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# From the Editor



The COVID-19 pandemic has been a dramatic event affecting individuals, businesses, governments and other organisations on a global scale.

It has however made many of us think about the ways we do things and whether we should change some aspects in the post-COVID world.

One of the national topics that has currently resurfaced is that of tax reform. It is a topic that governments often put in the too hard basket, fearing a negative reaction from the electorate and providing a significant target for opposition parties.

There has been little tax reform in 20 years, despite a string of reports stating that the tax system is inefficient and outdated, and that there is the potential for a major economic boost if the reform is done wisely.

To make things more difficult, both major parties seem unwillingly to even consider any changes to GST, even though it is a relatively efficient tax.

Put simply, the tax system is too complicated and encompasses too many taxes.

One example is payroll tax – a disincentive to employ people. It was originally meant to be discontinued with the introduction of the GST in 2000 but somehow escaped this fate.

Stamp duty is a very inefficient tax. A Treasury Working Paper released in 2015 suggests that every dollar of stamp duty collected costs around 72 cents to raise. A number of state

governments are considering stamp duty reform and it is hoped that we will see further progress in this area in the near future. Of course, State Governments will want alternate revenue streams to make up for the shortfall if stamp duty was to be abolished. This means a new tax or changes to existing taxes. Perhaps land tax will replace stamp duty.

Alternatively, the State Governments could be compensated by the Federal Government, but this would require them to make changes to the national tax system and the one that stands out is GST, but unfortunately this seems to be a no go.

None of us like to pay more tax but there is a strong case to increase the take from the efficient GST and at the same time removing and/or reducing other taxes.

Australia's GST rate of 10% is one of the lowest consumption taxes in the OECD. The average rate is nearly twice that of Australia and most countries have fewer consumption tax exempt items.

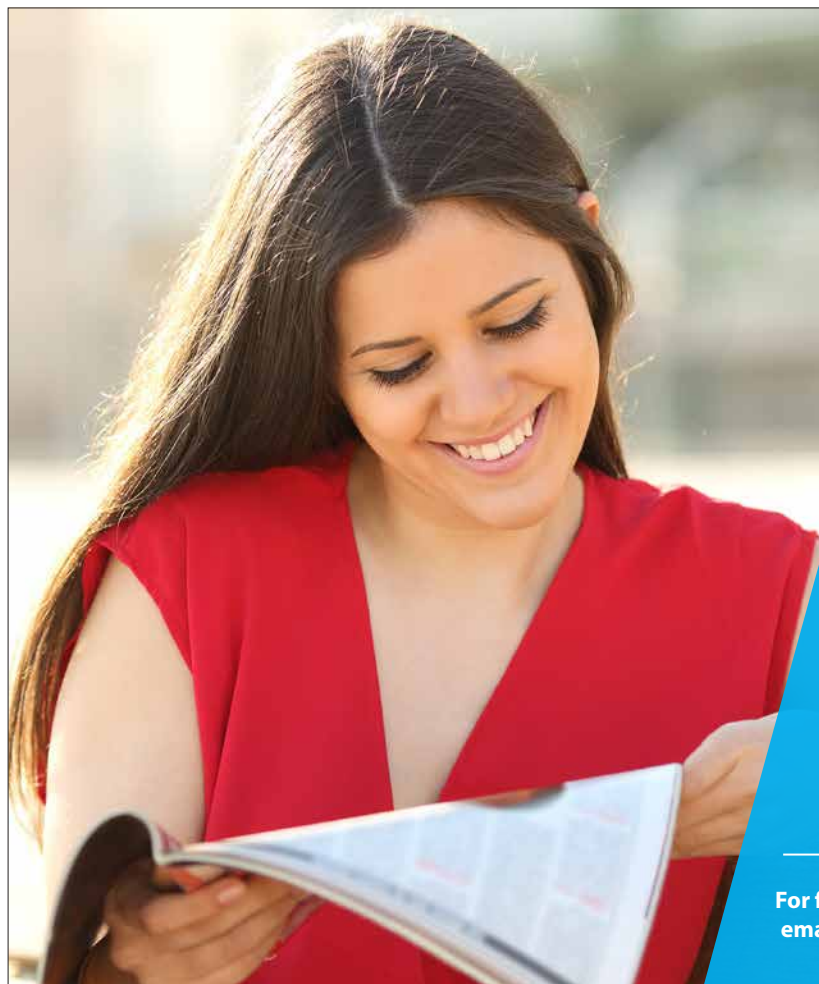
There may be some valid arguments against raising the GST and removing / reducing other taxes, but it is definitely a discussion that should be entered into by Governments.

Not even being willing to enter the discussion about the entire tax system means that it is extremely difficult to have true tax reform and puts a handbrake on economic recovery from COVID and future prosperity of the nation.

It is hoped that some politicians will be brave enough to at least consider tax reform in its entirety to help make the system more efficient.

Surely it is at least worth discussing.

**Garry Hardie**  
**Editor & Publisher**



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## Newcastle opens new Visitor Information Centre

City of Newcastle has opened its new Visitor Information Centre (VIC), offering hands-on interactive experiences, tourist information and unique souvenirs for those welcoming friends and family to the city.

Housed in the repurposed Civic Railway Station, the VIC is located in the heart of Newcastle's emerging tourist hub, nearby the under-construction five-star Kingsley Hotel and a stone's throw from the Civic Theatre, Civic Park, City Hall and Museum.

Newcastle Lord Mayor Nuatali Nelmes said the VIC was opening just in time to welcome visitors back to the city following the lifting of many of the COVID-19 travel restrictions.

"The June long weekend saw many travellers take advantage of the relaxed restrictions in what was the first opportunity to hit the open road in months," the Lord Mayor said.

"The establishment of the Visitor Information Centre is another very visible step in the maturity of our city as a tourist destination. Pre-COVID-19 figures showed about five million tourists visit Newcastle each year, which is a rise of about 60% over the past five years. The value of the Newcastle tourism economy increased 57.6% to \$1.127 billion in the 12 months to March 2019 alone.

"And with two five-star hotels now under construction and Newcastle Airport offering seasonal flights to New Zealand, the number of visitors is set to surge even further. More than 1.2 million passengers passed through the airport in the 2018-19 financial year."

City of Newcastle's new Visitor Information Centre will play a vital role in boosting the local tourism industry, which has been decimated by COVID-19, as appetite for travel grows stronger.

Following the site's exterior renovation by Hunter and Central Coast Development Corporation, City of Newcastle undertook a full fit-out of the new VIC, including a hand-painted mural,



*Deputy Lord Mayor Cr Declan Clausen and Lord Mayor Nuatali Nelmes inside the Visitor Information Centre*

incorporating a Welcome to Country in both Awabakal and Worimi languages, and a map of Newcastle printed on the vinyl floor.

The Visitor Information Centre is located at the Civic light rail stop at 430 Hunter Street and will initially operate from 9.30 am to 4.30 pm, Monday to Friday, and 10 am to 2 pm on Saturdays. Sunday operation will commence as demand increases and restrictions further ease.



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## Narrabri Gas Project a step closer

The New South Wales Department of Planning's final assessment report on the Narrabri Gas Project has been released, recommending that the project is capable of approval with conditions.

The report will now be considered by the New South Wales Independent Planning Commission (IPC) which has been asked by Planning Minister Stokes to conduct public hearings and make a final determination within 12 weeks of receiving the Department's assessment report.

Santos has accepted the proposed conditions and will participate in the Independent Planning Commission's hearings and deliberations over the next 12 weeks.

Santos Managing Director and Chief Executive Officer Kevin Gallagher said a decision on Narrabri is 'more important than ever' as the economy comes out of hibernation from COVID-19 restrictions.

"Narrabri means more jobs and more investment in New South Wales and the local region, and lower gas and electricity prices for customers in the state," Mr Gallagher said.

"We welcome the positive recommendation from the New South Wales Department of Planning and the sensible, independent planning process the project is going through.

"Santos already has appraisal wells powering the equivalent of 23,000 households in north-west New South Wales from Wilga Park Power Station, there are 16 Santos people living and working in Narrabri, we're buying goods and services locally, and we're in a position to ramp up our activity and get back to drilling more appraisal wells as soon as a decision is taken.

"We are confident that we have relied upon the best science to confirm that the Narrabri Gas Project can be developed safely and sustainably, without harm to water resources or the environment. However, a consent decision is one for an independent umpire, the IPC, and we're looking forward to its decision within the next few months.

"Narrabri is the cheapest source of gas for NSW customers, and without NSW developing its own gas resources, its businesses and households will continue to face higher energy costs than across the border in Queensland.

"Santos has committed 100% of Narrabri gas to the domestic gas market. Developing local gas supplies in NSW means commercial bakers in Sydney will no longer pay \$26,400 more for gas every year than similar businesses in Brisbane."

The Narrabri Gas Project has the potential to supply enough natural gas to meet up to half of NSW's natural gas demand where more than one million family homes, ~33,000 businesses and ~300,000 jobs rely on natural gas as a source of energy. With the commercial and industrial sector currently making up almost 50% of total gas consumption in NSW, reliable and competitively-priced natural gas is essential for a strong NSW economy.

## Official opening for upgraded Scone saleyards

Communities in the Upper Hunter and across the New England are set to benefit from improved stock selling capacity with the official opening of the \$7 million upgrade of Scone Regional Livestock Selling Centre.

Federal Member for New England, Barnaby Joyce, said the upgraded centre will ensure the facility remained competitive in servicing local livestock producers and the equine industry, increasing throughput by 50,000 head per annum.

Deputy Prime Minister and Minister for Infrastructure, Transport and Regional Development Michael McCormack said the saleyards would provide long term benefits to the region.

This project will increase employment within the agricultural, transport and manufacturing sectors. Upper Hunter Shire Council Mayor Maurice Collison said the major upgrade was bringing substantial economic benefits, as well as creating a much safer environment for animals and people.

The project received \$2,827,248 in funding from the Australian

Government under the Building Better Regions Fund. Upper Hunter Shire Council provided the remaining \$4,240,871 contribution toward the project.

Scone Regional Livestock Selling Centre upgrade included:

- Construction of new bays and selling pens, including a soft floor system, roof, water reticulation system and dust suppression system
- Construction of a temporary services and holding yard shed
- Construction of an office, canteen and workshop/storage shed
- Construction of roads and parking
- Installation of IT and electrical services, including a walk-through cattle scanning system, LED lighting, security system for the new staff facilities, upgrade of the livestock selling system and upgrade of the CCTV system
- Installation of drainage, water and effluent management.



