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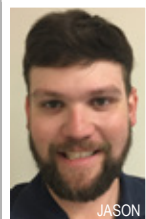
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This issue includes the annual Manufacturing feature, highlighting and celebrating the importance of manufacturing to this region.

Manufacturers rarely receive the accolades they deserve, partly because manufacturers are usually busy getting on with work rather than singing their praises and partly because of a lack of knowledge by the

general public and our leaders.

Manufacturing is a vital part of our economy and a vital contributor the future prosperity of our region and nation.

Some still have the image of manufacturing equating to grease and overalls but in most cases this is far from the truth for modern manufacturing.

Successful manufacturers are embracing technology and innovation to offer new solutions to the marketplace and exporting globally, in some cases even to countries such as China that have a reputation for low cost manufacturing. These manufacturers understand that there is always a market for unique solutions that offer significant benefits.

So why is manufacturing so important?

For a start, manufacturing is the second largest direct employer in the Hunter, providing jobs for thousands of locals.

Modern manufacturing is a high skills area and a major trainer of employees, providing them with a valuable skill set for life.

The export of locally manufactured goods and allied services, as well as the replacement of imports, makes major contributions to a healthier balance of trade for Australia.

We all know that innovation is a vital economic ingredient for the 21st century and modern manufacturing embraces innovation to help build wealth for the entire country.

Finally, what is not understood by many, is that manufacturing has a huge multiplier effect, estimated to be up to 5, meaning that the indirect benefits are huge. You may not consider yourself involved in manufacturing, but your business or job may very well have manufacturing to thank for its existence.

So next time you think about manufacturing, don't think of last century factories, think of innovative businesses that are leading the way in helping to create a stronger economy and future for all of us.

Garry Hardie
Editor & Publisher

ON THIS MONTH'S COVER

Hunter Manufacturer of the Year 2018, McLanahan. Managing Director Neil Hunt is holding the Manufacturer of the Year award at the front of their new facility in Cameron Park.



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Council commits to next stage in Scone Regional Airport Upgrade

Upper Hunter Shire Council has voted to proceed to the next phase of the major upgrade project at the Scone Regional Airport.

Upper Hunter Shire Mayor Wayne Bedggood said Council was already heading in the right direction with the management of the airport and its facilities, and this significant investment would benefit the Shire.

"Additional grant funding is being sought to assist with the total upgrade project which Council wishes to cap at \$20 million," he said.

"Investment in the airport will promote tourism, encourage new residents and businesses, and create new jobs for the region.

"The upgrade is also critical to the safe operations of aircraft activity," he said.

"The airport is an important community asset for all of the Upper Hunter region as it provides critical and lifesaving Aviation Emergency Services. Last financial year there were in excess of 620 landings by emergency service aircraft including Air Ambulance, Westpac Helicopter, Child Flight and RFS.

"The upgrades will not only continue to support these services, but will ensure the existing airport businesses are able to continue to operate and to enable growth with additional aviation services and businesses."

The project will include upgrades to airside infrastructure including runway, taxiways, aprons and lighting, and the construction of a Scone Aviation Visitor Attraction, which has

secured a \$6.2 million grant from the NSW Government's Regional Growth - Environment and Tourism Fund, announced in May 2018 by Michael Johnsen MP, Member for Upper Hunter.

The Aviation Visitor Attraction will be one of only a few in the world to offer the opportunity for joy flights in World War II aircraft and 'behind the scenes' viewing of aircraft restoration work. It will be an all-year-round attraction building on the popularity of the Warbirds over Scone Airshow which will occur every two years.

"There is a wide audience for vintage aviation from families to history buffs and flying enthusiasts," Cr Bedggood said.

"With the completion of the feasibility stage for the airport upgrade, Council has confidence that there is a strong business case to invest in the airport and to continue into the next phase of a five phase project plan. Council will review the project at the end of each phase to ensure the project benefits, costs, risks and schedule are in line with the business case. Using this methodology will enable Council to approve each phase and ensure appropriate due diligence and investigation has been completed."

Plans for the Scone Regional Airport are detailed in the Masterplan prepared by three consulting, which was adopted by Council in June 2016. Further upgrade plans with detailed infrastructure layout will be released shortly.



RFS aircraft at Scone Airport

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New gourmet airport dining

Newcastle Airport has unveiled a new dining outlet, Valley & Vine, committed to supporting local produce and suppliers of the Hunter region. Valley & Vine (formerly Epicure Kitchen Café) strengthens the Airport's commitment to showcasing and supporting the incredible food, beverages and tourism experiences from across the local region.

The revitalised restaurant uses a large range of locally sourced products with an extensive menu of gourmet meals made-to-order in the open-plan kitchen by experienced head chef Shaun O'Connor.

To complement the new dining experience at Valley & Vine, diners can now enjoy a handpicked selection of craft beers on tap from local brewery IronBark Hill Brewhouse. This joins the extensive array of local beers and wines available at Newcastle Airport. All licensed retailers serve 100% Hunter Valley wines from award-winning wineries including Audrey Wilkinson, Tyrrell's Wines, Margan Wines, and Peter Drayton Wines.

The launch of Valley & Vine will also celebrate another much-loved local produce brand joining the list of local product stocked at the Airport – Hunter Belle Cheese. Amongst Australia's best for cheese, Hunter Belle Cheese produces unique, artisan cheese hand made using traditional methods. Premium Hunter cheese and condiment boards are now available from Broughton & Bay bar. Each board uses gourmet produce from local suppliers Hunter Belle Cheeses and Pukara Estate.

Other Hunter artisan brands available across Newcastle Airport retail outlets include Hunter Valley Cookies, Snows Artisan Bakery, Pukara Estate, Trevor Dickinson, Murray's Craft Brewing Co, and more.



Funding for Lake Macquarie football

Parliamentary Secretary for the Hunter Scot MacDonald MLC has announced a \$2.25 million NSW Government grant for Stage Two of the Lake Macquarie Regional Football Facility from the Regional Sports Infrastructure Fund.

Mr MacDonald said the grant, in conjunction with \$750,000 in co-funding from Northern NSW Football, would upgrade the Lake Macquarie Regional Football Facility which will benefit Northern NSW Football's capacity to engage young girls in talented player pathway and host events of regional, state, national and international significance.

"The grant for Stage Two will fund construction of a multi-purpose building with a dedicated football education centre, installation of 200 lux sports field lights to increase hours of play on a turf football pitch at the entrance of the facility, as well as new changerooms and toilets for players and match officials," Mr MacDonald said.

Council supports the future of Nelson Bay

On 25 September Port Stephens Council adopted a new town centre and foreshore implementation plan, after an amendment was moved by Cr Nell.

Cr Nell's amendment, which was based on five storeys in the core of the town centre and eight storeys along the edges of the centre which was supported five votes to four.

Newly elected Deputy Mayor of Port Stephens Councillor Sarah Smith says now is the time to move Nelson Bay forward:

"Many of us have been talking about the future of Nelson Bay for some time now, and as a Council we acknowledge that doing nothing is not an option.

"The town centre has stagnated and we need to diversify to ensure its future. This plan will help move Nelson Bay forward as a key regional centre for Port Stephens, as part of the wider Hunter Region.

"We're proposing to increase building heights but with new guidelines in place to optimise design excellence, maximise view sharing, increase natural light to public areas and activate street frontages for all.

"We as Council are investing heavily in the bay to bring people back and build a vibrant local community all year round," Deputy Mayor Smith said.

Leah Jay Manager Wins Prestigious Award

Pippa Rowntree, Marketing Manager at Leah Jay, has won the Operational Leadership Award at the 2018 Real Estate Institute of New South Wales Awards for Excellence.

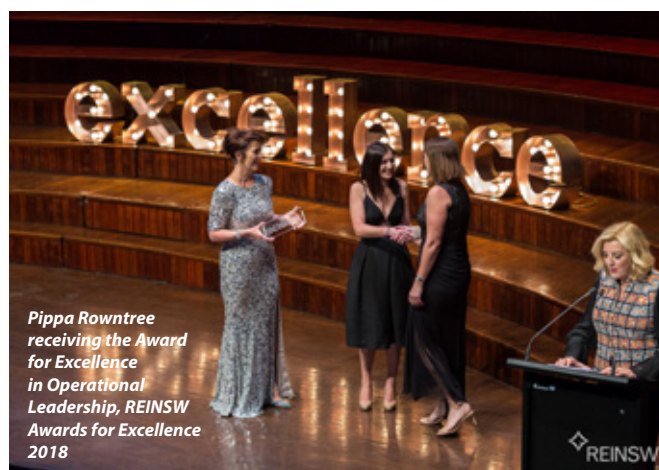
Ms Rowntree is a two-time finalist at the REINSW Awards, having also been nominated for the Communications award in 2017. As a member of Leah Jay's executive team, she carries the title of Marketing Manager, though her role is far more diverse, as her experience and skills have allowed her to take on broader functions across the business.

The Awards for Excellence are the biggest and most respected industry awards in NSW. Operational Leadership is a brand-new category for 2018, recognising the outstanding contributions and achievements of individuals working in operational leadership positions.

Leah Jay's three other finalists at this year's Awards were: Leah Jay (John Greig OAM Community Service Award), Belmont office (Residential Property Management Team Award) and Melanie Frith (Operational Support Award).

Michelle McLean, Senior Property Manager at Leah Jay Belmont and Chair of the REINSW Property Management Chapter, also received a Service Recognition award on the evening for her contribution to the review of the Residential Tenancies Act.

With eight total REINSW Award wins and 23 finalist nominations, Leah Jay is the most awarded property management agency in NSW.



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Commercial and Retail Leasing Opportunities now available in Hunter Street Mall

Newcastle's largest office building proposed by DOMA Group

A significant development application has been lodged by DOMA Group, proposing a major new CBD office space as part of the recently announced redevelopment of the former Store site.

The redevelopment will see the creation of 15,000 sqm of A grade office space in the city's west end, creating the largest stand-alone office building in Newcastle.

In April this year, the Minister for Infrastructure and Transport announced DOMA Group was awarded the tender to develop the former Store site on a 12,000 sqm footprint as a master planned mixed use development, including delivery of a revitalised bus interchange as part of the upgrade.

General Manager, Development of DOMA Group, Gavin Edgar said, "We have worked very closely with Bates Smart architects to create an innovative design for the renewal of the site, in conjunction with Transport for NSW and Hunter & Central Coast Development Corporation".

"We will deliver a large mixed-use development comprising of office space, bus interchange, residential towers, retail and car parking. The DA has been lodged for the approval of the new office space. Said Mr Edgar. "This is the second DA to be lodged on the site following a structured carpark DA that is currently under assessment by Newcastle Council"

Simon Swaney, Managing Director of leading architecture firm Bates Smart added, "The former Store site proposes a revitalised public domain and a high-quality collection of new buildings that are seamlessly knitted together by accessible and active spaces."

"The office space will be anchored by NSW Government tenants under a pre-commitment for 10 years with Property for NSW, which extends Doma Group's capability in securing long term office tenants, having completed the 7,100 sqm Gosford ATO Office in March and a 13,200 sqm Office pre-recommitted to the ACT Government for 20 years adjacent to the transport interchange in Dickson, ACT."



The Store redevelopment marks DOMA Group's seventh investment in Newcastle. It is scheduled to be ready for occupation late 2020 and will be built by BLOC.

Big plans for Greater Newcastle

A first-ever metropolitan plan for Greater Newcastle, launched on 17 September, sets the framework for new investment and growth in job opportunities, housing, public spaces and transport.

The plan will help drive long term, sustainable growth and development with a strong emphasis on liveability, local jobs within 30 minutes of home and ready access to open space and recreation areas.

The plan sets out strategies and actions that will drive sustainable growth across Cessnock City, Lake Macquarie City, Maitland City, Newcastle City and Port Stephens communities, which together make up Greater Newcastle. The NSW Government has committed \$1 million in funding this financial year to support this continued growth and development.

Minister for Planning and Housing Anthony Roberts said the Greater Newcastle Metropolitan Plan was the first metropolitan plan prepared outside a capital city in Australia and was the key to unlocking the future of Greater Newcastle.

"The new Metropolitan Plan builds on our existing \$650 million investment in the transformation of this great waterfront city to create more job opportunities, new housing and attractive public spaces connected to better transport," Mr Roberts said.

"It puts the strategy firmly in place to attract more businesses and skilled workers, and to maximise the commercial business opportunities of the Port of Newcastle and Newcastle's expanding airport, bringing greater exports and critical tourism capital."



Jirsch Sutherland

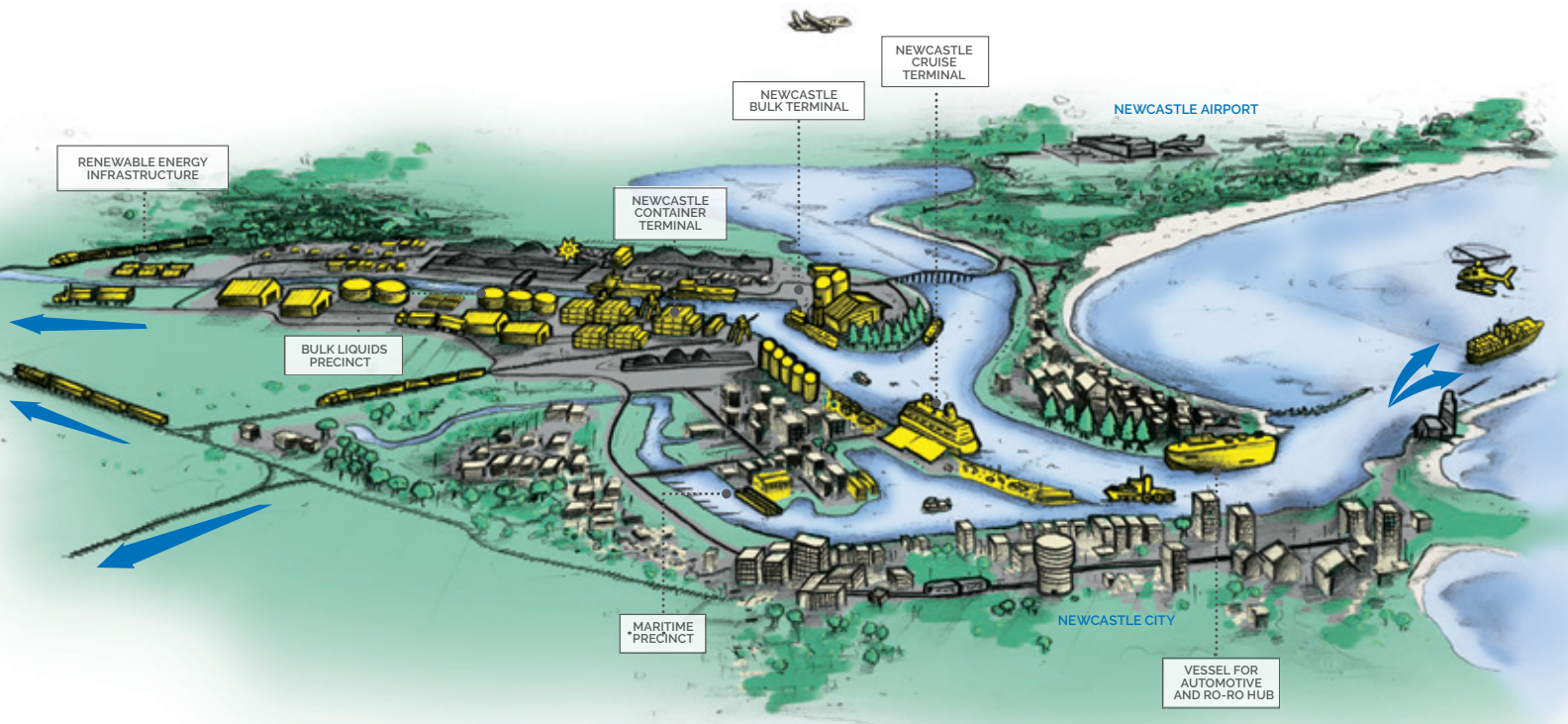
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Pictured: A conceptual illustration of a future Port of Newcastle.



