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 A photograph of a glass filled with golden-brown tea, garnished with a slice of lemon and a sprig of mint. Next to the glass is a large piece of ginger root and several slices of ginger. The background is a textured, light-colored stone surface.

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It was certainly an interesting time in Canberra in the first week of April.

Firstly, the Government presented the 2019-2020 Budget. A budget that may very well never be presented to Parliament for voting with the election coming in May and the Government consistently lagging behind the opposition in opinion polls.

Then, later in the week, the Opposition

presented its budget reply.

It is probably not worthwhile going into too much detail of either at the moment as there will be more announcements from both sides in the election campaign proper. Once the election is over and the dust settles, we will have a much better idea of the full details.

But what is interesting, is that the ALP didn't take the "small target" approach used by most parties when they are leading in the polls.

Although there were some proposals the same as the Federal Budget, they actually came out with a number of new measures which create more differences in policy than we have had for quite a while.

It will be interesting to see how their strategy works as it will place additional focus on the Opposition and perhaps take some of the focus away from the perceived shortcomings of the current Government.

It will also provide additional potential ammunition for the Government in the election campaign.

Is it good strategy by the Opposition? At least we don't have long to wait to find out.

It was disappointing to see that the newly elected NSW Government abolished the position of Parliamentary Secretary for the Hunter and Central Coast, along with similar positions for other regions.

Readers may recall that we had a Minister for the Hunter until 2015 until the government downgraded the position to Parliamentary Secretary.

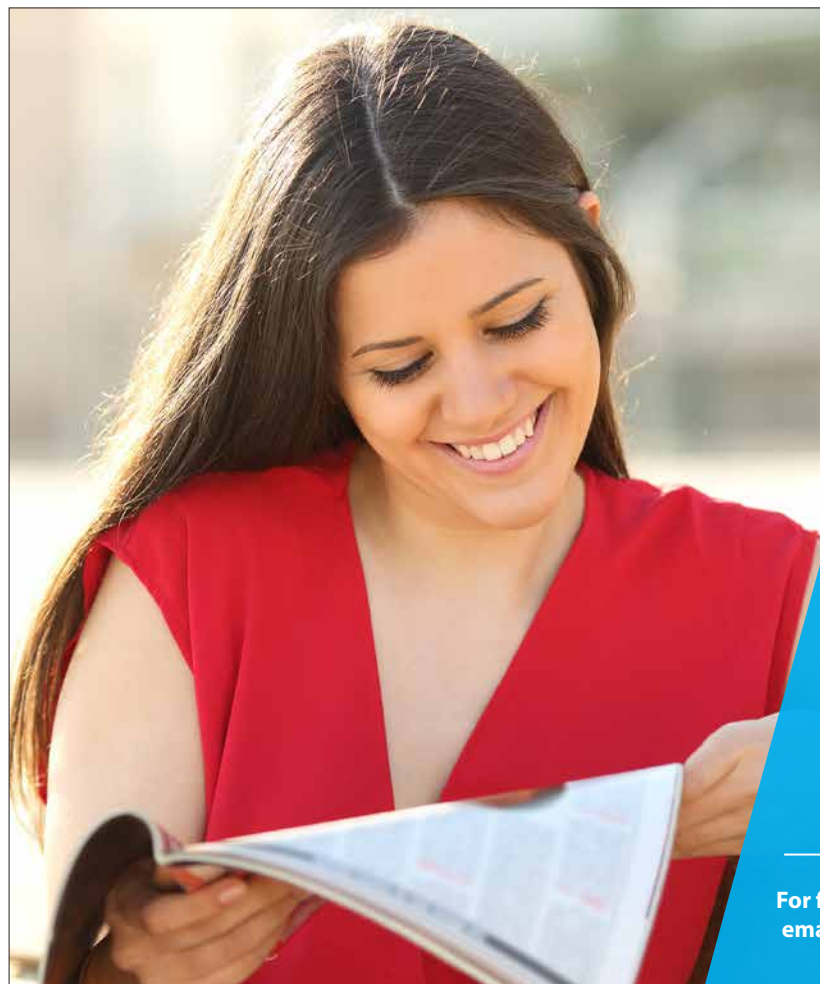
It is hard to believe that we will receive better representation for the Hunter and indeed the wider state without a regular member of parliament being frequently physically present, to see the strengths and needs firsthand and to speak with locals in person.

It also reinforces the belief held by many that the State Government is Sydney-centric and doesn't fully respect regional NSW. Decisions will be made by a group of politicians, many of whom have rarely been north of the Hawkesbury River.

The decision is not good for NSW and is also highly questionable politically.

It is hoped that the Government may reconsider their decision and reinstate a greater level of input from regional NSW.

Garry Hardie
Publisher & Editor



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The largest fuel tanker to enter Port of Newcastle in 220 years of commercial operations arrived on 18 March.

The 244-metre Pro Alliance long range 2 (LR2) class tanker berthed at 1100 hrs at Stolthaven's Mayfield 7 dedicated bulk liquids terminal, a purpose-built facility catering to vessels of that size. The milestone follows the arrival of the port's first long range 1 (LR1) tanker in early January.

Receiving vessels of this size is only possible due to a four-year collaborative project between Stolthaven, Port of Newcastle, Port Authority of NSW and Svitzer to expand channel capacity and accommodate deep-draft inbound tankers up to 245 metres LOA.

The project partners committed to increasing the Port's capacity through a number of activities, including detailed channel simulation investigations, adding active escort tug capability to the port's fleet and the development of a dynamic under-keel clearance system (DUKCS) for deep draft inbound

ships to complement the existing outbound DUKC system.

Port of Newcastle Executive Manager Marine and Operations Keith Wilks said the Pro Alliance's arrival was a significant milestone in the port's history, delivering supply chain flexibility and efficiencies for the oil industry through enhanced channel capacity.

Stolthaven's Managing Director Gordon Lasker said the company had made significant investment in its fuel terminal facility that would benefit its customers and enable greater efficiencies in the bulk liquids supply chain from Newcastle.

Stolthaven Australia has been operating a dedicated bulk liquids precinct at Port of Newcastle since December 2013. The facility is one of the most advanced in Australia with a berthing capability of LR2 245m LOA (length overall). A further 10 hectares is currently under development and will deliver an expected capacity build of 450,000 cubic metres of bulk fuels and chemicals storage.

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NEWCASTLE ARCHITECTURE AWARDS

Maitland Riverlink – Photograph courtesy of Australian Institute of Architecture, Architects: CHROFI Architects and McGregor Coxall, Photographer: Brett Boardman

The Maitland Riverlink by CHROFI Architects with McGregor Coxall has emerged as the preeminent project in this year's Newcastle Architecture Awards, collecting a swathe of honours including the prestigious Jury Prize.

This public building provides a gateway uniting two key aspects of Maitland's key identity for the first time – its architecturally rich High Street and the environmental amenity of the Hunter River. It supports revitalisation of the central business precinct and creates a 'public living room' for locals and tourists to enjoy.

Impressed with its elegant simplicity, which feels like it is just 'meant to be', the jury also recognised the project's achievements with the Award for Public Architecture and the Award for Urban Design.

"The architecture has a strong civic presence in a street full of historic buildings and is a landmark when viewed from the river... It will no doubt be the catalyst for further revitalisation of this dynamic regional community."

Two other civic projects – both by EJE Architecture – took out the Award for Heritage Architecture: The Newcastle Signal Box and The Station.

SHAC also had a double-win with their St Pius X High School Library, which received both the Award for Educational Architecture and the COLORBOND Award for Steel Architecture.

Five outstanding residential projects earned awards and commendations. Austin Maynard Architects' expertly crafted and playful Greenacres won the Award for Residential Architecture – Houses (New), while CKDS Architecture's flexible and contextually

responsive project The Edge earned the Award for Residential Architecture – Multiple Housing. The Award for Sustainable Architecture went to True North Architects for the Graham Whiteing Residence.

The jury also recognised readiness to work across design disciplines and in close association with building trades to deliver strong outcomes in the case of the winner of the Award for Interior Architecture, Derive Architecture & Design's Ginger Megs X project, which cleverly transforms a late 20th century theatre into a bar and restaurant.

Jury chair Georgina Wilson of Georgina Wilson Architect said this year's entries are "a testament to the local architects and community... It was wonderful to witness the energy, commitment and ambition of the community towards achieving great imaginative outcomes for the built environment of this area."

NSW Chapter President Kathlyn Loseby concurred with Ms Wilson that the region is emerging as an inspiring example of a continuously rejuvenating and dynamically evolving built environment.

"Greater Newcastle will continue to be an exciting place to watch into the future."

In total the jury bestowed 14 awards and commendations. The Institute congratulates all the practices that participated in the 2019 Newcastle Architecture Awards program and thanks this year's jurors, who contributed their time and expertise with great generosity.

St Pius X High School Library, Adamstown

SHAC designed schools have won Institute of Architecture awards for four out of the past five years. Here is a summary of what the AIA Judges had to say about SHAC's latest award winning project, the St Pius X High School Library, Adamstown.

"The success of SHAC's library design is already evident: the school is boasting an increase in students using the library – even in their free time – and in book borrowing.

The refurbished library connects with existing adjacent buildings via a new covered space that invites students into the library. The key feature of the design is the oversized internal stair that acts as an internal amphitheatre connecting upstairs and downstairs. The upper level is a formal library space with movable book shelving for flexibility, and acts as a mezzanine level that gives the whole area spaciousness and openness. The lower level feels like a comfortable refuge with informal furniture and double height floor to ceiling glazing that floods the room with natural light and connects it to the natural landscape outside."

SHAC attributes much of their success due to their approach they have for their projects.

"Most projects benefit most from an initial masterplan. The master plan allows us to take a giant step back to get a clear overall vision - and we don't just look at the site, we look beyond it to examine how the site and buildings interact

with the location and community. We work closely with the client, authorities and stakeholders to understand how the site operates best in its current context, and how best we can make it highly functional, efficient, cost effective, flexible and adaptable into the future.

"Just about the whole talented SHAC team gets involved in our projects at some stage, and the architects who lead each project take ownership and great pride in going the extra mile to bump their designs up a level or two through exhaustive creative option development with their teams – and the client - and then workshopping the long term implications of each option. We are very proud of that – that what we do is very much a team effort."



St Pius X High School Library



SHAC

The winners:

Newcastle Jury Prize

Maitland Riverlink by CHROFI Architects with McGregor Coxall

Educational Architecture

Award – St Pius X High School Library by SHAC

Public Architecture

Award – Maitland Riverlink by CHROFI Architects with McGregor Coxall

Residential Architecture – Houses (New)

Award – Greenacres by Austin Maynard Architects

Commendation – Twenty One Flowerdale by SDA

Commendation – Macmasters Beach Courtyard House by Matt Thitchener Architect

Residential Architecture – Houses (Multiple Housing)

Award – The Edge by CKDS Architecture

Heritage

Award – The Station, Newcastle by EJE Architecture

Award – The Newcastle Signal Box by EJE Architecture

Interior Architecture

Award – Ginger Megs X by Derive Architecture & Design

Commendation – Regis Elmore Vale by Jackson Teece

Urban Design

Award – Maitland Riverlink by CHROFI Architects with McGregor Coxall

Sustainable Architecture

Award – Graham Whiteing Residence by True North Architects

COLORBOND Award for Steel Architecture

Award – St Pius X High School Library by SHAC

The Edge

CKDS Architecture's innovative Edge Apartments project in Newcastle's Wickham has won the Multiple Housing Category at the Newcastle Architecture Award. The Edge is an outstanding collection of five townhouses, 20 units and three adaptable residential/commercial spaces combining the traditional personality of inner-city Wickham with contemporary harbourside living. In accepting the award, CKDS Director Stuart Campbell said innovation was a cornerstone of the project.

"The development team had to address issues of mine subsidence and flood planning," Mr Campbell said.

"The roof form is a nod to history and offers solar access. A shared lightwell allows natural lighting into the deepest parts of the complex."

Being one of the first designed buildings in accordance with the revised SEPP 65 (Apartment Design Guidelines) the project sought to ensure a high-level of amenity. The articulation of form in both the building mass and architectural roof features allows a greater degree of natural lighting and cross-ventilation. The Apartments and central foyer share a number of light wells providing natural light and ventilation. This allowed the project to achieve a high-level of amenity for its residents, and a level of architectural quality as a landmark building for a developing suburb.



