own Device (BYOD) and Activity Based Working (ABW), the ability to collaborate and access applications from any location and any device is becoming imperative.

Audrey William, Head of Research, ICT Practice, Frost & Sullivan ANZ says, "As the use of mobile devices within organisations grows, employees need the ability to collaborate from any device and from any connected location. With cloud based applications emerging as an attractive option for addressing this requisite, demand for cloud based conferencing and collaboration applications will increase."

William says the on-premise UC market has been experiencing only moderate growth as organisations begin to closely evaluate hosted and cloud based alternatives. Although on-premise solutions still account for the majority of UC revenues, most new deployments will use a hosted model, further limiting growth in the on premise segment.

Nominations open for NEWi Awards

Nominations are open until 1 September for the NEWi Awards for Digital Creativity which highlight the very best of Australian online talent. Organised by the Lunaticks Society of Newcastle, this year's awards has been expanded to 17 categories: Best Website; Best Online News Publication; Best Game Design; Best Mobile Application; Best Social Media Campaign; Best Digital Agency; Best Health Solution; Best Government Solution; Best Educational Solution; Best Retail Solution; Best Tech Start-up; Best Tourism Solution; Best New Media Artwork; Best Cloud Service; Best Online Video; Best Online Animation and The Joe Award.

Roughly 300 members will vote for the NEWi Awards using secret ballots. Members select winners from three finalists in each category, which are determined by a panel of industry experts.

The 4th NEWi Awards will be held on 3 October in Newcastle. Sponsorship opportunities are also currently available.

Is it time for you to change your IT SUPPORT PROVIDER?

There's no need to put up with bad service from your IT support provider any longer. Changing providers is **easier than you think**.

HERE'S SOME TIPS ON GETTING STARTED:



START THE CONVERSATION

Building a relationship with a new IT support provider is the starting point for your transition. Communicate your challenges and expectations, as well as your day-to-day operational requirements.



GATHER YOUR DETAILS

Ask your current IT provider to supply passwords, inventory lists and details of your backup and maintenance schedules. This will help to ensure the continuity of services during the transition.



FOLLOW THE PROCESS

Your new IT provider should have a tried and tested process to transition you across to their support arrangements. Work with your new provider to define a timeline that works for both of you.



Myrtec Pty Ltd
www.myrtec.com.au
1300 131 539



cloud



integration



support

In today's economic environment, cost containment is key

**Davis Potter
Sharp**

A recent study found that 62% of responding Accounts Payable (AP) departments use a minimal amount of automated invoice data capture, meaning they manually enter invoices. In addition, 54% of respondents still use a manual process to capture data and facilitate the approval process. These results are especially surprising when you consider that 95% of the AP departments surveyed are still receiving invoices on paper.

Automating the processing of all these paper invoices would go a long way to helping organisations take significant costs out of their Accounts Payable (AP) departments. The survey identified paper as the most expensive way to process invoices - with most of the departments pegging their average processing costs at \$10-\$15 per invoice.

In addition, unless there is a reliable mechanism in place to manage the approval process for paper invoices, a ton of time is spent on follow-up with invoice approvers. Clearly, companies are missing a cost-saving opportunity by not automating their invoice processing. By automating the accounts payable process, enterprises have effectively reduced their invoice-processing costs by over 50% and increased their overall visibility into invoice receipt and workflow processes and increased their overall efficiency.

What's more, automating invoice processing drives improved downstream performance, immediate operating savings, speeding up cycle times and allowing firms to take advantage of discounts. These benefits are critical to companies.

But the reasons to scan invoices go well beyond back-office benefits. The information captured from invoices permits a company to achieve better visibility into its spending, ensure the use of volume discounts and rebates, prevent overcharges and duplicate payments,

flag maverick spending, access better reporting on financial performance issues, and streamline compliance and auditing. Implementing a document scanning solution for invoice processing also lays a foundation for organisations to consolidate document applications into a shared storage drive. Many organisations have used their relatively low invoice volumes as an argument against automation. By consolidating multiple applications onto a single scanning platform, organisations achieve an even greater ROI.

Organisations are recognising the potential of automating invoice processing. It's about time. Combined with a shared services initiative, invoice scanning offers plenty of opportunities for organisations to drive operations savings and efficiencies, and achieve downstream benefits.

**For further information call (02) 4962 1313,
email enquiries@sharpnew.com.au or visit www.sharpnew.com.au**

David Potter is a Document Management Specialist with over 27 years experience in print solutions and document management. His approach to document management is to understand the current process involved in each situation and create automated workflows using both hardware and software solutions.



Question :

How much do you spend processing invoices manually?

Answer : \$10 - \$15 per invoice

Document Management Solutions

Speak with our specialists (02) 4962 1313



Digital Disruption - Adapt or Die!

Jonathan Poynter
Nimble Digital

With this year's passing of Facebook's 10th birthday, it's difficult to remember how we ever communicated our thoughts, our special moments (our breakfasts...) to our social circles in a pre-Facebook era - at least for the over 1.2 billion and counting Facebook users that is.

Facebook's wide adoption by the masses is an example of how we will inevitably gravitate towards the convenience afforded to us by the Digital world to make our lives more efficient and comfortable.

Since the desktop computer first replaced the typewriter as a word processing tool we have seen how the digital age could affect businesses - indeed entire industries - but with the invention of the Internet and social media, the scale of this Digital Disruption now knows almost no bounds.

Some industries have adapted and thrived with these new technologies - banking, insurance, retail - newspapers & magazines have caught on a little late but we're starting to see some real innovation in these areas online.

But what about those who failed to see the devastating effect the impending digital juggernaut would have on their very existence? Photography, Travel, Book & Video stores, Mail, Printing, Encyclopaedias, Advertising - the list goes on.

Whatever industry you're in, you must now start making more noise to be heard over the growing digital clatter that increasing numbers of competitors emerging in all corners of the globe are making. Being in the race is no longer enough - now you need to be pedalling like crazy to make the cut.

This means that the days are gone when the majority of your Marketing budget was spent on simply getting your campaign in front of as many sets of eyes as possible and hope that some of these include your target market. Now social media, blogs and forums allow your prospects to instantly engage with, share, discuss and respond to your marketing efforts. This shift in the potential level of exposure of your public face means that the majority of your marketing budget should now be spent on production to create the most engaging campaigns that your prospects that will consider good enough to distribute your message en masse. You concentrate on the quality and let the marketplace take care of the quantity.

The truth is, for many businesses they have done too little too late and the writing is already on the wall. But where do you start to ensure that your business isn't another casualty on the Digital battle field before it's too late?

For further information contact Nimble Digital on (02) 4961 1166, email interact@nimble.com.au or visit www.nimble.com.au

Jonathan Poynter is Managing Director of Nimble Digital. He has over 20 years of business experience including periods as Marketing Director on the client side as well as Strategy and Account Service experience in advertising.



ANDOR
IT Support Solutions For Business



Service Desk 24/7



As well as welcoming the new financial year, Andor is celebrating their 35th year of providing IT solutions to the Hunter. Our Service Desk continues its exceptional record of first call resolution, and is available 24/7!

Our IT Team can assist your business achieve higher performance and lower operating costs.

**Get what you need from your
IT investment – call Andor on 4941 0922.**

p: 4941 0922 w: www.andor.com.au e: sales@andor.com.au

Urban renewal Newcastle style



Newcastle poised to become a world class city

Newcastle Lord Mayor Cr Jeff McCloy

In 2030 Newcastle will be a smart, liveable and sustainable city. We will celebrate our unique city and protect our natural assets. We will build resilience in the face of future challenges and encourage innovation and creativity. As an inclusive community, we will embrace new residents and foster a culture of care. We will be a leading lifestyle city with vibrant public places, connected transport networks and a distinctive built environment. And as we make our way toward 2030, we will achieve all this within a framework of open and collaborative leadership.

According to Newcastle Lord Mayor Cr Jeff McCloy this is the shared community vision for Newcastle.

"It is the guide for all the decisions Council makes, the projects we fund and the ideas we pursue," he said. "Our city centre is the hub for renewal and any investment occurring here radiates throughout the whole region. If current trends are anything to go by we are about to enjoy an unprecedented era of rejuvenation."

"The city is poised to become truly world-class with a diverse range of residential, business and services options and a CBD with more growth and activity than we've seen for decades."

In recent years, Newcastle's CBD and the Hunter Street Mall have made significant strides, with cafes, restaurants and boutique shops populating Hunter Street and new development taking place in the CBD including the new Courthouse building and the University of Newcastle's planned NeW Space facility.

Starting from a position of maintaining the area's heritage and character, Council is working with GPT/UrbanGrowth on a mixed use project to get people living and shopping in the CBD, with staged development, residential and retail/commercial space and new lane ways to break up spaces. The city will retain its unique character.