*Member for New England, Barnaby Joyce, Upper Hunter Shire Council Mayor Maurice Collison, Member for Upper Hunter Michael Johnsen and Upper Hunter Shire Council General Manager Steve McDonald at the newly upgraded Scone Regional Livestock Selling Centre.*

## The Mutual Bank wins gold in inaugural RateCity Term Deposit Awards

The Mutual Bank's 3-Year Term Deposit has been recognised with a Gold Award in the inaugural RateCity Term Deposit Awards.

RateCity's awards are based on its market-leading ratings system, which gives term deposits a score out of five based on interest accrued over the duration of the term deposit. Winners are determined over a three-month period with the top 10% of products in each category receiving a Gold Award.

CEO of The Mutual Bank, Geoffrey Seccombe, said this award was further endorsement of the institution's exceptional range of savings products designed for depositing members.

"We are extremely proud that our 3-Year Term Deposit has been rated as one of the top 10% in the market," said Mr Seccombe.

"As a member-owned bank our top priority is always in best serving our members, and this award helps to highlight the exceptional quality and value of products we have on offer for our depositing members."

"Achieving this high-profile accolade from RateCity, within a challenging and highly competitive market, is a great accomplishment and we are thrilled to be recognised with a Gold Award," Mr Seccombe said.







# Protecting miners, families & communities

## Taking action on COVID-19

Mining is a key local industry. And health and safety remains our industry's number one priority.

We're all adapting to new ways of working safely in response to coronavirus, to protect each other, our families and the community.

Our mines are following strict advice from health authorities and implementing new measures including increased health testing and cleaning, more protective clothing, physical distancing, travel limits, shift changes and alternative work arrangements, and more.

All while also doing our bit to help the economy.

So thank you to everyone working hard in our mines and in the businesses supplying our mines for everything you're doing.

Let's keep going and stay healthy and safe.

To find out more go to [nswmining.com.au/covid-19](https://nswmining.com.au/covid-19)



## WesTrac takes out best enterprise safety initiative award

Leading Caterpillar dealer WesTrac has been recognised for its cultural and safety transformation program in this year's Australian Workplace Health and Safety Awards. The company, which services customers across NSW, WA and the ACT, received the national award in June from the Australian Institute of Health and Safety for the best enterprise safety program initiative.

For the past two years, WesTrac has been working with culture partner Interchange to identify a roadmap to improve safety performance and overall team member engagement. Using a human-centered design approach, WesTrac and Interchange co-designed and developed the safety and cultural transformation program, known as the Built By Us Program (BBU), with the goal to create a workplace that was safe, engaged and customer focussed.

According to Gareth Hughes, WesTrac's NSW General Manager Safety, Security and Risk, the project came about because safety improvement had started to stagnate.

"We'd seen some positive gains to that point but it was starting to plateau," Gareth said.

"The project was always going to be around safety, but when we started talking to people we realised there was an opportunity to focus on broader culture.

The project was named Built By Us because it involved input and promoted ownership across the entire workforce.

Gareth said the company had looked at various industry standard safety programs and methodologies, but found most were focused on systems and processes.

"We didn't want to bombard people with more systems and processes, which had been the traditional approach," he said.

"So the focus of Built By Us has been 80% around behaviour – getting our people to increase levels of trust and their own responsibility and accountability.

"The most important pillar is that people are engaged – you can't be safe unless you're engaged.

"From a leadership perspective, active listening and leading with empathy is a key aspect of BBU. As leaders, we have to ensure we listen and then use open questions to really get people to open up in their responses.

"Close your laptop, put your phone away – give people the respect they deserve – be present, be in the moment and respect their time."

Gareth said connection to family was identified as an important issue for employees and the company is now seeing how a family and wider community focus has impacted people in many positive ways.

"My personal journey has shown that this program not only makes you a better leader, but a better husband and father.

"I now take the notion of engagement home with me...being present when I'm there. And the community engagement activities WesTrac undertakes are no longer about the end point – they are about being there, listening and being present.

According to Gareth, while the award is great recognition of the effort and enthusiasm by all staff for the program, the real success lies in the fact it is becoming ingrained in the way WesTrac employees approach every aspect of their roles.

"When we started we asked how we could make this sustainable to become a generative change that we'll be talking about in 10 years' time rather than just propaganda, creating a permanent culture that's safe, engaged and customer focused," he said.

"The program involved five phases, known as ELITE, which stands for Engagement, Learning, Integrate, Teach and Embed.

"We are currently at the embed phase which will ensure the sustainability of BBU as our culture goes from strength to strength and our values come to life. In fact the values of Safety, Pride, Accountability, Respect and Customers, evolved as part of BBU and we're seeing real, tangible results across them all."

NSW/ACT Chief Executive Greg Graham said engagement scores across the business had improved, with WA seeing a 21 per cent lift and NSW an increase of 16% over a 12-month period.

"We can already see the shift in our culture and look forward to continuing in the direction we're headed," Mr Graham said.

WesTrac was also nominated as a finalist for two other awards including best health and wellbeing initiative, and health and safety innovation, which Mr Graham said was a demonstration of WesTrac's strong commitment to improving safety and wellbeing for all team members.



*WesTrac teams drawn from every level of the business were involved in the Built By Us Program, which has led to improvements not just in safety performance, but in the overall culture of the company.*

## Collaboration key for delivering outcomes for the Hunter

On 21 May the Hunter Joint Organisation had a ground-breaking meeting with Minister for Regional Roads and Transport, the Hon. Paul Toole MP, where they discussed the future prosperity of the Hunter region. The meeting was the outcome of a collaboration between the Hunter Joint Organisation, the Urban Development Institute of Australia, the Property Council of Australia, and Member for Lake Macquarie, Greg Piper MP.

The meeting marked a significant and positive step for the Hunter, with future collaboration a priority for all. A key outcome from the meeting was the agreement to establish a reference group, with members from TfNSW, the Hunter Joint Organisation, UDIA and the Property Council of Australia. The focus for this group will be to work together on solutions that can deliver improved transport and planning outcomes for the region.

Unlocking development in the Hunter will help deliver more affordable housing, provide local jobs, support a regional workforce, provide investment opportunities, support businesses of all sizes, and support the government's bottom line.

Member for Lake Macquarie, Greg Piper MP who also attended the meeting last Thursday noted, "It's been clear for some time that problems exist with the delivery of road infrastructure in our area, but I'm pleased to see that these groups, including the councils and now the State Government, are coming together and working collaboratively to get things moving again."

The Hunter Joint Organisation also sees great potential for accelerated delivery of the actions in the Hunter Regional Plan 2036, as well as the Greater Newcastle Metropolitan Plan through this increased collaboration.

"The Greater Newcastle Metropolitan Plan, has been endorsed by the NSW Government, but we can deliver much more value from these plans through effective collaboration between local and state governments," Nuatali Nelmes, Chair of the Greater Newcastle Metropolitan Plan Steering Committee and Lord Mayor of City of Newcastle noted.

The Hunter Joint Organisation hopes to see a delivery of red tape reduction and systems improvement through this reference group, and future collaboration with State Government.



## \$275 million boost to City's economy from COVID19 inspired works program

A record \$116 million capital works program that will generate up to 700 local jobs and increase the local economy's economic output by \$275 million, is the centrepiece of City of Newcastle's response to the devastating impact of COVID-19.

Lord Mayor Nuatali Nelmes said the 2020/21 budget was a significant budget for the City of Newcastle, with the national economy now in recession and more than 41,000 people either losing their job or withdrawing from the local labour force since February.

"City of Newcastle's \$116 million capital works program for the next 12 months is projected to create up to 700 local jobs and increase total economic output in our local government area by up to \$275 million.

"The budget also includes a further \$3.3 million Community and Economic Resilience Package providing significant targeted relief for businesses, residents and the most disadvantaged members of our community.

"The elected Council recognises the critical need for the City of Newcastle to lead from local government by helping to kick start our local economy back into gear", Cr Nelmes said.

Over the next 12 months the city will deliver a record local infrastructure works program, including:

- \$22.9 million for upgrades to local roads and footpaths
- \$17 million for waste management, including \$9 million towards the construction of an organics facility to compost food and green waste

- \$14.2 million for suburban and city centre renewal (including Hunter Street Mall works and Local Centre upgrades at Wallsend, Kotara, Merewether, Shortland, Stockton);
- \$9.3 million for environmental sustainability projects, including • \$1.4 million for Ironbark Creek rehabilitation
- \$8.2 million for new and improved parks, playgrounds, sporting and aquatic facilities
- \$7.3 million on storm water upgrades to address localised flooding
- \$5 million for new and improved cycleways
- \$4.6 million for bridge reconstruction works, including Cowper Street and Nelson Street, Wallsend (part of a \$20.8 million overall investment into flood mitigation in Wallsend Town Centre)
- \$1.5 million to plant new street and park trees
- \$5 million to implement the Climate Action Plan

City of Newcastle CEO Jeremy Bath said the record \$116 million infrastructure program will be delivered despite a \$12 million reduction in income caused by COVID-19.

"The prudent financial management of City of Newcastle means we have the capacity to fund this COVID-19 stimulus budget, without borrowing. Instead the \$336 million budget will be funded from forecast income with a \$23 million shortfall funded from existing reserves," Mr Bath said.

The draft 20/21 Budget was placed on public exhibition from March to May and almost 70% of the submissions were positive or constructive. The City's support for the community and its future financial sustainability garnered the most responses from the community.

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## Training Awards celebrate local vocational education and training excellence

The 2020 NSW Training Awards – Hunter Region were streamed on Facebook Live on 22 June. The original gala Awards Night which would normally attract nearly 500 attendees was scheduled to be held in May but had to be cancelled due to COVID-19 restrictions.

The Hunter regional awards are conducted annually and are designed to reward and promote vocational education and training excellence in the region. With the growing importance of vocational training in enhancing the region's prosperity, the Awards play a critical role in the economic landscape by encouraging and celebrating excellence in skills development. The Awards honour and reward the achievements of students, trainers/teachers, training organisations, large and medium employers.

The Hunter regional awards are conducted through the Hunter Regional Apprenticeship and Traineeship Advisory Committee (HRATA) and winners from these awards often progress onto the State Training Awards and, in some cases, the National Awards. This year they are scheduled to be held in Sydney on 9 October and in Melbourne on 20 November, respectively (subject to COVID-19 restrictions).

Despite the lack of a physical event, the 2020 NSW Training Awards – Hunter Region again highlighted the tremendous quality of the local individuals and organisations in the vocational education and training sector.

All finalists and associated organisations are to be congratulated for their efforts and contributions to the Hunter region.