Edge apartments



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The Station and Signal Box, Newcastle

The transformation of the former Newcastle Railway Station and the Newcastle Signal Box are key elements of the revitalisation of the Newcastle City Centre and have been sensitively delivered to maximise the significant heritage values of the broader site and buildings. The transformations create new opportunities for the site to be an important large-event public place, and in the Signal Box, an intimate meeting place ideally situated between the City Centre, Harbour and Foreshore Park. The project included the reconstruction of an original two storied verandah of the Railway Station on Scott Street which had been lost to unsympathetic infill in the 1920's, in original materials and detailing, based on research and historical photos. In the Signal Box, the retention of the miniature Signal Switch mechanisms in their original location for display to the public was paramount.

The new verandah and restoration of original openings between separate buildings creates a more active connection of the site with the surrounding city context, and provides more permeable public edges to the site and buildings. The project has resulted in the activation of The Station as a valuable public space in Newcastle.

The Signal Box stands as a beacon within the expanse of Newcastle's Market Street Lawn entertainment precinct, a



Newcastle Signal Box
Photography: Murry McKean

meeting point on the main pedestrian axis between the Harbour and CBD and Cathedral. Conservation and restoration of the 1936 Signal Box has allowed an historic piece of the city's former railway infrastructure to be given a new lease of life with adaptive re-use, and the rare electro-pneumatic miniature switch gear machinery within to be displayed and interpreted by the public for the first time in the site's history.

The Station and Signal Projects are culturally significant that transcribe the former heavy rail corridor's transition from railway industrial to public urban recreation, and ensures that this significance is protected for years to come.

EJE architecture



Winner

NEWCASTLE ARCHITECTURE
AWARDS - 2019

Heritage Architecture

THE STATION
THE NEWCASTLE SIGNAL BOX

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Cessnock City Council rates high in small business digital innovation

Cessnock City Council's economic development team were presented with the inaugural Netstripes Digital Innovation Advocate Award on 19 February at the Bizruption event held in Sydney.

The Bizruption business event is supported by the NSW Business Connect program and endorsed by the Hon Karen Andrews MP, Minister for Industry, Science and Technology.

The award recognises the work the council have done with engaging with small businesses online, and supporting business owners to renew their digital strategies. It also demonstrates Council's ongoing commitment to promoting small business innovation and empowering business owners with the knowledge and tools for growth.

Mayor Bob Pynsent says the Advance Cessnock City platform has been a huge success.

"Advance Cessnock City is the online platform and business engagement tool that is our region's one-stop-shop for local business and prospective businesses."

"It has enabled our economic development team at Cessnock City Council to be more responsive, better engaged with businesses and provide opportunities for small and micro businesses to access official training programs such as the popular Digital Bootcamps".

Council's Acting Economic Development Manager Rhiannon Stevens says digital literacy is becoming more and more important for businesses.

"We are really pleased to be able to better facilitate businesses to work on their digital strategies, providing opportunities to up-skill through workshops and training promoted through our

Advance Cessnock City fortnightly business emails."

"Research conducted by Deloitte confirms that businesses who are digitally engaged grow faster, employ on average two more people & earn more revenue per employee."

"We've been really pleased to be able to bring these opportunities to our business community to accelerate their growth and make a positive impact to their bottom line."

Bae Systems Australia awarded Hawk contract extension

The Minister for Defence, the Hon Christopher Pyne MP, and the Minister for Defence Industry, the Hon Steven Ciobo MP, on 27 February announced the signing of a contract extension with BAE Systems Australia for in-service support of Royal Australian Air Force Hawk lead-in-fighter aircraft.

"This \$245 million contract extension provides for a two year extension to the existing in-service support arrangements for all current work out to 2022," Minister Pyne said.

"The contract extension provides ongoing certainty to Defence and Australian industry."

Minister Ciobo said the contract extension was an example of Defence working well with industry.

"The contract extension follows outstanding collaboration between Defence and BAE Systems Australia over the current contract period," Minister Ciobo said.

"It will secure the ongoing employment of over 325 industry personnel across Australia."

Operated by Numbers 76 and 79 Squadrons at RAAF Bases Williamtown (NSW) and Pearce (WA), the Hawk fleet comprises 33 aircraft to train qualified RAAF pilots to operate the next generation of fighter aircraft, including the Joint Strike Fighter, Super Hornet, and Growler.

PSC goes green with solar panels

Port Stephens Council has gone green with the installation of a 99.96 kW solar photovoltaic system on the roof of its Administration Building in Raymond Terrace.

General Manager Wayne Wallis says the investment in solar panels will deliver measurable benefits for Council and the community.

"With the addition of 357 solar panels on our Administration Building roof, it's estimated that we'll be able to reduce its yearly energy consumption by a massive 25%.

"That means a better outcome for the environment and more savings to put into important community services.

"Our Administration Building will use approximately 85% of the solar power generated, while the remaining 15% will be put back into the grid on weekends and public holidays when energy use is low.

"Port Stephens Council has taken advantage of Federal Government rebates to deliver this project, and it's estimated that we will achieve a return on investment in about four years, which is a great result," he said.



Maitland Council launches Vibrant City Sponsorship Program

Maitland City Council's Vibrant City Sponsorship Program will provide local community and industry groups, events and organisations within the local government area, the opportunity to apply for sponsorship. The program is an annual initiative which offers both in kind and financial sponsorship to local organisations that fit within the guiding principles of the Maitland City Council Sponsorship Policy.

Council's Coordinator Marketing and Communications Matt vanderWall says, "Council's Vibrant City Sponsorship Program has been initiated as the main channel for organisations within the local government area to seek sponsorship from Council.

"This program is a great opportunity for local community and industry groups, events and organisations to partner with Council to enhance, vary or reduce the cost of activities and programs, or activate programs which may not occur without sponsorship funds."

Applications are open from 1 April to 27 May. See maitland.nsw.gov.au/sponsorship for further details.

five operational solar farms that are included in the trial are geographically diverse, spread from far north Queensland to Victoria. ARENA CEO Darren Miller said these trials will provide test cases for wind and solar to improve the accuracy of five-minute-ahead forecasting.

"Together with AEMO, we're supporting these projects which have the potential for solar and wind farms to reduce their impact on grid frequency deviations and support system security by better matching demand with anticipated supply from variable renewable generators.

"Much like traditional energy generators, we're aiming to show that renewable energy is now capable of providing accurate measurement of energy output, even to as little as five minutes ahead.

"There is definitely a lot of positivity around the potential for solar and wind farms to predict their own energy output, potentially leading to better deals for these operators and more accurate data for AEMO," Mr Miller said.

The forecasting technology will integrate five state-of-the-art short-term solar forecasting models into a single optimised ensemble model. The purpose of the ensemble model is to capitalise on the strengths of each of the established forecasting technologies, to produce an industry best practice forecast. Technologies range from skyward facing cameras utilising machine vision algorithms to track and predict cloud motion, satellite imaging based cloud motion vector modelling, statistical auto-regression models, numerical weather predictions and detailed power conversion models.

IMC has been working closely with the CSIRO Energy Centre, located in Mayfield West, for several years, helping to develop and commercialise the Cloud180CAM camera based solar forecasting system. The technology has been well tested for remote area power station applications, where it has helped to significantly reduce diesel usage.

Local company awarded \$1.25 million in funding from ARENA

Industrial Monitoring & Control Pty Ltd (IMC), a local company based in Carrington, has been awarded \$1,247,841 of funding from Australian Renewable Energy Agency (ARENA) to implement a short-term solar forecasting system, which will provide a more stable power system and has the potential to reduce electricity prices for all users. This project received funding from ARENA as part of ARENA's Advancing Renewables Program.

IMC is leading a consortium including The Commonwealth Scientific and Industrial Research Organisation (CSIRO), University of South Australia and The University of New South Wales to combine and extend the forecasting technologies and cloud prediction models developed by the research institutions. The



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Altitude Accord partnership launched to grow future defence workforce

On 27 February 2019 Lockheed Martin Australia (LMA) launched a strategic partnership with two key partners to bring transformative developments to undergraduate curriculum at the University of Newcastle and develop the future high-value skills of a new generation workforce.

The partnership with Regional Development Australia (RDA) Hunter and the University of Newcastle highlights a significant commitment to creating genuine opportunities for Australians in regional centres and growing economic prosperity in regional Australia.

The Altitude Accord will support the development of tailored and targeted initiatives needed to develop the advanced defence industry technologies that are required to operate, sustain and maintain the 5th Generation era of defence capability.

The Altitude Accord, which will see an investment of more than \$40,000 over two years, will deliver:

- Scholarships for 10 University of Newcastle first year Aerospace Systems Engineering students to attend a fully-funded Lockheed Martin Australia education and research program tour which includes a tour of the STELaRLab in Melbourne and Endeavour Centre in Canberra, and a tour of the Williamtown RAAF base
- Facilitation of closer working connections between the University of Newcastle and the STELaRLab based at Melbourne University
- Upcoming opportunities for a University lecture series featuring LM's Australian and international industry experts.

Speaking at the official announcement at the Avalon Air Show 2019, Lockheed Martin Australia Chief Executive, Vince Di Pietro AM, CSC, reiterated the company's commitment to working with industry and education providers.

"The 'Altitude Accord' initiative will focus on growing a local workforce to support the sustainment of Australia's first squadron



of highly advanced F-35 fighters and Australia's largest regional economy, we understand the importance of the Hunter to our wider economic and national security interests," he said.

According to RDA Hunter's Director of Regional Development and Executive Officer, Mr Trevor John, the organisation has a clear focus on leveraging the Hunter's competitive strengths to build a confident regional economy.

"This partnership will facilitate productive collaborations between industry, research, education and government to create opportunities and attract investment to the region".

"We welcome the opportunity to build on our already strong partnership with Lockheed Martin Australia through the Altitude Accord".

University of Newcastle Acting Deputy Vice-Chancellor, Research and Innovation, Professor Deborah Hodgson, said "the Altitude Accord is a significant opportunity for the University of Newcastle to contribute to the development of the future skilled workforce of the Hunter region, through educating our future aerospace engineers and progressing research and innovation that will directly benefit the industry."

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First major contracts for Astra Aerolab works

Astra Aerolab, Newcastle Airport's newly acquired and globally significant Defence and aerospace precinct, is one step closer to becoming a reality with local firm Northrop Consulting Engineers and civil contractor KCE selected for the commencement of early stage 1 works.

In September 2018, the NSW Government awarded an \$11.7 million grant under the Restart NSW Growing Local Economies program as a catalyst for activity on the site. These are the first major contracts associated with that grant.

Northrop Consulting Engineers, based in Charlestown, has been engaged as the Principal Design Consultant with a contract valued at \$800,000 and an anticipated delivery time frame of 30 weeks.

Civil contractors KCE, based across the Newcastle, Hunter Valley and New England Regions, are the Preferred Contractor to undertake site preparation works with a contract valued at \$400,000.

"This milestone is a strong signal that Astra is not far from reality, nor are the 5000+ highly skilled, high value jobs that it will deliver," said Newcastle Airport CEO Dr Peter Cock.

"Progressing these first contracts for Astra Aerolab is a very proud moment for the Airport. We have taken a great idea, added some government funding and a significant investment from our shareholders and are now about to turn the first sod."

NSW Deputy Premier, John Barilaro MP, says this is a great example of the State Government working with local government and private enterprise to drive jobs and growth in regional Australia.

"The NSW Government is pleased and proud to support Newcastle Airport's innovative aerospace precinct. The Hunter is the state's biggest regional economy and the airport and RAAF base at Williamtown are absolutely key to its future growth"

"With that in mind, our \$11.7 million investment is about more than jobs and the \$246 million Astra Aerolab will generate for the



NSW economy. It's about this government continuing to invest in the Hunter"

Both contracts were offered through an open tender process which ran across December and January and attracted 11 submissions.

The City of Newcastle and Port Stephens Council, as the owners of Newcastle Airport, have invested significant time and dollars to ensure the 76ha parcel of land has been prepared for the commencement of early works.

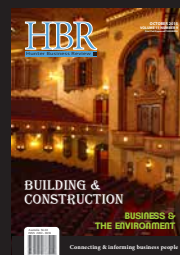
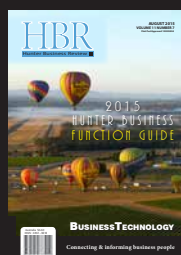
Site preparation includes the engagement of the Registered Aboriginal Parties of Worimi Local Aboriginal Land Council, Nur-Run-Gee and Mur-Roo-Ma to undertake community collections across the site to recover Aboriginal artefacts.