PORT MASTER PLAN 2040

The Port Master Plan sets out a vision for the Port to 2040, outlining significant development opportunities that will support the prosperity and diversification of Newcastle and the region into the future.

Key projects include:

- The **Newcastle Container Terminal** in Mayfield;
- The **Newcastle Bulk Terminal** in Walsh Point;
- A specialised **Automotive and Ro-Ro Hub**;
- Supporting the **Maritime Precinct** in Carrington;
- Construction of the **Newcastle Cruise Terminal** in Carrington; and
- The continuation and growth of major bulk trades including **coal, fuel, fertiliser, wheat and mineral concentrates**.

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Local company continues investment into the revitalisation of the CBD

Local company GWH has announced that they are the successful proponent of the EOI tender for the redevelopment of Darby Plaza.

The GWH submission and concept proposed a façade design housing a true mixed use development. The proposed development will include retail space activating Darby Plaza, A-grade commercial office spaces, the potential for hotel style accommodation and a mix of residential apartments.

GWH Managing Director, Jonathan Craig welcomed the news as a fantastic opportunity for the local company to continue their investment into the growth and revitalisation of the CBD.

"Strong sales on our other projects gives us every confidence in the local property market and Darby Plaza provides the perfect opportunity to create a place where people can live and work in the heart of the CBD".

"GWH recognises Darby Plaza as a key site due to its central location and its vital link to Darby Street, Hunter Street and Honeysuckle precinct."



"Our vision for a true mixed use development will bring a great opportunity for ground floor retail and commercial offices to activate this area".

The re-development will also see a continuation of the collaboration between GWH and architects DBI.

GWH is currently developing and constructing the Centrale Apartments in Broadmeadow and Lake Macquarie's tallest building Highpoint in Charlestown.

HVTC hits first century with Service NSW partnership

More than one hundred people have kick-started new careers with Service NSW thanks to an innovative partnership between the government agency and Group Training specialist, HVTC.

Since February this year, the two organisations have successfully placed 105 trainees to 65 service centres across the state. These trainees will complete a Certificate III Customer Engagement qualification over a 12-month period while working in customer service and administration roles for Service NSW.

HVTC coordinated a pilot program through the Goulburn and Parkes Service Centres, where five employees successfully completed traineeships and were subsequently employed full time. Following its success, the program was delivered on a larger scale across the state, with HVTC tasked to recruit 100 new trainees in three months.

HVTC CEO Sharon Smith said HVTC not only met this target, but helped Service NSW achieve some of their employment goals along the way.

"Together we have provided valuable employment and training opportunities to school leavers and job seekers in many rural and regional communities with traditionally high youth unemployment rates," she said.

"This included increasing the number of Indigenous employees working at Service NSW with the recruitment of eight Indigenous trainees. We also increased the participation of workers under 25 years of age to align with Service NSW's long-term succession planning.

"In the short-term, the trainees have provided immediate support for the roll-out of two new programs; the CTP refund program and the Active Kids program."

Talk to Larissa Howard



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600 jobs slated for \$90 million Bennetts Green retail development

Construction is poised to begin on a landmark 30,000 sqm retail centre in Lake Macquarie set to create more than 825 full-time-equivalent jobs during construction and more than 600 full-time jobs once complete.

Spotlight Group, which owns the Spotlight and Anaconda retail chains, received the green light in September from the NSW Government to commence work on the first stage of a \$90 million centre fronting the Pacific Highway at Bennetts Green.

A Bunnings Warehouse and Spotlight and Anaconda stores will anchor the site, with a number of other businesses, including two fast food outlets and a service station, also included in the plans.

Mayor of Lake Macquarie, Cr Kay Fraser, said the centre – the largest retail development in the city since the 2010 expansion of Charlestown Square – would provide an enormous boost to the local economy.

Stage One, approved by the NSW Government's Hunter & Central Coast Regional Planning Panel, consists of the Bunnings Warehouse at the southern end of the site, the central block of retailers including Anaconda and a fast food outlet, and utilities infrastructure works. Spotlight Group will improve footpaths and roads around parts of the site, with new traffic lights installed on the Pacific Highway about 150 m south of the Groves Road intersection.

The company has lodged development applications with Council for Stages Two and Three. Stage Two includes Spotlight, while Stage Three comprises a service station and second fast food outlet. These are expected to be processed by the end of the year.

Of the \$20.3 million sale price of the land in 2016, \$5.58 million was transferred to Council's Property Investment Reserve.

The remaining \$14.73 million went into Council's Community Land Reserve, to be spent on community infrastructure.

Projects either planned or underway to receive funding through the land sale include:

- Windale Skate Park relocation
- Windale library and community centre construction
- Scrubby Creek restoration (Windale)
- Munibung Road extension
- Pearson Street Mall upgrade (Charlestown)

The new centre is expected to open within 14 months.



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Successful community port fund projects announced

Projects that light up Newcastle's stunning harbour make up some of the successful applications in Round 4 of the 2018 Newcastle Port Community Contribution Fund.

Parliamentary Secretary for the Hunter Scot MacDonald MLC announced that five new community infrastructure projects would benefit from the Round 4 Fund, with a total value of \$1.35 million going into projects to enhance the port-side areas for the community.

"I am pleased to announce that a good mixture of community activation and port-side infrastructure works make up this year's successful projects," Mr MacDonald said.

"The \$1.35 million will be awarded to Projecting Newcastle, Cottage Creek Beautification, Seafarer Volunteer Service, Camp Shortland Precinct Activation, and Lightscape.

"The largest single grant this year is \$450,000 towards Hunter Water's work to explore Cottage Creek Beautification - Bank Amenity Works. Pending environmental investigations, community engagement, design and approvals, the project could see new vegetation, open areas and promenades introduced along the stormwater channel, stretching from the rail line to Honeysuckle Drive."

Hunter Water's Managing Director Jim Bentley said Hunter Water welcomed the \$450,000 grant.

"This grant will allow Hunter Water to continue its exploration of the liveability and public amenity benefits of naturalising the existing Cottage Creek channel, and allow us to work with our communities and stakeholders to finalise design, environmental investigations and approvals," Mr Bentley said.

"Naturalising the Cottage Creek stormwater channel would transform the current concrete waterway into a thriving space for community recreation and greatly improve the environmental and social amenity of the area."



Cottage Creek - Artist Impression

"There are also two separate lighting/projection projects that will add attractive activation to the harbour, with the University of Newcastle successful with its Honeysuckle Lightscape project and GrainCorp successful with its Projecting Newcastle initiative," Mr MacDonald said.

These will use state-of-the-art laser technology to project images and video onto some of Newcastle's iconic structures and landscapes, providing safe night-time attractions to bring people into the city after dark.

In addition to this, the city will benefit from significant infrastructure improvement with Newcastle City Council's Camp Shortland Precinct Activation that involves temporary infrastructure improvements to the Camp Shortland site, including children's play areas, walkways, seating and exercise equipment.

The next round of applications under the Newcastle Port Community Contribution will open in early 2019.

Local company leads the way with Members Kiosk developments

SENPOS, the Point of Sale (POS) arm of Sharp Electronics Group launched its game-changing Members Kiosk to a very receptive Club market in August at the Australasian Gaming Expo. The fully functional members hub not only streamlines the membership sign-up and renewal process, it also allows customers to order food, allocate a buzzer number, purchase raffle tickets, create a bar tab and pay using credit card or promotion points. Developed over 12 months in-house by Newcastle software engineers, the cutting-edge technology offers venue patrons a brand new customer experience.

Darren Zink, Head Developer at SENPOS explains, "In the same way that SENPOS was originally born from a gap in the POS market, so too is our Members Kiosk.

"Kiosks aren't new – but the current Kiosks in Club venues are extremely limiting – they only offer one or two functions and spit out a ticket.

"Our team knew a Kiosk could and should offer more, considering the investment venues make when they purchase one, and the software in this Kiosk allows for so much more patron engagement."

The Kiosk is the product of extensive research and consultative effort with many Clubs across Australia. It ties seamlessly into the SENPOS environment, meaning it can be managed centrally from the back of house and provides management with real-time data on kiosk engagement, member card swipes, points awarded and redeemed and daily games wins.



SENPOS Head software developer Darren Zink and the game-changing Members Kiosk.



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Charity Ball nets \$100,000 for hospital refurbishment

On 10 October Newcastle Coal Infrastructure Group presented a cheque for \$101,740 to the John Hunter Children's Hospital after the company raised the funds at its biennial Charity Ball in September.

The gala event, which is organised by NCIG employees, is a chance for the organisation to celebrate their achievements and to give thanks to the many employees, businesses and community members who form the NCIG family. It is also a way of recognising and contributing to an outstanding community organisation such as the John Hunter Children's Hospital.

NCIG CEO Aaron Johansen said the company was delighted to support such a worthy cause.

"Our people do a fabulous job in supporting the community, and this presentation to John Hunter Hospital is testament to the team who worked so hard in pulling the event together, and the wonderful services the hospital provides for thousands of children who are unfortunately admitted every year," Aaron said.

But it was not just NCIG who dug deep for this event, with contractors and vendors all showed their support through sponsoring the event as well, with many also making large contributions.

John Hunter Hospital's Manager Communication, Fundraising and Volunteering, Lucas Coleman said they were overwhelmed by the support from NCIG.

The funds raised from the Newcastle Coal Infrastructure Group Ball will benefit the thousands of children and young people who are admitted to the Children's Hospital each year. "These funds will go toward the refurbishment of a four-bed patient room in the J1 Adolescent Ward, a room that has not been refurbished since the hospital opened in 1991. Once complete, the children and young people admitted to the room will be welcomed into a bright, colourful and vibrant space, which will enhance their healthcare experience," said Mr Coleman.



NCIG's Ball Committee presented the cheque to John Hunter Hospital's Lucas Coleman.



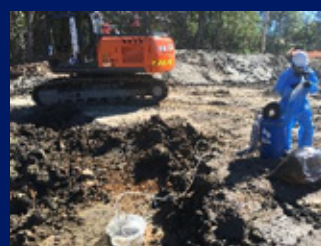
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Southern Cross Austereo offering new opportunities for the Hunter

Southern Cross Austereo have a history of presenting engaging content and media platforms right across Australia. The Hunter now has the opportunity to take advantage of this marketing scope with Southern Cross Australia – Newcastle, the fourth largest office of the Network.

The move from Charlestown to the Honeysuckle district has broadened the horizon significantly, being in the hub of the advancing City of Newcastle and having awesome harbour views.

They have also announced a rebrand to one of the country's most iconic brands from KOFM to Newcastle's 102.9 Triple M.

The station will continue to offer local content, including the Brekkie Show with Tanya and Steve with its variety of music, sport and comedy.

"Being part of the National award-winning Network brings more opportunity for the local region. KOFM will always be honoured," said Tanya Wilks.

Steve Graham agreed saying "While the logo will change, the best of the business remains the same, but we have access to huge, new resources."

In addition, Kennedy Molloy with Jane Kennedy and Mick Molloy will be heard each weekday afternoon from 4 pm to 6 pm as well as the Triple M NRL call from Thursday to Sunday during footy season.

Nick, Jess and Simon will continue to head up the Hit106.9 Brekkie Show, after becoming a successful threesome in January this year.

"We really are extended family members...working with Jess and Nick is the best playlist every day," Nick said.

From July 2018, SCA has also offered 9NBN from a local sales perspective in NSW. Also aligning with the iconic local NBN News and other premium content including The Block, Today and NRL.

Their Digital Marketing Agency (DMA) round out their multi-media approach, allowing a message to be seen and heard on variable online impressions and trackable platforms.

Their community spirit is also entrenched in the region with SCA's National Fundraiser - Give Me 5 for Kids. Supporting and raising funds for local children's hospital wards across regional Australia. SCA Newcastle raised over \$250,000 for the cause in 2018.



\$1.6 million for sports and recreation upgrades across Port Stephens

Sporting and recreation facilities across Port Stephens will receive a \$1.6 million boost from the NSW Government's Stronger Country Communities Fund.

Announced on 28 September by Catherine Cusack MLC, the grants will fund a number of key projects across the Port Stephens local government area including new playgrounds, new playing surfaces and new shared paths.

\$650,000 will go towards stage two of the Birubi Point Aboriginal Place works, which have been designed in consultation with the community. The works include the construction of a viewing platform and interpretive signage, as well as a new playground, skate park, public amenities and more.

A further \$978,000 will go towards sporting and recreation facilities across the Port Stephens local government area, including:

- \$200,000 to upgrade the Tilligerry Tennis Clubhouse, including a total internal and external repaint, roof replacement, addition of a sheltered seating area, construction of accessible amenities, and internal renovations.
- \$200,000 to construct two new croquet lawn courts at Tomaree Regional Sports Complex in Nelson Bay. A new access road will also be built, and drainage and irrigation works will be carried out.
- \$100,000 for a major upgrade to spectator seating at Bowthorne Oval in Wallalong to accommodate the Seaham Bowthorne Football Club and Bowthorne Cricket Club.
- \$80,000 to revitalise the recreation area and provide access for all at Bagnalls Beach Reserve in Corlette, including a new playground with soft fall flooring and pathways, as well as new picnic tables and a water bubbler.
- \$200,000 for King Park Regional Sports Complex in Raymond Terrace to construct three all-access amenities, as well as a ramp and pathways.
- \$198,000 for a major overhaul of playing surfaces at Yulong Oval in Medowie (however, this is dependent on securing additional funding).

Hunter United's strong results reveal a growing alternative to big banks

The head of a local, customer owned financial institution says another strong set of annual results shows people are responding to alternatives to the Big 4 to meet their banking needs.

Hunter United has released its 2017/18 results ahead of its November AGM.

CEO Tim Blomfield said lending and deposits for the Hunter based mutual are up again due to locals switching from the big banks. In the last financial year, total lending assets rose by 8% while deposits grew by 9%. Total assets also grew by 9% to almost \$330 million. He said with capital adequacy above 16%, the credit union remains very safe and secure. This growth has delivered a 27% increase in net profit to \$536,000.

Mr Blomfield said because Hunter United doesn't have shareholders, those profits will continue to be reinvested to benefit members.

Last financial year's reinvestment saw the introduction of a new branch format for Hunter United in the Stockland Greenhills Shopping Centre which included a self-serve teller infinity machine, the first of its kind in the region.

It also joined the New Payments Platform (NPP) during the year, enabling it to offer real time payments to its members via Osko and PayID.

"Online loan enquiries and social media engagement with members continues to rise," Mr Blomfield said.