Council's goal throughout this transformation is to be a credible advocate on behalf of the people of Newcastle and to do this we need to be able to bring resources and expertise to the table. One of our four priority projects is city revitalisation and we are well positioned from both a funding and planning perspective to get things moving. Already we are seeing changes to the way our city centre looks thanks to building owners getting involved in the Façade Improvement Scheme. The partnership between Council, Newcastle Now and building owners has seen the transformation of more than 50 shop fronts throughout the CBD and applications are still being received.

Now decisions have been made about the light rail route and the truncation of the heavy rail Council is able to start moving ahead with more detailed public domain planning, McCloy said.

"We have seen how public domain improvements can transform an area; Merewether Beach is the perfect example of this; so it will be interesting to see how this translates in an urban environment."

"While the current focus for Newcastle renewal may be on the city centre the investment and improvements will reach far beyond the boundaries of the inner city. It puts Newcastle, our suburbs and indeed the region in the spotlight and if we are going to achieve our Newcastle 2030 vision, this is where we need to be."

UrbanGrowth NSW

Truly great cities know who they are, where they are going and how they want to be positioned in relation to other cities. It's time for Newcastle to claim its place in the Asia Pacific Region, by building upon its rich heritage and natural assets, utilizing the economic potential of the region, and laying claim to its rightful position as Australia's first regional city of the Asia Pacific.

UrbanGrowth NSW has been tasked with helping Newcastle to write the next chapter in its story. As the lead agency in the delivery of the Newcastle Urban Renewal and Transport Program, UrbanGrowth NSW is coordinating Government agencies including Transport for NSW, and working closely with Newcastle City Council, to develop and deliver a concept plan for the city's renewal. This plan is being developed in close consultation with the Newcastle community, and will ensure world class outcomes for the city.

The plan is anchored in a vision focused on turning the city to meet the Asia-Pacific. That vision has three pillars:

- **Valley by the sea.** From its very early days, Newcastle city has drawn people and produce from the Valley to the coast. In this vision for the city, the Valley continues to play an important role in influencing the city's wealth and character. Whether it is fresh produce markets and food and wine festivals drawing local and international visitors, or incubator hubs launching the careers of internationally-renowned food innovators, or family friendly adventure and play zones, the region's bounty will continue to fuel the city's fortunes.

- **Enterprise city.** The Newcastle city of the future has university campuses, technical colleges and accommodation forming a higher education cluster around Civic, feeding the hi-tech businesses located around the new global business district at West End with a highly educated workforce. This is the Enterprise City, a place where employees of global companies are trained and want to live and work. This is Newcastle in its global context.

- **Port city.** The port and its associated industries connects the city to the global market place and gives it a distinct identity that is rooted in the past but also about now and the future. The global headquarters of a major mining company, an aeronautical design company, and a leading high tech company are all found in the new West End business district. The highly skilled workforce is attracted to live and work in the city due to access to quality of life opportunities and global events offerings at Honeysuckle and along the waterfront.

It's an exciting vision that will require a coordinated, collaborative approach, and a mandate to deliver. This seems to be where UrbanGrowth NSW is heading, and for Newcastle's sake, let's hope they get there. For under that scenario, Newcastle's future is a bright and exciting one.

Property Council identifies over \$1 billion in CBD projects

The Property Council's Hunter Division has identified over \$1 billion in Newcastle CBD projects and has growing confidence in the future of the city.

Property Council NSW Regional Director – Hunter, Andrew Fletcher, attributes the change in investor sentiment to the greater certainty in Government policy.

"The Property Council fully supports the Government's vision for urban renewal in Newcastle and we are appreciative that policy has finally a firm direction," said Andrew.

"It has been conclusively shown that as certainty around Government policy settings has grown, so too has confidence."

"The \$1 billion tally is conservative and does not include every single project."

"It is evidence that Newcastle can attract major development dollars provided it provides the right environment for investors."

Although there is growing confidence, the Property Council is well aware that there is still a great deal to be done before Newcastle becomes the modern city the region deserves.

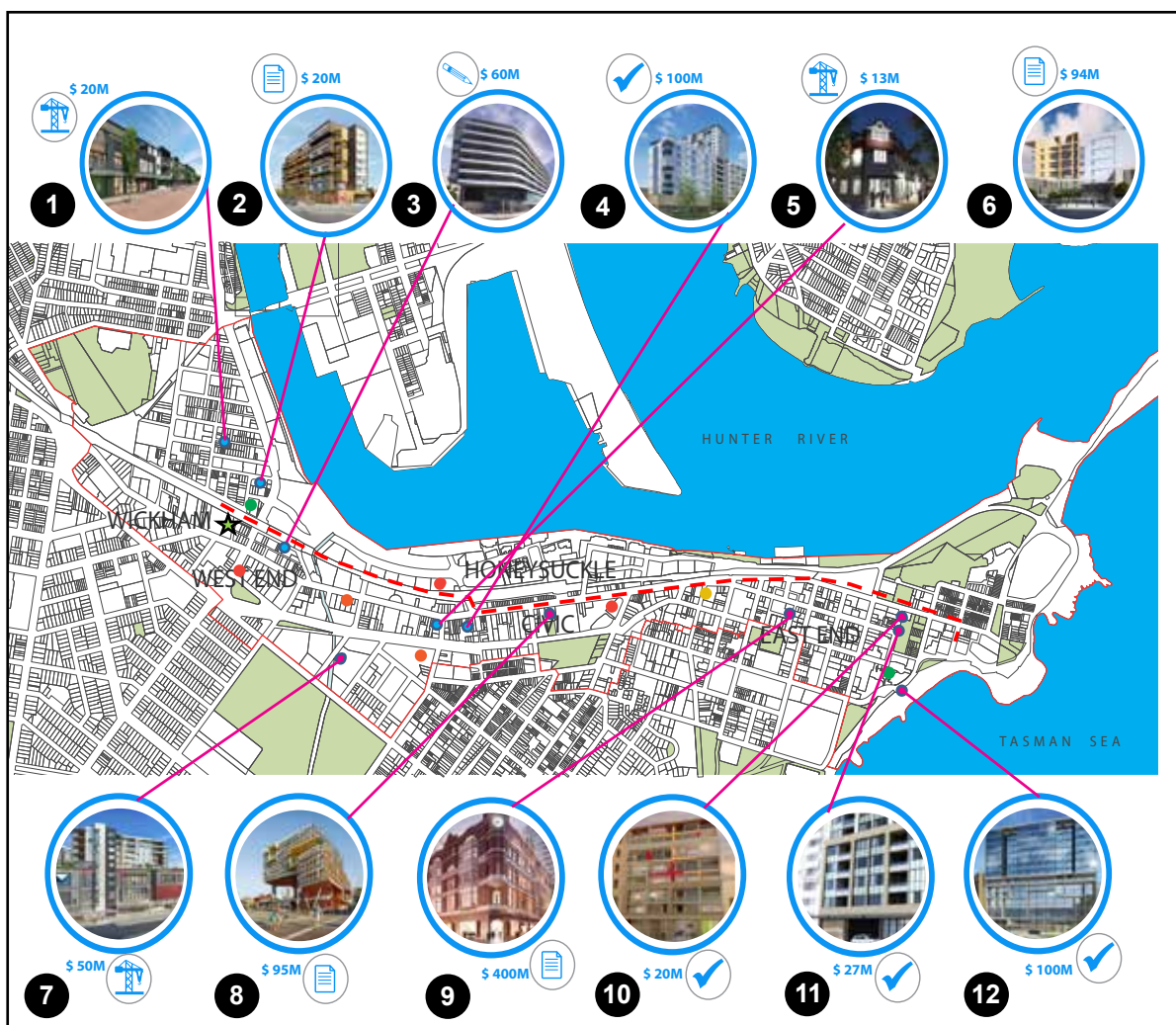
"Government planning and consultation with the community and industry has been extensive but now is the time for action," Andrew added.

"There also remain issues that need to be dealt with to further boost CBD development."

"Mine subsidence is still of major concern and fixing the issue once and for all would create a level playing field for investors in Newcastle and turbo-charge revitalisation of the City Centre."