Local ecological experts, Anderson Environment and Planning, have also been engaged to relocate native mammals and reptiles from the site prior to the commencement of the development.

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\$30 million expansion streamlines Lake Mac waste facility

A revamped Community Recycling Centre, new waste transfer station and two giant landfill cells are among the features of a \$30 million Awaba Waste Management Facility expansion.

Speaking at a ceremony marking the expansion, Mayor of Lake Macquarie, Councillor Kay Fraser, said the new features would significantly streamline the process for residents dropping off waste and recyclables.

"The new Community Recycling Centre is right at the entrance of the facility, meaning Lake Mac residents can now drop off their recyclables and problem household wastes, without having to go over the weighbridge into the site," Cr Fraser said.

"And the waste transfer station opening later this year will provide a place for vehicles under two tonnes to drop off waste easily, safely and without visiting the tip face."

The new landfill cells are expected to be in use by October, with the combined capacity to hold almost 38,500 garbage truck-loads of waste.

Lake Macquarie City Council Deputy CEO, Tony Farrell, said the cells would significantly extend the life of the facility.

"Looking at these enormous cells provides a very tangible indication of how much waste a city the size of Lake Macquarie produces," Mr Farrell said.

"We're expecting they will be full in 12 years' time. It's important to note that without our new three-bin system, with food waste going into the green bin each week, they would reach capacity in just eight-and-a-half years."

"Further expansion planned down the track, and ongoing diversion of waste, mean Awaba Waste Management Facility should serve Lake Macquarie for at least the next 30 years."

The current expansion also includes a new weighbridge, and a separate wheel wash for heavy vehicles using the site.

A new administration building at the site entrance, featuring recycled timber and other reclaimed materials, includes offices, meeting rooms and a new amenities block.

Mr Farrell said expressions of interest were being sought for a local charity or other organisation to operate a 'tip shop' adjoining the Community Recycling Centre, where unwanted household items in good condition could be dropped off and resold.

Almost 23,700 tonnes of waste were reused or recycled at Awaba Waste Management Facility in the 2017-2018 financial year, including more than 2000 tonnes of problem household material processed by the Community Recycling Centre.

The total amount of recycled material is expected to increase steeply this year following the introduction of the new three-bin system and the opening of the REMONDIS organics processing facility.

The new landfill cells will be lined with seven protective layers, using the latest technology to prevent decomposed waste leaching into the surrounding environment. The expansion project is supported by the Environmental Trust as part of the NSW EPA's Waste Less, Recycle More initiative, funded from the waste levy.



Deputy CEO Tony Farrell, Mayor Kay Fraser & Vanessa Gebhard cut the ribbon

IPROWD graduation celebrates indigenous police aspirations

On 1 March, six students graduated from the Indigenous Police Recruitment Our Way Delivery Program (IPROWD) in a ceremony held at TAFE NSW Kurri Kurri.

Attendees included NSW Police Force Superintendents, representatives from Prime Minister and Cabinet, the TAFE NSW Deputy Regional General Manager and families of graduates.

The TAFE NSW program has been running since 2008, providing its Aboriginal and Torres Strait Islander participants with a 12-week stretch of learning opportunities that assist in their journey towards joining the NSW Police Force or other Justice and Emergency Services Agencies.

"Plenty of students over the years have gone on to gain employment as sworn and unsworn police officers or secured work in other government agencies."

TAFE NSW Senior Aboriginal Engagement Manager, Sharon Taylor

Held on the land of the Wonnarua and Awakabal people, the celebration also featured a special guest in former IPROWD student, Constable Darby Baker, who is stationed at Muswellbrook Police Station. Guests also enjoyed a traditional smoking ceremony.

TAFE NSW Senior Aboriginal Engagement Manager, Sharon Taylor, said IPROWD has assisted more than 700 enrolled students in the decade it has been running.

"Plenty of students over the years have gone on to gain employment as sworn and unsworn police officers or secured work in other government agencies," she said.

"Many credit their time in the IPROWD program to securing employment with these roles."

"Through our program we help students build their occupational confidence, take control of their career path and be job-ready with real-world skills and practical experience."

The IPROWD program runs statewide and is designed to prepare students for the University Certificate in Workforce Essentials (UCWE), the Associate Degree in Policing Practice (ADPP) offered by Charles Sturt University (CSU) at the NSW Police Academy, or other vocational and study pathways. Course areas include:

- Communication
- Information Technology
- Writing and Presenting Information
- Ethics and Workplace Responsibilities
- Aboriginal Studies
- An excursion to the NSW Police Academy, Goulburn, NSW
- Support to reach the fitness levels required to meet the NSW Police Force Recruitment standards



IPROWD graduates with NSW Police Force reps & TAFE NSW Deputy RGM Marie Larkings

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

North hosts soil turning ceremony for landmark project

On 20 March, North Construction & Building hosted a soil turning ceremony for The Mutual's new head office in East Maitland. Members of the North management team were joined by senior leadership from The Mutual and dwp, the architects of the project, along with key members of the local community.

"This soil turning ceremony was a great opportunity for all relevant stakeholders to come together to kick-off an exciting project," stated Matthew Cook, North Managing Director.

"We not only got a chance to celebrate in breaking first ground but also to publically share the beautiful building design that will transform this area."

Located in East Maitland and designed by dwp, this impressive 7-storey commercial building will be a stand out for the region. The structure will incorporate a multi-level carpark and three levels of commercial space. The design boasts a modern flare with some unique structural elements. Most notably is the large exposed Y-shaped column supporting Level 4 and above. In addition to the glass and brick elements, there will be powder-coated steel screens around the carpark levels.

The site and unique design pose some building challenges that are well suited to the skills and experience of North. The company brings over 30 years' local experience to the project. The team delivering these works will ensure it is done in a timely manner and in a way that imposes the least amount of disruption on the surrounding businesses and community.

"One of our promises to clients is in working together in such a way that they are able to maintain 'business as usual' during construction and this project will be no different," remarked Matthew.

"In fact, our commitment here extends to our direct neighbours, Stocklands and KFC. We are committed to working closely with them to make sure everything goes smoothly with as little disruption to their businesses as possible."

The day's activities included presentations from the owner, builder and architect on the project – each able to share their unique roles and perspectives on the project and the vision of its future. This was followed by the ceremonial turning of the soil to officially mark the commencement of the project's construction works.



Holiday Inn Express Newcastle opens

IHG's fastest growing hotel brand made its debut in Newcastle, with the new Holiday Inn Express Newcastle opening its doors to guests from March 28.

Located on King Street in Newcastle's commercial precinct, within close proximity to the city centre, Newcastle Harbour and Honeysuckle, the 170-room hotel capitalises on Newcastle's renewed focus in the area and provides a boost to the local economy through jobs and tourism.

The Newcastle property is the fourth Holiday Inn Express to open in Australia by Pro-invest Group following the launch of the Sydney, Brisbane and Adelaide properties, with several more in the pipeline in the next 12 months.

Pro-invest Group Chief Executive Ronald Barrott says Newcastle's beautiful harbourside and beach setting, together with its growing restaurant and dining scene made it an obvious choice for the group's next hotel.

"Newcastle is gaining traction as a holiday destination for families and a hub for business, so we're pleased to be able to contribute to its vibrancy by offering leisure or business travellers with a simple, smart hotel offering.

"With so much development underway, including the foreshore, there is so much to look forward to in Newcastle and we're proud to be a part of it, investing in what is already a strong tourism industry," Mr Barrott said.

Officially launched at a VIP event on April 4 the hotel, with its striking interior design by renowned architect Joseph Pang, boasts contemporary shared spaces such as The Great Room, with its urban-style fit out featuring timber, pops of colour and quality furnishings.

The hotel also features a gym, two flexible meeting rooms, self-serve laundry, onsite parking and a free business centre, in addition to well-appointed rooms complete with a power shower, black-out blinds, high-quality bedding with a choice of pillows, uncapped Wi-Fi and free Express Start Buffet Breakfast or Grab and Go option.



Newcastle to host historic women's Rugby Test

The City of Newcastle has secured another coup for women's sport following the announcement that the Wallaroos Rugby team will play Japan at No.2 Sportsground in July.

The international fixture on Saturday 13 July will be the first of a two-test series against Japan and the first time the tourists have ever played in Australia. The second will be at North Sydney Oval on Friday 19 July.

Lord Mayor Nuatali Nelmes said the announcement continues the City's success in securing elite-level women's sporting events.

"Today's news continues Newcastle's evolution as a City synonymous with hosting major women's sporting events," The Lord Mayor said.

"We already have the runs on the board as a successful host City having staged two International women's soccer matches in successive years which drew around 16,000.

"This latest announcement shows our continued campaign to stage more sporting events in this City is gaining significant traction, and I applaud Rugby Australia for selecting Newcastle for this match.

"This match, and others to come, will hopefully pave the way for a successful Women's Rugby World Cup bid in future years to come."



Let's talk with

Cassandra Kavanagh

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

I am the CEO - often referred to as 'Little Big Boss' - of Rethink Financial Planning (financial planners specializing in aged care) and Rethink Your Workspace (a professional co-working space and the location of Rethink Financial Planning). We're based in Newcastle West and I support the teams to deliver successful outcomes for our clients and achieve their personal and business goals. I am here to guide, mentor and lead by example so that together we can create positive change in people's lives. More recently, my role has also included building up the aged care specialists in our team, led by the talented and caring Samantha Geelan, to ensure our aging clients are given quality advice, but looked after in a compassionate and empathetic way.

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

I have worked from age 14, always having two jobs at school, and I thrive in being a part of a team. I always knew I would be a part of a business that contributed positively to the lives of its team, clients and the community, and we feel truly lucky to have that with Rethink Financial Planning and our co-working space. My first job was as a darkroom assistant at The Daily Liberal newspaper and I loved to be creative every day then see the results late at night when the paper rolled off the press. After this, I worked at an IT company that had 58 offices all over Australia. I went from receptionist to Branch Manager in just two years, and the trajectory of my career was quick and steep. This company taught me so much about business that I've still pulled on to this day, including knowing your market, producing a quality and scalable product, distribution, business-to-business relationships, how to manage people, sustainable growth - and uncontrollable growth. When I left that business (still in my early 20s) I started my own IT company, which I eventually sold to my business partner to join my husband Dustin in his financial planning business. We grew our team to 14 staff in Dubbo (with a satellite office in Orange), before selling it to spend more time with our young family. In 2005 we relocated to Newcastle and purchased two financial planning businesses. We're very proud of Rethink Financial Planning as it's a culmination of a lot of learnings. The financial planning industry, where I've now been for 24 years, taught me a whole new set of skills. I also always knew I would be my own boss because it would allow me to carve out my own path and build a team of trusted, highly-skilled financial planners. More recently, I've felt blessed to be able to lead the team of advisers supporting our clients as they navigate emotional transition phases such as aged care. Our experts can change a challenging process into one that is smooth and straightforward.

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

When I'm not working, you'll find me walking and meandering my way through the weekend. I love being outdoors, and if I'm inside I need big windows to see the outdoors. I love being around the water or in the countryside. Most weekends, I can be found at various coffee shops around Newcastle or Lake Macquarie. I enjoy being on my own consumed by all things house design, real estate and architecture. I also love researching women of influence, change agents, no matter where they come from or their field. I've just written a blog about one of my favourites, Brene Brown, for our Rethink Financial Planning website. I also enjoy being a board member for a local NFP Hunter Young Business Minds which aims to connect innovative youth with local businesses to leverage their ideas and give youth a voice and platform to showcase their awesome ideas.

4. Where do you find inspiration?

I honestly find inspiration everywhere and from everything. I can be inspired by nature, people, conversation, books, movies and children! I believe inspiration can be found anywhere. I am inspired from greatness as well as great failings. I'm particularly inspired by people who totally own their space, no matter the challenges or naysayers that get in their way. I think too many people spend too much time playing small for fear of being judged, not fitting in, being misunderstood... I know I did! I love seeing someone step up and rock their thing, no matter what others think.

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

In business, you are your most valuable asset. Own your uniqueness and ensure your business values and ethics are the foundation of the business you build. It is the only thing you have in this noisy world that no-one else can replicate AND it's your biggest asset. When you truly understand what drives you to do what you do (not money but purpose), what you do will have true meaning to you and your clients.