"We have 30% of members interacting with us on social media, a figure well above the big banks and other local financial institutions," he said.

While technology plays an important role in banking to meet customer's changing needs, Mr Blomfield said it is Hunter United's local staff who provide its biggest point of difference.

"Last year we invested more into staff development with a third of all staff involved in externally recognised training programs."

The proportion of Hunter-based customers rose again this year and they now account for more than 90% of members.

"The Royal Commission has helped us by shining a spotlight on some of the poor behaviour by larger financial institutions.

"Customers are rightly disappointed, yet the dominance of the Big 4 remains with people generally being slow to switch.

"That's why these results are so pleasing, especially given the intense banking competition in this region."



REACHING MORE PEOPLE IN NEWCASTLE

241,000

PEOPLE TUNE IN TO SCA RADIO
IN NEWCASTLE EACH WEEK*

439,339

PEOPLE TUNE IN TO 9NBN
NEWCASTLE EACH WEEK**

SCA RADIO IS STILL #1 & #2*



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SOURCE: *GFK NEWCASTLE SURVEY 2, 2018. P10+ CUME REACH / SHARE, MON-SUN ROS.

**REGIONAL TAM, TOTAL PEOPLE, 1 MIN CUME, SURVEY 6 2018, 15 JULY TO 11 AUGUST 2018 INCLUSIVE, 0200-2600, CONSOLIDATED 7, SUN-SAT

NSW Australia's number one destination again

NSW has broken records with the latest round of National Visitor Survey results revealing in the year ending June 2018, 32.9 million domestic visitors (+9.3%) stayed 103.3 million nights (+6.7%) and spent \$19.8 billion (+15.2%).

The impressive growth in spend (+15.2%) was almost double NSW's nearest contender, Victoria (+8.0%).

Minister for Tourism and Major Events Adam Marshall said visitors were not just coming to see Sydney, but more and more people were travelling to rural and regional towns to experience the State's renowned hospitality and attractions.

"These results are the highest on record and show the work the NSW Government is doing in delivering results for the tourism industry which directly employs more than 171,000 people in our State," Mr Marshall said.

"I'm very proud that rural and regional NSW leads regional Australia in domestic visitors and has achieved its highest number of domestic visitors, nights and expenditure on record.

"The NSW Government has set the State's first regional tourism target of \$25 billion in visitor expenditure in rural and regional NSW by 2030, so that every corner of NSW gets its fair share of the record tourist dollars."

The North Coast (+8%), Hunter (+13%), Central NSW (+15%) and Capital Country (+21%) regions all posted significant visitor growth and across regional NSW overall visitor numbers grew by 9%.

Both Intrastate and Interstate visitor numbers to NSW were up 1.5 million and up 1.3 million, respectively.

New Singleton Council initiative nurtures fledgling business ideas

In partnership with the Business Centre, the Business Hub and the Futurepreneurs, Singleton Council has launched the Business Start-Up Assistance Program to support potential entrepreneurs take their idea from conception to a successful operating business.

The initiative is open to residents of the Singleton local government area, providing one-on-one support to guide people through the start-up process using professional business advisor resources offered through the Futurepreneurs Program, the Business Centre located in Singleton or the Hunter Valley Hub located in Kurri Kurri. Funding is also available to help future business owners continue to develop their idea.

Natalie Zagninski, Council's Manager Strategy and Engagement, said starting a business could be daunting but the Business Start-Up Assistance Program was designed to make the process as easy as possible, as well as provide encouragement and practical assistance.

Singleton residents can book a time to talk to Council's Economic Planner about the program, or pick up a Business Start-Up Assistance Pack from Council's Customer Service Centre.

The Start-up pack contains:

- Information Sheet
- Starting Your Business Checklist
- Checklist Companion
- Develop and Implement a Business Vision
- Business and Domain Names Information

"The program is designed around the free resources available through the Business Centre, the Business Hub and the Futurepreneurs to support people in the first steps of establishing a new business," she said.

"Our future business owners can also apply for \$300 in funding from Singleton Council for ongoing one-on-one assistance with the Singleton Business Centre.

"Anyone with a business idea really has nothing to lose by coming in to talk to us about their vision, and everything to gain with a network of assistance available to them to make it happen."

Alex Hardy named as International Emerging Leader by Institute of Internal Auditors

Prosperity has announced that Alex Hardy has received international recognition by being named as one of the Emerging Leaders for 2018 by the Institute of Internal Auditors. He is the only Australian to make the prestigious list.

The panel of internal audit professionals who selected 15 emerging leaders from around the globe were impressed most of all by the honoree's passion for both the technical specifics and broad scope of their work.

They can't wait, the judges discovered, to maximise the opportunities internal audit offers to influence organisations' strategy and success at the highest level. The judges report said that this year's group of young leaders is exceptional. The standout practitioners exude talent, approach their work with passion, and are driven toward continuous improvement.

2018 has been a stellar year for Alex recently winning the Young Leaders in Finance award as well as being promoted to Associate Director at Prosperity. Additionally Alex continues to excel in the external audit space. Having the technical skills to provide clients with an internal and external audit perspective is valuable.

On being included in the emerging leaders list, Alex said he was humbled by the win. "It's a special feeling. The validation of being included in an international list for all of the things we do on a day-to-day basis and the strategies we are putting in place for the future makes me very proud of the team at Prosperity," he said.

Allan McKeown, CEO and Founder of Prosperity Advisers Group says, "We are very proud to have Alex as part of the Prosperity team and are delighted that his hard work, knowledge and passion for his clients has been recognised."



Thiess awarded \$1.2 billion Mt Arthur Coal contract

CIMIC Group's global mining services provider, Thiess, has secured a A\$1.2 billion contract from BHP to provide mining services at the Mt Arthur Coal operation in the Hunter Valley, Australia.

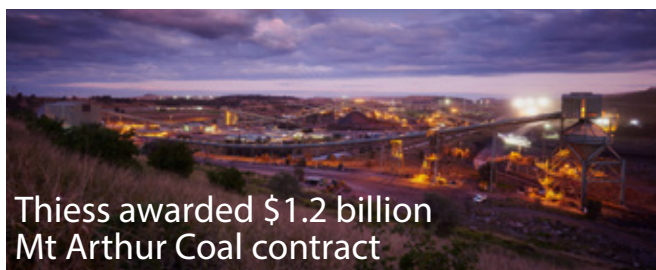
This new five-year contract builds on Thiess' existing agreement and expands the scope of Thiess' operations to include additional services as mine operator of the southern end of the Mt Arthur Coal operations (the Ayredale and Roxburgh Pits). Under the new contract Thiess will perform mine design, planning and scheduling services, drill and blast operations, overburden removal and coal mining.

CIMIC Group Chief Executive Officer Michael Wright said: "This is the third successive contract that Thiess has secured with BHP at Mt Arthur Coal. It recognises our team's specialist mining capability within the Hunter Valley's complex geology and our team's ability to work flexibly with our client."

CIMIC Group Executive Mining and Mineral Processing and Thiess Managing Director Douglas Thompson said: "We have a proud history in the region and working with BHP. We're pleased to continue our work at Mt Arthur Coal's southern operations and support local jobs, suppliers and businesses.

"We look forward to contributing to the success of the Mt Arthur Coal operation."

The scope of works will create up to 300 permanent, locally-based roles.



NOVEMBER 2018 EDITION

We thank the following organisations for sponsoring **#HunterInnovate** and supporting innovation in our region.



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THE ABUNDANCE OF OPPORTUNITIES FOR OUR FUTURE

Jamie Sy
 SingularityU

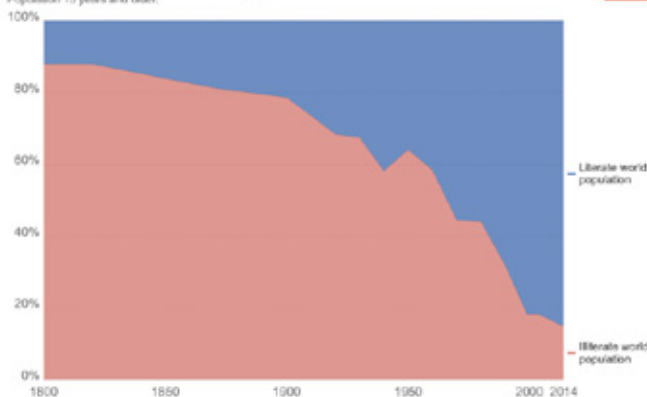
Recently, I was fortunate to attend both the SingularityU Leadership Forum and the Global Summit in San Francisco. We were a diverse group from over 100 countries made up of corporate executives, start-ups, entrepreneurs and people running NGOs. These are leaders acting as catalysts for making the world a better place as well as their own community.

I was surrounded by a diverse group of leaders at the Leadership Forum, all with a common goal to make the world abundant. The experience has opened my eyes. This is something I cannot unsee. I've always had a positive outlook. After being exposed to all this my positivity is off the chart.

The biggest message I'd like to share from the experience is knowing there is an abundance of opportunity out there. It is mind blowing.

We truly are living in the most extraordinary time in human history.

Literate and illiterate world population
 Population 15 years and older.



The percentage of people who are literate is increasing life expectancy has more than doubled since the 1900s integrated circuits are 30,000 times faster since the 1960s,

These are just a few examples of the progress we have made in the last 100 years.

The only constant in this world is change. And the power that each individual has to change the world is greater than ever. So what does this mean for us all?

The abundance of opportunities out there can be quite overwhelming. It's important to stay focused on the impact that we want to make.

Set your purpose

What do you genuinely care about?

We wake up every morning wanting to do something amazing and then our daily routine takes over. What if you had everything you needed in life? The fact that we're in Australia is already a blessing! Think about what your calling is, your purpose. Then focus on that! Set an intention. And make it big! This is what we call a Moonshot!

Pursue your Moonshot

Use the abundance of resources to pursue that Moonshot. There are more options available for funding now than ever before and great crowd-funding solutions. Your big idea can be the next innovation that shapes life on our planet.

Bring out the human capabilities that are already naturally within us and continue to exercise these natural skills so they don't get left behind. Let's create a world where everyone has access to the best education, healthcare, and access.

Jamie Sy is a Chapter Leader for the SingularityU Newcastle Chapter, the first SU Chapter in Australia. Her driving force is helping encourage people to go for their moonshot goals. She gets excited about having a positive impact, providing possibilities and sharing stories of those who need a broader reach.

NEW SPACES IGNITE IDEAS



Ready to take your startup to the next level? The Integrated Innovation Network (I2N) offers two modern University co-working spaces at Hunter St and Williamtown for entrepreneurs, inventors and researchers.

Connect, network, collaborate and innovate.

NEWCASTLE.EDU.AU/COWORKING

BRAIN POWER AND THE EFFECT OF TECH

Christina Gerakiteys
UtopiaX

An article in the Australian Financial Review on 24 October 2012 focused on research out of Oxford University by neuroscientist Susan Greenfield and focused on technology shortcutting brain power.

"Technology should be a means rather than an end," says neuroscientist Susan Greenfield, who warns that our addiction to social media and devices will come at a cost to our skills and productivity.

Fast forward to 2018 and the rhetoric hasn't changed.

We are constantly being warned by neuroscientists that the human brain adapts to its environment and our environment is changing and becoming more technology centred, more we only need to navigate the web we don't really need to think, more we don't need to solve the problem we can surf the net for a solution, more we don't need to read we can watch it on Youtube instead, more I'll study it online for free and think about the qual...

Greenfield mentions a survey in the UK where the results indicated that 91% of teachers believe children's attention spans are becoming shorter because of their growing addiction to screens. And there is no shortage of screen-based technology that children have access to, from television, to computer, tablets or iPads, and mobile phones. Consider then the multiplicity of activities available on these screens - anywhere - anytime.

Some children are involved in very little imaginative play, very little rough and tumble play, very little dress up play and little music and art. Some don't even wander around the neighbourhood anymore and those that do usually have a mobile phone with them. I was at a restaurant not long ago and observed three children with their parents having breakfast. All five of them were paying more attention to their mobile devices than each other. Have a quick look around next time you are out for coffee and see what kind of conversations are happening around you.

But I digress - back to the survey. Survey said that children are spending three times as much time in front of screens than they do with their head in a book. Now think about what they are watching. The duration of the scenes in movies, comics and video games these days is FAST, with some shots lasting less than one second. Think back and compare that to the older cartoons that you grew up with. In Pokemon and Dragon Ball Z the duration of the shots/scenes is slow by comparison. If you are old enough to remember Kimba the White Lion or the Flintstones you can probably make a cup of tea before the shots change.

Our brains have come to expect constant change and the result of all the extra stimuli, is the incomplete formation of brain pathways in children. The lack of rough and tumble play allowed between children (we don't want little Johnny to get hurt now do we) means that the empathy centres in the brain are not forming properly. When I was little, my favourite Sunday afternoon game was the family wrestle - determined little girls and one ex boxing champion father, trying to pin shoulders on the ground for the count of three. We learnt how far we could go before causing pain, how to recognise the signs that someone was indeed experiencing pain. Nowadays video games with blood, death and destruction can desensitise those who play them! All while we teach AI to read human expressions and show empathy!

"Our best work comes when we blend humanity with technology. What do humans need?"

Tom Kelly from IDEO

A 2014 study from the University of California found that children who went five days without exposure to technology were much better at reading human emotions than kids who had access to televisions, computers and phones.

The fact that we spend less time in face-to-face communication and more time in front of screens could signal potential problems understanding body language and effectively working in teams in workplaces - unless of course they are all virtual and we can communicate behind a screen of some description! Apparently we will be very good at processing multitudes of information but not real smart about understanding it.

Back to empathy - in 2010 the University of Michigan released a study that found that college students had empathy levels 40% lower than students of twenty or thirty years ago, with the biggest decline in empathy levels occurring since 2000.

We can't ditch technology - there are so many benefits to having it. We just need to be clever, creative and innovative in how we engage with it. Technology is here to stay and the exponential changes it has made to education, health and agriculture have been life-changing and lifesaving. Technology has democratized education, demonetized services and dematerialized our lives to the extent where we can carry a music device, phone, torch, weather advisor and encyclopedia in our pockets.

Tom Kelly from IDEO wrote in his book *Creative Confidence*, "Our best work comes when we blend humanity with technology. What do humans need?" We are the predictors and creators of technology. It works for us.

You must excuse me now. I have to txt my children (they are in the room next door), that it's time for bed. I'll facetime them a kiss goodnight while I shop on line for tomorrow's groceries. Then I had better check with Suri what I actually have on tomorrow before asking Alexa to turn off the lights.

For further information contact Christina on 0425 236 156, email christina@utopiax.global or visit www.utopiax.global



Christina Gerakiteys is founder of UtopiaX, assisting people and organisations to think differently about creating fearless change. UtopiaX delivers innovative and creative programs, inspiring key-note speaking, and unique retreats.

INNOVATING AGRICULTURE WITH 3,000 YEAR OLD METHOD

Erin Williams
Livestock Guardian Dogs Australia

The use of Livestock Guardian Dogs (LGDs) to address Australia's burgeoning livestock predation issues, especially from wild dogs, doesn't exist here on the scale it does in other countries - yet. The potential is immeasurable.

This strategy has proven to be so highly effective over the last 2,000+ years, that it can achieve a 100% success rate in preventing livestock predation.