"Mine subsidence is still of major concern and fixing the issue once and for all would create a level playing field for investors in Newcastle and turbo-charge revitalisation of the City Centre." Andrew Fletcher

	Dwellings:	Status:	Value:
1. 'LIFE on Throsby' Apartments	40	Construction	\$20M
2. Hannell St Apartments	42	Application	\$20M
3. Beresford St Apartments	TBA (100+)	Concept	\$60M
4. Icon Central Apartments	262	Construction	\$100M
5. Star Apartments	31	Construction	\$13M
6. Newcastle Law Courts		Construction	\$94M
7. 'Spire' Apartments	150	Construction	\$50M
8. University NewSpace		Application	\$95M
9. GPT/UrbanGrowth site	400+	Application	\$400M
10. Tattersall's Apartment	53	Approved	\$20M
11. Peniche Apartments	40	Approved	\$20M
12. Arena Apartments	150+	Approved	\$100M



Robinson Property are the
EXCLUSIVE MARKETING AGENTS
for Newcastle and Port Stephens most exciting projects



Call **4902 7222** to find out more information or visit our website
www.robinsonproperty.com.au



2 bed from \$460,000



2 bed from \$589,950
3 bed from \$719,950



2 bed from \$399,000



1 bed from \$299,950
2 bed from \$399,000

HIGH PERFORMANCE REAL ESTATE

Newcastle 4902 7222 | Port Stephens 4984 0555

robinson
PROPERTY

Newcastle Post Office awarded to Awabakal Land Council

The Land and Environment Court has ruled in favour of the Awabakal Aboriginal Land Council claim over the Newcastle Post Office. This result comes after a claim lodged by the Land Council in 2011 which was challenged by the NSW government. The appeal by the Land Council has been upheld and ownership of the historic building and land is to be transferred to the Awabakal Land Council within the next three months. Awabakal Land Council chief executive Steven Slee told The Newcastle Herald that they hoped to use the building as a training and healthcare centre, however the first priority would be to look at the repairs required which could be in the vicinity of over \$10 million.

Call me Lucky

Due to open in August, the old Lucky Country hotel situated on the corner of Crown and Hunter Street, and originally built in 1860, has been transformed and renamed as simply The Lucky.

The refurbishment and redevelopment by the McCloy Group had an initial budget of \$6 million and will include 29 rooms in the upper floor. The ground floor dining area boasts a BBQ pit housing a smoker imported from America where chefs will cook choice cuts of meat to order. This area and the public bar is to be themed with installation art pieces that will continue to be commissioned over time, and after dark the courtyard wall will come to life with light projected artwork.



Hunter Street Mall

The redevelopment of this 1.8 hectare site in Newcastle city's east end is one of the most significant catalyst projects for Newcastle's revitalisation.

UrbanGrowth NSW and The GPT Group are working together to facilitate the master planning and staged release of the redevelopment that is capable of producing approximately 70,000 sqm of gross floor area, of which around 60% is expected to be for residential use.

The redevelopment will:

- Showcase world-class urban renewal and sensitive adaptation of some historical buildings
- Be a mix of residential apartments with some commercial office space and boutique retail
- Capitalise on the light rail and the growing leisure and lifestyle offering emerging in the city's east end due to its proximity to the harbour and beaches.

GPT and UrbanGrowth NSW have lodged a development application for the redevelopment of Newcastle's East End including Hunter Street Mall. This is a staged development application seeking concept approval for building heights and land use within the precinct. Additional development applications will be lodged for each subsequent stage for specific buildings and associated public domain works. The documents were exhibited publicly from April 28 to May 28, 2014.

People, sensors and things: Newcastle on the world stage

A revolutionary landscape computing project on Darby Street, "Kaooma", is currently the frontrunner in the Internet of Things global CISCO challenge – showcasing Newcastle on the world stage. \$250,000 prize money is on offer across the top 3 places, and co-founder, Dr Anthony Laskovski, has committed to injecting any winnings back into the Newcastle project.

The world first technology by VIMOC Technologies captures data that retailers and cities can use to measure everything from pedestrian traffic and sales conversion to the "vibe" on the street.

Dr Laskovski, a former AusGrid engineer and University of Newcastle researcher, said Kaooma was powered by cognitive computing technology linking people, sensors and things.

The company got a break when Newcastle NOW agreed to partner with them on the project, and Darby Advisory Group put up their iconic street as the ideal positioning for the trial of the state-of-the-art sensors. Each sensor box is about the size of a smartphone, and is its own database, collecting data from a large number of sensors. One of the reasons Kaooma has been chosen to compete for this international award is that the data doesn't have to go all the way to the 'cloud' to be extrapolated. The box is able to interpret and analyse the results itself. As world populations increase and the demand on the cloud outstretches its capacity, such technology will become increasingly needed. There are currently more devices connected to the internet than there are people in the world and by 2020 the number of devices connected is expected to exceed 50 billion.

The trial sensors on Darby Street are measuring temperature, humidity, light and foot traffic (without identifying people) and as data builds over time the system produces reports that retailers can use to accurately predict the number of customers they will have in the coming week based on weather forecasts analysed by the system. Executive Manager Newcastle NOW, Michael Neilson, said the trial will provide invaluable information to retailers. "The information can be so specific that it can even say which 4-hour block on any given day will be the busiest part of that day. This will help retailers roster their staff much more efficiently."

To get behind these remarkable innovators, go to the Internet of Things Challenge <https://iotchallenge.cisco.spigit.com> You need to register to vote for Kaooma, but it's an easy registration process, and any prize money goes back into Newcastle.

The Kaooma project is currently in the lead, the finals will be held in Chicago in October and Dr Laskovski is hoping Newcastle gets to take centre stage, as is Mr Neilson and the Newcastle Now team.



Newcastle NOW Board Member, Kris Leck, VIMOC Technologies' VP of Operations Dr Anthony Laskovski, and CEO Dr Tarik Hammadou demonstrate the compact nature of the landscape computing technology.

Redevelopment brings major businesses to eastern CBD

Opened in early 2014, Watt Street Commercial is well located on the corner of King and Watt Streets, at the east end of Newcastle CBD. The property features over 7,500 sqm of A-Grade office space, just a short distance from Newcastle Beach and the Harbour Foreshore.

With Newcastle East's fashionable restaurant and cafés on its doorstep, and adjacent to the Novotel Hotel, the property is situated just a short stroll to public transport (including the new light rail line), Hunter Street

Mall and the new beachside Arena residential development.

Watt Street Commercial has been completely refurbished inside and out and delivers first class office accommodation over six levels, along with a theatre, secure on-site parking, bicycle storage, Bacino café and an impressive double volume entry foyer. The new plaza style entry on Watt Street features a landscaped courtyard and outdoor seating areas to enjoy lunch or a coffee.

Watt St Arc, a catered 200

seat tiered theatre located within the building, features a 6 metre projection screen and is now servicing the Newcastle corporate and entertainment market.

The refurbishment has followed environmentally sustainable design principles achieving 4.5 Star NABERS & 4 Star Green star ratings, and featuring a living green wall located in the entry foyer.

Watt Street Commercial has a quality tenant list including law firm Moray & Agnew, accountants PricewaterhouseCoopers, Maxim and Forsythes, real estate agent PRD, environmental consultants ERM, Guild Insurance and NSW Pathology.

The office building is now 90% leased and there are only two office spaces remaining. The remaining spaces located on the third and fourth floors are available to be leased with areas of 470 sqm and 320 sqm respectively, and feature on-site parking and an enviable beachside location.

"I am extremely proud of our re-development of this iconic Newcastle building. It is great to see our beautiful CBD finally coming back to life," said Keith Stronach, Stronach Property.



MORAY & AGNEW
LAWYERS

Great people. Strong advice. Continued growth.

Congratulations to our new Partners



Patrick Kaluski
Partner
Commercial Dispute
Resolution
Newcastle



Elizabeth Radley
Partner
Workplace
Newcastle

Moray & Agnew is a national law firm with 489 personnel, including 67 partners. As one of the Hunter Valley's leading law firms, the expertise of our 80-strong Newcastle legal team extends to:

- Commercial dispute resolution
- Construction & infrastructure
- Corporate
- Insurance
- Property
- Workplace

moray.com.au

Sydney Melbourne Brisbane Canberra Newcastle Perth

HDA gets work underway at harbourside park

Work has started to double the size of Worth Place Park at Honeysuckle to 8,000 square metres. Hunter Development Corporation has awarded the contract for the work to Hunter contractor Daracon.

HDC General Manager Bob Hawes said the extension of Worth Place Park would be to the west of the existing park alongside the harbour at Honeysuckle and is expected to take around six to eight weeks to complete. He said "HDC has long intended to double the size of Worth Place Park and is not waiting for the development of the adjacent land parcels to fund it."

"A key goal of the Honeysuckle urban renewal project has always been to connect the city with the harbour and doubling the size of the park helps achieve that."

Community consultation has indicated the desire for more soft landscaped areas in Honeysuckle and the park will be designed as a family friendly space incorporating open space with seating, shade areas and barbecue facilities.

Mr Hawes said it was likely the park would be further embellished when development occurs on adjacent lots in the future. He also said that HDC was still planning to create a link between the existing public promenade at Lee Wharf and the Marina which has been delayed pending a technical review of the Throsby and Lee Wharves. It is expected to proceed in the second half of 2014.

\$36m mixed use development at Honeysuckle

Plans have been released for a \$36 million development to be built next to the NIB building on Honeysuckle Drive.

Designed by local architects DWP Suters, Hunter Development Corporation (HDC) has contracted the ACT based Doma Group to build two new seven-storey buildings comprised of:

- 7,500 sqm of commercial office space (68%);
- 66 residential units (32%);
- Ground floor retail and café.