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

I'm an introverted Leo who finds big events and social scenes challenging! I'm more comfortable up in front of a crowd sharing my story than in the crowd telling my story - i.e. networking events are not my thing!

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

I moved to Newcastle 14 years ago from Dubbo and I am still in love with the place. It has so much to offer residents and visitors. It is a country town by the coast and whilst there is always room for improvement in any community, I enjoying what we have in front of us. I would like to be a part of seeing positive change with in my community and beyond are homelessness, mental health, drug and alcohol abuse, and the negative impacts all of these things have on everyone (at some level) in the community.

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

I love my local spots such as Talulah on Glebe Rd and HuBro on Darby St. My husband and I have also recently been exploring the city and I'm totally in love with it. The inner city streets, the foreshore, and its endless bars and restaurants. It's a great time to get back into the city and support these businesses that have been impacted with the redevelopment of Newcastle.

9. Are you reading anything at the moment?

I've just grabbed myself a copy of a new book by local author Bernadette O'Connor titled Beneath The Veil, which she released earlier this year, to take with me this week when I head to Boomerang Beach, NSW for some time out.

APRIL 2019 EDITION

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



The University of Newcastle
www.newcastle.edu.au



Hunter Water
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Ampcontrol
www.ampcontrolgroup.com



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INNOVATION, PARENTHOOD AND BUSINESS

Christina Gerakiteys
UtopiaX



When I decided to have children, I had no idea what I was in for. Most of the books showed pictures of cute babies who slept and ate and smiled adoringly at you, a little like the business books written about successful people, doing wonderful things.

With parenthood, I was jumping in the deep end with promises from those around me that it would all be worth it (and it is). It was like that when I leapt into my own business. No. Idea. What. I. Was. In. For.

We raised our children in the best way we knew how to. We listened to advice, read the books, discussed issues with other young parents, and made our decisions accordingly. We trialed an idea (prototyped), changed direction (pivoted) if the result wasn't what we wanted (failed fast), all the while hoping our children would evolve into decent humans. That was our intent (mission). It's like that in my business.

With the children, we made up games (creative play), changed rules as we went (agility) to create a fairer platform (ecosystem), and discovered new practices and new adventures (research and development). Imaginative play (workshopping), was central to development and we would lie down under the stars and look for constellations or create pictures out of the cloud shapes. We sometimes went on adventures (field trips) pretending we were the heroes in Adventures Books (out of our daily routines).

Our intent was to raise amazing humans (Big Picture). Through my business I want to impact the world for good (Big Picture).

As the children grew older (disruption) we went into survival mode. We had to redesign (iterate) our approach. Our parenting style changed through necessity (reinvention).

As the children grew into adults, the rules changed. As we let go (adios micromanagement), and empowered them, they developed their own creeds (visions), grounded in shared values, all the while expressing individual strengths and interests (USP).

What does that mean for the parent (business owner) freed from the required 24/7 drill (work on the business not in the business)? My role has morphed into leaving a legacy I can be proud of. I have a bigger purpose.

It's time for all of us to take responsibility for our community, our country, our planet. It starts with being accountable for our individual actions and for the words we speak. It's time for us to think beyond ourselves and contribute to the collective.

It goes beyond politics and the myriad of things that divide us. It reaches into the core of the values and the love that unites us. Leadership needs to shift from short-term re-election ambitions, to long-term benefit solutions to humanity's grand challenges. Together, we've got this.

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



Christina Gerakiteys is the Founder of UtopiaX and Co Ambassador of SingularityU Australia. She is a change catalyst and instigator of Moonshot Ideation. Christina opens hearts and minds, inspiring impossible to possible.



#FUTUREPROOFING

As the Hunter Innovation Festival enters its the twelfth consecutive year, it is timely to investigate the origins of Innovation and why we bother to celebrate Innovation in the Hunter.

The word Innovation has its origins in the 15th century and comes from the Latin Innovatus (in – into, novue – new). By definition, Innovation is to introduce something as, or as if, new and to make change. If we take that definition at its most literal, humans have been innovating since recorded history and beyond. And it's amazing how many times innovations are realised through necessity. And how they make our lives easier. Consider the first fire, the first hammer, the first bow and arrow and the first hand made shelter.

It has always been "elementary". Steven Johnson wrote in his essay, The Genius of the Tinkerer, "Johannes Gutenberg, for instance, took the older technology of the screw press, designed originally for making wine, and reconfigured it with metal type to invent the printing press". To take something that exists and adapt it to create something new has been a common theme around innovation throughout history.

So why celebrate innovation? Because it keeps the wheels turning on education, health, industry and ultimately the economy. Innovators contribute continuous improvement, provide leadership, take risks and sometimes fail. But as Edison said, "I have not failed. I just found 10,000 ways that won't work". Bottom line, innovation is crucial to growth.

The Hunter Innovation Festival is supported for the first time this year by Hunter IF, a collaboration of Newcastle organisations working to create and support a sustainable innovation ecosystem in the area. It is also supported by some hard-working individuals from active organisations. These champions include Idea Bombing, Ignite Alliance, Newie Ventures, Hunter Research Foundation Centre, UtopiaX, Hunter Futurepreneurs, The Business Centre, Hunter Young Professionals, The Lock-Up, Dash and more.

The theme for the Festival is Future Proof the Hunter. Innovation is essential if we are to stay ahead of the disruption curve. Deception precedes disruption in that we are unaware of the wave of change about to hit. Think what the smart phone and streaming did to the music industry. Before the technology was main stream, it played underground and went through several iterations, of interest only to early adopters. As technology improved and more users came onboard, it was said that the music industry had been disrupted. Why would you ever buy a CD again?

Back to the disruption curve and the fact that technology is changing our lives at exponential rates, at speeds never before experienced. In order to adapt, survive and thrive, we need to future proof the Hunter. We need to invite as many of our community to become involved in discussions, to not fear change and to lead. This way we will become leaders and future proof our region. Jobs will stay here, industries will move here, and researches will base themselves in a city that is changing the way we operate in all industries, from medicine to agriculture, education to space travel.

**For program details, visit www.hunterinnovationfestival.org.
For information on how to get involved email festival coordinator Kahlea McGeechan events@hunterif.com.au**

LAUNCH OF UNIQUE REGIONAL, NO-EQUITY ACCELERATOR

A new accelerator program - Start House - was launched in Sydney on 14 March, made unique by the fact that it will bring diversity to innovation particularly to intenders and startups in the regions.

The one-of-a kind program was officially launched at Fishburners in front of a room full of entrepreneurs, investors and leaders of the innovation ecosystem from Sydney and the Hunter region.

Start House, is a unique model as it requires no equity from startups, will encourage entrepreneurs to stay in the regions and will, in fact, tempt city-based innovators to move out of the CBD to secure a better quality of life while still having full access to the innovation ecosystem.

Start House is the brainchild of the Business Centre, a Newcastle based not-for-profit, which saw that founders were being discriminated against if they were regionally based or if they were working full time or had a family and therefore were not able to move to capital cities to build their business.

Steve Wait, CEO of the Business Centre, said Start House is a distributed innovator and accelerator model designed to bring 'diversity to innovation'.

"Not every startup has the stereotypical 20-something founder living in Sydney working in a funky co-space. Founders come from all age groups, all backgrounds, all socioeconomic groups and all geographical locations. We felt the traditional incubator and accelerator models were discriminating against the vast majority of founders.





Gordon Whitehead, Start House Program Manager, Daniel Smith, Regional Incubator Facilitator at Australian Government Department of Industry, Innovation and Science and Steve Wait CEO of The Business Centre at the Start House launch at Fishburners Sydney.

"Through the Start House program we are looking to support 50 varied but globally scalable startups and scaleups over the next year from the regions of Newcastle, Singleton, Maitland and the Central Coast while keeping them in those locations.

"The structure of this program will allow us to accept applications from a diverse range of intenders and already existing companies and to support these innovators in their current locations."

Mr Wait said that Start House is funded by the Australian Government through the Incubator Support Program allowing the Business Centre to offer this program to many and diverse startups and scaleups without taking equity.

"By not taking equity we show we are an honest broker in supporting these startups and scaleups. We give them all the

support they need without taking away half the value of their business."

Mr Wait said it was important to keep innovation in the regions and that some of the talent in the regions was very impressive.

"We were seeing innovators in the regions who did not want to or simply could not take off to the city to chase their dreams and we feel there is absolutely no need for them to do that.

"Start House will encourage innovators in the regions to stay where they are while allowing access to all of the experts-in-residence, business mentoring, pitch practices and pitch nights that we will provide."

For more information call (02) 4925 7700 or email info@businesscentre.com.au

MAPPING CITY ACCESSIBILITY USING OPEN AND GOVERNMENT DATA SOURCES

Chad Ramage Accessibility in the City

In excess of 40% of our population face accessibility challenges when moving around our cities and communities. This includes people with disabilities, parents with prams, the elderly and people with short term injuries.

Existing mapping applications make navigating cities difficult for most people and the lack of detail on these maps provide even more challenges for those with accessibility issues.

Accessibility in the City is developing a user-friendly online mapping platform that provides information on features within cities, shopping precincts, universities and the like, to help people with accessibility issues navigate busy and cluttered environments to assist with social participation in normal everyday life and improve their lives. The analytics will provide urban planners and Governments vital insights into urban mobility challenges that can aid the creation of a true smart, resilient and liveable city for all.

The online mapping platform brings together a variety of local and state government and third-party data sources. We are currently investigating how to use enhanced spatial data drawn from Smart City Infrastructure to provide information on location, length and slope of inclines, roughness of surface, areas of ponding, stairs and kerbs to name just a few features.

Obstacles and challenges people with accessibility issues and carers need to consider currently embedded in the proof of concept include - accessible parking, toilets, wharfs, light rail platforms, stairs, elevators and secure car parking.

Accessible environments benefit everyone, not just people with disabilities. This platform will help reduce isolation and discrimination and help all aspects of life, including health, welfare, education and employment. These impacts are felt beyond the individual, with families and the broader community all being positively impacted by an inclusive society.



Chad Ramage is CEO of Accessibility in the City



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

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

HUNTER WATER TO IMPLEMENT SUEZ'S PROVEN AQUADVANCED ENERGY

Hunter Water has awarded SUEZ the contract to implement the proven Aquadvanced Energy solution, to optimise water distribution throughout Hunter Water's network, helping to reduce its energy consumption and environmental footprint.

The software will monitor and control pumps, control valves and storages. It will use real time data about water consumption, forecasts and energy prices to schedule and control water supply to meet consumer demand at the lowest price, while meeting operational requirements.

Servicing over half a million people in the Lower Hunter region, it is anticipated Hunter Water will deliver substantial ongoing electricity cost savings by improving the efficiency of the distribution system using Aquadvanced Energy. The project will also provide operational benefits by improving water quality, extending the life of the assets in the network and improving decision making about operational and economic constraints. The outcome of this project will also contribute towards achieving the United Nation's Sustainable Development Goals.

Ruben MacNeil, Group Manager Intelligent Networks at Hunter Water said, "Hunter Water welcomes the partnership with SUEZ to deliver energy and operational efficiencies across our network. This project is a great example of how we're embracing new and innovative solutions to deliver sustainable water services."

Stuart Gowans, General Manager, Business Development Water at SUEZ said she is delighted to bring the Aquadvanced suite to Australia and deliver benefits for Hunter Water and the region's customers.

"Aquadvanced Energy is a highly advanced network optimiser that typically reduces overall pumping energy bills by 10 to 15%. We look forward to working with Hunter Water to help deliver energy efficiencies and financial savings, using this leading edge technology."

This project builds on the successful trial of Aquadvanced Energy in the Hunter Water network in 2018 which tested the compatibility of the technology with Hunter Water's existing infrastructure. Implementation of this project has already started, with operations to begin in 2020.

INNOVATIVE TECH DELIVERS "PURE" WATER TO REMOTE COMMUNITY IN THE NT

Solving problems comes as second nature to Ampcontrol, one of Australia's largest and most successful electrical engineering and manufacturing companies. When presented with the challenge of delivering drinkable water to a remote, indigenous community approximately 75 km from Alice Springs in the Northern Territory, the team set about engineering a solution that could be maintained and supported locally.

Partnering with Aurecon on the design of the hydrology system, Ampcontrol devised a unique and entirely portable solution that literally transforms undrinkable bore water into pure water. The parties dubbed this Project Gilghi, with Gilghi meaning "water" or "place of water" in the Barkindji indigenous language.