Sponsors are also thanked for supporting the event. These included AGL Macquarie, Australian College of Commerce & Management, Forsythes Training, Hunter Valley Training Company, International Childcare College, Newcastle Master Builders Apprentices, Novaskill, NSW Department of Education and Reach for Training

Winners were announced in a total of seven Trainee Categories and 11 Apprentice categories, followed by the Major Winners (see table opposite).

The Major Winners were:

- **School Based Apprentice/Trainee of the Year** - Hannah Gunton
- **Vet In Schools Student of the Year** - Daniel Hunt
- **Aboriginal & Torres Strait Islander Student of the Year** - Raymond Steadman
- **Vocational Student of the Year** - Billy McLoughlin
- **Highly Commended Trainee of the Year** - Sara Spokes
- **Overall Trainee of the Year** - Jarna Hedley
- **Highly Commended Apprentice of the Year** - Ryan Porter
- **Overall Apprentice of the Year** - Madison Candy
- **Phil Darby Award** - Cody Davies
- **Stan Rippon Award** - Joshua French
- **Women in Non Traditional Trade/Vocation Award** - Katherine Jones

*Joshua French – one of the major winners at 2020 NSW Training Awards –*



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<b>TRAINEE CATEGORIES</b> Business Administration Certificate III Early Childhood Education and Care Certificate III Engineering Technical Certificate III Financial Services Certificate III Hospitality Certificate IV Mining Surface Extraction Operations Certificate III Surface Preparation & Protective Coatings Certificate III	Jarna Hedley Jaymayah Waters Katherine Jones Hannah Wheeler Hannah Gleeson Sara Spokes Cody Davies	TAFE NSW International Childcare College TAFE NSW Australian College of Commerce & Man. Coates Hospitality Services Pty Ltd Gold Training TAFE NSW	HunterNet Group Training Limited St Nicholas Early Education HunterNet Group Training The Mutual Bank Remington Muswellbrook Pty Ltd Workpac Mining Pty Ltd	ALS Industrial
<b>APPRENTICE CATEGORIES</b> Aeroskills Mechanical Certificate IV Air Conditioning and Refrigeration Certificate III Automotive Light Vehicle Mechanical Technology Certificate III Automotive Heavy Vehicle Mechanical Technology Certificate III Automotive Mobile Plant Technology Certificate III Bricklaying Certificate III Carpentry Certificate III Electrotechnology Certificate III Engineering Fabrication Trade Certificate III Hairdressing Certificate III Sports Turf Management Certificate III	Madison Candy Benjamin McEwan Edward Langman Brody Thompson Harsha Bailey Shannon Davis Levi Smith Ryan Porter Nathan Rule Tegan Whitmore Danny Grant	TAFE NSW TAFE NSW TAFE NSW Westrac Pty Ltd TAFE NSW TAFE NSW TAFE NSW TAFE NSW TAFE NSW TAFE NSW TAFE NSW	Jetstar Airways Pty Ltd J&H Commercial Services Central Coast Group Training Daromin Engineering Pty Ltd Programmed Skilled Workforce Newcastle Master Builders Apprentices Newcastle Master Builders Apprentices Programmed Skilled Workforce AGL Macquarie Woohoo Salon Ellerston Leisure	Newcastle City Isuzu  Yancoal Mt Thorley All Things Masonry Bricklaying Core Project Group Pty Ltd Port Waratah Coal Services
<b>MAJOR WINNERS</b> School Based Apprentice/Trainee of the Year Vet In Schools Student of the Year Aboriginal & Torres Strait Islander Student of the Year Vocational Student of the Year Highly Commended Trainee of the Year Overall Trainee of the Year Highly Commended Apprentice of the Year Overall Apprentice of the Year Phil Darby Award Stan Rippon Award Women in Non Traditional Trade/Vocation Award	Hannah Gunton Daniel Hunt Raymond Steadman Billy McLoughlin Sara Spokes Jarna Hedley Ryan Porter Madison Candy Cody Davies Joshua French Katherine Jones	Australian Independents School Assoc. Hunter Trade College International Childcare College TAFE NSW Gold Training TAFE NSW TAFE NSW TAFE NSW TAFE NSW TAFE NSW TAFE NSW	Bishop Tyrell College Hunter Trade College Awabakal Preschool Catholic School Office Workpac Mining Pty Ltd HunterNet Group Training Limited Programmed Skilled Workforce Jetstar Airways Pty Ltd  Ampcontrol Service (SW) Pty Ltd HunterNet Group Training	Port Waratah Coal Services  ALS Industrial



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- Workers Compensation
- Sick Leave
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## Applications open for Maitland Covid-19 response and recovery grant

Maitland City Council's COVID-19 Response and Recovery Grant which was initiated as part of Council's response to the recent pandemic, is now open for applications for grants up to \$20,000.

The COVID-19 Response and Recovery Grant Program will see up to a total of \$120,000 in community grants awarded to local non-profit community based organisations/groups, sporting groups and associations, service clubs and businesses for projects and initiatives that address community needs and encourage community reconnection in response to the COVID-19 pandemic.

The Program fosters community partnerships and reconnection and is intended to provide benefits to the wider community during the response, recovery and transition out of the current pandemic. Proposed projects and initiatives must meet an identified need for Maitland residents and foster opportunities for community participation while meeting all Australian Government COVID-19 regulations and restrictions.

Maitland Mayor Loretta Baker says "This program will see the injection of much needed funds into the local community for projects and initiatives that will benefit the residents of Maitland."

## NSW Mining Industry & Suppliers Awards

NSW Minerals Council has announced the NSW Mining Industry & Suppliers Awards winners in four categories for 2020, in a special online live-stream event. The annual event, typically held in Sydney, was transformed into a digital live-stream event in response to restrictions due to the COVID-19 health pandemic.

Young entrepreneur and Indigenous business owner Steven Fordham Managing of Blackrock Industries has been recognised for his business acumen and his service to the community, providing job opportunities in mining to Aboriginal men as part of their reintegration into the community after custodial sentences.

Ellie Hawkins, Scheduling Engineer, CMOC-Northparkes Mines in central NSW was named a joint winner in the same category for her outstanding success to date.

In recognition of its commitment to changing lives for the better in mining with its 'Rockstarter' system as well as innovating to help prepare our health system during the COVID-19 pandemic, Hunter-based advanced manufacturing and technology business Ampcontrol has been named Supplier of the Year.

Ampcontrol took swift action to manufacture additional ventilators to support our healthcare system at the height of the pandemic emergency. CEO Rod Henderson praised the resilience of the wider Australian manufacturing industry and local supply chains.

"What the last few months have shown through these challenging times is the incredible ingenuity and agility of Australian manufacturing and onshore supply chains."

Mr Henderson also urged industry and decision-makers to work together as we look to the future.

"We have such highly advanced skill and capability in this country, it's so important that industry and government continue to work together now more than ever for our economic recovery and security," he added.

John Richards, Chairman of The Bloomfield Group and winner of the Outstanding Contribution to Mining award, commended the NSW mining industry's efforts to protect the health and safety of its workforce during these challenging times.

"The minerals industry's response to Covid-19 has shown just how highly they value employees. It's a credit to the industry and an opportunity for demonstrating the great careers that are available," he said.

NSW Minerals Council CEO Stephen Galilee praised the outstanding finalists and all working in mining across NSW who have risen to the challenge of operating during the COVID-19 pandemic.

"The first half of 2020 has been tough. We've endured terrible bushfires off the back of a severe drought, followed by a global health crisis. During the COVID-19 pandemic, our miners have

kept operating under strict health and safety protocols, and that has helped protect jobs, support local communities and maintain our contribution to the NSW economy," NSW Minerals Council CEO Stephen Galilee said.

"Our Industry and Suppliers' Awards acknowledge our high achievers in mining in NSW. Our award winners are critical to the ongoing pursuit of excellence in our industry," Mr Galilee said.

## Murrurundi water pipeline opens

The Murrurundi water pipeline opened on 29 May and the town's water restrictions have been eased to level 2. Two million litres of water a day is now able to be pumped to the town from Glenbawn Dam, via Scone. This is also a significant step in the creation of water reticulation system for villages along the pipeline.

At the opening, Michael Johnsen MP, Member for Upper Hunter said the pipeline and village connections are part of the NSW Government's ongoing commitment to water infrastructure for regional communities, through the Water Security for Regions program and the \$1 billion Safe and Secure Water program.

As well as being on schedule, the project is within the \$14.2 million budget, with over \$13 million in funding provided by the NSW Government's Water Security for Regions program established under the Restart NSW Fund. The remainder of the project funding is provided by Upper Hunter Shire Council.

Former Mayor Wayne Bedgood said the completion of the pipeline would immediately change everyday life in Murrurundi and in the long term would help the town to flourish.

The infrastructure – 40 km of pipes, three pump stations and two 450,000 litre storage tanks – was tested over the last few months. The town, which has always used the Pages River as its water source, has endured serious shortages for many periods in its history. Murrurundi residents have been on level 6 restrictions since July 2018.

When the river ran dry, the town's water was trucked from Scone most days from January 2019. The total cost of carting water was over \$675,000, of which around \$290,000 will be subsidised by the NSW Government. The water supply has also been supplemented by a \$250,000 emergency water bore, also subsidised by the NSW Government, which has contributed approximately 60 million litres of water since late 2019 – saving 2400 water carting trips from Scone.

Council has received a \$2,666,400 grant subsidy from the NSW Government's Safe and Secure Water Program toward the water supply systems for Blandford, Parkville and Wingen and a new, larger reservoir for Murrurundi. This funding is in addition to the \$1,736,000 already allocated to village reticulation and reservoirs from the original Restart NSW Grant. The tender was awarded in January for the design of the village reticulation systems.

**Opening the water pipeline to Murrurundi and the town's first water bottle refilling station today, former Upper Hunter Shire Council Mayor Wayne Bedgood, his wife Michelle and dog Whiskey, with Upper Hunter MP Michael Johnsen.**







## 2020 Hunter Manufacturing Awards going ahead

The Board of the Hunter Manufacturing Awards Inc (HMA) has confirmed that the Awards will go ahead in 2020.

HMA Chair, Steven Smith, said that it is even more important during this time of uncertainty to celebrate our Region's manufacturers, to promote and profile their ability to innovate and adapt during the COVID-19 situation and to celebrate their resilience.

The event will be on a smaller scale to previous years' events, with guest numbers in accordance with the Government compliance at the time. Held on Friday, 23rd October 2020, this year's awards are moving to the Merewether Surfhouse.