The new development is expected to generate a peak construction workforce of up to 200 workers, A-grade office workspace for up to 750 workers, and homes for around 100 residents. Once the heavy rail line is truncated it will become a gateway site for the linkage of Worth Place with the city.

Parliamentary Secretary for Regional Planning Craig Baumann, was at the unveiling, and said that this development indicates "Newcastle is seeing the benefit of the Government's urban renewal program in the form of renewed investor confidence in the city centre."

"Newcastle is seeing the benefit of the Government's urban renewal program in the form of renewed investor confidence in the city centre." Craig Baumann, Regional Planning



Port lease delivers \$1.75 billion to State

The successful leasing of Newcastle Port earlier this year has secured funds needed to revitalise Newcastle. When announcing the lease NSW Premier Mike Baird and Treasurer Andrew Constance stated that the lease would be seen as a great result for the people of NSW.

The Port will be leased for 98 years to Port of Newcastle Investments, a consortium which comprises Hastings Funds Management and China Merchants.

The long-term lease will deliver gross proceeds of \$1.75 billion. \$340 million from the proceeds will be used for the revitalisation of the Newcastle CBD, in addition to the \$120 million the Government has already allocated to the project, which includes a new light rail service.

The extra \$1.5 billion will be invested in NSW infrastructure, with 30 per cent to be directed toward projects in rural and regional NSW.

The remainder, more than \$1.2 billion, will be invested in the NSW Government's dedicated infrastructure fund, Restart NSW.

The NSW Government reached an agreement with Port of Newcastle Investments for the lease following a competitive five-month bidding process. Mr Constance said the two members of Port of Newcastle Investments are well-known, long-term global infrastructure investors, with an attractive track record in asset ownership, operations and developments.

Hastings Funds Management and China Merchants are equal partners in Port of Newcastle Investments. Hastings has been involved in many successful government asset transactions, including the Sydney Desalination Plant and Cairns and Mackay Airports.

China Merchants has a 140-year history as an owner and operator of ports and transport businesses. It has been operating in the trading and retail sector in Australia for more than 20 years. In 2010, it acquired leading Australian-based container pallet logistics provider, Loscam.

The NSW Government will continue to retain regulatory oversight of the Port of Newcastle as well as responsibility for a range of maritime safety and security functions, including emergency response, Harbour Master, Port Safety Operating Licence and pilotage functions. The State will also continue to manage Nobbys Head.

Newcastle Courthouse development

Local consultancy APP Corporation is managing the construction of the \$89.7 million new Newcastle Courthouse located at the corner of Hunter and Burwood Streets which will change the landscape of Newcastle's Civic Precinct.

John Holland began construction in early 2013 and the new Courthouse is well advanced. It is expected to be in use in 2015.

The new seven storey, 12,000 sqm building will be the largest and most technologically advanced NSW court complex outside of Sydney. It will replace the existing courthouse facilities which date back as far as 1892 and no longer meet the current functional needs of the courts. A conservation management plan for the old courthouse is being prepared to guide its adaptive reuse, and the building will be marketed for sale late 2014.

The new high security courthouse will include 10 courtrooms and two tribunal rooms and will host sittings of the Supreme, District, and Local Courts. The courthouse, which will be accessible to people with a disability, will also accommodate:

- holding cells
- jury assembly and deliberation areas
- legal interview rooms
- facilities for victims of crime and support groups
- a Sheriff's Office
- a state-of-the-art registry judicial chambers.

Solar panels, energy efficient air conditioning and the use of Newcastle Courthouse development natural light will minimise the building's carbon footprint.

Empire Hotel residential
redevelopment
(artist's impression).



Hunter
Development
Corporation



New apartments and commercial office space
on Honeysuckle Drive (artist's impression).

HDC – REVITALISING NEWCASTLE

Hunter Development Corporation (HDC) continues to contribute to the revitalisation of Newcastle's city centre through a variety of projects.

HDC is working closely with other agencies and stakeholders to build the Newcastle of the future.

www.hdc.nsw.gov.au



The extended **Worth Place Park**
will be family friendly open space.



Renew Newcastle celebrates five years

During a visit to his hometown of Newcastle in 2008, Marcus Westbury walked the length of Hunter Street to search out a venue for a small bar he hoped to open. The volume of empty properties that littered the CBD was at its peak. The Mall had a growing reputation for being unsafe after dark. The place was a virtual ghost town on weekends.

As Westbury wrote on his blog at the time, 'Returning to Hunter and King Streets every few months is like witnessing a time-lapse tragedy. Building after building, block after block, and street after street is falling empty and slipping into a state of decay. By my count there's something just short of 150 buildings on the main streets that are sitting in various states between vacated, empty, boarded up, abandoned, and ruined.'

It was a far cry from the Hunter Street Westbury recalled from his childhood when the footpaths would heave with people from all over Newcastle dressed up for a day of shopping in town.

Knowing that Newcastle is full of people with imagination who would love nothing more than to do something, anything, in these empty buildings, Westbury set about formulating a scheme that would allow these creative people access to empty spaces for little or no cost until the property owner got a better offer. The idea was so crazy simple it might just work.

After garnering the support of people willing to help cut through the red tape and legalese and a property owner prepared to collaborate, the first of several packed-out public meetings about Renew Newcastle was held in late 2008.

All was explained: Premises are 'loaned' to projects on a rolling 30-day license for a minimal fee. Property owners can swiftly resume control of the space if a better offer comes along. But in the meantime people are given the opportunity to test and develop their enterprise and the space they occupy is transformed into an interesting

place to visit.

On 16 January 2009 after trawling through more than 100 applications, Renew Newcastle's first ten creative projects moved into otherwise empty spaces, a sound and media gallery, an architecture installation, children's art workshop space, a photography exhibition space and an animation studio.

In the first 12 months of operation Renew Newcastle assisted a total of 29 creative retail and studio projects to open and negotiated the introduction of free wi-fi in Hunter Street Mall. Renew Newcastle has gone on to support a total of 149 creative and community projects to activate 65 otherwise empty properties. The scheme has since been replicated in cities around the world.

An independent study of the social and economic benefits of Renew Newcastle conducted by SGS Economics & Planning in 2012 confirms what experience has already shown:

Creative space activation generates new jobs, develops participant's skills, engages volunteers, creates intellectual capital, mitigates blight and improves business and community confidence and regional brand value.

The study determined that Renew Newcastle yields a return on investment of more than 10:1. And this doesn't include the value of the creative output resulting from the projects involved.

Renew Newcastle projects were directly referenced as one of the main reasons Newcastle was listed as one of the top ten cities to visit in Lonely Planet's Best in Travel 2011 – the first Australian city to ever make the list.

A report by Destination NSW shows a 25.5% increase in visitors to the Newcastle LGA for the four years up to September 2013. Hunter Street Mall is listed as visitors' second most popular destination.

From a virtual ghost town to the second most popular place to visit in Newcastle. Turns out it wasn't such a crazy idea after all. The bar on the other hand...

For more information visit www.renewnewcastle.org

THE NUMBERS: 2008-2014

- 149 creative projects supported by Renew Newcastle
- 65 otherwise empty properties activated by Renew Newcastle projects
- 12 property owners who have partnered with Renew Newcastle
- 12 professional development events for Newcastle creatives
- 15 guided walking tours conducted by Renew Newcastle
- 13 projects that have gone on to sign commercial leases graduates



Foot traffic generated by Renew projects in the CBD have brought new commercial tenants to the area.

Newcastle must aim high

Hunter Property Council Newcastle is no longer in the race with other Australian regional centres to create a competitive, livable and sustainable city. Ed Crawford, Chair of the Property Council's Hunter Division, said "We're now in a competition with regional cities across the Asia Pacific for the capital which attracts and accommodates smart growth."

"The Hunter's natural assets and location puts us at the epicentre of a new wave of offshore investment to fuel the next phase of renewal and it's an opportunity we need to seize."

Mr Crawford made the comments after political leaders from the Premier to the Lord Mayor, said Newcastle needed to get serious about capitalising on the potential to become a "jewel of the Asia Pacific".

His comments also followed news that Newcastle Airport's \$11 million expansion would give The Hunter direct links to the Asia Pacific for business, investment, tourism, education, regional produce and more.

Mr Crawford added, "As a region, we've always had a firm eye on linking with overseas export markets, from tourism to coal."

"For the first time, we can send local industry experts to capture investment dollars from those Asia Pacific markets because they are armed with a suite of Government policy settings that give certainty to major urban renewal projects."

He pointed to Minister for Planning Pru Goward's suggestion that aspects of the Goods Line project in Sydney could be used to reinvigorate Newcastle. They could include opening up a pedestrian and cycle network through to the harbour and elevated platforms for public entertainment, recreation and study areas.

"Our members know from their customers, regular Novocastrians, that this transformation is deserved and long overdue."