"Innovation is very much a part of the culture at Ampcontrol, and we specialise in electrical design and advanced manufacturing. We are grateful for this opportunity provided by the Northern Territory Department of Local Government, Housing and Community Development and Ingerkerke Outstations Resource Services. Our partnership with Aurecon meant we were able to leverage the respective strengths of our two organisations and deliver a truly unique solution" said Ampcontrol's CEO and Managing Director, Rod Henderson.

After months of collaborative engineering between Ampcontrol and Aurecon specialists to devise the reverse osmosis water treatment plant and electrical infrastructure to power the system, what looks like a shipping container with solar panels has meant the people of Gillen Bore have immediate access to clean, contaminant free drinking water.



Containerised Solar Powered Water Treatment Plant in Gillen Bore, Northern Territory

The bore was sunk in 2014, however the community were still getting their drinking water trucked in until the system was installed onsite in late February.

Aurecon's Design Director for Water and Wastewater Treatment Julian Briggs said groundwaters in arid areas commonly consist of high concentrations of salts as well as minerals, often described as 'hard water', which can cause problems both for human consumption and for household technologies designed for softer waters.

"By partnering with Ampcontrol what we have been able to achieve is something that is fit for purpose and scalable to the environment. We've designed a transformative technology that will have an immediate impact on the local community," Mr Briggs said.

The local community created a beautiful artwork titled "honey ant dreaming", which is a big part of their culture – this was installed on the exterior of the system and provides a great visual connection for the people and their new water source.

With the system now up and running, both Aurecon and Ampcontrol are looking at further applications in remote areas and indigenous communities across Australia.

We're Hiring!

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BUSINESS OWNERS START WITH THE END IN MIND

Owning a business can be one of the most challenging yet rewarding assets a person can possess. The benefits, in terms of financial reward and lifestyle, can be life-changing for many of us. The issue is, so many business owners overlook the importance of planning for the successful sale of their business and failure to do so can have detrimental effects on the sale process, the time on market and more importantly, the final sale price.

CHANGE IS IN THE WIND

As specialist Business Brokers, we see what is happening with all the businesses we have appraised, listed and sold. Every day we are speaking with financiers to understand lending policies, we work closely with Accountants and Solicitors, we have witnessed the GFC, changes in industry legislation, changes in local economies and infrastructure, trends and changes to buyer's preferences. With that in mind, we continue to successfully sell businesses, because our role as specialist Business Brokers is to manage and nurture the sale process ensuring buyers, their Accountants, Financiers and Solicitors, are all factored into our comprehensive and thorough sale process.

While there are more buyers, they are cautious and often take their time assessing and evaluating a business. Buyers will compare your business with others on the market and they will quite thoroughly measure the presented opportunity to their current situation to ensure it is the best fit for their personal needs and future plans.

In order to present your business in the most attractive way and to a wider catchment of buyers, consider taking the following steps. This will ensure buyer objections and the perceived or actual risk that a buyer and their advisors may detect as part of their due diligence and buying decision are minimised.

- Ensure all owner wages and superannuation are paid at an acceptable market rate
- Profitability is in line with the capital required to pay back the purchase value (Return on investment)
- Security of lease tenure to amortise the loan period and secure the business
- Ensure that upon sale the business can maintain the status quo and current earnings
- The business maintains supplier and customer relationships and third-party agreements
- Training and transition planning ensures a smooth and successful handover
- Be aware of any competitive or legislative changes on the horizon

These are just some of the key components which should be considered when preparing a business for sale, and in turn, that can affect the value of the business. Buyers will scrutinise your business, however, the more comfort and confidence they have about what your business will deliver them as a new owner, the more likely a buyer will move forward at a higher price.

EXCITING TIMES AHEAD

Maintaining confidentiality around the sale is often crucial to protecting the value of the business for both the seller and the buyer. Merchant's proven marketing and advertising strategies mean we do this better than anyone else. We have more access, more resources and more avenues to promote a business for sale.

We dedicate a lot of time and resources to attract genuine buyers to businesses, therefore achieving faster sales outcomes. Merchant Business Brokers understand and consider the unique nature and circumstances of each business and implement a customised marketing and selling strategy to suit.

We have a dedicated team who ensure the delivery of quality services to our clients with businesses that widely vary in industry, size and location. Our comprehensive selling strategies and approach enable us to attract and engage with more genuine buyers, from diverse backgrounds, located not only in NSW but Australia wide and internationally

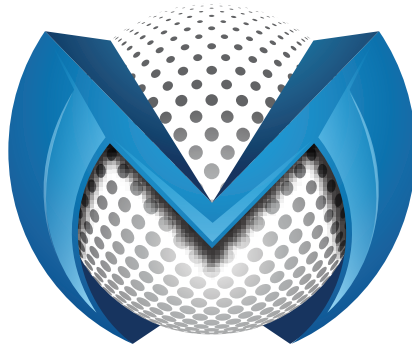
FINANCIAL FREEDOM AND FAMILY LIFE

We are seeing so many people seeking to buy a business with the objective of gaining control of their life.

Balanced family life is very important these days, and buyers are looking for an opportunity to acquire businesses that not only makes financial sense but also caters to their family situation. Buying a business can be the most financially and personally rewarding experience, and successfully selling the business, "the asset", can provide a financial windfall that pays off a house or sets the seller up for a better retirement.

Merchant Business Brokers are the business broking specialists.

For more information about what your business is worth in the current market, or to discuss buying or selling your business, please call 300 BROKER (1300 276 537).



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COMPASS HOUSING

Leading Hunter-based community housing provider, Compass Housing Services, has appointed former University of Newcastle Vice-Chancellor Professor **Caroline McMillen** as its newest board member. Professor McMillen is the chief scientist for South Australia. She holds a BA (Honours) and PhD from the University of Oxford and completed her medical training graduating with an MB BChir from the University of Cambridge. She was the University of Newcastle's Vice-Chancellor between 2011 and 2018.



BUTTERFISH SERVICES

With a background in disability services, **Bre Mitchell** has joined the Butter Fish Services team as its HR Advisor. Bre holds a Bachelor of Human Resources majoring in HR, IR and Marketing from the University of Newcastle. Having previously worked in the Mining industry, Bre's excited to be in a role where helping others fulfil their NDIS needs is the aim.



HAZMAT SERVICES

Rosalie Mayo-Ransay has joined the Hazmat Team as a Principal Consultant. Rosalie has extensive knowledge and experience in strategic operational and project safety, health, risk management, asbestos identification and risk management at the national and local level. Key skills include over 30 years' experience with the State Government in the field of asbestos identification and management, legislation development and review.



ROBERTS LEGAL

Roberts Legal has announced the appointment of **Amanda Crosbie** as a Director to its Board. Amanda joins other Directors Sam and Anna Roberts. Amanda has been a Senior Associate at the firm since 2015, practicing as a member of the Corporate and Commercial Litigation teams and holds a Bachelor of Law (Hons), a Diploma of Legal Practice and a Bachelor of Finance.



FOURWALLS COMMERCIAL

With over 12 years' experience in the real estate industry and 4 years as a marketing consultant, **Kyle Cable** has joined the Four Walls Commercial team to pursue his passion for commercial real estate. He combines an ethical approach with exceptional industry knowledge and a love for the industry and providing his clients the best possible real estate service and advice.



HAZMAT SERVICES

Angus Joseph has joined Hazmat as a Trainee OHS&E Consultant. Angus is currently training in all areas of hazardous materials management and environmental consultancy. Quality service and competence has already been demonstrated by Angus in the areas of asbestos and hazardous material field investigations, monitoring, sampling, inspections and clearances.



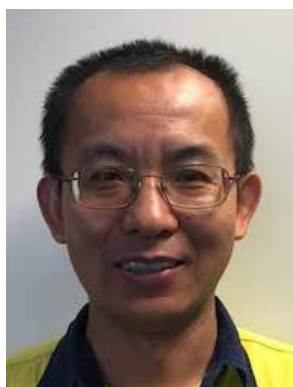
HEFFRON SMSF SOLUTIONS

Heffron SMSF Solutions has announced that **Meg Heffron** is stepping into the role of Managing Director. Meg, who is currently Heffron's Head of Product, and widely regarded as the key point of knowledge for SMSF trustees, advisers and accountants, takes on the role currently held by Martin Heffron. The leadership change will see Meg drive Heffron both tactically and strategically and continue pursuing her passion for the sector.



BRAIN INDUSTRIES

Paul Harrison has joined materials handling and safety equipment manufacturers, Brain Industries, as its Product Manager, Mining. Paul's 30 years' industry experience means there isn't a problem he hasn't already come across. A fitter by trade, he's worked as a leading hand, workshop manager and service engineer as well as in sales. He sees his key role as being a problem solver for his clients



HAZMAT SERVICES

New Hazmat team member, **Dr Jeffrey Yu** is a qualified Occupational Hygienist, Environmental Consultant and Chemical Engineer. Jeffrey provides services in the areas of occupational hygiene, hazardous materials and chemicals, water quality and waste management. As a Licenced Asbestos Assessor, Jeffrey can conduct asbestos surveying, air monitoring, clearances, inspections and supervision of both Class A and B asbestos removal works.



BUTTERFISH SERVICES

Occupational Therapist **Deb Tobin** has joined Butter Fish Services. She has over a decade of experience in the field specialising in community and occupational rehabilitation. Deb spends time during her OT assessments and service provision to listen to the client's story, taking the time to understand their journey and providing recommendations and therapy which are holistic and individual.

DA lodged for eight storey A Grade office building

Local developer and builder GWH recently lodged a DA with City of Newcastle for Darby Plaza, a new eight storey A Grade office building located at the junction of Hunter Street and Darby Street within Newcastle's CBD.

Jonathan Craig, GWH Managing Director says that "Interest in the CBD has increased from local and interstate businesses following the continued rejuvenation activity, we identified there was a shortage of A grade office space currently available."

Designed by architects EJE, Darby Plaza is situated on land released by Hunter and Central Coast Development Corporation and will consist of over 8,200 sqm of 'A' grade office space and a generous activated outdoor plaza area.

Delivering on City of Newcastle's strategy to provide a new community focused public space and improve movement from Darby Street through to the foreshore, Darby Plaza includes a cafe kiosk at the ground level, encouraging use and activation adjacent to the plaza.

Interest from companies to lease space within Darby Plaza has been strong, with a number of major local and national companies already in discussions.

The building will include end of trip facilities for staff, proximity to two light rail stops, 138 car parks and the retail amenity of nearby Darby Street. Adam Leacy & Matt Kearny of the newly formed Commercial Collective agency have been appointed as leasing agents.

GWH is excited about being a part of the continued transformation of the CBD and recently moved their headquarters from Thornton to their award-winning Aero development in Hunter Street.



"The move to Hunter Street is one we were excited to make. We see the strong and positive economic impacts that are occurring as businesses move back into the CBD." Says Jonathan.

There continues to be a high level of interest for GWH's current residential projects, with SKY Residences in Newcastle's CBD now at 50% sold, Highpoint Charlestown is due for completion in early 2020 and is over 70% sold, plus the boutique 121Elder development in Lambton recently commenced construction after strong early pre-sales.

Once the DA for Darby Plaza has been approved, it is anticipated that the building will be complete and ready for occupation in late 2020.

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How we can fuel a rosier outlook for Newcastle

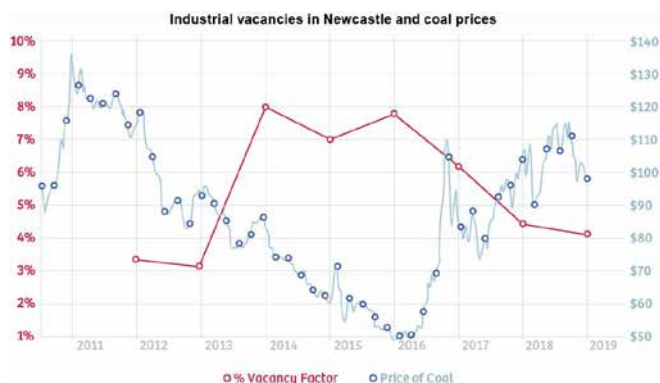
Steve Dick

Raine & Horne Commercial Newcastle

If you read my column last month, you'd be aware that in my opinion there is a wave of optimism in many sectors of the Newcastle business community.