The number of categories will be reduced from 13 to seven in 2020 and will include a revamp of the current categories and criteria to be more in keeping with the changing manufacturing sector. The rebranding of HMA was part of HMA's Strategic Plan introduced in 2019, with the update of categories to be introduced as part of the 2020 Awards, in keeping with the HMA mission and goals to 'inspire vibrant and enduring manufacturing in the Hunter'.

The award categories for this 2020 are:

- Rising Star Award
- Collaboration Partnership Award
- Outstanding Start-Up Award
- Sustainable Operations Award
- Manufacturing Pivot Award
- Manufacturer of the Year < 50 employees
- Manufacturer of the Year > 50 employees

A one-off award in 2020 is the Manufacturing Pivot award, to celebrate a local manufacturing business that has navigated the challenges brought about in business due to COVID-19, pivoting to generate new offerings, retain jobs or open their products and services to new markets. This award will be in honour of Rod Murphy of R&R Murphy, a long-term advocate for manufacturing in the region and 2018 Board Award winner who sadly and unexpectedly passed away in March this year.

Manufacturer of the Year Award winners will win trips to an overseas destination to visit other companies, a trade fair or event that will enable their company to further their business or make important contacts in an endeavour to grow and develop their company.

An Incentive Prize will be sponsored by helloworld Business Travel Group which will give finalists an opportunity to win a trip for two people to any city in Australia or New Zealand. HMA will contribute \$1,000 towards incidental expenses for the winner of this Prize. The prize will be drawn at the Awards Event.

Due to COVID-19 it was necessary for the 2020 Launch to be a non-physical event. Usually hosted at our Manufacturer of the Year award winner's premises, 2019 winner Chamberlain, who would have hosted the Launch, has provided a case study and video of their premises, profiled on the HMA website.

Registrations and applications for the 2020 Hunter Manufacturing Awards can be submitted via [hma.org.au](http://hma.org.au). Applications close 31 August 2020.

The HMA Awards Night will be staged on Friday 23 October at Merewether Surfhouse. Tickets will be available through the HMA website.

## Design plans unveiled for Scone Airport infrastructure

Member for New England, Barnaby Joyce, says \$3 million in new funding for Scone Airport will help secure the region as a premier regional destination.

The grant was recently awarded to Upper Hunter Shire Council under the Australian Government's \$41.2 million Regional Airports Program.

"The role airports like this have in supporting regional communities throughout the New England cannot be understated," Mr Joyce said.

"This further investment for crucial infrastructure at Scone will help keep aircraft flying, businesses in trade and emergency services with the facilities they need to keep us safe."

The new funding in airside infrastructure at Scone formed part of \$5.8 million in grants for New England airports including Tamworth, Armidale and Inverell.

It also complemented previous Federal and State Government funding support for the Scone Airport's Aviation Visitor Attraction as well as a \$20,000 grant for Scone Aero Club under the Australian Government's Stronger Communities Program.

"Clubhouse refurbishments are well on their way at the aero club which when complete will be a massive boost for the community members who use this facility regularly," Mr Joyce said.

*Upper Hunter Shire Council General Manager Steve McDonald, Member for New England Barnaby Joyce and Upper Hunter Shire Council Mayor Maurice Collison viewing design plans for the infrastructure upgrade at Scone Airport.*



## Experience Hunter launched to help boost local tourism and hospitality

With tourism and hospitality organisations, and towns themselves, suffering over the last few months, armed with the knowledge of travel restrictions lifting Out of the Square wanted to do their bit to help. In just one week they created a self-funded initiative called Experience Hunter. This is supported by a video and accompanying webpage [experiencehunter.com.au](http://experiencehunter.com.au).

The video content is a result of days (and nights) of scouring the internet for the most relevant footage possible that represented the Hunter Region in all its diverse glory. When approached, so many organisations and individuals were only too happy to provide their videos given the spirit of the cause.

"Initially I was pretty nervous that we may not get enough great stuff in such a short period of time to do this idea justice, however in the end we had so much powerful footage it was incredibly tough to narrow down the shots used in the final 2 minute video," said Marty Adnum, Managing Director, Out of the Square Media

"Even with the video done we knew it would not be enough on its own, in a sense we were teasing people but then leaving them to their own devices. So, we knew we had to produce a webpage to close the loop. The whole OOTS team rallied and [experiencehunter.com.au](http://experiencehunter.com.au) was created. Making it easy for people inspired by the video to follow up, do more research and book a getaway via the various links on the webpage."

The webpage offers a short description of each of the Hunter's seven areas: Newcastle, Lake Macquarie, Port Stephens, Wine Country, Upper Hunter, Barrington Tops and Maitland / Lower Hunter. Plus, each area has direct links to the official local tourism site and Destination NSW site. Having everything in one place was critical to selling the experience of the Hunter as a whole and getting traction for those grass roots tourism operators doing it tough.

"Given our passion for the region we felt this is something we really needed to just do. We hadn't seen anything else out there, so we went for it. The feedback to date and knowing that something as small as this can make such a big difference to those in need has been incredibly heart-warming," said Marty.

## Venture capitalist blown away by University-born small wind turbine startup

The University of Newcastle-based start-up, Diffuse Energy, has secured \$400,000 in seed funding from Australian venture capital fund, Shearwater Growth Equity, to scale production of its promising renewable energy option. An idea born from PhD research, engineers Dr Joss Kesby, Dr Sam Evans and James Bradley, now co-founders of Diffuse Energy, are reimagining wind energy.

Unlike a traditional open-blade wind turbine which may be as large 160 metres in diameter, their invention spans less than a metre. This is achieved by enclosing the blades within a diffuser, which draws more air through the turbine to boost power while taking up less space.

CEO of Diffuse Energy, Dr Joss Kesby said they were changing the way telecommunications companies buy renewable energy infrastructure.

"Our commercial model removes upfront hardware costs in favour of a monthly subscription, eliminating major barriers associated with technology uptake and deployment," said Dr Kesby.

Suitable for the toughest off-grid environments in Australia, the scaled-down, lightweight turbines plug into existing telecommunications infrastructure, enabling rapid setup of turbines onto towers in hard-to-service locations, and converting them from diesel power generation to cheaper, more environmentally friendly wind-power.

"We know small wind can solve the unique challenges of powering telecommunications infrastructure in remote locations and under critical emergency scenarios. The challenge has been

how to deploy at scale in remote and off-grid locations in the most cost-effective manner possible," said Dr Kesby.

The funding covers the employment cost of three full-time staff to scale Diffuse Energy's capability for production so that a potential of hundreds of units can be manufactured if there is demand.

Managing Partner of Shearwater Growth Equity, Zac Zavos said they invested in Diffuse Energy because they were operating in an unambiguously large and growing renewable energy market.

"Small wind is the natural complement to solar in that wind often blows when the sun isn't shining. The founding team is very strong and committed to building a generationally great company. We saw the potential for software-like recurring revenue from their small wind turbines," said Mr Zavos.

Diffuse Energy proved the value of its technology for Vertel, Australia's leading provider of mission and life-critical telecommunication network services in late 2019. The Diffuse Energy small wind turbines continued to power critical voice and data services for NSW Police, Rural Fire Services, State Emergency Services and NSW Health while catastrophic bushfires raged throughout the Mid North Coast and Coffs Harbour region.

As residents of the University's Integrated Innovation Network (I2N) Hub in Williamstown, the Diffuse Energy team said the opportunity to incubate with like-minded innovators and entrepreneurs in a co-working space helped motivate them through the challenges and triumphs of creating a startup.

With parts of the small wind turbine manufactured locally in the Hunter, and the controller and electronics designed by Newie Ventures, the startup is supporting the Hunter region's innovation and economy.



## New Murrurundi Hospital work continues

On 1 June Michael Johnsen MP, Member for Upper Hunter announced that the redevelopment of the Murrurundi Wilson Memorial Hospital has reached another important milestone with the pouring of concrete for the new hospital foundations. The concrete slab was poured over three consecutive days and approximately 160 cubic metres of concrete was used.

"Hutchinson Builders has made great construction progress on-site, with the concrete pour following extensive excavation works and in-ground services for the new hospital building," Mr Johnsen said.

"Work will now focus on the erection of structural steel, load bearing and fire rated walls and roof trusses, followed by roofing and services rough-in.

"Construction on our new Murrurundi hospital building is forecast to be complete in early 2021, before services are transferred and the new hospital is operational.

"The final works including demolition of the existing hospital building, construction of new staff accommodation, and landscaping works, will commence in 2021. The overall redevelopment project is forecast to be complete in late 2021."



## Solar farm powering Newcastle operations and revenue

City of Newcastle's solar farm has exceeded expectations in its first six months of operation, generating almost twice the revenue it was expected to make annually.

The 5 MW solar farm installed at the Summerhill Waste Management Centre generated more than \$420,000 in revenue between when it went live in mid-November and the end of April, well above original forecasts used in the business case's projected average of \$250,000 a year.

Selling energy back into the electricity market, the solar farm further demonstrated its value during the January bush fires when the City supported the state's damaged energy grid as a net exporter.

A renewable power purchase agreement with a wind farm that came into effect on 1 January, making the City the first NSW Council to be powered 100% by renewables, saved a further \$30,000.

"The business case showed the solar farm would save rate payers around \$9 million, after costs, over its 25-year lifespan - and so far, it's on track to do even better," Newcastle Lord Mayor Nuatali Nemes said.

"The solar farm helped us exceed our renewable energy goals under the Newcastle 2020 Carbon and Water Management Action Plan, which targeted 30% of our electricity needs from low-carbon sources.

"By combining solar installations, battery storage and the purchase agreement to power all our operations, the City has created a resilient energy strategy that will protect us from future electricity price spikes.

"Working in concert with the power purchase agreement, these investments give us price stability, create financial savings for rate payers and have already enabled us to reduce our operational



carbon emissions by 77%, compared to the 2008 baseline."

The City also is increasing solar-energy generation on its buildings.

"We recently added an additional 100 kW roof top photovoltaic system to our Waratah Works Depot, doubling the capacity of the system installed onsite in 2013 and taking total generation of our 12 solar systems to almost 9 million kilowatt hours of renewable energy each year," Councillor Nemes added.

"Our 5 MW solar farm and over 660 kW of rooftop solar provide the equivalent energy needs of more than 1,770 Newcastle households a year with clean, renewable energy."

For its commitment to renewables and reducing carbon emissions, the City won the prestigious Local Government Sustainability Award in 2019 and is currently a finalist for Environmental Leadership and Sustainability in the 2020 NSW Local Government Excellence Awards.