"The people of The Hunter get it they know Newcastle's revitalisation is more than a physical makeover."

"They know this is a generational opportunity to aim high and create a truly world-class regional capital not just for Australia, but for our booming part of the globe."

Activating the CBD

Newcastle NOW is a non-profit business improvement organisation, with its main role being activation of public spaces. "We don't do the big capital works projects that come under the domain of Council and State and Federal Governments. We're apolitical, working for the best outcomes of the city centre," says Edward Duc, Chairperson of Newcastle NOW.

Established about three years ago Newcastle NOW is an independent body funded by CBD business property owners. One of their first priorities was to form four main advisory groups to act as caretakers for their "village". It's a clever concept that engages local people in the place where they live, or work.

The groups include Civic, Darby, East End and West End. Honeysuckle is the fifth group and has most recently been created. Each advisory group is a committed group of volunteer residents and traders who are allocated a budget for projects to activate their areas through placemaking. Placemaking is a term used for low-cost, high-impact activity that enlivens an area, and it's also how some of the world's great cities, such as New York and Melbourne, have transformed themselves. Successful placemaking projects so far have been Darby Lane, Beresford Lane, Carpet on Bellevue, Little Birdwood Park, Hit the Bricks, and Wickham Parklet.

The installation of a brightly coloured parklet, transformed a previously empty section of Bellevue Street near Wickham Train Station, offering atmosphere, shade and a comfy place to sit. The West End Advisory Group and Newcastle NOW partnered with RailCorp and The City of Newcastle for this project.

Darby Street Community Garden is another Newcastle NOW project that is underway. At the corner of Bull Street and Darby Street is a fairly neglected little corner where a bus-stop stands. With a placemaking grant from the City of Newcastle and with collaboration between council, Newcastle NOW, property owners, urban farmers and other stakeholders, this little space is set to become a community garden. Local residents and visitors will be encouraged to engage in the space by planting and maintaining the garden, which will be filled with edible fruit trees, vegetables, herbs and medicinal plants. It's hoped that this project will inspire other community gardens in this city village.

Newcastle NOW has also been busy utilising the internet to connect with people. They've launched a new responsive website and geolocatable App that provides a central place for everyone to find information about what's on and where to shop, eat, drink, stay and play in the CBD. The App is called Newcastle NOW and is available for free download. They've also been key to getting free Wi-Fi out to over 50 locations in the CBD.

They welcome cruise ships into Newcastle, manage Nobbys Lighthouse & Grounds, and provide City Ambassadors. One of their other exciting collaborations is a landscape computing project called Kaooma. Using world first technology to capture data that can be used to measure everything from pedestrian traffic and sales conversion to the "vibe" on the street Kaooma

is currently in the running to win the Internet of Things global CISCO challenge.

Newcastle NOW also sponsors events and projects that attract people to the city, such as Newcastle Writers Festival, Hunt & Gather Markets, Nowruz Persian New Year, and Surfest, to name just a few.

Overall however it is advocacy that is the key role of Newcastle NOW. "We actively campaigned to have Nobbys excluded from the Port lease to ensure it stayed available to the community," said Edward "And we are now coordinating a significant community effort to refurbish the cottages." And at the moment he said, Newcastle NOW are focussing on working with Council to develop a parking strategy that will best meet the needs of the CBD.

For more information visit www.newcastlenow.org.au



Wickham Parklet – an activated space

Have a story?

Then we want
to **hear** from you!

Contact Garry on
(02) 49257760
or email garry@HBRmag.com.au



Newcastle NOW City Ambassadors John Paul and Hayden Evans helping out a visitor.

Affordable housing development to go ahead in Newcastle West

Development of the old Empire Hotel site has been announced with plans underway for a 14 storey apartment block that will include 25 affordable housing units and 16 units designed for residents with disabilities.

The NSW Government is contributing the land value of \$2.8 million to the deal, through the Hunter Development Corporation (HDC) which owns the land, and Newcastle City Council will contribute \$2.9 million from its Building Better Cities Housing Management and Development Committee.

Local consortium NewcastleFirst has been selected to redevelop the site. According to HDC General Manager Bob Hawes the NewcastleFirst consortium was specifically formed to develop the site according to a design by local architects EJE Architecture.

The building will include more than 100 apartments of various sizes and a component of commercial/retail space. It will also include a number of accessible independent living units spread over various levels, giving choice for residents with disabilities. When finalised, the NewcastleFirst's development application will need to be assessed by an independent planning consultant with the recommendations to be made to the Joint Regional Planning Panel.

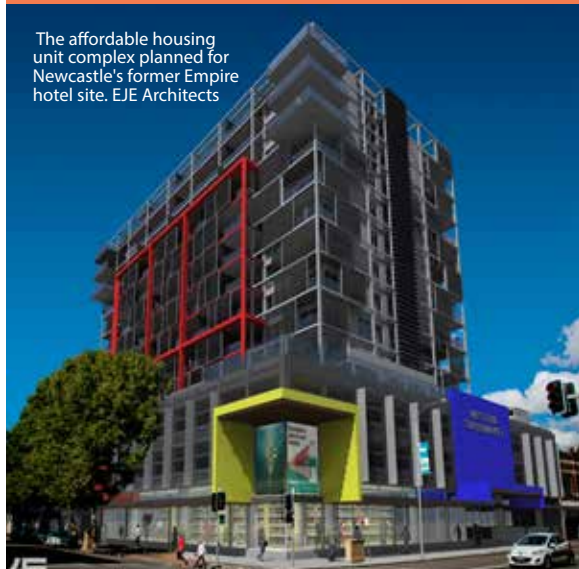
"Under this innovative agreement, the developer will be incorporating a minimum of 25 affordable housing units into a larger residential building. HDC intends to transfer its affordable housing units to Housing NSW to be ultimately vested in Compass Housing, a local affordable housing provider." Mr Hawes said.

Newcastle-based Compass Housing is the largest provider of social and affordable housing in regional Australia, CEO Greg Budworth said that this project will provide much needed affordable housing for local working people, and that transferring the title of the affordable housing properties provided another boost with Compass then able to leverage them to invest in more affordable housing for the city's people.

"This is some rare good news as the crisis in affordable housing in Newcastle and the Hunter worsens," Mr Budworth said. "In the Federal Budget the Government axed the National Rental Affordability Scheme (NRAS), which has big implications for our capacity to generate more affordable housing locally."

"This is some rare good news as the crisis in affordable housing in Newcastle and the Hunter worsens," Mr Budworth said. "In the Federal Budget the Government axed the National Rental Affordability Scheme (NRAS), which has big implications for our capacity to generate more affordable housing locally."

The affordable housing unit complex planned for Newcastle's former Empire hotel site. EJE Architects



Light Rail Route announced

The Newcastle Light Rail route has been decided with an announcement made at the end of May. The route decided upon travels east from the new Wickham transport interchange along the existing rail corridor, before moving south to connect with Hunter Street and Scott Street, terminating at Pacific Park.

Lord Mayor Jeff McCloy has said he is happy with the decision and is pleased that plans are progressing. "The announced alignment should catalyse business and open up spaces for wider community benefit for a new city. The Scott Street section allows the east end to flow easily to business and residential in the Urban Growth/GPT project. The Scott Street option means greater people circulation than the mall option. Plus light rail vehicle frequencies can increase with changing city density. The route also goes past the law and university precinct in Hunter Street."

Minister for Planning Pru Goward said "The route strikes the best balance in providing a quality transport outcome for Newcastle and also allows the city and its waterfront to be reconnected and revitalised."

The State government has allocated \$460 million to this project which

includes \$340 million that will come to the city through the sale of the Newcastle Port. Work will start on the removal of the existing heavy rail line before the end of the year.



Plans lodged for UoN's city campus

The University of Newcastle is making progress with their \$95million city campus, NeW Space with plans now lodged with the State government.

Local architects EJE have collaborated with Melbourne firm Lyons Architecture to develop a space that more than 2,500 students and 400 staff will occupy.

Early concepts for a technology rich, 10 storey high, vertical campus were revealed for the CBD education precinct in March this year. The site allocated for NeW Space is on the corner of Auckland and Hunter Streets. The building is due to be completed in time for the 2017 academic year.

According to architect firm EJE, NeWSpace has been conceived to become a great gathering space allowing the University to add to the life of inner city Newcastle. It will create spaces for students, academics and the community to meet and gather in a variety of ways, both formally and informally.

The University says a development application for the project will be lodged at the end of June and it will be processed as a state significant development.

\$30 million of the funding for the campus development comes from the Australian Government through the Education Investment Fund Regional Priorities Round, \$25 million from the NSW state government, and the University has committed an amount of \$40 million.



It's advice that matters, not price

Dallas Booth
National Insurance Brokers Association

We all accept that things can and do go wrong from time to time, with everything from major natural disasters ravaging entire communities, to little incidents that affect only one person or their family, such as a prang in the family car. To protect ourselves, we insure ourselves, our houses, cars, other possessions, and our businesses. And when things do go wrong, the insurance process responds.