In their countries of origin, Livestock Guardian Dogs are considered THE PRIMARY STRATEGY for addressing livestock predation. In Australia, so little is known about LGDs, how to apply them and their benefits, that we still refer to their use as a 'Complimentary Strategy!' Currently Australia's 'Primary Strategy' for predation prevention is toxic baiting with 1080 poison. Unfortunately, this strategy doesn't discriminate between other living species and the wild dogs it targets. It is also toxic to humans.

Farmers who are being impacted by predation of their livestock are quick to tell you that trapping, baiting and shooting are not turning the tide on the growing wild dog issues across our nation. Continuing to siphon tax payer dollars into these strategies is 'throwing good money after bad money' and at best, these strategies are band aid solutions. At worst, the increase in government funding currently being thrown at baiting is destroying Australia's fragile ecosystems at a rapid rate, as well as wasting funding that could be directed at sustainable strategies, proven to get results.

And fear is the driving force. Fear within the farming community and fear within the government, under pressure to fix the growing wild dog issues.

It is absolutely plausible that we will NOT be able to restore our most fragile ecosystems if the madness continues. We just need to look at the lessons coming out of Yellowstone National Park. 25 years ago the obliteration of the wolf, an apex predator, from that park, resulted in a 'trophic cascade' of the park's ecosystems. The term "How the Wolves of Yellowstone Changed the River" is explained in a wonderful documentary, Lords of Nature, available at www.lordsofnature.org

Recent research is warning that complete restoration of Yellowstone's ecosystems may not be possible. Ever. We have much to learn from the mistakes of others.

What we don't understand here in Australia is what is understood and has been practiced in the countries of origin of Livestock Guardian Dogs, that it is possible to have a well-balanced co-existence between agriculture and natural ecosystems as a result.

On a grander scale, what this innovation boldly promises, is a reconciliation between Agriculture and Conservation. Currently, both are at loggerheads.

The conservation movement is already onboard with this strategy. As with any innovation, the biggest block is a we've always done it this way mindset.

Education is key, with workshops, case studies of successful operators already utilising LGDs, ongoing support via consultancy, and using rural presentations/events to demystify some common misunderstandings. It's time to educate the fear away!



Erin Williams has a background in Agriculture, 35+ years working with dogs, a science-based qualification in dog behaviour and administers a Facebook Group training LGDs across the globe. She conceived the need for Livestock Guardian Dogs Australia with the goal of providing education, practical coaching and ongoing support for this strategy to Australian farmers.



We have assisted more than 200 business customers to identify water savings in excess of 1.2 billion litres, through initiatives including installing efficient fixtures, finding hidden leaks, and providing alternate water solutions.

Let us help you love water. Find out more at hunterwater.com/lovewater



STEMMING CREATIVITY AND SCIENCE

Peggy Mangovski
Mania Studio

What do Leonardo Da Vinci, Nikola Tesla and Albert Einstein have in common? A deep appreciation of the arts and the ability to harness creativity for invention.

It is no secret the world is changing rapidly with digital disruption creating an uncertain future for our children, particularly those without essential STEM (Science, Technology, Engineering and Mathematics) skills.

The Australian government is investing vast amounts of resources and money into boosting STEM careers and education. But simply being exposed to these areas of study isn't enough to ensure success in globally competitive markets.

Art and creativity are the key ingredients to exploring and promoting the beautiful connections within STEM. Art and creativity allow us to communicate our unique ideas and solutions in meaningful ways that transcend generations and cultures.

Art encourages us to take risks and think outside the box, necessary when designing innovative solutions to human problems. It is important we provide our children and communities with opportunities to learn STEM skills in an artistic forum.

Art Mania has developed a series of creative workshops exploring the connections between Science, Technology, Engineering and Mathematics. The workshops will provide opportunities for children and teens to explore STEM concepts in a stress free, creative environment. Participants will learn about electricity and Computer Science through practice, fun and hands-on artistic experiences.

The first workshops will be conducted during the January 2019 school holiday period. Parents are also welcomed to join the fun," Fee Madigan, Director of Art Mania studio said. Secure a spot to a future of possibility.

For more information contact Art Mania Studio on 02 4955 0509, email hello@artmaniasstudio.com.au or visit artmaniasstudio.com.au.



Peggy Mangovski is the STEM specialist at Art Mania Studio, a creative community hub that offers a wide variety of classes, workshops and courses.

LOCAL INNOVATIONS SET TO MAKE LAKE MAC SMARTER

Devices that count visitors to city parks, monitor noise levels in our streets or even log the number of times public toilets flush each day could soon help Lake Macquarie be a better place to live.

The cutting-edge gadgets were among the finalists presented on 30 October as part of Lake Macquarie City Council's Smart Liveable Neighbourhoods Challenge.

Built and Natural Assets Director David Hughes said the contest tasked some of the region's brightest minds with creating prototype devices that harnessed Lake Mac's new Long Range Wide Area Network (LoRaWAN).

"A citywide LoRaWAN has the potential to significantly improve countless facets of our day to day life," Mr Hughes said.

"We want to make the most of this infrastructure, and this challenge sheds light on how we might do that.

"Investing in new digital infrastructure not only improves delivery of Council services, it provides a creative outlet for local talent."

LoRaWAN is a low-cost platform that allows devices – often small, cheap and battery operated – to communicate with each other and a home base via the internet.

It bypasses the need to connect to the internet via more expensive 3G and 4G networks.

Devices tailored for LoRaWAN use can range from tiny people-counters monitoring the number of visitors to a playground or dog exercise area to sensors tracking noise, temperature or other ambient conditions.

The five finalists in the Smart Liveable Neighbourhoods Challenge were:

- A decibel meter to help planners and researchers better understand local noise levels and noise pollution;
- An amenities usage monitor to count toilet flush frequency, to enable better scheduling of cleaning and servicing;
- A gate counter to count people visiting city parks;
- A garbage bin sensor to monitor when a bin is full and how quickly it fills; and
- A sports field controller to remotely control lights, sprinklers, toilet locks and other amenities.

Mayor of Lake Macquarie, Cr Kay Fraser, said the sports field controller – devised by local engineer Chris Evans – won the day for its practicality and wide range of applications.

Mr Evans said the potential of Lake Mac's LoRaWAN was limited only by the imagination of innovators and the needs of the community.

"My ideas spawn from common inconveniences, and winning this competition is validation of those ideas. It lets me know I can start pursuing them to the next stage," he said.

Cr Fraser congratulated all entrants.

"The prototypes presented today really demonstrate the potential depth and breadth of our LoRaWAN infrastructure," Cr Fraser said.

"With further investigation and refinement, innovations such as these will improve the way we serve our community, and will make Lake Macquarie's public spaces better for everyone."

Cr Fraser said nurturing talent through competitions such as the Smart Liveable Neighbourhoods Challenge further positioned Lake Macquarie as a test bed for innovation.

"Embracing new technology and the people behind will have long-term benefits for our city," Cr Fraser said.

LET'S TALK WITH

1. In a few words tell us about your current role.

I am the Administration Manager for the Hunter Manufacturing Awards Inc., (HMA), a not for profit organisation showcasing manufacturing excellence in the Region. Working with a Board of Directors, I organise monthly board meetings, preparing the agenda and minutes for each meeting. Each year begins with securing sponsorships for the Awards' event. In April the HMA Launch event is held on the premises of the previous Manufacturer of the Year winner. A second networking event is held, usually in July. The gala event, The Awards' Event, held on the 3rd Friday in October, entails much organisation from the securing of and payment for seating, theme ideas, invitation design, program book layout and the gathering of information from sponsors and partners' advertisements as well as information about the current year's finalists. There is also communication with the multi-media production team and the media, judging panel and entertainers, theme decoration and many other areas.

2. How have you reached this point in your professional life?

When I left school, I completed a Secretarial Course at Maitland Technical College, then began my first job at Courtaulds Australia Limited, which was located on the site of today's Tomago Aluminium Company. It seems ironic that, as a young woman starting out in the 'typing pool' in my first job, that I would retire from full time employment at the same location, but under a different company, some 35 years later. During my career, time was taken out to raise a daughter and two sons with my husband Ian. Other roles have included working in Real Estate Valuation, the Family Law Court of Australia and Aberdare County Council - always using my secretarial and organisational skills. After 18.5 years at Tomago Aluminium, I retired from my position as Executive Assistant to the CEO and in 2005 I took a year off and spent a lot of assisting my daughter and son-in-law with their baby daughter in Sydney. During that year I was approached by a Director of the HMA Board who explained that the Board was seeking a person to manage and co-ordinate the HMA Gala Event as well as the other responsibilities. In January 2007, I took on the role of HMA Administration Manager and, I am still there after 12 years! The role is diversified and I have worked with many fantastic Board members. My contact with manufacturing companies, sponsors, supporters and partners is very enjoyable I have formed some great friendships.

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

I admit that of late, I have not had much time to relax or seek outside interests. When I do have spare time on my hands, I like to walk, do pilates or yoga. I do take advantage of listening to music when driving in the car as I find that relaxing and, when possible, I like to escape to the movies. Spending time with family and friends is special to me; it is always a pleasure to share some good wines and food and relax on a Sunday afternoon - the combination usually leads to good conversation and laughter.

4. Where do you find inspiration?

People who lead busy lives and have lifestyle balance inspire me! I am afraid I haven't quite managed that yet, and as I am getting older, I had better hurry up and find a way to capture it! I have a friend who is into yoga. She is very disciplined, making sure she puts her yoga before her other daily tasks, works her appointments around her yoga classes etc. I would like to get to the point where I was disciplined enough to put my personal wishes first, at least to the point that if I did so, it would make everything else feel a lot calmer and stress free! My children and four grandchildren also inspire me. They are a great joy to my husband and me. As I grow older, it becomes apparent that family is the most important thing in life.

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

In the secretarial field it is important to not only have the practical skills and technical knowledge, but also the intangible skills, such as a good attitude, flexibility, adaptability, patience and reliability - these are some of the key success strategies. A natural ability to use discretion and diplomacy and to maintain confidentiality is essential as well. Of course, these skills are also very important in life, not just in the secretarial field! Over the years I have learned to cope with many tasks and directions at the same time, it is important to be one step ahead. I don't like to leave matters to 'luck' or to the 'last minute'. I always like to ensure that I have plenty of time 'up my sleeve' in the event something goes wrong.

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

I have always loved to dance. When I was a young girl, my sister, cousins and I would raise money for the Red Cross by holding back-yard concerts. I always danced the 'Dying Swan' in a white tutu and ballet shoes. I truly believed I was a classical dancer, making up the steps as I danced. No one ever laughed at me (not that I could see), so I thought I was pretty good! As an adult, I took part in Jazz Ballet classes and I even appeared on



Carol McEwan

stage at the University of Newcastle's Griffin Duncan Theatre with other like-minded, same aged, ladies - it was a very enjoyable phase in my life - great exercise and developing good friendships.

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

I was born and raised in the Hunter - I definitely consider it 'home'. The speed of revitalisation that is currently occurring is almost surreal - the Hunter is fast becoming the region it should have been a decade ago. It is thanks to many forward-thinking people that this is happening - that says a lot for what the Hunter has on offer. With the influx of people from big city areas, the Hunter now has many world class restaurants. It is important that Government does not overlook the Hunter and its potential to offer employment opportunities. To have a Cruise Terminal in Newcastle would open the Hunter to the world - tourism has a big part to play in the Hunter's future growth and for further investment, I believe. With this development there is a need, of course, to ensure that the correct infrastructure is included. Sometimes this very important consideration is given barely a second thought in the rush to develop housing estates and apartments. However, unless transport, schools and hospitals are included in the development, there is no real benefit to those who work and live in the Region. During my years with HMA I have seen a very big change in manufacturing - what it used to be to what it has become. Innovation is the key to moving forward and this is happening not just with small to medium enterprises, but also, with the larger companies. The Hunter should become a 'manufacturing hub' with the manufacturing sector that already exists. We have the companies with the know-how, expertise, dedication and drive to make this possible.

8. What's your favourite Hunter restaurant/café/bar?

In Maitland, my husband and I often introduce the Fratelli Roma Italian restaurant to friends. It is always simple and delicious. Furthermore, I like to support the local businesses. Also, 'JERF', which stands for 'JUST EAT REAL FOOD' is one of my favourites. It is in my home suburb of Lorn. Everything there is home-made from fresh produce and ingredients.

9. Are you reading anything at the moment?

Currently, no, as I haven't any spare time, but when I do read, I like the Patricia Cornwell novels and have read several of Jay Ford's books. Once again, my tendency is to support 'local', with Janette Hankinson (Jay Ford), a Newcastle author.

10. Do you have a favourite sport or team?

Whenever Australia is playing, anywhere in the world, I like to support the team, but I don't really have a favourite team in any particular type. However, if NSW is playing a team from another state, I always go for NSW!

11. What's the best line from a film you've ever heard?

From the movie 'The Help' - "You is Kind. You is Smart. You is Important."

NEED A BREAK?

Becoming a tourist in your own town

Jason Duncan
Hunter Business Review

Everyone dreams of travelling overseas or heading to another state/territory for their getaway or family holiday. A lot of the time this stays as a dream due to work/home life.

One thing people don't realise is you can be a tourist in your own town. There are always hidden gems locked away waiting to be found. You don't have to travel to gain new life experiences.

Here are a few tips to becoming as tourist in your own town.

Research and make a list

It is surprising how little people know about what is around their own town. Just like when you are travelling overseas do some research into activities that are available around you. You would be surprised what you can find. Some examples could be restaurants, walking tracks or scenic views.

Once you have done your research make up a list of the activities you would like to experience and make a day, weekend or week of it.

Be a tour guide for friends

Do you have friends from out of town visiting? Why not become their tour guide and show them around the different and unique places your town has to offer. Again make a list of the different places you would like to take your friend/s and work out an itinerary to best fit these activities. Also check if there is anything in particular your friends would like to see, do or experience.

Take photos as you travel around

Most people now days carry around a camera every day via their phone. Turn a normal walk around town into a photo adventure, capture the world around you as enjoy a local hike or save a memory of a new restaurant. Looking at something from a different perspective opens up whole new experiences. This can also create the mindset of being on holidays as you are creating memories of these experiences.

Try local restaurants

One thing we all like to do when traveling is to try the local cuisine. So why not set aside a budget to treat yourself and try new restaurants around town. You never know what is available if you don't look. For me Restaurant Mason and Battlesticks in Newcastle were two places I hadn't experience and now they are two of my favourite places to go.

Stay somewhere else

The act of staying somewhere other than your own home can be all you need to create the feeling of getting away. Maybe visit the town over from your's or spend the night in a hotel in town and make a night of it.

For more information contact Jason on 49257760 or email jason@hbrmag.com.au.



Jason Duncan is the Content Manager at the Hunter Business Review and an avid traveller.

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Steering construction clients through the housing 'perfect storm'

Shaw Gidley

You would have to have your head and shoulders in the sand to miss analysts' gleeful reporting of property market portents. It appears they enjoy nothing more than a very public stoush. What is less obvious is which side will be proven correct; doomsayers of an economic perfect storm or the optimists' easily weathered squall?

On the doomsayer's side there are dropping house prices, and auction clearance rates around the low-mid 50% mark, an imprecise but trend-indicative barometer of the house market. All reports point to a market gone off the boil, some say poised to plummet.