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## Hunter industry awarded \$300,000 to help increase recycling and reduce waste

On 22 June Parliamentary Secretary for the Hunter Catherine Cusack announced HunterNet Co-operative had been awarded \$300,000 to work with NSW businesses to help them increase their recycling and reduce waste going to landfill.

The Bin Trim program, funded under the NSW Government's Waste Less, Recycle More initiative awards funding to organisations to provide free waste expert assessors to advise and support individual businesses about waste and recycling.

HunterNet was one of 22 projects successful in accessing funding under Round 4 of the Bin Trim program. A total of \$5.09 million was awarded in this round in grants ranging from \$50,000 to 300,000 and will help 8,000 NSW businesses.

This project aims to divert large quantities of waste from landfill, increase resource recovery rates and deliver cost savings to businesses. HunterNet will recruit businesses through the established business network, and extended network via Hunter Joint Organisation.

Ms Cusack congratulated HunterNet for securing the funding and said the grants would fund HunterNet to help NSW businesses avoid, re-use and recycle materials, saving them money by reducing waste collection costs.

"I congratulate HunterNet for securing this funding," Ms Cusack said.

"The Bin Trim Program helps businesses identify and implement changes to improve their waste management practices.

"NSW businesses send more than 1.8 million tonnes of business waste to landfill each year. From cardboard, paper and plastic through to food waste – so much of this ends up in the general waste bin, when in fact more than 70 per cent of this could be reused or recycled," Ms Cusack said.

"It is so pleasing that HunterNet is a recipient of this fantastic initiative again. This will help us and the whole region on the journey to find new and better ways in production without waste, to get to a sustainable circular economy. We applaud the Government in its help towards a worthy endeavour," Mr. Tony Cade, CEO of HunterNet said.

## University of Newcastle climbs into coveted Top 200 in the world rankings

In just one year, the University of Newcastle has climbed ten places to sit among the world's Top 200 universities in the prestigious 2021 QS World University Rankings, results released on 10 June confirmed.

The Top 200 result continues the University's year-on-year improvement in these rankings since 2014. The 2021 QS World University Rankings considered 1604 institutions and contained 47 new entrants. Maintaining a positive trajectory is testament to our University's sustained emphasis on quality of output, as well as a strong and growing network of industry relationships.

Vice-Chancellor Professor Alex Zelinsky AO said that the move from 207 to 197 in twelve months reflected the University's focus on delivering excellence in teaching, learning and research in difficult circumstances.

"Our sector is facing a number of unprecedented external challenges and the University of Newcastle itself has dealt with bushfires, droughts as well as a pandemic affecting our students, staff and communities in the past year," Professor Zelinsky said.

"What this outstanding result shows is that despite these external impacts, our teaching, research and academic staff have continued to deliver inspiring and innovative programs for our students and lead critical research breakthroughs."

"Higher Education is always a competitive sector both in Australia and internationally, and we are incredibly proud to continue our ascent in the QS World University Rankings," he said.

## Singleton businesses encouraged to support each other

Singleton businesses are being encouraged to support other local businesses under a \$100,000 program to provide preloaded Spend in Singleton cards to boost the local economy in the recovery from the impacts of bushfires and COVID-19.

The Business Supporting Local Business program is an initiative of Singleton Council and the Singleton Business Chamber under Council's Community Support Package, offering cards loaded with \$250 to help businesses get back on their feet to purchase essentials such as food, office supplies and petrol or other goods and services.

Vicki Brereton, Council's Director Community and Organisation Capacity, said the beauty of the program was that in doing so, businesses would be supporting other businesses across the Singleton local government area that were part of the Spend in Singleton program.

"Businesses can apply for the pre-loaded Spend in Singleton Card for a share of \$100,000 to use at any participating business, from retailers and restaurants to groceries and petrol," she said.

"The program is open to any business in our local government area that has been negatively impacted by bushfires and COVID-19, and has been closed or operating at a reduced level with reduced revenue but is re-opening or extending services again."

*Spend in Singleton - The Eye Place*



## Electric vehicle fleet to support sustainable operations at Port of Newcastle

Port of Newcastle has begun the switch to fully-electric vehicles across its operations in the latest step towards achieving its sustainability goals. The Port has unveiled the first four Hyundai Ioniq electric vehicles, with the rest of the organisation's vehicles to transition by the end of 2021 as other suitable models become available.

Through a partnership with City of Newcastle, the Port is also sponsoring two electric vehicle charging stations located near its head office on Wharf Road. The 22-kilowatt chargers – collectively enabling four vehicles to be plugged in simultaneously – are the latest additions to the city's network and are powered by 100% renewable energy.

Port of Newcastle Chief Commercial Officer Simon Byrnes said partnerships were critical to achieving the Port's diversification and sustainability goals.

"It is a pleasure to partner with the City of Newcastle to help expand its electric vehicle charging network and promote renewable energy and sustainable transport options in the region," Mr Byrnes said.

"Switching to electric vehicles will save more than 48 tonnes of carbon emissions annually.

"Port of Newcastle is serious about its commitment to the environment and creating a prosperous future for the communities it supports. Ultimately, we are striving to create a safe, sustainable and socially responsible Port for the future."

Earlier this year, Port of Newcastle became the first port in Australia or New Zealand to be certified under the EcoPorts Port Environmental Review System (PERS), the global environmental and sustainability standard for the ports sector.

The Port is also offsetting historic and future emissions from its domestic and international flights, saving 208 tonnes of CO2 annually.



## University of Newcastle and TAFE NSW join forces for post-COVID recovery

On 5 June the University of Newcastle and TAFE NSW committed to strengthening their 30-year partnership to ensure people in the Hunter and on the Central Coast can maximise their education options and be seamlessly supported as they enter tertiary education, re-train or up-skill following the COVID-19 crisis. The organisations have committed to a partnership which includes articulation pathways in complementary courses and working together to support economic recovery.

"The Hunter and Central Coast regions represent the largest regional economy in Australia and the fastest-growing region in NSW respectively," said University of Newcastle Deputy Vice-Chancellor Academic, Professor Mark Hoffman.

"In these regions we serve, education and future workforce needs have been dramatically altered by the COVID19 pandemic."

"By working together with our partners like TAFE NSW, the University will be a catalyst for job creation and transformation, and furthermore help break cycles of intergenerational education disadvantage," he said.

"Developing the education and skills of our community requires diverse options to meet labour force demands and the learning preferences of people across many different communities," TAFE NSW Regional General Manager Susie George said.

"TAFE NSW and University working together provide the higher education and training options and flexible study patterns which suit the aspirations and lifestyle of communities in our regions."

"This can be a confusing time for people who have lost their jobs and who are considering university or TAFE NSW to retrain and reskill."

"We want them to know that our organisations are working together and will make sure we help them make the right choice

for them," Ms George said.

"Through the partnership we will continue to collaborate on strategic initiatives which benefit the Hunter and Central Coast communities such as shared facilities and closer collaboration with industry and between our teaching faculties."

## \$1.8 million boon for Glenrock State Conservation Area

It will soon be even easier to enjoy the spectacular natural environment at Glenrock State Conservation Area (SCA) with a \$1.8 million program to improve access and facilities. Environment Minister Matt Kean said the funding boost for the area was aimed at delivering high quality walking tracks and visitor facilities.

"Glenrock SCA is home to the last surviving pocket of coastal rainforest in the region and boasts some truly majestic coastal lookouts and beaches," Mr Kean said.

Parliamentary Secretary for the Hunter Catherine Cusack welcomed the \$1.8 million investment in Glenrock SCA, which is in the top 15 most visited national parks in NSW.

The first stage of the program included \$400,000 upgrades to the Hickson Street walking track and gliding pad precinct. Completed in May 2020, these upgrades improved access to Burwood Beach and addressed safety concerns for hang gliding and paragliding pilots. An additional \$1.4 million has now been committed for projects including strategic walking track upgrades, which will include improvements to the popular Yuelarbah and Leggy Loop walking tracks, as well as upgrades to the Dudley Beach and Yuelarbah car park precincts. The overall investment will improve access and facilities for visitors to Glenrock State Conservation Area with restricted mobility. These projects are due for completion by 2022.



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# Cash flow planning

Simone Palfreyman  
Palfreyman Chartered Accountants



COVID-19 has provided challenges and opportunities for many Hunter businesses. While some businesses have flourished, many have suffered with significantly reduced revenue, staffing losses, stress, and uncertainty. Never has it been more important to consider your business cash flow.

A basic cash flow forecast records the expected inflows and outflows for a business in a set period. It shows the expected timing and amount of your revenue, expenses, tax liabilities and capital payments. It can highlight the need for additional funding through loans or overdraft facilities and provides an overview of the sustainability of your business.

For the 2021 financial year, your cash flow planning should consider the amount and timing of COVID-19 government incentives such as:

- Cash Flow Boost for employers
- JobKeeper payments
- Potential tax savings from:
  - Increased threshold for instant asset write-off (now extended to 31 December 2020)
  - Accelerated depreciation deductions

The ATO Cash Flow Boost for employers has been a lifeline for many businesses in our area. Eligible employers generally received 100% of their PAYG Withholding as a credit or refund via their March 2020 Business Activity Statement (BAS), with a minimum \$10,000 being received. While future benefits under

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this scheme depend on the PAYG withholding of the business, it is generally calculated as follows for those lodging quarterly BAS:

- Initial Cash Flow Boost – 100% of PAYG withholding, with a minimum Initial Cash Flow Boost of \$10,000 and a maximum of \$50,000 for March and June 2020 BAS combined.
- Additional Cash Flow Boost – 50% of your total Initial Cash Flow Boost to be received in both your June and September 2020 BAS.

For example, with a business reporting via quarterly BAS, they will receive a minimum \$20,000 from this scheme in the following ways:

- PAYG less than \$10,000 in March BAS
  - \$10,000 Initial Cash Flow Boost would have been received on lodgment of March BAS.
  - No further initial incentives will be received for the June BAS unless the total PAYG withholding for March and June quarters exceed \$10,000.
  - An Additional Cash Flow Boost of at least \$5,000 would be received on lodgment of both the June and September BAS.
- PAYG more than \$10,000 in March BAS
  - An Initial Cash Flow Boost of the PAYG withholding amount (up to a maximum \$50,000) would have been received on lodgment of March BAS.
  - A further Initial Cash Flow Boost will be received on lodgment of the June BAS. This amount will generally be 100% of the PAYG withholding (up to a maximum of \$50,000 for March and June quarters combined).
  - An Additional Cash Flow Boost of 25% of the PAYG withholding for March and June quarters would be received on lodgment of both the June and September BAS.