Even despite the 60 closures of retail businesses (this is a topic for another time) along the light rail corridor and beyond, something positive is going on. So, don't be fooled by the Council or the State Government rhetoric, that's the count 60. On the brighter side for instance, in Beresfield we manage a complex with five industrial units. They are good quality units in a quality location but rarely has the complex enjoyed full occupation over the past 15 years. However, in the last 12 months we have changed over three tenants and now have three companies wanting the last unit which was vacated only recently.

This situation bears witness to what I have regularly been saying that in the Hunter there is a direct link between coal prices and industrial vacancy rates in this region (see graph). So why then is coal a dirty word? Many politicians run from any mention of the combustible black or dark brown rock, which seems to incense school children in equal measure. The region has the opportunity for a new coal fired power station that will burn coal more efficiently and be cleaner than other power stations in Australia. It will also be up there with the best in the world.



Demystifying the coal myths

Did you know that Australia's total carbon emissions measured in 2018 was about equal to China's emissions increases? According to a report I read, Australia produced 536 Mt CO₂-e (this is how coal emissions are measured) to China's rise of 462 Mt CO₂-e. Moreover, now that we are into the statistics did you know that China increased coal production by 4.5% in 2018 with the most significant users being electricity production and metal production. Yet the Chinese claim coal use only increased 1% according to Greenpeace.

Alternatively, in one Chinese province alone they are spending AU\$21 billion building ten new coal to chemicals plants noted China5e.com. These plants as Greenpeace declares "Coal-to-chemicals – [are] the dirtiest industry you never heard of"

Therefore, we are digging up coal and shipping it into places where we have no control about its use. So, why not use our coal and burn it in a controlled manner to generate power that will act as a break on the ridiculous energy bills foisted on us by the major suppliers AGL and Energy Australia.

Make energy the new buzz word for the Hunter. For, along with the power station will come industries and jobs and a reason for the next generation of young Australians to locate to this region.

Paraphrasing famed Canadian environmental scientist Dr David Suzuki, we must get our human/social environment right before the natural environment. This is because a decaying social environment will accelerate the decay of a natural environment.

For further information contact Steve Dick on 04125 302 771, email steve@rhplus.com.au or visit www.rhplus.com.au



Steve Dick is a Director of Raine & Horne Commercial Newcastle, and was recently named the network's best commercial agent in NSW for 2018.



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Paul Harragon joins the team behind Elmore Vale townhouse development

Former Newcastle Knights' captain and Australian and NSW rugby league legend Paul Harragon OAM has joined the team behind a boutique development in Elmore Vale.

Mr Harragon has been appointed brand and sales ambassador for the 28 townhouse development, Velare.

Construction has started on the nine, two-bedroom and 19, three-bedroom, townhouses located in a cul-de-sac community off 158a Croudace Road.

Mr Harragon said he is pleased to be associated with the quality development by Hunter organisations. He said one of the best words to describe Velare is 'generous'.

"These are the largest townhouses currently on offer in the area," Mr Harragon said.

"Many have a double garage with off street parking out the front," he said.

"The greenspace and outdoor areas are generous too, helping to create private spaces and outdoor areas for you to relax and entertain."

"Unlike so many other developments Velare is now under construction and people could be in their new home by Christmas."

Exclusive sales agent, Paula Ashcroft from PRDnationwide Newcastle and Lake Macquarie said the homes are very well priced given the generous size and quality inclusions.

Mrs Ashcroft said many of the three-bedroom townhouses have an internal floor area of more than 135 sqm and expansive terrace areas. The development will boast high class finishes with the kitchen featuring stone bench tops, crisp white and seasoned oak finish cabinetry, stainless steel appliances and black metal tap ware.

She said townhouse living was becoming an increasingly popular option for Novocastrians.



"These townhouses will be attractive to a wide range of people including young couples, families, downsizers, retirees or the astute investor," Mrs Ashcroft said.

"Elmore Vale is an unsung suburb that is coming of age."

"People are realising how central Elmore Vale is to established services and amenities including recreational areas, childcare facilities, schools, and public transport."

The development is across the road from the Elmore Vale shopping centre. Glendale Shopping Centre, the John Hunter and Mater hospitals and the University of Newcastle are a short drive away.

The project is being developed by local builder and developer Hunter Coast Homes. The homes have been designed by local architect ELK Designs.

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- Fenced and sealed car park
- Call to discuss incentives



WATERFRONT RESTAURANT FOR LEASE - HONEYSUCKLE DR, NEWCASTLE

- Only metres from the waters edge adjoining well established boardwalk
- Total area of 266m² (approx) comprising of internal and semi-enclosed outdoor area + 3 car spaces (one currently enclosed for storage)
- Extensive inventory available at a fraction of cost



MODERN RETAIL SHOWROOM FOR LEASE - PACIFIC HWY, BELMONT

- Areas of 200m², 400m² & 600m² (approx)
- Air-conditioning throughout
- Abundance of parking at your door step
- Tremendous main road exposure
- Suitable for retail, office or bulky goods
- Available now



MODERN GROUND FLOOR OFFICE FOR LEASE - TUDOR ST, HAMILTON

- Corner position with great exposure on main road and only 250 metres from Beaumont Street
- Comprising ducted air conditioning, carpet throughout and a modern fitout
- Total net lettable area of 205m² (approx)
- 4 secure undercover car spaces



TRENDY RETAIL SHOP FOR SALE - DARBY ST, COOKS HILL

- Split level strata unit with a total area of 88m² (approx) including lock up garage/ storage space
- Currently used as a beauty/ hair salon but could easily be converted to office, consulting or retail space
- Offered with vacant possession
- Also available for lease along with next door unit



CORPORATE OFFICES & WAREHOUSE FACILITY FOR LEASE - STENHOUSE DR, CAMERON PARK

- Modern building with ground & first floor offices of 400m² (approx) & warehouse/ storage of 200m² (approx) plus several on-site car spaces
- Prominent corner location at entrance to the Cameron Park industrial estate
- Available soon



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 - 690m² internal space
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 - 15 exclusive car parks
 - Significant corner location
 - Plenty of natural light
 - Close to public transport
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For further information please call **Brendan Sarroff** on **0400 986 779**.

SHOWROOM/WAREHOUSE FOR LEASE IN RUTHERFORD



RARE OPPORTUNITY

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Located only a 40 minute drive to Newcastle CBD and a 2 hour drive to Sydney CBD, this building is perfect for anyone looking for more storage or wanting to grow their small business.

- Off street parking
- Full height roller door
- Prime location
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For further information please call **Matthew Higgins** on **0403 706 042**

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- AAA quality fit-out
- Plenty of parking
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- Moments from Newcastle and 2 hours from Sydney. Hunter expressway and M1 are accessed at ease.

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Property Council releases policy platform for Federal election

The Property Council of Australia policy platform for the 2019 federal election sets out a five-point plan for prosperity, jobs and strong communities.

The Property Council has proposed a comprehensive range of policy initiatives to provide a good home for all Australians, build a strong economy, create great Australian cities, encourage investment and deliver an affordable and sustainable energy roadmap.

Property Council of Australia chief executive Ken Morrison said: "The federal election will be held during a time of increasing uncertainty for the property industry, especially in housing markets, and this will have a broader economic impact.

"Building approvals, construction levels and housing lending are all falling.

"Getting the policy settings right, delivering certainty and having the right incentives to support investment are essential if we are to continue to provide jobs for 1.4 million Australians and to deliver the housing and commercial property assets required by a growing nation.

"Now, more than ever, Australia's property industry needs certainty and confidence for the longer-term that will encourage growth, investment and innovation and enable it to support a prosperous and growing Australia.

"As highlighted in our recent research, it's certainly not the time to be making risky changes to well-established and effective policies such as negative gearing and capital gains tax for more than two million property investors who provide homes for the one-third of Australian households who rent," Mr Morrison said.

Key initiatives in the Property Council platform include:

A good home for all Australians

- Don't risk changes to negative gearing and capital gains tax .
- Boost state housing supply using federal incentives to get state planning right.
- Appoint a Federal Housing Minister to oversee reform and reinstate the National Housing Supply Council.
- Champion Build-to-Rent housing through a full review of its benefits and policy changes required; adopt consistent withholding tax rates consistent with other forms of institutional real estate, and offer incentives for private sector development of affordable housing within new BTR project.
- Improve housing choices for older Australians, including incentives to 'right-size'.

A strong economy

- Create a positive national population policy that supports a growing nation.
- Strengthen the supply of domestic credit.
- Improve productivity by implementing the Productivity Commission's five-point reform blueprint.
- Create a competitive tax system to underpin growth and investment.

Great Australian Cities

- Expand and strengthen City Deals as an economic development for a city region supported by all levels of government.
- Create a high-level Cities Advisory Board to support city shaping actions of governments.
- Boost spending on infrastructure, including through the revival of the highly successful Asset Recycling Fund.
- Prioritise the 'right' infrastructure as assessed by Infrastructure Australia.

An attractive investment framework

- Encourage international investment in Australia.
- Maintain a globally competitive property-funds management regime.

An affordable and sustainable energy roadmap

- Implement a National Energy Guarantee (NEG)-style regulatory framework with market signals for long term emissions reductions as well as reliable affordable power.
- Prioritise a national net-zero carbon buildings plan and code.



Federal Budget sees significant tax changes

The 2019-2020 Federal Budget delivered on 2 April includes a number of significant changes to tax at both the personal and business level.

There will, however, be an election before the budget can be passed and there will no doubt be changes if there is a change of government.

The following covers some of the major changes to the tax system.

Personal tax

For the current financial year, the Budget proposes a lump sum Low and Medium Income Tax Offset of up to \$1080 for those earning between \$48,000 and \$90,000, phasing out for incomes over \$90,000 to \$126,000.

From 1 July 2022, the top threshold for the 19% marginal rate tax bracket is planned to increase from \$41,000 to \$45,000.

In combination with changes already legislated, there will be major changes in the personal tax brackets from 1 July 2024.

The 32.5% and 37% brackets will be abolished and a 30% marginal tax bracket is planned from \$45,001 all the way up to \$200,000. Over \$200,000 the marginal rate is to be 45%.

Small changes to the Medicare Levy income threshold are also planned for the current financial year.

Business tax

Whilst there are no real changes for large business, small to medium businesses will see the instant asset write off threshold increase to \$30,000 for purchases up to 30 June 2020.

The instant write off will now be eligible for business with turnover of up to \$50 million (up from \$25 million in changes in January). For those with \$25 - \$50 million turnover, eligible purchases will be from after April 2 until 30 June 2020.

Additional funding of \$60 million was also announced for the Export Market Development Grant to help SMEs that export.

Tax compliance

An additional \$1 billion of funding over four years is planned for the ATO to extend the Tax Avoidance Taskforce, targeting multinational companies, large groups, trusts and wealthy individuals.

Another \$42.1 million over four years will provide the ATO with greater ability to recover unpaid taxes and superannuation from large businesses and wealthy individuals.

Further, \$9.2 million is slated for a sham contracting unit within the Fair Work Ombudsman.

Summary

This is only a brief summary of some of the more significant tax changes in the 2019-2020 Budget. Furthermore, there will be significant changes if the Government is defeated in the May election.

It is recommended that you obtain further advice from your accountant or tax professional – after the election is held and the dust settles!



Directors

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Norwest NSW 2153

Comparing superannuation – is yours out of balance?

John Manuel
Prosperity Advisers Group

As a financial adviser, I'm regularly asked "which is the best superannuation fund?" Considering that many see superannuation as a significant financial investment given most contribute almost 10% of their annual income, it's not surprising that people want to invest with a reputable fund providing steady savings growth. This usually prompts a comparison between their current fund and others which, in my experience, focuses on two things; performance and fees. Should be a simple exercise right? It's not.

Performance

We've all heard the adage "past performance is not an indicator of future performance", but it's one of the only measures we've got. Comparing performance is tricky given it's critical that results are compared over the same time period. Markets move quickly and returns can vary significantly when you change the reporting period by as little as a few days. Some super funds publish their performance daily, others monthly and some yearly, so make sure you line up the dates or the comparison will be useless.

Apples with apples

Just as important as using the same timeframe is the need to compare like-for-like investment strategies. Investors are unlikely to say bank shares are a "better" investment than term deposits even though bank shares will probably return more over time. Importantly, the risks are so vastly different it's not a fair comparison. The same goes with superannuation, a high growth investment option has a completely different level of risk to a conservative option so the returns are expected to be different. This means that we can't isolate performance as a measure to decide which fund is better or worse but rather look at performance relative to the degree of risk taken. This is where things start to get tricky.