Let's not overlook the recent increase in mortgage interest rates, possibly an indicator of more to come if international financial markets interest rates, a source of one third of the major banks loan funding, continues to rise.

Coupled with that is the maturing of the 40% of interest-only loans funded between 2014 and 2015. Moody's credit rating agency predicts that monthly repayments for many will increase by up to 30% when the loans switch to principal and interest. Mortgage stress anyone?

While estimates of families reaching mortgage stress sit at around 1 million households, the banking royal commission indicates that more borrowers than previously thought have less discretionary spending margins, and less financial resilience.

The natural resources downturn has already hit some communities hard where debt to income ratio is unsustainable and unemployment and underemployment rising.

And if that isn't enough, international investment restrictions has squashed Chinese investment in Australian apartments with a glut looming and prices tumbling in the major cities.

On the opposite side to the doom and gloom purveyors is the otherwise buoyant employment rate, inconsistent property price movement - in some areas house values are increasing, or at least holding steady, concentration of large mortgages in the wealthiest sociodemographic with high financial resilience and Australia's extremely low 1% rate of non-conforming (our equivalent of US sub-prime) mortgages.

The debate is fanning the flames of that untameable beast - contagion. Without contagion the Global Financial Crisis might have been an isolated US financial crisis, according to some analysts. And for the volatile, high-insolvency-rate construction industry, negative consumer sentiment and spending contraction

can be the difference between staying afloat, or, for the many already travelling low in the water, going under.

Corporate Advisers to construction micro, small and medium enterprises (MSMEs) need to be considering how their clients can steer a prudent course whichever way the wind blows.

As late as 2015, poor financial and business acumen has been identified as a principal contributor to the high rate of insolvency in the construction sector.

Put your clients on notice - now is the time for robust business management practices. Start provisioning against payment problems further up the construction food chain. Undertaking due diligence when dealing with new suppliers and principals is particularly important. Rising insolvency rates can provide cover for serial phoenixers.

The same research that identified poor business acumen as a risk also identified significantly low awareness among contractors and subcontractors about using retention of title clauses in conjunction with the Personal Properties Security Register. This protection of interest in unpaid goods and materials, supplied but not installed, from secured creditors claims may be the difference between sinking and swimming.

The PPSR will offer your clients some protection from insolvencies in the contracting hierarchy. Avoiding underbidding will protect against their own. As the housing market contracts and construction work dries up the climate is ripe for underbidding, suicide bidding (cannibalising cashflow from an underbidded contract to pay for work on another contract) and bidding on jobs outside of skillset.

In our combined 70 years' practice, Shaw Gidley have seen overly-optimistic and panicked bidding for work outside of area of expertise become one of seven common mistakes MSMEs make that contribute to business failure, particularly in the construction sector.

Shore up. Perfect storm or storm in a teacup, one thing is certain, a storm is coming.

For further information contact Shaw Gidley on (02) 4908 4444, email newcastle@shawgidley.com.au or visit www.shawgidley.com.au

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SINGLETON COUNCIL

Former Singleton High School principal **Cr Tony Jarrett** has been appointed deputy mayor of Singleton Council following a vote at Council's ordinary meeting in September. Cr Jarrett, who was elected to his first term of Council in 2016 following his retirement, will hold the role for a two-year term. He takes over from Cr Godfrey Adamthwaite.



PORT OF NEWCASTLE

Tanya McDonald has joined the Port Of Newcastle as Executive Manager Corporate Affairs. Tanya brings significant experience as a senior executive in the Qld and Commonwealth governments and the private sector. Before joining the Port, Tanya held the position of Executive Director, Strategy and Stakeholder Relations at the National Heavy Vehicle Regulator.



BUTLERS BUSINESS LAWYERS

After four years with Butlers Business Lawyers, **Alexander Gallimore** has been promoted to Associate. Alexander combines technical knowledge with industry experience to find innovative solutions for his established clientele. He has a keen interest in trade practices law, employment law, taxation matters and civil litigation. Alexander prides himself on providing his clients with advice on the full spectrum of factors relevant to their matter.



PORT STEPHENS COUNCIL

Port Stephens has a new Deputy Mayor with the election of Councillor **Sarah Smith** for a one year term. Sarah Smith is a small business owner in Anna Bay and has been representing Central Ward on Council for the past year. During that time, she has been a passionate advocate for her community and says she now looks forward to contributing even more to Port Stephens.

Let us know about your people!

We would be pleased to receive information about your new appointments.

Just email around 80 words on the employment plus a high resolution head shot to

editorial@HBRmag.com.au.

Submissions are **FREE** but subject to editorial control.



CATHERINE HENRY LAWYERS

Larissa Howard has joined Catherine Henry Lawyers as a Senior Associate specialising in superannuation, estate planning and business succession. Larissa has practised in top tier law firms in Sydney, Melbourne and London and, most recently, for the Newcastle office of a national business law. She has commerce and law degrees from the University of Newcastle and is completing an Applied Masters of Law in Estate Planning.



PORT OF NEWCASTLE

Trent Gearside has joined the Port Of Newcastle in the role of Executive Manager Projects & Infrastructure. Trent has returned to Newcastle following his recent role as Infrastructure Development Manager at Darwin Port. Trent's achievements in Darwin included commissioning the Port Master Plan, delivering a new hardstand and refrigerated container facility. Trent has been involved in the ports and logistics sector for more than 15 years.



THE MUTUAL

The Mutual has appointed **Peter Masson** as Business Development Manager. Peter has over four decades of experience in the finance industry - working predominately in the Newcastle region. With Peter's broad industry and business experience as well as his knowledge of the Newcastle and Hunter region, Peter has a perfect understanding of the needs and challenges facing small to medium business.



WHAT IS THE REAL BOTTOM LINE?

Normalised accounts are the profit and loss trading accounts showing the businesses profitability after any fair and reasonable adjustments. These adjustments are expenses (usually) that may be business or personal in nature and not relative to the business operations. This is a general statement and the information and example below form just one of many possible scenarios.

The purpose of normalising the profit and loss statement (P & L) is to show the buyer an adjusted net profit position reflecting the businesses bottom line after all appropriate business and personal adjustments. The adjusted net profit may be reflective of an arm's length position (or under management), often known as EBITDA (earnings before interest tax, depreciation and amortisation), or demonstrated as a working owner/proprietor scenario - PEBITDA (proprietors earnings before interest tax, depreciation and amortisation). Normalising figures through appropriate adjustments goes both ways. Sometimes we add back to the declared operating profit and others we deduct, as is the case if the business didn't pay market rent, pay correct annual superannuation entitlements, or the owner/s may have paid themselves a lower than market wage (or none at all).

Many owners of small to medium businesses (SME's) actively seek to reduce the net profit by expensing things of alternate benefit. Examples of such things could be payments for life insurance, paying additional super contributions, buying a second family car – all of which are not necessary to the business but provide benefit to the owner and reduce the bottom line's tax liability. As brokers, we diligently review the financials, ask many questions and often work closely with a vendor's accountant to normalise and appropriately adjust the figures.

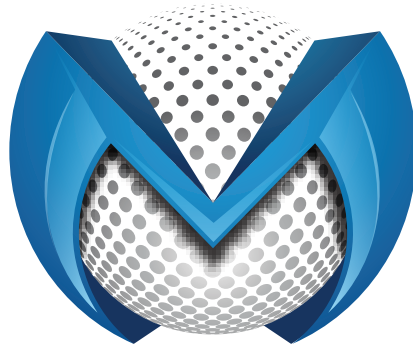
Normalising the bottom line will highlight the adjustments (positive or negative adjustments) that are deemed personal, one-off or non-cash expenses and usually added to the declared Net Profit to show a potential purchaser what the alternate bottom line could be and on what basis. (EBITDA or PEBITDA).

ABC Supplies	EOFY2018
	\$
Revenue	1,000,000
Cost of Goods	400,000
Gross Profit	600,000
Expenses	450,000
Trading Profit	150,000
Addbacks / Adjustments	
Depreciation	6,500 non-cash expense
Interest	3,600 business loan
Insurance- life	5,400 personal insurance
Motor Vehicle	2,500 personal use
Owner's wage	60,000
Owner's Superannuation	6,000
Rent Adjustment	-11,000 owed as at June 30
Staff Superannuation	-3,000 owed as at June 30
Total adjustments	70,000
Adjusted Net Profit to the Owner	<u>\$220,000</u>

As can be seen in the above example, the declared net profit is \$150,000. However, when we adjust certain expenses, the normalised adjusted net profit for an owner-operator is a very different figure. If we simply used the \$150,000 figure and applied a capitalisation rate of say 2 times, the sample business might be listed with an asking price of \$300,000. Whereas, using the normalised adjusted net profit of \$220,000, also applying a 2 times cap rate might provide an asking price of \$440,000. Diligently assessing the financials and providing accurate and appropriate adjustments provides much more clarity and confidence to buyers. It also positions the sale in a more realistic perspective, which ultimately translates to better results for vendors.

At Merchant Business Brokers we take the time to know the business owners and their accountants to ensure accuracy and transparency, which provides for a logical and supportive asking price with correct return on investment parameters. The sale of a business is quite complex and goes well beyond this brief and basic example. The bottom line is to seek advice and be prepared for sale to ensure you achieve the best sale price.

Other considerations may include adjustments relating to staff liabilities, work in progress, deposits held, gift vouchers, debtors positions, financial liabilities and more.



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Change is elementary to real estate markets

Steven Dick

Raine & Horne Commercial Newcastle

Change is something we face every day, and it often upsets the routine of the regular daily patterns we set for our life. As I get older, the normality of these daily patterns or rhythms become a comfort in themselves, and when disturbed I'm finding that an old man's testiness edges through.

Changes are looming too for our real estate markets, and we are astounded when the pundits (economists and commentators) tells us, "the markets are heading down," "we're coming off the boil," "auction clearance rates have fallen." What does this all mean really?

Changing markets only affect buyers and sellers

Market conditions only affect you if you are buying, selling or leasing. If you're not, the changing market is only a byline for a conversation over coffee or a bar.

Better still, changing market conditions present a good time to look at the fundamentals of your own investment. Here are some questions to ask yourself that might help you benefit from current market conditions.

Have you kept up with the maintenance? Whether your property is commercial or residential a routine maintenance schedule is essential. Moreover, budgeting a little each year for maintenance will save you in the long run.

Have you been paying down extra on the mortgage? While interest rates are still low, seek to pay down mortgages where there are no tax advantages on your interest. In other words, consider paying off household debt – your accountant will be able to tell you more.

How's the business health of your tenant? If the tenant is residential, stay away. However, if you have a commercial tenant enquire about the state of their business and whether they have any maintenance requirements. You don't have to be mates with your tenant (better that you're not) treat them like a valued client.

What strategies do I have in place when the lease ends? There are very few lessors who own a building and never need to find a new tenant. The better the relationship with the tenant the more likely they will give you more than the standard three months' notice that they intend to move.

Auction is still the best method of sale

Whether you are selling or buying in a variable market, auctions are still the best method of sale.

Even in Sydney where auction clearance rates have fallen to 49.9%, it still means that half the owners seeking a sale on the day achieved it and at a price of their choosing.

What's not published with these statistics are how many properties sold prior and how many sold a couple of hours or days after the auction. Just last week my colleague Jason Morris effected a house auction with three registered bidders who had conducted their checks and obtained finance.

The auction started and closed with just one low bid. Immediately after the auction all three bidders made offers and by the close of business on Saturday the property was sold. Did you know that the auction statistics only show what 9% of the market was doing? The other 91% were not up for sale on auction day.



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DON'T DELAY OR YOU MAY MISS OUT ON THIS RARE OFFERING!

To obtain additional information, please call Michael Maffey from Four Walls Commercial Maitland office on **(0438) 049 366**.

Tips for bidding at auction

The three tips you need to remember when bidding for an investment property include:

- Do your research and walk into the room with a price in mind
- Do not disclose that price to anyone
- Do not let anyone influence your bidding - it's a business decision, so treat it that way.

If you walk out with the property at your price, it's been a good day in the office. If you pay less for a property, it's been a great day. The number one question you should always ask the agent when attending an auction is: "Why is the owner selling?". The best buys in a slowing market occur when the owners are forced to sell.

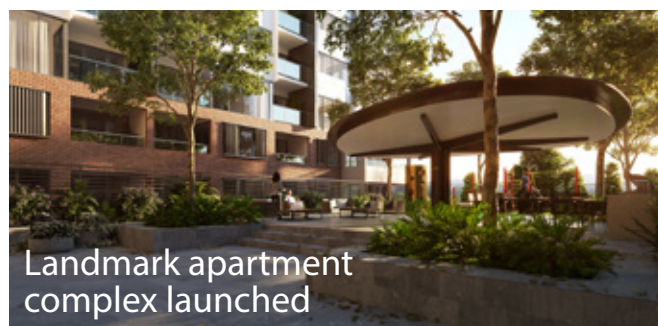
Change, well, that's upon us every day whether we are surprised by the cold heading into winter or the first hot day of summer. Change is also fundamental to the real estate world. You can still buy and sell well in a changing market, but you must do your research, know your values, and have clear objectives in mind.

Remember declining real estate values only affect those buying and selling. If you're not doing either, maintain your property and keep your tenant happy.

For further information contact Steven Dick on 0425 302 771, email steve@rhplus.com.au or visit www.rhplus.com.au



Steven Dick is a director of leading Newcastle commercial property firm Raine & Horne Commercial Newcastle



Landmark apartment complex launched

A major new apartment development has been publicly launched on Railway Street, Wickham. Neufort Wickham is 135 apartment development comprising studios, one-bedroom and two-bedroom apartments plus retail and commercial space across a 4,556 sqm site.

Sales and marketing agent, Mark Kentwell, from PRDnationwide Newcastle New Projects, said the public launch took place on October 27 when a display suite opened in Hunter Street Mall. The display suite featured a fully fitted kitchen and bathroom as well as a scale model of the complex.

Mr Kentwell said there has already been strong interest from first home buyers, investors, students and young couples. He said Neufort has a level of finish normally only seen in high end Sydney apartments.

Although there'll be 143 car spaces, Neufort's location is perfect for a car free lifestyle. It is just steps away from the new Newcastle Interchange as well as a short walk or bike ride to Beaumont Street and Islington, Honeysuckle Marina, the CBD and University campus as well as our amazing beaches.

The development is the first in Newcastle for experienced developer Blake Organisation and has been designed by Newcastle firm EJE Architecture. Construction is expected to start in 2019.

Your local commercial and industrial sales and leasing specialists!