While the Cash Flow Boost and JobKeeper payments have helped many businesses, they are often not enough to provide a positive cash flow. If your business is severely affected by COVID-19, you could also consider:

- Small Business Grants
- ATO assistance with tax debt
- Loan funding
- Early access to super

We recommend that businesses consult their accountant to understand their cash flow needs and any government incentives which may assist in these trying times.

**For further information contact Palfreyman Chartered Accountants on (02) 4990 3775 or email [enquiries@palfreyman.com.au](mailto:enquiries@palfreyman.com.au)**



*Simone Palfreyman FCA, Principal of Palfreyman Chartered Accountants, is an international award-winning finance professional located in the Hunter Valley. With a passion in educating their clients, Simone and her team offer business coaching and mentoring services alongside expert taxation advice.*

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# Let's Talk With.....

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

I am CEO of Tulloch Wines – Tulloch was started by my great grandfather in 1895 and I am the fourth generation of the family to be involved in the business. I was appointed CEO in 2012 and my role encompasses all aspects of the business, from production, through to sales and marketing and general overall responsibility for the financial success and sustainability of the company.... And, of course quality control is a big part of my job and potentially the best part!

I am also the President of the Hunter Valley Wine and Tourism Association – In this role I lead a board of 10 industry based professionals as well as a small team of paid employees. We are the peak industry body representing the interests of Hunter Valley Wine Country and are wholly responsible for destination marketing, advocacy, bio-security and the sustainable growth of wine and wine tourism industries in the valley. The Hunter Valley is Australia's oldest continuous wine region at 192 years old, it boasts 130 wine producers, over 2,300 hectares of vineyards, 27 restaurants and bars, 57 businesses providing transportation, tourism experiences and attractions, 128 accommodation businesses and numerous convention facilities. It is Australia's most visited wine region and the second biggest tourism destination in NSW after Sydney. With 1.4 million visitors per year contributing over \$502m annually to the local economy, it provides 2,800 jobs locally.

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

It comes as shock to most people to find out I have ended up in the wine industry purely by accident. My background is actually in corporate communications and public relations. I was looking after the public relations for Murdoch Magazines, which at the time was a big player in local publishing, when I decided I wanted to contribute to the world in a different way, so I decided to leave my job and do some travel. Of course, I had no money so decided to return to Mum and Dad for a couple of months to get my finances in order. It was at this time the new Tulloch Cellar Door was opening and they had not found anyone to run it, so I stepped in for what we all assumed would be a short term role. 3 days into the role a lovely young Texan man came to do some wine tasting, he's now my husband and I never left and I have held the roles of Cellar Door Manager, Operations Manager, General Manager and now CEO. There is no better industry to work in than the wine industry, it's built on generosity, hospitality and socialising, all of which are my happy place. 16 years in and I can't see myself doing anything else, but at the same time all the experiences I had prior to joining Tulloch have contributed to my success in both direct and indirect ways that I never could have imagined at the time.

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

Newcastle Beach or enjoying a long lunch somewhere or in the kitchen cooking. I'm also a bit of a media junkie, so I often have my headphones in listening to a podcast, watching a series or reading the news and listening to music.

## 4. Where do you find inspiration?

The people I work with really inspires me. I always say, "we all come to work in this building every day, we get to decide what kind of a workplace it is." They're an incredibly fun and entertaining bunch, but they also work bloody hard and challenge me, which is important.

## Christina TULLOCH



The fact my name is on the product I sell and the company I run is a very motivating factor, when it's your personal reputation on the line that's a pretty compelling reason to do better. My parents and the way they have built their professional lives and our family life, is inspiring. They sacrificed a lot to give me and my siblings the very best education and have always supported and mentored me through the big life decisions. I'm also a massive feminist (maybe much to my parents frustration), so any women who is brave enough to take a seat at the table and not apologise for wanting success and owning it when they get it, is incredibly inspiring. If they choose to lift other woman up and take them along as well, then they are my hero.

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

"You can have it all, but you can't have it all at once." I don't know where this quote came from, but it is such a sound piece of advice for working parents. Work life balance is incredibly important and it helped me learn to say no, have laser like focus on what is worth my time and what isn't and it gives you a freedom to look at your career trajectory through a different prism.

As for advice I wish I'd been given, Annabel Crabb's book *The Wife Drought – Why Women Need Wives and Men Need Lives*, was a real aha moment for me and taught me that the system continues to fail us. We must continue to teach girls to expect more, that it can be different for them, and for men, we must break down the barriers of toxic masculinity and let them fully participate in life beyond unhelpful gender stereotypes.

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

I tried to convince my husband to change his surname to Tulloch when we got married. Over a few wines, I told him if he changed his surname I would release a fantastic, very expensive wine called The Morton (his surname) after him. It didn't work.

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

I'd love to see more coordination in the destination marketing of the Hunter Valley. I think our region has so much to offer with our beaches, countryside, wine, produce, food and cities, we have this incredible offering, but we compete against each other instead of working together. I think Newcastle City is in a really exciting place at the moment and I'd love to see the nexus of creativity and innovation championed more, I think Newcastle's true potential is being held back by self-serving bureaucracies instead of truly looking to the future and daring to imagine.

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

Bistro Molines

## 9. Are you reading anything at the moment?

The Interestings by Meg Wolitzer

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

Not a film persay, but I did binge watch *Normal People* during Covid and I loved Marianne's line "Generally, and I am generalising, I find men are a lot more concerned with limiting the freedoms of women, than exercising personal freedoms for themselves."





#### LAMBOURNE PARTNERS

**Gemma Williams** has been promoted to Associate Partner. Gemma began her commercial accounting career working in a locally owned small business before moving to a multi-national construction company. Gemma is passionate about the role that accounting firms have in supporting local business as part of the region's economic and cultural landscape. Gemma's skills include self-managed superannuation funds and business advisory services including business structures, budgeting, forecast management and strategic planning.



#### LAKE MAC.CITY COUNCIL

**Glenn Bunney** is Lake Macquarie City Council's new Head of Development and Planning, coming into the position after a stint as Crown Lands Group Director Estate Manager for the NSW Department of Planning, Industry and Environment. The former professional rugby fullback and winger has been involved in planning land development, infrastructure delivery, asset management and commercial dealings in local and state government executive roles.



#### UPPER HUNTER SHIRE COUNCIL

Mayor **Maurice Collison** was elected unopposed at the Upper Hunter Shire Council meeting on 16 June after the resignation of Mayor Bedgood earlier this year. Cr Collison was first elected Deputy Mayor in April 2015 and re-elected to the position by the other Councillors at every election since (currently every two years, and before that every year). He has been a grazier in Woolooma for many years and lived in the Scone region all his life.



#### MORAY & AGNEW

**Madelaine McCullum** has been promoted to Partner in Moray & Agnew's Insurance group in Newcastle. She specialises in compulsory third party claims, workers compensation and public liability law. Madelaine has been with Moray & Agnew for six years, consistently demonstrating that she's a highly skilled and dedicated lawyer.



#### CATHERINE HENRY LAWYERS

**Jacqui Keddle** has been appointed to a new role of Chief Operating Officer at Catherine Henry Lawyers. She has more than 20 years' experience in the legal field as a lawyer, a legal recruiter and now practice manager. She worked as a lawyer in Sydney before heading to Asia and Europe for 14 years. During some of that time she managed Asia's leading legal recruitment business. Since returning to Australia in 2014, Jacqui has worked in a COO role with another leading law firm.



#### BRAIN INDUSTRIES

Industrial equipment manufacturer, Brain Industries, has promoted **Tom Pattison** to the new position of Product Manager, Conveyor Lagging. Tom has worked for Brain for 18 months and has had an impressive 40-year career in the Hunter as a conveyor products and lagging specialist. The new role will support the growth in demand for Brain's locally made pulley lagging. Tom joins Brain's two other product managers – Paul Harrison (Pumps and Mining) and David Pandel (Conveyors).

## 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](mailto:editorial@HBRmag.com.au).

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



#### LAMBOURNE PARTNERS

**Tony Carter** has been promoted to Associate Partner. Tony has been with Lambourne Partners since 2010 and has worked in audit, superannuation, tax and business advisory roles and specialises in working directly with business owners to identify expansion, strengthening internal controls, establishing new operating systems or identifying the right IT solutions. This led Tony into business valuation where he works with people who seek business valuations during difficult personal or business junctures.



#### UPPER HUNTER SHIRE COUNCIL

Deputy Mayor **Kiwa Fisher** was elected on 16 June after the appointment of Deputy Mayor Maurice Collison to Mayor. This is Cr Fisher's first time serving as Deputy Mayor. He lives outside of Aberdeen, having moved to the area in 1999 as manager of a thoroughbred stud. He and his wife are partners in a catering company based in Scone.

## Landlords and governments must prepare for commercial changes in the post COVID-19 era

**Steve Dick**

**Raine & Horne Commercial Newcastle**

The various impacts of COVID-19 on commercial and industrial property markets are subjects of hot debate.

Prognostications from a plethora of experts have been coming at us fast and furious. Predictions have included the demise of strip shopping, the decreasing need for floor space in the commercial offices and the ever-expanding demand for online warehouse space.

### Getting back to normal

Three months ago, in the autumn, we all thought the world as we know it was going to change forever. Skipping forward to winter, and the changes will depend on when we truly reach the post-COVID-19 era. Concepts such as social distancing are present, but like all good ideas, it is challenging to break lifetime habits, and already we are seeing evidence of many in the community slipping back into old ways.

For example, I am finding many people wish to shake hands again on a business level while kissing and hugging are back as social greetings. Shops and offices have returned to business with little social distancing being followed. These are strong indications that people will slide back into their old ways. Even in the UK where lockdowns were tighter and more prolonged than in Australia, as soon as people got a little leniency, they returned to business as usual promptly.

### Top three areas for change in the post-COVID19 world

Provided Australia does not slide back into the tight controls of April and May we see little permanent change to many areas of business. That said, there will be some differences, and I have nominated three areas of business, including corporate travel, office work and the way we shop, which will be conducted differently in the future.

#### 1. Reduced corporate travel will have extensive impact

In the past, many hours and even days of executives' time was lost on planes and living in motels. Because of COVID-19, the business world has learnt to use technology such as Zoom and locally developed iSee ([www.iseevc.com.au](http://www.iseevc.com.au)) to reduce the need for face to face meetings. The higher adoption of video technology will reduce the demand for airline travel, hotel accommodation, hire cars and even restaurant meals. In turn, this will impact employment opportunities and even landlord returns from their commercial hospitality industry-correlated investment properties.