Despite this, insurance can be a grudge purchase. For the most part, people pay their insurance premium each year and, fortunately, that is all that happens. They don't have a loss, and they don't have to make a claim. But if you do have a claim, then having the right insurance advice and cover, particularly with regard to business insurance, can save your very livelihood.

Business risks are great and varied and include:

- Loss of property
- Workplace injury and disease risks (workers compensation)
- Public liability
- In many cases, professional indemnity
- Management liability to protect your company
- Directors and Officers Liability to protect the company directors
- Cyber risks – to protect your computers, and the information on the computers
- Business interruption

Insurance can be a very complex product and most business owners don't have sufficient understanding of their unique risks and exposures to be certain that they are adequately covered if worst comes to worst. And if they're not, they can suffer losses which can cripple them financially, and destroy a lifetime's hard work.

That is why every business owner should use an insurance broker. A good broker will help you understand the risks you face, and advise on how best to manage those risks; provide you with tailored coverage for your business' unique risks at the best price; and in the event of a claim, go in to bat on your behalf to negotiate a settlement.

It's extremely easy to jump online to buy your business insurance directly, and hard to resist the temptation to base your decision on the lowest price available. But that can often mean you lack vital cover, potentially leading to financial heartache in the event of a claim. Insurance is like most other areas of business, you get what you pay for.

Insurance brokers are there to help and advise you. They understand all sorts of businesses, and will make sure you are fully protected if something does go wrong. That should be on the top of every business owner's agenda.

The not-for-profit National Insurance Brokers Association operates a free broker finder service to help business owners contact an insurance broker in their local area. For further information visit www.needabroker.com.au or telephone 1300 53 10 73.



Dallas Booth is Chief Executive Officer of the not-for profit National Insurance Brokers Association (NIBA). NIBA is the peak body for the insurance broking profession in Australia, representing an estimated 90% of brokers.

Whatever business you're in you need an insurance broker!



Find one near you at
needabroker.com.au or call 1300 53 10 73

needabroker.com.au 

Small business risk management

Narelle McClelland
The Business Centre

"Risk is like fire, controlled it will help you; if uncontrolled it will rise up and destroy you". Theodore Roosevelt

Risk is inherent in our everyday lives and we are continuously managing risk. As a business owner risk management is essential to protect the capital and time invested in your business. The goal is not to eliminate risk completely but to manage the risks to maximise opportunities and minimise negative outcomes. Risk Management requires forward thinking and a proactive approach to business management as well as achieving a balance between the costs of managing risks and the anticipated benefits.

Business Risks generally fall within one of the following categories:

- Strategic Risks which may be associated with operating in a particular industry
- Compliance Risks which involve the need to comply with laws and regulations
- Financial Risks which have to do with your business structure and the financial systems you have in place
- Operational risks associated with your operations and systems
- Market and Environmental risks which are external that you have little control over such as storms or natural disasters or changes in Government policy.

Some risks can be insured against with policies such as General Business Insurance including Product and Public Liability, Business Interruption, Fire and Theft plus depending on the nature of the business other more specific policies are available such as Professional Indemnity and Key Man Insurance. I recommend that every business start-up seek advice from their

Insurer or Insurance Broker to ensure all relevant insurances are taken out to minimise the impact of certain risks.

Risks need to be identified and managed on a continuous basis. Once risks have been identified you will need to conduct a risk analysis to categorise each risk according to its likelihood and consequence on the business. The Risks are then prioritised from highest to lowest and strategies and procedures put in place to minimise occurrence of the risk. Risk Management strategies need to be reviewed on an ongoing basis.

As a business owner your challenge is to infuse risk management into your workplace culture, your everyday business operations and those of your contractors and partners.

Business.gov.au have a good Business Continuity and Disaster Recovery Plan template that you may use or you may like to contact the Business Centre to arrange a time with a Business Advisor to assist you with your Risk Management Plan.

For further information call The Business Centre on (02) 4925 7700, email narelle@businesscentre.com.au or visit www.businesscentre.com.au

Narelle McClelland is General Manager of The Business Centre, a not-for-profit organisation supporting small business through business advisory services, mentoring and training. She holds a Bachelor of Commerce, majoring in Accounting, and is a Graduate of the Australian Institute of Company Directors (GAICD). Narelle has been a successful business owner and has a wealth of experience in business management and development.



Insuring your most valuable business assets

John Manuel
Prosperity Advisers Group

For many businesses, your most important asset is not the obvious physical assets but the key person or persons, and this includes you. Whether you are a major corporation or an SME you will have good people in critical positions that are key to your ongoing success. Just as it's wise to insure business assets against loss, it's good risk management to insure specialist or skilled people who create business profitability.

A key person is someone who provides the ideas, drive, initiative and skills that generate the profits needed for the survival and growth of the business. They could include:

- A managing director or CEO who provides strong leadership
- A sales/marketing manager whose unique contacts or business methods give the business a competitive edge
- A highly skilled specialist, who is largely responsible for attracting and keeping customers
- A finance manager who is a very astute 'money manager', the financial brains of the business and the reason for the corporate entity's good credit standing

If one of those key people is affected by a serious illness or even an untimely death, your business may need to think about, finding and integrating a suitable replacement, replacing profits, extra costs to hold market share, additional resources to meet contractual commitments, and maintaining customer and supplier confidence.

Insuring against Key Person risk means that your business will receive a lump sum payment to stabilise the business and help you make the necessary changes to recover from their loss.

It is the business that owns the policies and pays the premiums, and the business receives the proceeds if something happens to the key person.

After you've covered your businesses risks, it's then wise to consider your own personal risks. Working in a professional occupation brings a number of career and lifestyle opportunities. But are you doing everything you can to protect what you're building towards? As your life, family circumstances and career changes, you need an insurance plan that changes with you. So if you've never had a personal assessment of your personal insurances, or you had one quite some time ago, now may be a good time to give your insurances a boost.

Insurance inside super, for example, may not be providing you with the adequate cover you need to be financially secure. Did you know that you (or the beneficiary) may need to pay tax on certain types of insurances when they are held inside superannuation? There are a number of other cover types available outside super to give you more flexible, comprehensive protection. Personal insurances could even reduce your tax bill.

The best way to find out the types and amount of cover you need is to speak to a financial adviser. They can help you get the right cover, and make sure it's structured in a way that makes it as cost-effective as possible.

For further information call Prosperity Advisers on (02) 4907 7222, email jmanuel@prosperityadvisers.com.au or visit www.prosperityadvisers.com.au

John Manuel is a Director in the Financial Services division at Prosperity Advisers. He is both a Chartered Accountant and Financial Planner. In 2007 John was named as one of Australia's Top 50 Financial Planners by the Australian Financial Review Smart Investor Magazine. In 2013, he was one of 5 national finalists in the outstanding wealth/investment adviser category by the Australian Private Banking and Wealth Management council.



Exposing yourself can be risky

Matt Kerr
Pitcher Partners

Imagine sitting down with your partner on a Friday night with a glass of wine or your favourite beer and your conversation begins. What would you do if I died, or was unable to work? Would you continue running the business? Would you sell the business? What if you couldn't get the value we think the business is worth? How will you cope financially?

This is not really the type of conversation most people would have, regardless of whether it is a Friday night or not. This is however an important conversation that people need to have, to at least think about the consequences of certain events.

This is the basis of managing risks. Understanding and identifying how certain events/risks will impact on your circumstances and then taking steps to deal with these impacts. When applying this to your financial circumstances, once the risks have been identified you need to determine what financial impact that risk will have on your circumstances. When the financial impact is known you are in a better position to make a decision on how you will deal with that risk.

If you feel the risk does not have a material impact on your circumstance you may be willing to accept the risk, but at least you have thought about it and made a conscious decision on how you will deal with it. A more drastic solution may be to avoid the risk altogether, which for many business owners may not be a practical solution. You could also take steps to modify the risk, by implementing systems or other plans to reduce the likelihood of the risk occurring.

Finally you may want to transfer the financial impact of the risk to someone else – this is where insurance is valuable. For a premium, that is usually a relatively small portion of the sum insured, you can receive an amount of money, providing options to help deal with the risk.

As more people are setting up their own self managed superannuation funds, we are witnessing a growing issue where the fund is also being used to purchase properties. There is a risk associated with the potential death of a member of the fund and the requirement to pay out the death benefit. Where the bulk of the fund is invested in the property the trustees need to consider how the fund will get enough cash to pay the death benefit.

There are strategies to deal with this circumstance, one being obtaining life insurance within the fund to provide the liquidity needed to fund the death benefit – but care needs to be taken as to how the life insurance is structured within the fund. If not structured correctly you may find all the insurance has done is made the problem bigger. Getting advice from specialists that understand risk and self managed superannuation funds is crucial in this case.