BLUE CHIP INVESTMENT - WARNERS BAY

AUCTION: Wed 28th November 2018 at 11am

- Prime sought after location
- New 8 year lease with 3 x 5 year option periods
- Net lettable area of 282m² (approx)
- Includes parking for 11 vehicles
- Well established Physiotherapy business in occupation and about to commence new fit-out works
- Commencement rental of \$87,000 PA net (plus GST)

DAVID ROGERS 0425 267 111



EXPRESSIONS OF INTEREST

REGENT STREET, NEW LAMBTON

- Ideally suited to an owner/occupier, residential development or child care operator
- Current council approval for a child care centre
- Zoned R2 - Low Density Residential
- Neat and tidy commercial building with a N.L.A of 305m² (approx) and land area of 496m² (approx)
- 100 metres from New Lambton shopping precinct

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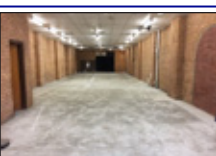


FOR LEASE - BERESFIELD

WAREHOUSE WITH OFFICE SPACE

- Modern tilt slab warehouse with 8 metre clearance
- Well appointed 2 storey office, kitchen and amenities
- Three phase power outlets evenly spaced out down both sides of the building
- Fenced and sealed car park
- Provisions for gantry crane

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FOR LEASE - SUITABLE FOR TAKEAWAY, CAFÉ, BAR OR MINI SUPERMARKET

- Refurbished shop in heart of Beaumont Street
- New shop front, awning & façade and air-con
- Including facilities for installation of grease trap, ventilation and new amenities
- Net lettable area of 200m² (approx)
- Additional space also available, subject to usage
- Owner willing to offer lease incentives

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- Zoned B4 - Mixed use
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FOR LEASE - BELMONT

RETAIL SHOWROOM OR OFFICE

- Areas up to 600m² (approx)
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- Modern building with tremendous highway exposure
- Suspended ceiling and air-conditioning throughout
- Central location with good exposure
- Suitable for retail, showroom or office use

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Newcastle registers new record for building approvals

Another record year has been registered on Newcastle's development front with the total value of building approvals topping \$1.2 billion.

City of Newcastle approved \$1.02 billion in development applications in the 12 months to July this year, with another \$94.8 million in complying development certificates* issued by both CN and private certifiers.

Projects worth another \$98 million, including two mixed-use Honeysuckle developments, were approved by the State Government to see the yearly total top \$1.2 billion.

"The results for the 2017/18 financial year are a fantastic outcome with Newcastle continuing to attract strong development and investment activity," Lord Mayor Nuatali Nemes said.

"Our enduring building boom is clear to see on the CBD's skyline as clouds gather elsewhere around the country, while other indicators and new efficiencies we're introducing point towards a sustained period of growth.

"Following a successful trial of development applications by email, we hope to make this a permanent convenience for builders and developers in the very near future."

Other projects in the local pipeline, such as the Store's transformation into mixed-use towers, promise to keep the annual total buoyant despite a national downturn in the residential market.

Amid sustained strong development locally, the City continues to balance infrastructure renewal with revitalisation projects to meet the higher service expectations that accompany the growth.

The 2018/19 budget features a record \$100 million civil works program focused on addressing the city's infrastructure backlog but also supports the clear strategy to create a smart, liveable and sustainable global city.

"Our budget includes a works program for 2018/19 that strikes a balance between essential asset renewal and new and upgraded services to the community," the Lord Mayor added.

"It includes more than \$23.5 million on roads and footpaths, \$13 million to renew buildings, structures and places and \$8.2 million to implement our Smart City Strategy."

* Complying development is a fast-track approval process for straightforward residential, commercial and industrial development. If the application meets specific criteria, it can be determined by a council or accredited certifier.

Raine & Horne Commercial

FOR LEASE **NULKABA**



247 WINE COUNTRY ROAD
This Hunter Valley service centre is looking for a food operator for this brand new outlet. With the potential of (2) drive-through lanes, shared dining area of (118) seats and BP Fuel as the anchor tenant this is sure to attract a high volume of customers.
Rent: \$110,000pa + OGs + GST
STEVE DICK 0425 302 771

FOR SALE **LAMBTON**



46 DICKSON STREET
With (2) fresh long-term leases and dual income of \$247,500 net (approx) this recently renovated hotel in a corner location is a rare find. Also has a great depreciation schedule available.
Price: \$3,550,000 (Sold as a going concern)
ALAN TONKS 0425 302 770

FOR AUCTION **MAYFIELD WEST**



579 MAITLAND ROAD (LOT 5)
This blue chip investment features (2) buildings on the (1) parcel of land, both of which are leased long-term to public listed tenant Australian Laboratory Solutions Pty Ltd. Leased through until Oct 2023 plus options to renew. With a net income of \$188,000pa (approx)
Public Auction: 8th November 2018
JASON MORRIS 0425 302 778

FOR LEASE **BROADMEADOW**



31 BELFORD STREET
Renovated studio, showroom or the space could even be utilised as offices. Features include open plan studio, stylish bathrooms with change rooms, first-floor offices and lunchroom, all positioned in a high exposure location.
Rent: \$50,000pa + OGs + GST
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Suite 1 is centrally positioned in Cessnock's main street, with its first floor vantage point, front and rear access, it is definitely worth a look for any business wishing to expand and move closer to Cessnock's busy CBD.
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For further information please call **Matthew Higgins** on **0403 706 042**.

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PRIME HIGH PROFILE LOCATION
Located opposite Maitland Hospital, 599 High Street is available for commercial lease for the first time! The property is suitable for numerous commercial uses. The Zoning is B4 Mixed Use, which permits: Commercial Premises, Medical Centres and other uses. The properties Highway location provides great exposure and is located at the gateway to the Maitland CBD.
The premises consists of 4 large consultation/office spaces, kitchen, bathroom, laundry and two toilets. The property has six on-site car spaces at the rear of the building, with disabled access leading from the rear carpark to the front entrance.
For further information please call **Matthew Higgins** on **0403 706 042**

RUTHERFORD **FOR LEASE**
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MODERN WAREHOUSE & OFFICE
Located in the Anambah Industrial Estate 73 Mustang Drive is in an ideal location with its ease of access to the New England Highway and Hunter Expressway. This soon to be completed modern warehouse and office complex can be tailored to your specific needs and subject to approval, would suit a large range of businesses.
Features:
• Secure lock up yard
• Flexible office and mezzanine space
• 12 allocated parking spaces
• Rear storage yard
• Easy truck access
• B5 Zoning (Business Development)
• Completion due late 2018*
For further information please call **Brendon Sarroff** on **0400 986 779** or **Matthew Higgins** on **0403 706 042**

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Supply chain finance

Zsolt Bircsak
Fifo Capital Newcastle

Supply chain finance is a relatively new facility for many Australian businesses – in the past it was only available to multi-million dollar businesses – but there are now financiers emerging who are offering variations of these facilities to businesses of all sizes. So what is supply chain finance, and how can it benefit a business?

Supply chain finance is a facility where a financier pays suppliers on a client's behalf, either when invoices are due, or early, allowing the client to pay the financier at a later date. The effect is a reduction in the amount of working capital required to run their (client) business. The size of reduction in working capital varies with each business's circumstances, however figures of circa 50% are attainable. What does this mean? It means that a business can access their own funds that have been locked away as working capital and re-invest it into their business (thus allowing the business to capitalise on growth opportunities).

Supply chain finance is useful for businesses that would like to provide payment options to their suppliers so that their supply chain becomes robust, leading to greater reliability and certainty of supply. It is beneficial for businesses that would like extended terms with their suppliers but in doing so do not want to upset them. Businesses can utilise the facility to broker better supplier rates or deals when they leverage supply chain finance to pay suppliers early. Supply chain finance can also simplify the accounts payables process for a business by allowing a financier to pay multiple suppliers when payments are due and then settling those invoices with one payment to the financier at a later date.

When searching for a facility to suit your needs, it is important to remember that there are large variations in the facilities available

on the market, so you need to do a little research to find the solution that best suits your business.

Some important questions that need answering include:

How is this facility secured? Is this particular facility a loan (in other words is it secured, does it sit on your balance sheet impacting your total financing needs) or do the funds sit "off balance sheet" (unsecured and debt free)?

- Can I extend my repayment terms to my financier if a supplier doesn't take early payment?
- Can I use this facility for suppliers on COD terms?
- Do I receive a rebate if a supplier takes early payment, and if so, how much?
- Does the facility allow financing to occur on an invoice-by-invoice basis, or is it an "all or nothing" approach?
- Do my suppliers have the flexibility to elect which invoices they want paid early and the timing for early payments?
- Are there any hidden fees and charges?
- Does this facility require lock-in contracts, or is it a "use as needed" facility?

When you understand what you want to achieve and find the right solution for your business, both you and your suppliers will benefit from the right Supply Chain Finance solution.

For more information contact Zsolt directly on 0432 866 132 or email zsolt.bircsak@fifocapital.com



Zsolt Bircsak is Director of Fifo Capital Newcastle. He specialises in working capital solutions for business with finance facilities including invoice finance, trade finance and supply chain finance. He is a successful entrepreneur who invests and partners with local businesses to promote growth. An avid supporter of the Newcastle Jets, Zsolt enjoys playing and coaching football, spending time with his family, learning karate and enjoying the lake and beach lifestyle that our region has to offer.

Extend Credit Terms, Increase Profits and Strengthen Your Supply Chain

Supply Chain Finance is a new and innovative way to manage business cash flows. We connect you and your suppliers so you can collaborate, optimising cash flows for your suppliers and profit for your business, all in real time. Improve your bottom line and strengthen your supply chain at **zero cost to your business**.

For an obligation free consultation on how our Supply Chain Finance solution could benefit your business, contact Zsolt or Kris today.

What's in it for you?

- Increase gross margin and EBITDA
- Extend supplier credit terms
- Preserve working capital
- No borrowing and no security required
- Choose the suppliers you wish to offer early payment to

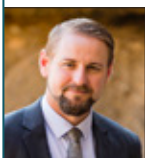
What's in it for your suppliers?

- Improved cash flow
- Access to early payment on demand
- Eliminate paperwork and contracts
- Non-recourse, non-debt cash payments
- Offer customer terms without trading off invoice payment

Generate up to 9.75% ROI against an off-balance sheet 'credit fund'*



* Terms and conditions apply



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Supply Chain Finance | Invoice Finance
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Tips to maintain a high business credit score

Nathan Wright
Funda

As a small business owner, it's likely you will need to borrow funds from an external lender at some stage in your business lifecycle. But did you know that your business credit score is affected by your personal credit profile? And that your personal credit profile is something that grows alongside you from the time you get your first credit card?

We find that too often, small business owners are shocked by adverse listings they didn't realise would be on their credit profile. In this article I'll cover how to check your score without further negatively impacting it and our top tips to ensure your credit score is squeaky clean.

Credit check

Many small business owners do not realise that the simple act of requesting a credit check can affect their credit score. No need to panic though, there are many resources that allow a risk-free check of your personal credit score. The sites below allow you to check your score without lowering it,

- Check your Credit
- Experian
- My Credit File

Personal credit

It's important to maintain a high personal credit score as many lenders still base creditability not just on your business history, but also on the director/owner's history.

Even if you're approved for a loan by a bank, if you're personal history is seen as a relative risk, you'll pay higher interest rates over a longer term.

Keep your score high by avoiding these credit traps,

- **Jumping from job to job.** Personal details such as your employment history before starting your business, age and length of employment can impact your personal credit score.
- **Enquiring for multiple loans and credit cards.** Multiple applications in a short space of time will make your score plummet.
- **Defaulting on your credit card.** The number of defaults, late payments and debts you have will negatively impact your score.
- **Going bankrupt.** This may seem obvious, but yep-bad for your credit score.

Business Credit

Establishing a great business credit score is like growing a garden, it takes patience and plenty of hard work. The good news is, it's not impossible. Here are some tips that can go a long way towards achieving a good credit rating:

- **When possible pay your bills early.** The only way to score 100 on some credit reports is to consistently pay bills 30 days early. Whilst it is not completely necessary, it is a great way of ensuring your score remains high. And of course, making late bill payments will negatively dent your rating.
- **Time in operation.** Unfortunately for newer businesses, you will be deemed riskier. It just means you have to earn your stripes and prove that you can pay your bills on time for your first few years of operating.
- **Don't let mistakes cause you to fall into a riskier category.** It is not uncommon for reporting agencies to make errors on reports, so be sure to monitor your report for anything that isn't quite right. And don't worry, these mistakes can be fixed!
- **Avoid closing accounts.** We know it's tempting to shut a credit card down the minute you pay it off to avoid future spending, but this can actually have a negative impact on your score. Speak to your financial advisor for advice about when it is ok to close an old account.
- **Use a business credit card instead of a personal one.**

For further information on business loans contact Funda on 1300 647 996 or visit <https://funda.com.au>



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Nathan Wright is the Co-Founder and CEO of Funda, a Novocastrian born fintech taking on the big national players. Founded in 2013 Funda provides fast and fair business loans that help small businesses to grow.

Alternative business finance solutions

Alex Warian
Prosperity Advisers Group

The Banking Royal Commission continues to dominate headlines with every indication this will continue until early 2019 when the final report is due for release. The report is expected to outline a series of recommendations to change current consumer protection practises.

Interestingly to date, the Royal Commission has not overly focussed on the business sector with specifics to business lending and the finance and banking landscape.

As small business is Australia's largest employer group, it's seems more than fair for them to ask what about us? How do we get finance? Where do we go?

With banks continuing to restructure their operations, it's become increasingly difficult to establish effective relationships with business banking managers. This has contributed to the growing trend of relying on accountants and their networks to source finance.

Added to this is the continued focus on credit tightening. As a solution, a trend gaining momentum is the increased appetite for growing businesses to obtain finance from alternative means. An example of this is utilising equipment finance rather than the traditional overdraft or term loan.

The benefits of using equipment finance contracts which are usually either a chattel mortgage or commercial hire purchase, can include:

- Opportunity to finance up to 100% of the cost of business equipment
- Helps to preserve important cash flow within the business

- Repayments can be structured to accommodate seasonal business fluctuations
- Allows small business to access the latest in equipment and technology
- Frees up working capital as the purchase is removed from the business overdraft
- Potential Tax Benefits
- Opportunity to upgrade and dispose of old equipment
- Security for the financier is the equipment itself, no need for bricks and mortar security
- Pricing is very competitive with fixed interest rates for the life of the contract and often not significantly more than home loan rates.

Additionally, the process is quite simple with comparatively quicker turnaround times than the traditional overdraft or term loan increase.

Recognising this trend a few years ago, Prosperity Advisers Group established a specialised lending team who deliver the full range of lending services for both individuals and businesses.

For further information contact Alex on 0417 979 682 or email awarian@prosperity.com.au



Alex Warian is the National Manager of Lending & Leasing at Prosperity and has over 20 years of experience in the financial services industry. He is an analytical thinker with the ability to quickly identify problems and successfully implement solutions for his clients.

T 02 4907 7222 W prosperity.com.au



Starting a business or looking to grow?

Prosperity has relationships with over 40 lenders in the marketplace to ensure we can help you achieve your business goals.

Contact Alex Warian, to discuss your business finance requirements.

BUSINESS LOANS | BUSINESS OVERDRAFTS | VEHICLE & EQUIPMENT FINANCE | TRADE & INVOICE FINANCE

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The Mutual celebrates 130 years

On October 22nd this year, one of the Hunter's financial institutions, The Mutual, marked a significant milestone - its 130th anniversary.

Founded in 1888 by a group of passionate Maitland locals, The Mutual was established with the mission to ensure that financial investment stayed within the local area.

Originally called The Maitland Permanent Building, Investment and Loan Society Limited and Savings Bank, a lot has changed within the organisation over the past 130 years, but one thing that has remained constant is the importance of community as a central value for The Mutual.

Through floods, depression, financial crisis and coalfield riots, The Mutual has remained a core part of the Hunter community, and continues to be an active participant providing grassroots support to a diverse range of community endeavours embracing education, sporting, charitable, cultural interest groups and organisations.