#### 2. Working from home is a viable choice for some

Like corporate travel, COVID-19 has forced businesses to embrace technology to enable their employees to work from home (WFH). The idea of operating from a home office only works for some staff in some businesses. However, the ease of WFH now makes it a viable choice for more firms and their employees. Those directly affected by the new appetite for WFH include office landlords as the need for commercial space contracts, as well as cafes and lunch venues who will need to pivot as the density of office workers decreases.

#### 3. Online shopping continues to expand

For many Aussies, lockdown taught us how to shop online. This trend will only continue to expand with Amazon firmly focused on developing its massive "Fulfilment Centres". These huge multi-storey warehouses planned for Western Sydney and Melbourne will be backed no doubt by an advertising blitz to attract more customers to the retail portal. At the same time,

as the decline in discretionary income continues, the choices and savings offered by online shopping guarantee the likes of Amazon will continue its push.

Nor do you need to be Nostradamus to realise the Amazon push will impact landlords of retail strip shops and the mega shopping centres.

With all change comes initial losses, especially for those with an exposure to retail. This situation will be exacerbated dramatically once the Federal Government's JobKeeper ends. This government stimulus is the only factor keeping many small businesses afloat. These ghost businesses will shut their doors once JobKeeper finishes in September and like a prominent receiver told me last week, "we do not have enough receivers in Australia to cope with what's coming."

Most of these ghost businesses are in the retail and foodservice industries. They were already struggling with the decline in money flowing through the economy. Alarmingly, the real impact is still to come.

### Retail needs government support

In the wake of COVID-19 and the continuing threat of online shopping, retailing along shopping strips needs assistance from their local councils.

Look at the vacancies along Hunter Street. Has anyone noticed the vacancies that are mounting where there is no longer any street parking? These vacancies are easily attributable to prevailing parking policies and street design.

The shame is that the people making these policy decisions have never been in business or faced explaining to a bank a decline in turnover. If the ultimate result of the new parking policy and design of Hunter St changes were an improvement, then the pain for retailers and landlords on Hunter Street may have been worth it. But with 17 vacancies on the northern side of Hunter Street between Worth Place and Merewether Street, which is a strip of just 400 metres, then it's clear the pain has been passed directly to the building owners since their tenants are no longer viable.

The pain was rammed home to me recently when our office sold a building that the elderly owners could no longer afford to keep. Not only were their tenants losing money, but the NSW Government increased the value of the land that much it meant the combination of land tax and council rates was more than the rent paid by the elderly landlord's tenants. They were losing money and had to sell.

Immediate assistance for retail strip areas such as Hunter Street is needed where land tax and council rates are killing businesses and making it nonviable for landlords. Both levels of government need to develop well-considered and designed infrastructure such as parking with a focus on businesses first – and not the ultraism of academic designers who have never tried and wouldn't survive running a small business.

**If you're considering investing, buying or leasing commercial space in the Hunter region, contact Raine & Horne Commercial Newcastle on (02) 4915 3000.**



**Steve Dick** is a Director of Raine & Horne Commercial Newcastle.



## Building efficiency for jobs and growth

An advocacy agenda released by a coalition of industry bodies is calling on governments to make every building count in Australia's economic recovery. The sector focused platform, which leverages recommendations from the flagship report Every Building Counts highlights ways that energy efficiency building programs can boost construction activity and jobs whilst addressing long-term challenges such as the transition to net zero emissions.

"Our economic recovery from the COVID-19 pandemic must be about job creation, driving business activity and ensuring we're on a pathway to emissions reduction," said Davina Rooney, Green Building Council of Australia Chief Executive.

"These recommendations answer the call for high quality buildings and infrastructure, and carry the potential to create more than 90,000 job years of employment through jobs-rich projects that make the most of local supply chains," said Luke Menzel, Chief Executive of the Energy Efficiency Council.

"Beyond the pandemic, Australia's long-term prosperity depends on dealing with other long-term challenges – including the transition to net zero emissions," said Ken Morrison, Chief Executive of the Property Council of Australia.

"Business, industry and consumer groups are united in calling on the government to make sure that our economic recovery efforts include a focus on addressing this issue. We know that buildings can accelerate emissions reduction and energy transitions."

"Whilst buildings are responsible for almost a quarter of our national emissions, most of the solutions required to decarbonise the sector are already mature and available," said Suzanne Toubmourou, Executive Director of the Australian Sustainable Built Environment Council.

Key opportunities highlighted in Building Efficiency for Jobs and Growth, include:

- 1. Improve the comfort and performance of residential homes** through targeted equipment upgrades and incentives for deeper retrofits, with a priority for social housing and low income and vulnerable households
- 2. Drive commercial building upgrades** through tax incentives and establish a 'Smart Building Fund' to support mid-tier building owners to rate and guide the upgrade of their buildings
- 3. Embark on an ambitious program** to upgrade schools and hospitals and other government owned and occupied buildings with the Commonwealth committing to match funding from state and territory governments up to \$150 million in each jurisdiction
- 4. Empower building owners, buyers and renters with a single national rating scheme for home energy performance** and prioritise its development in line with the recent recommendations from the King Review
- 5. Undertake a rapid review of skills needs around energy efficiency**, and roll out priority measures to support workers transitioning from other sectors



### PROMINENT POSITION



The 400m<sup>2</sup> building would be suitable for retail/showroom and or workshop. The properties location will give any potential tenant high exposure to passing traffic and walk in business opportunities. Be surrounded by existing national outlets which have thrived in this much sort after location, including; Harvey Norman, BCF, Auto Barn, Pet quarters and pillow talk to name a few. Take advantage of the only vacancy in the retail strip of Shipley Drive.

- Air-conditioning showroom
- Own amenities
- Onsite parking
- Prime Location
- Rear roller door access

Contact our team today to organise an inspection.

For further Information please call

**Matt Higgins 0403 706 042**

### CBD LOCATION



An opportunity exists to lease a high-profile location in the heart of Maitland's CBD.

The property's prominent location on the corner of Bulwer St and Ken Tubman Dr enables ease of access to public transport and the vibrant city centre.

- Secure, allocated car parking
- Open plan layout
- Disabled access
- Ground floor area 335m<sup>2</sup> (approx)
- Excellent signage opportunity
- Well suited to a variety of businesses STCA\*\*
- High pedestrian traffic
- Two kitchens
- Flexible lease terms

\*Ground floor and first floor can be leased separately. \*\*Subject to council approval

For more information or to arrange an inspection of the property please contact our team.

For further information please call

**Matt Higgins 0403 706 042**

### NEWLY DEVELOPED SHOPPING CENTRE



Be amongst the first to take up a shop space in the new look Rutherford Mall. With a full refurbishment of the complex inside and out, the current building will be unrecognisable.

Surrounded by many reputable businesses such as Coles, Woolworths, Amcal and Anytime Fitness, as well as six new shops under contract.

With attractive incentives available and various shop sizes ranging from 40m<sup>2</sup> - 350m<sup>2</sup>, this is an opportunity not to miss!

- Glass shopfronts
- Access to ample, free parking for your customers
- Surrounded by an abundance of successful businesses
- Air conditioned
- Open plan design

Contact our team today to arrange an inspection

For further Information please call

**Matt Higgins 0403 706 042**

**P: 4933 6299 W: starrpartners.com.au**

## Raine & Horne Commercial

### FOR LEASE

### LAMBTON



#### 60 Griffiths Road (Tenancy 8)

This office situated on a main road just out of the CBD is easily accessed by all and includes the added bonus of on-site parking. The single level layout is air-conditioned with separate offices, boardroom and reception area and would suit a mixture of users. Lease: \$36,500pa + OGS + GST

**STEVE DICK 0425 302 771**

### FOR LEASE

### NEWCASTLE WEST



#### 710 Hunter Street (Unit 3 & 4)

Boutique commercial office space featuring great exposure on the northern side of Hunter Street. Ground floor for easy access, existing fit-out included, air-conditioned, includes (7) car parks. Lease: \$86,400pa + OGS + GST

**ALAN TONKS 0474 744 422**

### FOR SALE

### THE JUNCTION



#### 199 Corlette Street

Perfectly positioned near business, beach and schools, this property presents a brilliant re-development opportunity in a sought after location, zoned B(2) Local Centre (STCA). Current tenant with net income \$29,705pa.

**JASON MORRIS 0425 302 778**

### FOR LEASE

### RUTHERFORD



#### 82A Mustang Drive

Near new workshop that has been designed with plenty of thought given to the functionality of the site. With a total floor area of 972m<sup>2</sup> and featuring a 5 tonne O/H crane, 3-phase power, solar power, approved wash bay, well-appointed offices, dual driveway access and concrete yard and parking area. A must to inspect.

**PAUL TILDEN 0425 302 772**

### FOR LEASE

### HEATHERBRAE



#### 16 Heather Street (Units 1 & 2)

Just off the Pacific Highway this building is ideally located for distribution and warehousing to all locations with the added benefits of shopfront entrance and high clearance roller doors. Lease: \$68,600pa + OGS + GST

**STEVE DICK 0425 302 771**

Phone: (02) 4915 3000 Web: [www.rhplus.com.au](http://www.rhplus.com.au)  
Email: [sales@rhplus.com.au](mailto:sales@rhplus.com.au)

## EXPERIENCED TEAM LEADING MGA INSURANCE BROKERS

There has been a change in the leadership team of the Charlestown based MGA Insurance Brokers with the well-known Ross Lewis stepping back from the business and leaving it in the hands of the experienced team led by long time colleague Kerrie Baldwin

Ross has extensive experience as an insurance broker in the Hunter, establishing Ross Lewis Insurance Brokers in 1983. Kerrie Baldwin commenced working with Ross in 1990 and the business joined the MGA Insurance Group in 2005. MGA Insurance Brokers is one of the top ten brokerages in Australia with offices in every state.

The team built a strong reputation for expertise in a broad range of personal and business insurance areas, helping their clients manage risk and offering peace of mind that they were covered against a variety of occurrences.

Before leaving the business's day to day operations Ross wanted to make sure that his clients would continue to receive the level of expertise and service that they were accustomed. He had known many of his clients for decades and viewed many as friends as well as clients.

Having worked closely with Kerrie for some 25 years, Ross was certain he was leaving the business in good hands and the changeover would be as seamless as possible for clients.

The team led by Kerrie includes Lauren Baldwin, and Lauren Flett who both have worked at MGA Insurance Brokers for several years, between the three they have a combined 47 years of experience in Insurance

Kerrie is excited about taking over the leadership of the team at MGA Insurance Brokers and is looking forward to continuing to service local business and individuals



*The team at MGA Insurance Brokers: Lauren Baldwin, Lauren Flett and Kerrie Baldwin*

"At MGA we listen, listening is how we understand, understanding is knowing risks and providing their clients new and old with the best insurance solutions and deliver their expected outcomes, it's what we do," she said.