What's in a name

Super funds will generally label their investment options to indicate varying risk levels, for example "conservative", "balanced"

or "high growth". Given the lack of industry-wide rules around what constitutes a certain risk profile, this is problematic as there have been instances where despite two investments having the same "name", they have significantly different risk levels.

A quick google search of some large industry super funds reveals a staggering variance in the exposure to growth assets and risk, in their common balanced investment options.

Balanced Investment Option	Exposure to Growth Assets*
Rest Super	57%
QSuper	65%
Australian Super	79%
Sunsuper	87%
Host Plus	90%

*Growth assets include Australian international shares, property, infrastructure, private equity and growth alternatives. Asset allocations current as published on each super funds's website as at 24/01/19.

Exposure to growth assets isn't necessarily a good or bad thing. When markets are rising, investment options with greater exposure to growth assets should perform better, likewise when markets are falling; those same investment options have a greater risk of loss. It's important to consider this when comparing funds.

Explaining this further, investment "risk" is accepted as the probability of a loss within a period of time (say 12 months). Investments with a lower likelihood of loss (i.e. less risk) such as a bank account or bonds are also less likely to grow in value over time. Conversely, investments with a higher likelihood of loss (i.e. more risk) such as shares or property, are also more likely to grow in value over time. This means that for an investment strategy to achieve a higher return, there needs to be a greater exposure to assets with the potential to increase in value over time, and therefore take on more risk of loss in the short term.



Timing matters

Another important factor is identifying how frequently the investments in your super fund are valued. Investments listed on a public exchange (e.g. shares) are valued almost daily, meaning that the prevailing share price reflects the latest information. Conversely, some investments aren't listed on an exchange (i.e. unlisted) but are subject to periodic valuations, usually half yearly or yearly. This means that their returns are averaged over time and don't have the same peaks and troughs of daily-valued investments. Unfortunately, many super funds are yet to disclose the amount of unlisted assets in their investment options and this can make comparing returns difficult, particularly over shorter time frames.

Fees

After performance, I've found the second most common comparison point is fees. The commonly held perception is that the lower the fees the better. This would be true if all other variables were equal, the problem is that they're not.

What are you really paying for

As with performance the same goes with fees, it's important to make sure you are comparing like-for-like and including the total costs, not just the headline administration fee. For example, funds with a low administration fees may have higher insurance costs. When comparing funds consider some of the more significant costs:

- Administration fees;
- Investment fees;
- Insurance premiums;
- Switching / exit fees; and
- Advice fees.

It's good practice to periodically review the costs of your superannuation account to ensure they represent good value

for the products and services you are receiving, however don't focus on price by itself to dictate your superannuation strategy. The ultimate objective of superannuation is to provide a financial benefit when you stop work. While costs will absolutely have an impact on your savings amount, so too will the investment returns you earn, the insurance payout you may receive, and the advice you get regarding contribution strategies and tax optimisation.

Consider what's most important to you

There are several other factors when comparing super funds, such as extra benefits, choice of investments, administration service and reporting, and the importance of each of these will vary amongst individuals. Identifying the features most important to you and taking care to thoroughly research your options is important to making an informed decision. Alternatively, a financial adviser can work through the variables and help you decide on the best option which is suited and tailored to your situation.

Superannuation is complicated, but important. For many Australians it will be their most significant financial asset. We regularly maintain our homes and cars so why aren't we periodically checking our superannuation?

For further information contact John at Prosperity Advisers on 02 4907 7222 or jmanuel@prosperity.com.au.



John Manuel, a Financial Services Director at Prosperity Advisers Group, has been helping his clients navigate their finances for over 15 years.

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Contribution limits preventing further additions to your superannuation?

David Henriksen
PKF Australia

Contribution limits prevent me from putting more into my super now.... what do I do?

When building wealth for retirement or even building wealth for your future there are many options. Traditionally if people want to hold their wealth in tax effective structures, they consider placing money into their super accounts due to the low tax environment of only 15% on earnings.

This is, however, becoming harder with low contribution limits and the \$1.6 million-member balance cap which limits large contributions to super.

If you are being taxed at the highest income tax rate of 47% (inclusive of Medicare levy) then what alternatives are there to contribute to your super account that are tax effective?

In these cases, many people have discretionary family trusts that hold their wealth and they then stream income to various family members or a company. The earnings if streamed to a company may be taxed at between 30% to 27.5% and, if paid to other family members the progressive tax rate from nil tax to 47% tax.

The problem with the use of the company to retain income and cap the tax rate arises where considerable earnings are achieved on wealth. In this case, the company then builds up significant retained profits that if ever paid out in large sums can then result in what is called top up tax. Top up tax is the difference between the tax the company pays and the tax rate of the individual. The tax on these large payments may be as much as 17% bringing total tax back to 47% on this wealth. For example, a company with retained profit (income) of \$700,000 with a franking credit of \$300,000 (effectively taxable income if paid out of \$1 million) if paid out to people on the highest tax rate would attract a further tax of \$170,000.

Many people don't know about investment bond tax structures which allow wealth to be accumulated on a flat tax rate on earnings at 30%. If the required conditions are met over a 10-year period, this then allows the capital and future retained earnings to be paid out to the owner of the investment bond with no further top up tax. This allows wealth to be built just the same way as in a company limiting the tax on earnings but there is no additional tax on withdrawal.

There are limitations as to how the wealth in an investment bond is invested and it is limited to be invested in managed funds. Unlike in a company, this wealth can be invested in almost anything.

As a worked example let's assume, we accumulate over 10 years, \$2 million in a company in a portfolio and \$2 million in an investment bond portfolio. Assuming a modest return of 5% let's see the difference in tax outcomes if the earnings are drawn on each year. Note – we will ignore franking credits as both structures benefit from this tax anyway and would get the same reduction in tax. The real benefit is the additional tax paid by an individual after being paid the income if their other income is



already at \$180,000 p.a. Also, it is noted if the company is on a 27.5% tax rate the individual then pays the difference personally raising their top up tax to 19.5% from 17%. See Table 1.

Another benefit with investment bonds is they do not form part of a person's estate in the same way super does not. This allows this wealth to be passed directly to beneficiaries on death or even before death with no tax consequence to them or the beneficiary. As it is not part of the estate it is not part of the contestable wealth of the deceased. This is a benefit in situations where people are in a relationship with children from previous relationships and they want to ensure the right people receive part or all of their wealth on death. They do not want their current spouse, former spouse or children to have the ability to contest their estate and take most of their wealth which they otherwise could do with wealth held in other tax structures.

A further key benefit of this structure is it is a legacy type of life insurance tax structure which means if left on death or while alive to an overseas beneficiary they may be able to draw on this with no Australian withholding tax consequences. It has also been identified some overseas tax authorities recognise the life insurance nature of the Australian investment bond and may also not tax the drawings received by the beneficiary.

There is a lot to understand with how to best utilise an Investment Bond and advice should be sought before entering one as there are costs that can rule them out as being effective on low balances.

For further information contact PKF Australia on (02) 4962 2688, email dhenriksen@pkf.com.au or visit www.pkf.com.au



David Henriksen is a Partner of PKF Australia's Superannuation team and is located in the Newcastle office. He has worked within the superannuation industry for over 11 years and has a deep understanding of the strategy and legislation around superannuation, ensuring that he and the PKF Superannuation team find the right mix for his clients.

Table 1.

	Earnings	Tax 30%	Add tax in personally when on 47% tax rate
Company	\$100,000	\$30,000	\$17,000
Investment Bond	\$100,000	\$30,000	Nil
Total tax saved yearly in this example would be \$17,000.			

THE IMPORTANCE OF ASBESTOS AWARENESS TRAINING IN THE WORKPLACE

HBR safety in the workplace

Andrew Russell
Hazmat Services

There is no such thing as being too careful when it comes to dealing with asbestos.

Exposure to asbestos can cause serious, long-term and potentially fatal diseases such as lung cancer, mesothelioma, and asbestosis, all of which can take many years to display their associated symptoms.

While the use of asbestos has been phased out in building materials since the late 1980s, it wasn't until the 31st of December, 2003 that a total ban on manufacture, use, reuse, import of all forms of asbestos was in place throughout Australia. Because of this, many commercial and domestic buildings still contain asbestos meaning exposure to the deadly material is still an ongoing risk, particularly for roofers, carpenters, electricians, plumbers, firefighters, auto mechanics, insulators and more.

For people working in industries where exposure to asbestos is possible, it is important to undergo workplace training to maintain a safe working environment. Asbestos Awareness Training provides crucial information regarding the health risks of exposure which

further encourages workers to stay hyper-vigilant on the job. These courses help workers identify the potential source of asbestos so that they can approach these areas with caution and know what to look for to better protect, not only themselves but also their team members and those around them from exposure to the deadly material.

Workers will also learn about the appropriate protective clothing and proper management procedures to ensure they are not moving any asbestos fibers to a new location where they will continue to be a hazard to unsuspecting people.

Proper training helps your team learn about what to do in an emergency situation, should an asbestos incident arise and how to deal with it as swiftly and safely as possible, minimising the risk of exposure.

For further information contact Hazmat Services on (02) 4961 1887, email info@hazmat-services.com.au or visit www.hazmat-services.com.au



Andrew Russell is the Managing Director and Principal Consultant of Hazmat Services, whose professional careers spans over 29 years in the broad disciplines of occupational health and safety, hygiene and risk management. Andrew is a qualified Occupational Hygienist who has consulted to all levels of government and private industry and has been involved in a diverse range of OHS, Waste and Environmental projects of various scale throughout Australia and New Zealand.



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Tomago Aluminium has taken out the region's most prestigious safety award, the Gold Safety Helmet for WHS Business of the Year Award at the 2019 Hunter Safety Awards.

Now in its fourth year, the Awards acknowledged businesses in the Hunter that demonstrated best practice and innovative approaches to workplace health and safety at a gala event at NEX in Newcastle on Friday, 15 March 2019.

Hunter Safety Awards Founder, Sarah-Jane Dunford, said Tomago Aluminium's ingrained workplace health and safety principles made it a stand-out leader with an enviable record.

"Tomago Aluminium's key philosophy behind its workplace health and safety program is 'Mates Looking after Mates' which encourages employees to speak up if they see a mate at risk," she said.

"The sense of community and the shared commitment to ensuring every person arrives safely, works in a safe environment, and goes home safely is testament to the company recently reaching one million working hours without a serious or significant injury on site."

Tomago Aluminium People, Safety and Environment Manager, Simon Mitchell, said it was a great honour to be recognised as WHS Business of the Year.

"As an employer of over one thousand staff and contractors, we are constantly looking for ways to improve systems and processes to ensure every person is safe at work," Simon said.

"Our first Mates Looking after Mates program was rolled out to all Tomago Employees and Contractors in 2015 with the aim of changing mindsets and behaviour from that of just looking after yourself to looking after your own safety and that of your workmate."

Central to the continued roll-out of the program was the recent development of the 'Coming Home' resource, a powerful video featuring current and past Tomago employees who have been involved in workplace incidents.

"The participants were very brave to share their personal experiences and their stories were real and emotional," Simon continued. "We wanted to capture the hearts and minds of our employees and show the physical and mental health impacts a workplace incident has on the lives of employees, their families and friends."

"It was very powerful to watch, and everyone really related to their fellow workmates sharing their emotional stories in the hope that they could prevent this from happening to anyone else in the Tomago Workplace."

A number of other initiatives supported the film. These included programs to improve mental health awareness and support networks, practical adult based learning on risk normalisation and complacency, health and wellbeing promotions, leadership development and the commitment of the health and safety committee members and the leaders in the business.

"We are all very proud of the work done across all levels of the organisation to create an interdependent culture where everyone is looking out for each other and seek ways to continuously improve," Simon said.

The WHS Champion of the Year, sponsored by the University of Newcastle, was presented to Tony Melia, Operations Manager at Alspeck Newcastle Branch. Tony was acknowledged for his leadership of an active safety committee that has regularly implemented new strategies and initiatives to drive safety in the business.

Lauren Meldrum was awarded Young WHS Leader

HUNTER SAFETY AWARDS HONOUR WHS LEADERS



Representatives from Tomago Aluminium with Sarah-Jane Dunford (Hunter Safety Awards) and Len McLachlan (AGL).

of the Year, sponsored by uvex. Lauren has been instrumental in building a positive workplace culture at Reliance Hexham, resulting in increased understanding in the importance of health and safety and a more engaged workforce.