CEO of The Mutual, Geoff Seccombe, said "Our region is a hub of investment and development, The Mutual is proud to be part of this flourishing community.

As we reflect on the organisation's rich history, we are also paving the way for the next 130 years with the development of our new head office building at East Maitland. We look forward to continuing to serve and support the people of the Hunter for generations to come."



Guard against rising interest rates

With the RBA holding interest rates at record lows since August 2016, it is easy to fall into the trap of being highly geared and thinking that rates will remain this low for the foreseeable future.

While this is possible, we know that the future is uncertain and that interest rates will rise at some stage – and even the best financial analyst can't be certain when this will be.

The outlook for the domestic economy is quite stable, however, there are some threats on the global scene, including a slowing China and continuing trade conflict between the USA and China. And as history tells us, many economic speedhumps are not forecast by anyone.

If you have, or are entering into a variable rate finance arrangement then it would be wise to consider what would happen if interest rates did rise by say 2%. Would this cause major problems?

If there is a considerable rise in interest rates, it is wise to identify potential financial hardships early and consider alternatives. You can discuss the arrangement with the loan provider or possibly refinance from another lender.

If you are concerned that interest rates may rise, you can also consider a fixed interest arrangement. Whilst you may pay a higher rate, at least in the beginning, it does provide greater certainty in future planning.

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CELEBRATING
130
YEARS



@HBRmag

Australian Manufacturing growth remains robust

The Australian Industry Group Australian Performance of Manufacturing Index (Australian PMI) fell slightly by 0.7 points to 58.3 in October, indicating further expansion but at a marginally slower pace than the previous month. This result extended the index's period of uninterrupted growth to 25 months (readings above 50 indicate expansion in activity, with the distance from 50 indicating the strength of the increase).

Ai Group Chief Executive Innes Willox said "The strength of Australia's manufacturing sector continued into October with production, domestic sales and new orders all growing at encouraging rates.

"Employment also lifted – although at a slower pace than in September. The positive conditions extend widely across this very diverse sector of the economy with food & beverages – the largest manufacturing sub-sector – leading the way in October.

"Other large sub-sectors including metal products, non-metallic minerals and chemicals also contributed to the positive overall reading as did the smaller sub-sectors of wood & paper products and printing & recorded media.

"The strength of Australia's manufacturing sector continued into October with production, domestic sales and new orders all growing at encouraging rates."

Ai Group Chief Executive Innes Willox

"The machinery & equipment sector dipped into negative territory as lower sales to rural businesses and higher costs for imported inputs linked with the lower Australian dollar contributed to a weaker performance.

"While manufacturers are working hard to sustain these robust conditions, the uncertainties hanging over energy prices and energy policy continue to cloud the medium and longer-term outlook – particularly for the more energy-intensive segments of the industry.

"The economic uncertainty is also impacted by drought, global trade disputes, the fluctuating dollar, declining consumer sentiment, fallout from the Royal Commission on lending and the looming Federal election," Mr Willox said.

Solutions through innovation.

Challenging the way things are done, CoBond Material Solutions is delivering cost-effective products and solutions to overcome excessive wear while reducing downtime and increasing productivity.

- fast curing conveyor belt repair kits, including FRAS compliant
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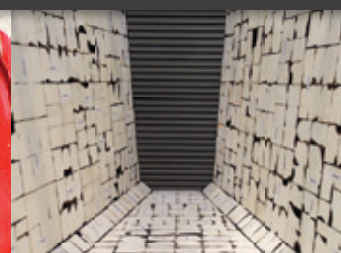
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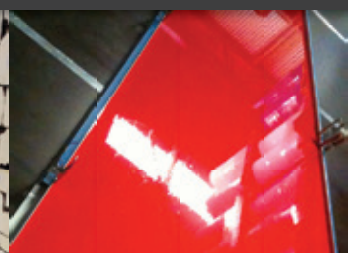
Conveyor Belt Repair



Polyurethane Coatings



Ceramic Wear Liners



Polyurethane Castings

R&R Murphy continues innovation success with solar coffee cart

R&R Murphy was established in 2004 and quickly built up a good reputation in the mining sector. By 2011, however, they realised that they were overly dependent on a few mining customers and undertook a five year plan to diversify into other markets and further embrace innovation to develop unique new solutions to the marketplace.

The strategy also led to the implementation of ISO Triple Accreditation in Safety, Quality and Environment, Lean Mythology 5S, good management systems, up skilling staff members, significant investment in new equipment and upgrades to the facility. The process was in fact completed in only four years of the five year plan.

The process resulted in a broad range of rewards and was acknowledged as the HMA Manufacturer of the Year in 2016.

In the 2018 Hunter Manufacturing Awards, R&R Murphy was the proud recipient of the Export of Manufactured Goods Award as well as the HMA Board Award.

His entry into the 2018 Hunter Manufacturing Awards included coverage of development of a solar powered coffee cart. The three wheel bike is totally self-contained and incorporates hot and cold water, a 32 litre fridge, coffee machine, coffee grinder and waste storage.

Rod Murphy, Managing Director of R&R Murphy is so serious about this new development that he has formed a company, Cart YA Coffee, with his son Grant to take the product to market.

Rod came across the idea whilst in New Zealand in 2017 and developed the final product over some 13 months with the help of designers, council, and local companies such as Enerdrive (solar specialists) and Belmont Swansea Electrical.

The product is certainly proving its worth. It recently made over 350 coffees in six hours at a market and still had 86% power storage available. Even if there is no sun, it is estimated that the cart could operate for around 8 hours, allowing operation indoors, at night or extremely dull days.



The exciting aspect of the product is its potential wider applications. There are currently plans for it to be fitted out to dispense slushies in the coming summer. Other potential applications include dispensing cold beer and other drinks, or hot food.

The product is another example of local manufacturers embracing innovation and a "can do" attitude to open up new markets and grow their business.

Award winning commercial dishwasher saves 50% in power

Norris Industries was announced as winner of the Excellence in Product Design Award at the Hunter Manufacturing Awards for the Norris AP500 commercial dishwasher.

The award came out of a commitment to completely change the way a commercial dishwasher supports the busy work environment that is the Australian commercial kitchen.

Norris Industries has been building and supplying reliable commercial glass and dishwashers to the hospitality industry for over 60 years.

They wanted to create a range that's fast, efficient on power and only needs connecting to cold water. The judges at the Hunter Manufacturing Awards and the Engineers at the University of Newcastle Australia (Newcastle Institute for Energy and Resources) agree that, with the AP500, they have achieved that.

The AP Series machines work anywhere with electricity, cold water and a drain. Once operational, the AP Series machines are always ready and kitchen crew will never run out of hot water for the dishwasher again.

The AP500 was independently tested at the University of Newcastle, who said "The operating system in the Norris AP500 as tested can use up to 50% less electricity compared to the operating system of previous model, Norris Cafemate."

This power reduction could save a busy kitchen over \$1500 pa on power.

The HMA judges said "It is evident that the quality of product design applied to the AP500 Dishwasher is not skin deep but rather the quality of the unit from a whole of life approach.

"Norris have committed to gathering fault data on failures of their previous designs and made serious efforts at looking for root cause analysis.

"One key metric was 50% savings on power consumption without reducing the standard of performance as a result of clever thinking.

"Norris has also invested in Academic research to refine the details of their new technology and provide credible evidence to their market on their claims of energy efficiency."

Hunter pump technology in demand globally

Hunter technology is being used in the African oil and gas industry and elsewhere to remove heavily solids laden slurries and sludges normally considered impossible with conventional pumps.

Brain Industries has delivered its second Airloader PD4X4(500) series pump to Nigerian oil and gas services company Patoski International Services.

The Airloader is a portable, compressed air powered unit. Unlike conventional pumps, which rely on vacuum displacement, the Airloader combines high velocity suction airflow (25 m³/ min, 900 cfm) with a powerful vacuum (-0.88 bar).

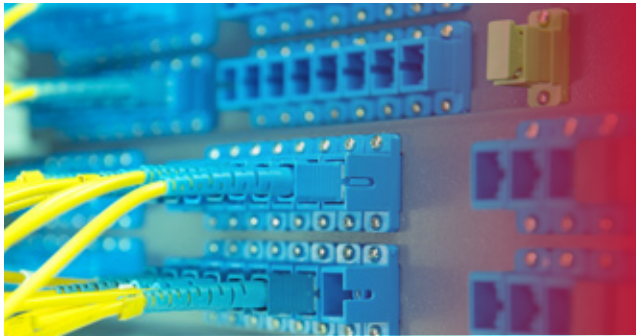
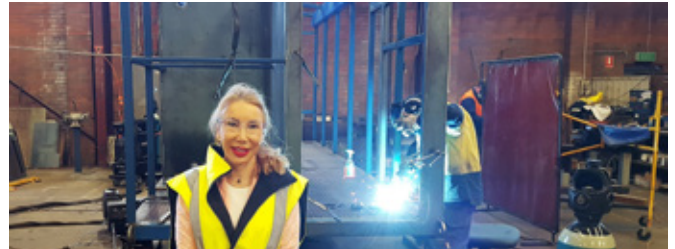
Brain Industries' Managing Director Gillian Summers said the pump acts like a vacuum truck, sucking up material and then discharging it. She said it is the only one of its kind in the world that can suck up the thickest and most viscous (up to 80 mm in lump size) materials across horizontal distances of more than 100 metres and at depths of more than 35 metres below the pump. It can discharge the material over distances of more than 1 km horizontally and heads of up to 60 metres.

While Brain's standard Airloader pump operates at 900 cfm, the pumps ordered by Patoski have been upgraded to 1200 cfm to deliver increased vacuum, speed and vertical lift. The upgraded pump is allowing suction at around 50 m below the pump.

This is the fourth pump sold to Nigeria in the past 18 months. Brain has also had orders from the UK and USA. Gillian Summers said demand for the technology is strong because it can be used for a variety of tasks including: tank, sump and floating production storage and offloading (FPSO) cleaning; pit and mud tank cleaning; cuttings transfer and solids handling; mud transfer; and rig cleaning. She said the pump can be used across a large range of industries including the mining, heavy industry, transport, chemical, waste management and agriculture.

"Brain's Airloader can convey any flowable material containing solids and is an asset to both production and exploration platforms," Gillian said

"Because there are no moving parts in contact with the material, the pump can handle large lump sizes, waxy, fibrous and abrasive materials."



AiGROUP

Committed to the **success** of Hunter industry

Ai Group is a national peak industry association which represents businesses in many sectors including: manufacturing, engineering, construction, transport, defence, mining equipment and electrotechnology.

Ai Group Hunter is also at the forefront of leading local industry to success through innovation, collaboration and globalisation.

Our services include:

- Representation to Government
- Employee relations advice and consulting
- Employment lawyers
- Work Health and Safety services
- Business development services
- Training and Development

We also offer support to your professionals through the following networks:

- Industry policy and strategy
- Human resources management
- Safety leadership
- Lean Manufacturing
- Industry Skills strategy
- Innovation Cluster

Varley launches partnership with leading international sweeper company

Varley Industrial Sweepers has launched a partnership with leading international sweeper company DULEVO International, becoming the exclusive Australian distributor for the DULEVO sweeper product range. The launch also celebrated the unveiling of DULEVO's newest innovation the D.zero2 which is 100% electric and reduces CO² emissions amongst many other environmental benefits.

Varley Industrial Sweepers Business Manager, Doug LeClerc and DULEVO's International Sales Manager Davide Scimia invited local municipalities and corporate prospects to view the DULEVO units in action. The showcase displayed the sweeper models D.zero2, 6000 Euro6, 3000 Euro6, 2000 Sky Euro6 and 850.

The Varley group has also created a subsidiary brand - Varley Industrial Sweepers. As part of the Varley Group, Varley Industrial Sweepers have the ability to provide an extensive national service capability through their own branches and divisions to support DULEVO sweepers across Australia.

As one of the top five leading manufacturers of sweepers in the world, DULEVO International based in the Parma region of Italy are able to deliver a vast range of highly productive machines to more than 80 countries worldwide. Since their foundation DULEVO's steady growth has been accredited to their capability to create and expand their range of products with excellent manoeuvrability and superior quality using the latest technology in sweeper design.

The newest product innovation from DULEVO the D.zero2 is 100% electric and is the world's first industrial sweeper design that successfully achieves zero CO² emissions, zero dust pollution and zero harmful gases being re-emitted into the environment during collection.

The D.zero2 also boasts significant noise emission reduction by compared to traditional street sweepers; enabling street cleaning at night and early hours of the morning. The machine's size and manoeuvrability also allows easy operation in city centres, tight spaces and pedestrian areas.

Guaranteed to complete an entire work shift of street cleaning without having to recharge the vehicle, the D.zero2 running costs are approximately 80% lower than other diesel powered machines. In addition, the D.zero2 savings not only include power supply but also significant maintenance costs due to having less mobile parts.



Immediate relief to energy costs for impacted manufacturers

The rising costs of electricity and gas prices in Australia are directly threatening the viability of our manufacturing industry.

According to the International Energy Agency (IEA), Australia's manufacturing sector is the most energy intensive of 19 advanced global economies. Access to reliable and affordable energy is vital for the continued success of the industry.

NSW Business Chamber's quarterly Business Conditions Survey reports over 50% of respondents from the manufacturing industry cite reducing energy costs as the top priority. This pain point for business, including manufactures, led NSW Business Chamber Energy.

The free energy comparison service has saved businesses across NSW over \$3 million in estimated savings since launching earlier this year.

Orange Precision Metalcraft, as a regionally based manufacturer, has reaped the rewards of the comparison service.

Specialising in industrial and commercial engineering and design, the business was able to save over \$10,000 in estimated annual energy costs.

"NSW Business Chamber contacted us to see if they could help us receive a better rate on our energy bills," said Sharon Oborn, Office Manager at the company.

"The experience was very quick and easy and we will also make a significant saving which we can put back into the business for further growth."

"It's time to put an end to energy bill shock and the stress caused by surging power prices," said NSW Business Chamber CEO

Eight out of 10 businesses who compared have saved money. On average, each business had an estimated saving of \$1,500 – with some as much as \$20,000

In total, NSW Business Chamber Energy has saved over \$3 million for businesses.

2018 Hunter Manufacturing Awards

It was a gala night for local manufacturers at the 2018 Hunter Manufacturing Awards (HMA) held on Friday 19 October 2018 at NEX Newcastle. The Awards had a theme based on the 70's and a number of attendees joined in and dressed accordingly to celebrate the decade of disco, flares and its iconic music.

2018 is the 14th year of the prestigious awards that recognises and acknowledges excellence in manufacturing.

Scot Macdonald, Parliamentary Secretary for the Hunter and Central Coast officially opened the Awards.

HMA Chairman, Steven Smith welcomed guests and congratulated all the finalists on their tenacity and their ability to change in an ever-changing environment. Congratulations were also extended to Molycop who are celebrating 100 years of manufacturing and Whiteley Corporation celebrating 85 years.

Guests were entertained by ABBALANCHE with a range of ABBA favourites and many danced to the timeless tunes.

The winners again highlighted the calibre of world class manufacturing in the Hunter and the contribution it makes to the region.