"The team looks forward to continuing to service our existing client base as well proving ourselves to new customers."

## For All Your Personal & Commercial Insurance Needs

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- Trade Insurance
- Personal Accident



# INSURANCE – WHAT ARE YOU COVERED FOR AND WHAT ARE THE CONDITIONS/EXCLUSIONS OF YOUR COVER?

**Gavin Walker**  
Newcastle Insurance Group

Insurance can get confusing and if you don't know the ins and outs of your policy coverage you need to partner with someone that does.

When was the last time you spoke to your broker or insurer and how much has your turnover or assets changed since then?

We find that the insurance process for most business owners is 'set and forget' which causes a problem if they ever have a claim. For example, we had a commercial cleaner approach us for a quote who cleaned high rise buildings on the inside and on occasion goes up to 3 stories on the outside. We reviewed his existing cover and turns out, he didn't have any coverage above 20 metres, inside or outside, which basically meant he wasn't covered.

We also quite often find that policies covering restaurants and cafés have a condition that you need to professionally clean the premises every 6 or 12 months. Most owners don't meet this requirement and it has serious consequences on any claim they need to submit.

Does your company use sub-contractors? Does your policy cover you if you happen to be working with a sub-contractor, even if they have their own insurance?

It is a good idea to give your broker or insurer a call to make sure there are no conditions or exclusions that have been missed. It pays to always review your policy every few months, especially if your work circumstances have changed.

**For more information call Newcastle Insurance Group on 1300 62 80 80, visit [www.newcastleinsurancegroup.com.au](http://www.newcastleinsurancegroup.com.au) or email [info@newcastleinsurancegroup.com.au](mailto:info@newcastleinsurancegroup.com.au).**



**Gavin Walker** is Managing Director of Newcastle Insurance Group and has worked at various Insurers, Financial Planners and Brokerages, from multinational to local family businesses for the last 20 years. He has expertise in risk and compliance, general insurance technical knowledge and claims. Gavin's strengths include stakeholder and relationship management and he has a proven history of delivering outstanding results and achievements across multiple areas.



## NEXT TIME YOUR INSURANCE RENEWAL COMES IN, GIVE US A CALL FOR A SECOND OPINION



### Some benefits of choosing Newcastle Insurance Group:

- We aim to find you better cover for less, and if we can't, we won't waste your time
- If you ever need to make a claim we handle all the work for you, at no additional cost
- We have access to over 150 national and international insurers to provide you with a range of options
- We are a locally owned family business that you can trust.

Give us a call on **1300 62 80 80**, check out our website [www.newcastleinsurancegroup.com.au](http://www.newcastleinsurancegroup.com.au)/ or email [info@newcastleinsurancegroup.com.au](mailto:info@newcastleinsurancegroup.com.au) for more information.

## The role of risk mitigation in fighting the working from home cybercrime wave

**Mark Bramley  
Gallagher**

Opportunistic and quick to respond to new vulnerabilities or exposures, cyber criminals have wasted no time in adapting to the conditions presented by Australia's response to COVID-19. The restrictions that helped contain the spread of the virus also encouraged a cybercrime wave.

The widespread move to working from home has opened up gaps in business's digital security, whether it's because some people are using personal computers shared with other family members who may install games or software that introduce viruses or security holes, or because they fall prey to a scam.

Since the COVID-19 outbreak Scamwatch has received more than 2700 scam reports mentioning the coronavirus, with more than \$1,114,000 in reported losses.

Common scams include phishing, online shopping and superannuation scams. Identity theft is a major threat, with cyber criminals pretending to be government agencies sending emails that look legitimate but often contain malicious links and attachments designed to steal personal and financial information.

The Australian Competition and Consumer Commission (ACCC) warns that "scammers have been doing an excellent job of impersonating the government, and at the same time have been actively pushing for people's personal information — including bank account details and superannuation account details — as we've never seen before."

Criminals are using fear of the pandemic to be more effective in their social engineering attacks.

We've had clients who have suffered claims as a result of their employees clicking on a link asking them to upload their credentials. The link is loaded with ransomware, so insurers all are seeing an increase in claims as a result of this activity.

The challenge for businesses is to keep their employees safe in an IT environment at home. The human factor is still such a huge element in why there are so many cyber security claims.

Distraction due to the presence of young children – or simply anxiety about current conditions – may also be an influence.

### **Education, risk mitigation controls and insurance**

Employee education was already of major importance to cyber security before the pandemic and now this is even more heightened.

Insurance is also vital because it closes the gaps.

Insurance is an essential back-up to a risk mitigation approach of helping clients understand the controls that can be implemented to close those gaps. Prevention is the priority.

**For further information contact Mark on (02) 4979 3333 or email [mark.bramley@ajg.com.au](mailto:mark.bramley@ajg.com.au).**



*Mark Bramley is an Area Director at Gallagher and has worked in the financial services industry for more than two decades.*

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





# Virtually your biggest risk

Protect your business with cyber insurance

**It's not a matter of if you'll be the victim of a cyber attack, but when.**

Cyber insurance helps you pick up the pieces in the aftermath of an incident and gives you access to a range of experts to help you contain, control and co-ordinate your response.

Don't leave it too late to protect your business with insurance coverage designed for your specific needs.



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To find out more, contact Gallagher's Newcastle Branch on **(02) 4979 3333** or visit [info.ajg.com.au/newcastle](http://info.ajg.com.au/newcastle)  
Sky Central, 123 Pacific Highway, Charlestown

## WHY YOU SHOULD USE AN INSURANCE BROKER

In business it can often be more time and cost efficient to deal with suppliers direct. Why would you want to complicate things by involving a middle person who also needs to make some money for their services?

While this may be sound logic for some areas of business, it is not the case for insurance. It definitely pays to use an insurance broker and offers a wide range of benefits to businesses.

### **Utilising insurance brokers' knowledge and skill**

As a business owner you may consider yourself as an expert in your field and running your business.

An insurance broker is paid to be an expert in insurance, understanding the risks as well as the cover available to mitigate these risks.

The insurance broker industry is highly competitive which is good news for the customer, maximising the service levels provided.

And if for some reason you are not comfortable dealing with a particular insurance broker there are many others available that would be pleased to discuss your needs.

### **Having the right cover**

The whole purpose of insurance is to provide some cover against risks to your business. But it is common for business owners to not fully comprehend the risks to their business or fully understand what is and isn't covered in an insurance policy.

Because different policies can have quite different levels of coverage, inclusions and exclusions, it is not always easy to compare different policies.

The language used in policies can sometimes also be difficult to understand, even those that say they are written in plain English.

An insurance broker has many years of experience and can be an enormous asset in finding the best coverage to suit your needs and budget.

### **Accessing policy options from a range of insurance companies**

Insurance brokers can access policy options from a wide range of insurance companies and provide you with a much broader range of policies to choose from.

They also keep up to date with the latest offering from insurers.

This means that it is much more likely that an insurance broker will find the best policy for your business.

### **Saving you time**

It can be extremely time consuming to try to find out what policies are available and try to compare them, even if you think you have the expertise,

Because insurance brokers deal with insurance policies every day, they can quickly and efficiently match your needs with available cover.

### **Saving you money**

Insurance brokers can often access policies at better rates than individual businesses or negotiate costs and policy terms that would be difficult for the individual business to do.

Of course, the ultimate excessive cost is to pay for an insurance policy that doesn't suit your needs and an insurance broker will act in your interests to make sure this doesn't happen,

### **Insurance brokers work for their clients**

Insurance brokers are legally bound to work in the best interest of their clients, not the insurance company. Insurance company employees do not have the same legal obligation.

### **Helping with claims**

If you need to claim, insurance brokers can help you with the process. Making a claim can be time consuming and stressful.

They also know how to minimise problems if there are queries with your claim or some aspects are out of the ordinary.

The help on making a claim is even more valuable when the occurrence that triggered the claim requires other actions by the business, for example reorganising some aspects of the operations.

Insurance brokers will also be of considerable help if there is some sort of dispute regarding the claim. They can often advise you of your position without the need for expensive legal advice and follow through on your behalf.

Even in straightforward claims, insurance brokers can often make the process much faster, minimising business interruptions and helping operations to get back to normal more quickly.



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### STRATA MANAGEMENT



A young girl and her father are looking at a nursery full of newborn babies. All of them are crying.

Girl: Are they hungry?

Dad: No... They just found out they'll have to pay for the stimulus bill.

An old man is selling watermelons.

His pricelist reads: 1 for \$3, 3 for \$10

A young man stops by and asks to buy one watermelon. "That'd be \$3", says the old man.

The young man then buys another one, and another one, paying \$3 for each.

As the young man is walking away, he turns around, grins, and says, "Hey old man, do you realise I just bought three watermelons for only \$9? Maybe business is not your thing."

The old man smiles and mumbles to himself, "People are funny. Every time they buy three watermelons instead of one, yet they keep trying to teach me how to do business..."

A hiker walks into a bar and the barkeeper greets him with "What are you drinking, sir?"

The hiker scans the range of whisky bottles on display and asks for a measure of an expensive Talisker. The barman pours the drink, which the hiker knocks back in one, and says, "That will be \$20 please, sir"

The hiker looking a little puzzled says, "Well no. I am lawyer and you clearly offered me a drink, an offer which I accepted. That's contract law sir. I owe you nothing."

"Then you can leave," says the clearly angry barman. "You're barred".

So the hiker leaves.

About thirty minutes later the hiker walks back into the bar and the barman immediately spots him and shouts, "You. Out! I already told you that you are barred."

"I don't understand," says the hiker, "I've never been here before. This is the first time I've even stepped across that threshold."

The barman responds, "Well, you must have a double!"

"That's really kind of you," says the hiker, "I'll have one of those Taliskers."

COVID has changed me in the most unusual ways. For example I used to spin the toilet paper like I was on "Wheel of Fortune." Now I turn it like I'm cracking a safe.

#### QUOTE OF THE MONTH

"Business people need to understand the psychology of risk more than the mathematics of risk."

- Paul Gibbons

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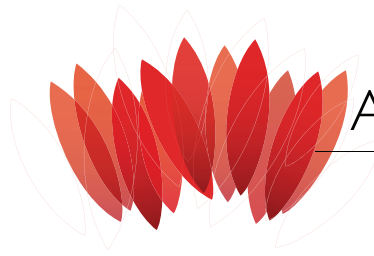
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