Risk management is not always about insurances – more importantly it is about taking the time to think about your situation. Insurances are simply one way of dealing with the risk. Make time to talk about your circumstances with your advisor, who can help identify the risks and provide strategies to address these risks. It might not be a pleasant conversation to have but it is better to have it now whilst you are able to think about the impact rather than leave it until you have no choices.

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



Matt Kerr is a Senior Advisor at Pitcher Partners (authorised representative of Hillross Financial Services.) He is a Chartered Accountant, Certified Financial Planner and SMSF Specialist Advisor. For more than 20 years Matt has helped people gain a better understanding of their financial options.



CHANGE the way you do business



**PITCHER
PARTNERS**

ACCOUNTANTS
AUDITORS
ADVISORS

Scott Edden
Greg Farrow
Michael Minter
Wayne Russell
Geoff Thompson
David Wyatt



 an independent member of
**BAKER TILLY
INTERNATIONAL**

pitcher.com.au

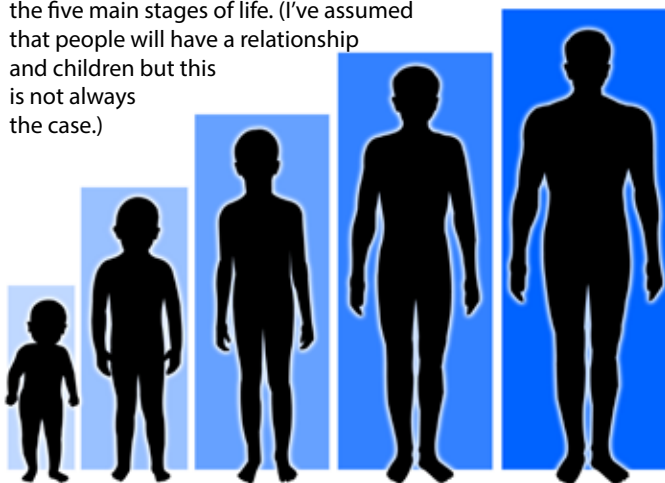
MELBOURNE | SYDNEY | PERTH | ADELAIDE | BRISBANE | NEWCASTLE | MAITLAND | SINGLETON

Protecting yourself through life's five stages

Matt Williams
JSA Group

Disaster-proofing your financial situation is essential to protect those who depend on you. By using life insurance, income protection, trauma insurance and total and permanent disability insurance you can ensure that your financial plan is 'self-completing' should you fall sick, get injured, or heaven forbid, die. Everyone's situation and need for each type of cover will vary. The only way to structure an effective plan is to do a risk analysis to formulate a personalised protection strategy.

Generally speaking, here are the main risk priorities at each of the five main stages of life. (I've assumed that people will have a relationship and children but this is not always the case.)



Matt Williams is an Adviser with JSA Group specialising in financial planning advice on personal life insurance, business insurance and succession planning, superannuation, investment, and cash flow advice. He has a Bachelor of Commerce and an Advanced Diploma in Financial Services (Financial Planning). He is a Director of the Hunter Young Professionals (formerly Newcastle & Hunter Junior Chamber).



15-24 Youthful Yearnings: We think we're invincible at this stage but there is merit in parents putting cover in place so that their children have some future insurability secured. The latter half of this stage sees the beginning of responsibilities, such as cars, credit cards and possibly a first home. These commitments bring the need for a protection plan to cover liabilities.

25-34 Mortgage Madness: Relationships and families often occur during this stage. Your income may be growing, but it is increasingly committed to a burgeoning list of expenses. Protection plans are essential to securing an independent way of covering these expenses, if you can't meet them. This would generally include the full range of life, disability and trauma insurance to cover all contingencies.

35-44 Changes and Choices: Family income is normally starting to peak, especially as the kids start to grow up and you and your partner are working. Retirement and investment planning options may open up, but people often have an even higher level of financial commitments, such as a larger mortgage and the regular expenses that come with a higher standard of living. Risk protection is vitally important for ensuring financial independence if disaster strikes.

45-55 Finally Free: The expense of children may now be tapering off but there will still be substantial commitments to be serviced, such as your mortgage. You may see an increased level of risk through emerging health issues. This makes it essential to maintain comprehensive cover, even though there may be some scope to reduce cover levels.

60+ Rest and Recreation: With the mortgage hopefully paid off and the children independent, your commitments may be diminishing. Partial and then full retirement will occur and investment income will gradually replace earned income. Fewer responsibilities need blanket protection but there's still a need for some levels of cover to fund family bequests and avoid passing financial burdens on to the kids.

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

For All Your Personal & Commercial Insurance Needs

PHONE NOW FOR A QUOTE
ROSS LEWIS 4958 5757 Fax 4958 5146

AFSL 244601



PO BOX 153 BOOLAROO 2284 36 MAIN ROAD BOOLAROO

- Business
- Commercial Motor Vehicle
- Landlord Protection
- Public Liability
- Strata Building
- Home & Contents
- Trade Insurance
- Personal Accident

Managing insurance within super

Ian Morante
NSF Super

If you were to do any research on insurance, you would soon see that having 'adequate' insurance cover is a common topic. There are also different types of insurance available, and ways to apply for cover.

Some 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.

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.

This article was prepared by the team at NSF Super, located in Charlestown. Call the team on 1800 025 241 or email enquiries@nsfsuper.com.au for more information on insurance options.

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



HBR

Hunter Business Review

Back issues available for viewing on our new website!

www.HBRmag.com.au





JUNE 2014
VOLUME 10 NUMBER 5
Print Post Approved 100002454

HBR

Hunter Business Review

Education & Training



Mining & Energy update

MIDAL CABLES FEATURE

Connecting & informing business people

Australia \$6.60
ISSN 2202 - 8838



Is your information protected?

Mark Bramley
OAMPS Insurance Brokers

Technology and globalisation are making the world a smaller place for fraudsters. As businesses are making the most of the upside of collaborative technologies so are cyber-criminals and the ability to accidentally commit security or privacy breaches. Australian public and private networks are under threat from security and privacy breaches every day.

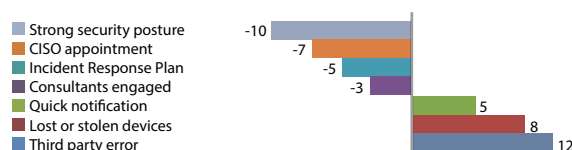
In the 2012 PWC Global Economic Crime Survey, Australians ranked cyber-crime the second most commonly experienced economic crime, just behind misappropriation. Prior to 2012, cybercrime didn't even have its own focus in the report. Cyber-crime is no longer the domain of young hackers; instead there are now a multitude of offenders with diverse motives. Additionally, security and privacy breaches can be committed by accident and without malice, such as inadvertent emails, or errors in sending mass emails.

One issue is cloud computing, it may offer a more flexible and lower cost facility, but there are risks inherent in storing data off-site. Many data centres for cloud providers are located in the US, Europe or Singapore, therefore your data would be entering different countries, where different laws and regulations apply. Cloud services pose a serious challenge for IT security protection. High profile data breaches such as Sony, Twitter, LivingSocial, Distribute IT, Melbourne IT's AAPT, and New York Times, to name just a few, show how easy it is to lose control of your information.

According to the Ponemon Institute, for the fourth consecutive year the cost per lost or stolen record has increased. In 2009, the cost per record was \$123, and the cost in 2012 increased to \$141. There has been a 23% increase in one year in the total average cost of data breach. The total cost of a data breach must bear in mind the following items:

- Expenses related to identifying and repairing the breach, e.g. hiring a forensic investigator
- Business interruption costs, e.g. loss of income due to the disruption to key network technology such as billing or customer service systems
- Notification costs and the possible hiring of a PR firm to limit reputational damage
- Credit monitoring or related costs
- Then there is the cost of data rectification, that is, the work needed to replace and reconstitute lost or damaged data

Seven factors that influence the cost of data breach:



The 2012 Cyber Crime and Security Survey by the Centre for Internet Safety revealed that more than 20% of the 250 Australian businesses surveyed suffered a cyber-attack in the past year. From cyber-crime alone, estimates of losses to Australian businesses range from upwards of \$595 million (The Australian Business Assessment of Computer User Security).

There have been a significant number of large breaches, including:

- **Target** (100million records)
- **Global Payments** (1.5 million records)
- **Yahoo!** (400 thousand passwords)
- **Wyndham Hotels** (600 thousand credit cards)
- **eHarmony** (1.5 million passwords)
- **LinkedIn** (6.5 million passwords)
- **Zappos** (24 million records)
- **Reserve Bank of Australia** (six computers infiltrated)
- **New York Times** (system interrupted).

One of the most high profile to date happened in 2011 when Sony suffered 100 million compromised records costing over \$300m with costs and legal expenses ongoing.