2018 FINALISTS

Ali Jane Travel Accessories
All States Trailer Spares
BIS Industries
Bridon Berkaert
Catavolt
Custom Fluidpower
DSI Underground
Experienced Office Furniture
Hi-Vis Group
HMS Group
Liberty OneSteel
Liberty OneSteel - Newcastle Rod Mill
Liberty OneSteel - Waratah Fencing
McLanahan Corporation
Melville Equipment
Molycop
Mother and Joey
Norris Industries
Nupress Group
Origin Energy – Hunter Valley Training Corporation
R&R Murphy
Steber International
Tomago Aluminium
Varley Group
Whiteley Corporation
Zenviron

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Quarry Mining
R&R Murphy
TAFE NSW
The Measured Marketer
University of Newcastle
Whiteley Corporation

2018 MANUFACTURER OF THE YEAR

Sponsored by Downer
Winner: **McLanahan Corporation**

Both the **Manufacturer of the Year** and the **HMA Board award** winners have won trips to an overseas destination where they can assist their company to expand and grow and benefit the recipients with an opportunity to showcase themselves in the global marketplace.

The judges said when a company finds the right balance of strategy, innovation and a whole load of genuine commitment to improve life for their customers, success follows.

McLanahan has got that mix right.

They have shown an in-depth understanding of their clients broader requirements and as a result, offer truly flexible solutions.

This, coupled with significant commitment in overseas presence in their target markets, has built significant success in export.

McLanahan's genuine and ongoing focus to dedicated R&D projects continues to both adapt their products to new environmental conditions, such as the challenges of operating equipment in a Mongolian winter, and more impressively, has also continued to lead to further diversification of not only products but also industries.

McLanahan is a worthy winner of the HMA Manufacturer of the Year for 2018.



Gavin Foster, General Manager, Downer Cardiff with Chris Knowles from McLanahan



HMA BOARD AWARD

Sponsored by helloworld Business Travel
Winner: **R & R Murphy**

R&R Murphy took out the 2018 HMA Board Award. The judges said that Managing Director Rod Murphy has reinvigorated his business with the design of a solar powered coffee cart. The ability to think outside the square, is, in the judge's opinion, one of the most stimulating HMA submissions received.

In today's fast-moving manufacturing world, you require a diverse set of complex skills to survive and with this design, Rod has shown that his company have such a skill set. The judges said "We are sure this new direction will succeed and enable the expansion we all strive to achieve. There are many good strong manufacturers in the Hunter Region who have similar capability and capacity and we can all learn from Rod Murphy's forward thinking and approach to manufacturing."



HMA Chairman Steven Smith, David Filmer from helloworld Newcastle Business Travel and Rod Murphy from R&R Murphy

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R&R Murphy Pty Ltd is a multi award winning company founded in 2004 by Rod & Rose Murphy. In 2016 we received our most prestigious award "The HMA Manufacturer of the Year" and as a past winner, R&R Murphy are extremely proud to be a sponsor of this year's "Hunter Manufacturing Awards". We have an outstanding reputation for being a top-quality supplier in a varied range of industries including and not limited to Defence, Mining, Architecture, Water Filtration and Transport Maintenance.

We provide a flexible, adaptive and innovative service, working side by side with our clients to design and implement the best solutions for their manufacturing needs. Our highly skilled workforce, utilising the latest technology in metal manufacturing, specialise in stainless steel, aluminium and mild steel fabrication and engineering, ranging from light sheet metal to heavy fabrication.

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Sponsored by NSW Government
Winner: **R & R Murphy**

R&R Murphy took out the Export in Manufactured Goods award and the judges congratulated the company on an outstanding journey; in Rod Murphy's own words "from waste bin jobbing shop" to a world class successful exporter to 16 countries.

The judges said that in particular the success in China is applauded, taking Australian manufactured products successfully into such a strong low-cost producer is a mighty achievement.

Underpinning R&R Murphy's success has been a keen eye for detail and market driven quality together with the careful execution of a very through export strategy. Some serious export challenges have been met and R&R Murphy continue to innovate to maximise their export reach.

Highly commended was awarded to both McLanahan Corporation and Steber International



Tony Sansom, Deputy Director Regional Development, Hunter and Central Coast with Rod Murphy and Sam Cook of R&R Murphy and Parliamentary Secretary for the Hunter, Scot MacDonald.

Sponsored by BAE Systems Aust.
Winner: **Jake Denton - Molycop**

The judges said Jake was the outstanding winner of this category. His love of the trade began when he was still in school so it was a natural progression into the apprenticeship. He is held in high esteem by his employer and his colleagues, who described him as "sober, considered, open to feedback and nuanced in his decision-making."

Jake has shown a responsibility beyond his years in his commitment to his work, his understanding of the inter-connectedness of other trades around him and his knowledge of and commitment to WH&S.

Jake has completed his qualification and also the Certificate IV Engineering all before the end date of his apprenticeship. Jake will make a wonderful ambassador to his industry and a great mentor to other apprentices coming through the ranks. Manufacturing needs more tradesmen of the calibre of Jake Denton and will be safe in his hands.

Highly commended was awarded to Daniel Beavan from Origin - Hunter Valley Training Company.



Daniel Hodges from Molycop representing Jake Denton with Andrew Chapman from BAE Systems.

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Congratulations to Jake Denton
2018 HMA Apprentice of the Year

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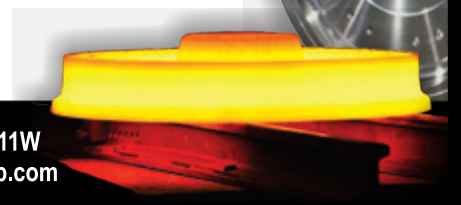
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Sponsored by Davies Collison Cave Winner: **Whiteley Corporation**

Whiteley Corporation won the Innovation Award for their Surfex product. The judges said "a very clever and innovative product that will truly benefit society by reducing bacterial infections in health facilities, combined with a very high-quality application, this product has global ramifications."

Highly commended was awarded to both R&R Murphy and Melville Equipment




Whiteley Corporation's Phil Clulow with Lauren Eade of Davies Collison Cave




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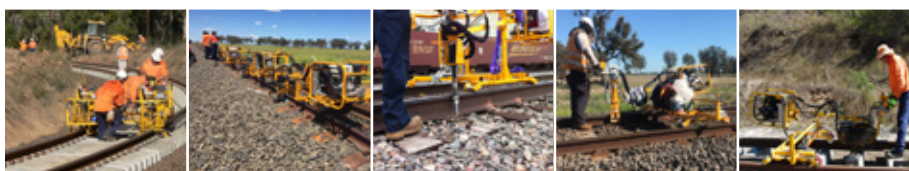
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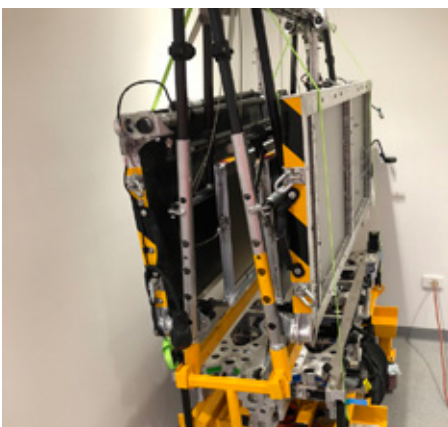
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Sponsored by University Of Newcastle Winner: **Norris Industries**

Excellence in Product design was awarded to Caves Beach dishwasher manufacturer, **Norris Industries**, a subsidiary of Sirron Holdings.

The judges said, **Norris Industries** has carefully developed the new AP Series commercial dishwasher with a genuine focus on the operational cost of the asset, and the holistic environmental impact over the lifespan of the product.

The innovative product design Norris has employed in the new ap series means it uses less than half the electricity of a comparable commercial dishwasher, which has been independently verified by the University of Newcastle.

The AP Series commercial dishwasher is the result of a significant investment in research and development; Norris conducted a detailed review of 2 years' in-service data and applied these findings to steer their new design and technology. The true environmental and cost savings of the new design undoubtedly, establishes a new benchmark to which other manufactures should aspire; Norris has delivered a product that shows a clear, in-depth understanding of their customers' needs.

Highly commended was awarded to Melville Equipment for their rapid response self-propelled rail trolley



Ian Beerez and Greg Gates from Norris Industries with University of Newcastle's Professor Steven Weller

Sponsored by KM&T Winner: **Nupress Group**

The judges said that this award is very often fought out on a battlefield of capacity vs capability where capacity can be defined as doing more of the same product at lower cost while capability is being able to do many different products at competitive cost.

Nupress opted for capability and in doing so opened up opportunities in very closed markets such as the domestic and global defence industries.

A good result for Australia, a great result for Newcastle!

Highly commended was awarded to Bridon Bekaert



Steven Smith, HMA Chairman with Nupress Group's Donna Clair and Murray Clair



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The AP500

Winner:
"Excellence in Product Design"

*"The operating system in the Norris AP500 as tested can use up to 50% less electricity compared to the operating system of previous model, Norris Cafemate".

- Newcastle Institute For Energy and Resources,
September 2018

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Sponsored by Nupress Group Winner: **Catavolt**

The judges said bridge construction often involves manual handling to transfer materials and tools across. Often the use of scaffolding or bridge closure is unavoidable. This autonomous trolley system allows the smart use of the long confined space in between the cross beams of the bridge structure to be used as a track to transport building materials. Great cost reduction is achieved by avoiding the closure of the bridge and reducing labour (up to 75%). Increased productivity (from 6 months projection to 6 weeks completion) and higher levels of safer are just some of the other benefits.



Jon Eggenhuizen from Catavolt with Nupress Group's Murray Clair

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Sponsored by Whiteley Corporation Winner: **Lewis Penfold**, Liberty Onesteel - Newcastle Rod Mill

The judges said Lewis has been a trajectory to provide strong, effective leadership in the manufacturing since learning about the practicalities of business life in his family's business as a young man growing up.

With a double degree in engineering and business since leaving school, Lewis has demonstrated the intellectual horsepower and a hardnosed discipline required to succeed at the highest level. His first leadership opportunity came when still very young with only 24 hours to prepare. Not surprisingly, despite the initial nerves, he grasped it with both hands and has never looked back.

Lewis combines his passion for engineering and innovative solutions to challenging problems, with a collaborative leadership style that continually encourages his team to bring their very best to each shift. Lewis is an inspiring and worth winner of the rising star award for 2018.

Highly commended was awarded to Thomas McMillan from Newcastle Wire - Liberty Onesteel



Lewis Penfold from Liberty Onesteel - Newcastle Rod Mill with Whiteley Corporations' Phil Clulow

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Sponsored by Measured Marketer
Winner: **McLanahan Corporation**

The judges said **McLanahan** had a very sophisticated, professional and successful marketing strategy for a difficult niche and foreign markets.
A well-deserved winner.

Highly commended were awarded to both Mother and Joey and Liberty Onesteel Wire



Jacqui Daley from The Measured Marketer with Chris Knowles and Jodi Thornton from McLanahan

Sponsored by Bridon Bekaert
Winner: **DSI Underground**

The judges commented that **DSI Underground** has been on a mission to implement lean principles in the organisation since 2016.

Based on an organisational job role analysis the skills required by all staff were identified and appropriate training delivered using a variety of methods including external trainers, on the job improvement projects and study tours.

In 2018 DSI demonstrated improved safety outcomes, better customer service and improved productivity directly linked to this programme.

Highly commended was awarded to Molycop



Lynnette Corcoran representing Bridon Bekaert with DSI Underground's Britt Cook



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Sponsored by Quarry Mining
Winner: **Liberty Onesteel - Newcastle Wire Mill**

The judges said that the applicant has established a sound environmental management system engaging both management and the workforce which allows it to identify and make some notable improvements.

Highly commended was awarded to Molycop



Deputy Chair of HMA, Stephen Elliott with Liberty Onesteel Wire's Greg Jones

Sponsored by R&R Murphy
Winner: **Liberty Onesteel - Newcastle Wire**

The judges commented that the program was a refreshing new approach where Waratah Fencing has recognised that safety is not only something that must be addressed in the workplace.

They have included the distribution, transport and end user of their products and adopted all of these people as part of their 'family' who they are responsible for in ensuring their safety.

Highly commended were awarded to Molycop for their "high performance thinking program" and Liberty Onesteel - Newcastle Rod Shop for "Our 38" program



Liberty Onesteel Waratah Fencing's Ross Lourie with Rod Murphy of R&R Murphy

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wishes to
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A doctor can't find a job in a hospital, so he opens a clinic and puts a sign outside.
'GET TREATMENT FOR \$20 - IF NOT CURED GET BACK \$100.'
A lawyer thinks this is a great opportunity to earn \$100 and goes to the clinic.

Lawyer: "I have lost my sense of taste."

Doc: "Nurse, bring medicine from box No. 22 and put three drops in the patient's mouth."

Lawyer: "Ugh. this is kerosene."

Doc: "Splendid, your sense of taste is restored. Give me \$20."

The annoyed lawyer goes back after a few days to recover his money.

Lawyer: "I have lost my memory. I cannot remember anything."

Doc: "Nurse, bring medicine from box no. 22 and put three drops in his mouth."

Lawyer (annoyed): "This is kerosene. You gave this to me last time for restoring my taste."

Doc: "Awesome, you got your memory back. Give me \$20."

The fuming lawyer pays him, and then comes back a week later determined to get back \$100.

Lawyer: "My eyesight has become very weak I can't see at all."

Doc: "Oh well, I don't have any medicine for that, so take this \$100."

Lawyer (staring at the note): "But this is \$20, not \$100!!!"

Doc: "Spectacular, your eyesight is restored. Now you owe me \$20"



An old tired-looking dog wanders into a guy's yard. He examines the dog's collar and feels his well-fed belly and knows the dog has a home.

The dog follows him into the house, goes down the hall, jumps on the couch, gets comfortable and falls asleep. The man thinks it's rather odd, but lets him sleep. After about an

hour the dog wakes up, walks to the door and the guy lets him out. The dog wags his tale and leaves.

The next day the dog comes back and scratches at the door. The guy opens the door, the dog comes in, goes down the hall, jumps on the couch, gets comfortable and falls asleep again. The man lets him sleep. After about an hour the dog wakes up, walks to the door and the guy lets him out. The dog wags his tale and leaves.

This goes on for days. The guy grows really curious, so he pins a note on the dog's collar: "Your dog has been taking a nap at my house every day."

The next day the dog arrives with another note pinned to his collar: "He lives in a home with four children -- he's trying to catch up on his sleep. Can I come with him tomorrow?"



An eccentric philosophy professor gave a one question final exam after a semester dealing with a broad array of topics.

The class was already seated and ready to go when the professor picked up his chair, plopped it on his desk and wrote on the board: "Using everything we have learned this semester, prove that this chair does not exist."

Fingers flew, erasers erased, notebooks were filled in furious fashion. Some students wrote over 30 pages in one hour attempting to refute the existence of the chair. One member of the class however, was up and finished in less than a minute.

Weeks later when the grades were posted, the rest of the group wondered how he could have gotten an A when he had barely written anything at all. His answer consisted of two words:

"What chair?"



Doctor: "I've found a great new drug that can help you with your sleeping problem."

Patient: "Great, how often do I have to take it?"

Doctor: "Every two hours."

QUOTE OF THE MONTH

"Perfection is not attainable. But if we chase perfection, we can catch excellence."

- Vince Lombardi

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