It is a company's responsibility, whether they are public or private to make sure that their network is protected in such a way that it doesn't become an unwitting participant in a cyber-attack. There is also an obligation to company shareholders that information in the company network is safe. Generally, traditional insurance policies do not cover costs associated with security and privacy breaches, which can leave businesses vulnerable. A Data Security and Privacy Protection policy can cover your company for both your first party liability expenses (i.e. business interruption, lost revenue, breach notification costs and investigation costs) as well as your third party liability expenses such as legal expenses and damages.

Cyber risks have an impact on nearly any business in Australia as most are dependent on some form of computer system. OAMPS we've found that more than 80% of Australian businesses do not have cyber insurance in their insurance programs. We understand the issues and have the expertise to inform, educate and advise on recommendations to position Australian businesses to avoid the major impact data security and privacy breaches can have.

For further information contact OAMPS on 1800 240 432, email newcastle@oamps.com.au or visit oamps.com.au



Mark Bramley is Branch Manager of OAMPS Insurance Brokers Newcastle and leads a team of 22 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.



Complete insurance
Working hard for you

At OAMPS Insurance Brokers, we use our strength and industry knowledge to help position you and your business to survive any insurable event.

Our national network of 26 offices helps to ensure your business, whatever its location, is supported by broking and claims experts who are focussed on protecting your livelihood every day.

Contact OAMPS today to find out how we can help to protect your business.

Free and direct to your nearest branch or visit:

1800 240 432 **oamps.com.au**

OAMPS Newcastle
newcastle@oamps.com.au
Sky Central, Ground level, East Tower
123 Pacific Highway,
Charlestown NSW 2290.
Ref: 0582



OAMPS
Insurance Brokers
AN ARTHUR J. GALLAGHER COMPANY

BORRELLI-QUIRK NEWCASTLE REAL ESTATE NEWCASTLE - HUNTER TOURISM & ACCOMMODATION

- Leading suppliers of quality, fully furnished and self contained accommodation for short or long stays in and around Newcastle.
- Beachfront, harbourfront, suburbs, 1 to 4 bedroom apartments and homes. Cleaning service available.
- A cost effective, more flexible and comfortable alternative for visitors and business colleagues.
- A phone call or email is all it takes to match your requirements promptly.

P: 49615566 E: joanne@bqnre.com.au
W: bqnre.com.au 1/91 Hannell Street, Wickham @ NCYC



SCORPION INTERNATIONAL A Division of POWERHOUSE LOGISTICS

Your global FREIGHT FORWARDER in the Hunter Newcastle office provides direct and immediate support for all your international freight needs:

- IATA Air - Seafreight - Imports - Exports
- Storage - Project Cargo - Customs Clearance and transport services.
- Online track and trace
- Supply chain management
- International Trade support



Please call for individualised cost analysis, comparison rates and service options on: 4962 1234 www.scorpioninternational.com. www.phl.net.au

ADAMSTOWN CLEANING SERVICE



Celebrating 20 years service to the Newcastle area

Unit 7, 7 Revelation Close Tighes Hill NSW 2297
Ph: (02) 49610145 Email: john@adamstowncleaning.com.au

CREST FINANCIAL SERVICES

Superannuation, Investment Advice, Retirement Planning, Insurance and Risk Protection.

(02) 4929 2552

Newcastle - East Maitland - Nelson Bay



FINANCIAL SERVICES

"Working together for your future"
www.crestfs.com.au

TONY CANT REAL ESTATE

Our expertise is helping commercial clients achieve their property goals. We are experienced, versatile, professional, innovative and community minded. Catering for all your real estate needs our extensive commercial team encapsulates honesty, quality service & results in every transaction.

Contact our award winning team today.

Phone: (02) 4933 6299

Email: commercial@tonycant.com.au



LAKE GROUP STRATA Strata & Community Title Managers

- Over 30 years managing property.
- Pre-purchase reports
- Set-up & establishment service
- Consultancy Service
- Servicing Newcastle, Lake Macquarie, Hunter Valley & Myall Lakes



www.lakegroupstrata.com

Phone: 02 4942 3305



For more business information visit:

www.HBRmag.com.au

HBR

Hunter Business Review

A fisherman from the city was out fishing on a lake in a small boat. He noticed another man in a small boat open his tackle box and take out a mirror. Being curious, the man rowed over and asked, "What is the mirror for?"

"That's my secret way to catch fish," said the other man. "Shine the mirror on the top of the water. The fish notice the spot of sun on the water above and they swim to the surface. Then I just reach down and net them and pull them into the boat."

"Wow! Does that really work?"

"You bet it does."

"Would you be interested in selling that mirror? I'll give you \$30 for it."

"Well, okay."

After the money was transferred, the city fisherman asked, "By the way, how many fish have you caught this week?"

"You're the sixth," he said.

Ducking into confession with a turkey in his arms, Brian said, "Forgive me, Father, for I have sinned. I stole this turkey to feed my family. Would you take it and settle my guilt?"

"Certainly not," said the Priest. "You must return it to the one from whom you stole it."

"I tried," Brian sobbed, "but he refused. Oh, Father, what should I do?"

"If what you say is true, then it is all right for you to keep it for your family."

Thanking the Priest, Brian hurried off.

When confession was over, the Priest returned to his residence. When he walked into the kitchen, he found that someone had stolen his turkey.



The Professor stood before his class of twenty senior organic biology students, about to hand out the final exam.

"I want to say that it's been a pleasure teaching you this semester. I know you've all worked extremely hard and many of you are off to medical school after summer."

So that no one gets their GPA messed up because they might have been celebrating a bit too much this week, anyone who would like to opt out of the final exam today will receive a 'B' for the course."

There was much rejoicing in the class as students got up, walked to the front of the class, and took the Professor up on his offer.

As the last taker left the room, the Professor looked out over the handful of remaining students and asked, "Anyone else? This is your last chance."

One final student rose up and opted out of the final.

The Professor closed the door and took attendance of those students remaining. "I'm glad to see you believe in yourself," he said. "You all get 'A's'."

A pregnant Irish woman from Dublin gets in a car accident and falls into a deep coma.

Asleep for nearly 6 months, when she wakes up she sees that she is no longer pregnant and frantically asks the doctor about her baby.

The doctor replies, "Ma'am you had twins! A boy and a girl, your brother from Cork came in and named them."

The woman thinks to herself, "Oh no, not my brother... he's an idiot!" She then asks the doctor, "Well, what's the girl's name?"

"Denise."

"Wow, that's not a bad name, I like it! What's the boy's name?"

"Denephew."

QUOTE OF THE MONTH

"Accountants are in the past, managers are in the present, and leaders are in the future"

- Paul Orfalea

AUSTRALIAN
NATIONAL
PRINT AWARDS
Gold Medal
Winners
2013



WANT TO STAND OUT FROM THE CROWD ? The Hunter Region's Premier Print Group.

Extensive range of services:

Design

Award winning offset and digital printing

Online customised print management portal

Multi-channel marketing

Warehousing and distribution

Kitting and packing

QR Codes

Transactional Mail

Direct Mail

Digital Asset Management



NSW PRINT
INDUSTRY
CRAFTSMANSHIP
AWARDS
Gold and Bronze
Medal Winners
2012

NCP Printing now with Print National



NCP is a division of the Bright Print Group of Companies
8-10 Frank Street Wetherill Park NSW 2164 Australia | www.brightprintgroup.com.au

NCP Printing Newcastle

14 Channel Rd, Steel River Industrial Park
Mayfield West NSW 2304

02 4926 1300

E: sales@ncp.com.au

www.ncpprinting.com.au



HBR

Hunter Business Review

Readers name: _____

Job title: _____

Business Name: _____

Address: _____

State: _____ **Postcode:** _____

Phone: _____

Email: _____

Subscribe now!

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

For less than \$1 a week, you can receive your personally addressed copy of each issue of HBR mailed to you.

I wish to subscribe to HBR for

☐ 1 year - \$55 ☐ 2 years - \$99

☐ Cheque enclosed or please charge my credit card.

☐ Mastercard ☐ Visa

Card no: - - - - / - - - - / - - - - / - - - -

Card holders name: _____

Expiry date: _____ **CVV:** _____

Send to :

HBR Subscriptions,
PO Box 853 Hamilton, NSW 2303
or fax to (02) 4925 2570 or email
to judy@HBRmag.com.au

Further information is available at www.HBRmag.com.au



IS YOUR WORKPLACE LOOKING DATED?



Evoke Projects can turn your office, reception area or showroom, into a place where your team enjoys working and your clients feel welcomed.

Let us design and create an inspirational and motivational environment that increases employee engagement and productivity.

For a stress free fitout or refurbishment contact Evoke Projects today.

1300 720 692

info@evokeprojects.com.au
www.evokeprojects.com.au

Workplace transformations - Est.1969

Brisbane | Newcastle | Sydney | Melbourne | Perth