Westrac sponsored the award for Most Innovative WHS Idea (large organisation), which was presented to Australia Post, while Most Innovative WHS Idea (small to medium enterprise), presented by 3M, was awarded to Muru Management Consulting.

Best WHS Management System (large organisation) was awarded to Novaskill (sponsored by Red Insight), with Carter Heavy Haulage taking out the MRS Services Group-sponsored Best WHS Management System (small to medium enterprise).

Improvement in WHS was highlighted with Hume Doors & Timber acknowledged as the best large organisation (sponsored by Sonic Health Plus), with Reliance Hexham taking out the SME category, sponsored by Jason Reading Landscapes.

ACI Global sponsored the award for the newly introduced Best Health & Wellbeing Program, which went to Murray Consulting.

Christopher Layzel, People, Safety, Environment and Quality Manager at Brimble Rail, was named the AGL WHS Student of the Year for his passion to inspire future safety leaders to combine their passion for WHS with an educational Journey. Christopher is currently studying for a Masters in Workplace Health and Safety (Risk Management) and a Graduate Certificate in Business Administration.

Rounding out the awards, Asset Training was acknowledged with the award for Best WHS Training Course, sponsored by Programmed Skilled Workforce.

Launched in 2016, the Hunter Safety Awards were developed to highlight and acknowledge companies and individuals within the Hunter region who are demonstrating best-practice and innovative approaches when it comes to workplace health and safety.

WHS BUSINESS OF THE YEAR

Tomago Aluminium says they are extremely honoured to be recognised as the WHS Business of the Year.

With more than 1,000 employees and contractors on site, the company is constantly looking at ways of improving employee engagement, safety systems and processes.

Tomago People, Safety and Environment Manager, Simon Mitchell said, "Our first 'Mates Looking After Mates' program was rolled-out in 2015 with the aim of engaging employees hearts and minds."

The development recently of a second, powerful video titled 'Coming Home' featuring former and current Tomago employees involved in workplace incidents was central to the continued roll-out of the program.

Simon said the stories told in 'Coming Home' were real and emotional, allowing the training program to show the impacts of a workplace incident and helped workers to recognise the power they have to prevent injury to others.

"We wanted to show what happens and how that affects the lives of employees, their families and friends."

Simon says the Gold Safety Helmet win is the culmination of between three and five years' work but adds that while the win was great recognition for Tomago's efforts it was not the goal.

"Getting the award was not the goal but does serve as recognition of the work we have all done so far," he said, adding that the company is always trying to find ways to improve.

Speaking about the 'Coming Home' program, Simon says with some pride that it was not a Safety Department-led program but an initiative led by people off the floor, a program led by employees for employees.

"What we focused on over the last two to five years was finding ways to engage with employees and included not only a safety program but other strategies to address psychological health, helping employees with physical health risk factors (work related or not), wellbeing promotion and community support."

Referencing the continuing task of making the Tomago site as safe as it can possibly be, Simon said "I am grateful to work with the people at Tomago and to be part of a business that continues to strive to ensure our employees go home safely to their families each day."

The winners

- **WHS Student of the Year** - (Sponsored by AGL) Christopher Layzell
- **Best WHS Training Course** - (Sponsored by Programmed Skilled Workforce) - Asset Training
- **Best WHS Improvement (Large Organisation)** - (Sponsored by Sonic HealthPlus) Hume Doors & Timber
- **Best WHS Improvement (SME)** - (Sponsored by Jason Reading Landscapes) - Reliance Hexham
- **Best Health & Wellbeing Program** - (Sponsored by ACI Global) - Murray Consulting Solutions
- **Best WHS Management System (Large Organisation)** - (Sponsored by Red Insight) - Novaskill
- **Best WHS Management System (SME)** - (Sponsored by MRS Services Group) - Carter Heavy Haulage
- **Most Innovative WHS Idea (Large Organisation)** - (Sponsored by WesTrac) - Australia Post
- **Most Innovative WHS Idea (SME)** - (Sponsored by 3M) - Muru Management Consulting
- **Young WHS Leader of the Year** - (Sponsored by uvex) - Lauren Meldrum
- **WHS Champion of the Year** - (Sponsored by the University of Newcastle) - Tony Melia
- **WHS Business of the Year** - (Sponsored by AGL) - Tomago Aluminium



In 2015, Jillian Asquith, a proud Awabakal woman, opened the consultancy with the aim of it becoming the state's leading culturally diverse employment provider for recruitment solutions.

After running the business from her bedroom in its early days as a sole trader, it's safe to say Jillian's come a long way. Not only does Asquith Workforce now employ seven staff members, it operates out of two offices, one based in the Hunter, the other in Redfern.

And in a promising sign of growth, not only has Asquith Workforce placed thousands of people in positions of employment, it currently has close to 8000 candidates on the books.

The company offers professional assistance in permanent and temporary staffing solutions and labour hire. But little do many know, it also provides expert advice through its safety arm.

These services extend far beyond compliance within recruiting. Asquith Workforce provides safety training (WHS, bullying and harassment), onsite workplace audits, remote systems audits, IMS systems design and management, return to work coordination and management plus much more.

"We have integrated safety into all levels of management and into the Recruitment Consultant roles. By doing this, we have increased our safety reach," Jillian said.

"Our safety manager acts as a conduit between all levels of the organisation, integrating themselves into practical workplace audits and keeping abreast of workplace standards and best practice."

It's this approach that's led to Asquith Workforce thriving in just its third year of operation.

INTEGRATING SAFETY ACROSS YOUR BUSINESS



The company has secured a number of labour hire contracts with top tier organisations across Newcastle, Sydney and Regional New South Wales. Currently, 582 businesses are seeking its advice.

"Never did I expect the business to grow so rapidly," Jill said.

"But when you combine demand with the versatile range of services we provide, it's wonderfully fulfilling to see things progress."

At Asquith Workforce, safety is a value that's never taken for granted. It has a fundamental belief that all workers and management should return home to their loved ones in the same condition as they came to work.

"We believe in management visibility and imparting information to not only our candidates but all associated workers onsite."

Asquith Workforce does this through regular site visits to all of its clients.

"Asquith Workforce's employees, candidates and contract partners are our best assets and it's our mantra to support them, not only through the recruitment process, but through the career journey with regards to providing ongoing support and safety management," Jillian said.

"Site visits are essential to see where things could potentially go wrong," Jillian said.

"Examples of hazards we see most regularly include less than adequate First Aid provision onsite and fire extinguishers being past their inspection date. On some occasions, there's been no extinguishers at all!"

Asquith Workforce's system audits underpin its workplace inspections and safety management, allowing it to provide the whole package.

"Not only are audits essential for compliance with ISO standards, they allow Asquith Workforce to review its system from a continuous improvement point of view," Jillian said.

"Our clients get quite excited when they learn we can offer this service and are eager to find out more about how we can help them improve their own workplaces and systems," Jillian said.

When it comes to how you can improve your business, Jillian says there are typical mistakes most companies make.

"The first is incomplete induction processes. This is vitally important, so new employees start off on the right foot and know the company's expectations when it comes to safety."

"The second is gaps around internal auditing of systems and processes. This is followed by policies not being made available to interested parties or simply not existing or being signed by workers," Jillian said.

The graphic features a stylized mountain or peak shape composed of several overlapping triangles in shades of blue and grey. The Asquith Workforce logo is positioned to the right of the peak. Below the logo, the text "EMPLOYMENT IS MORE THAN JUST RECRUITMENT" is written in large, bold, white capital letters. Below this, a list of services is provided in smaller white text. At the bottom, a statement about specializing in recruitment and safety for blue and white collar business is written. The footer contains the website URL, phone number, and social media icons.

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WORKPLACE FATIGUE: MANAGING A SHARED RESPONSIBILITY

HBR safety in the workplace



Fatigue has been reported to be four times more likely than drugs or alcohol to affect an individual's ability to undertake their work and do it safely. The Australian Transport Council has reported that fatigue contributes to 20-30% of all deaths on the road, which means it's as big of a factor as speeding and drinking.

This means the ability to monitor your own fatigue has obvious implications for safety critical tasks in the workplace or our community, like driving a car.

There's an accumulating body of evidence to indicate that individuals can detect changes in their levels of sleepiness sufficiently to make a safe decision to stop their task.

Sleep does not occur spontaneously or without warning. Drivers falling asleep are unlikely to recollect having done so, but will be aware of the precursory state of increasing sleepiness, probably reaching a state of fighting off sleep before an accident. As a driver cannot remain asleep for more than a few seconds without having an accident, this may account for why such recollection is poor in drivers who have been involved in an accident.

The subjective nature of requiring individuals to judge their own level of fatigue means that utilising this is not an infallible safety mechanism. It is also known that performance insight or our ability to self-monitor is impaired as an individual's fatigue progresses.

Like most things in life, practice makes perfect and managing fatigue is no exception. Managing fatigue is a skill; just like learning to surf, playing the guitar or juggling. If you are willing to take the time, make the effort, to gain the knowledge, skills and resources with respect to fatigue, you will be well equipped to manage any danger that fatigue will present in your work or personal lives.

Ethos Health specialises in helping businesses that have identified fatigue as a workplace hazard to develop their risk management systems and train their workforce to ensure they arrive home safely.

For further information contact Ethos Health on (02) 4962 8700, email twatson@ethoshealth.com.au or visit www.ethoshealth.com.au



Dr Trent Watson is a Fatigue Consultant and CEO of Ethos Health. Based in Newcastle, Lake Macquarie and Sydney, Ethos Health is a leader in workplace and clinical services including physiotherapy, exercise physiology, dietetics, fatigue management, pre-employment assessments and health and wellbeing programs.

Is your team leaving work as healthy as they arrived?



Ethos Health enables businesses and their employees to assess their level of health risk, then develop and integrate effective behaviour changes that make a tangible difference to health.

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Most of us have seen the picture of the office worker sitting upright at their desk with the monitor elevated to "eye height" and keyboard and mouse close to the front edge of the desk.

What if I told you that there is no scientific evidence to show that this posture and set up is good for you. It may explain why so many of us continue to have discomfort when working at

our computers. We try to get comfortable by sitting up straighter and raising the height of our monitors, without much success.

Think back to school days when we sat on four legged chairs and were always in trouble for "swinging" on two legs of our chairs. What if I told you that the posture you were attempting to achieve is called a "reclined seated posture" and is scientifically shown to be the best seated posture for sitting at your desk.

What if I also told you that to reduce upper shoulder and neck pain you should move your keyboard and mouse away from the edge of the desk and lower your monitor so that it is as close to the desk top as possible. These also result in postures that have been scientifically proven to reduce musculoskeletal discomfort.

So, I want to provide you with what qualified Ergonomists recommend for setting up your computer workstation to ensure you achieve a relaxed and supported working position which also is good for your posture.

The following is a simple five step approach to getting comfortable at your desk.

AN ERGONOMISTS GUIDE TO COMPUTER WORKSTATION SETUP

Fiona McDonald
Absolute Ergonomic Solutions

Step 1. Your Feet

Make sure your feet are supported at a height where the knee is equal to or higher than your hip. This will ensure gravity keeps you in the chair. (use some reams of paper to get the right height for you)



Step 2. Your buttocks

Raise the backrest height (if available) so that there is the largest space between the seat base and the lowest part of the backrest. This will ensure that your lumbar curve and upper back will make the best with the back rest. (some backrests have vertical clicking adjustments, some have a manual tightening screw)



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Step 3. Recline & Relax

Supporting your trunk. To ensure that you naturally maintain the spinal curves, keeping an angle between your thighs and trunk of greater than 100° will achieve this. So try reclining the backrest of your chair. Try reclining as far back as feels comfortable. Beyond 120° is probably a bit too chilled for desk work and you would probably want a headrest. So between 95° and 115° is usually the best.



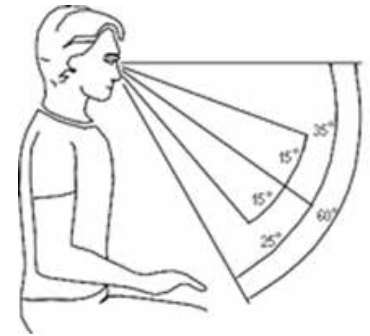
Step 4. Support the forearms

If you look at other people just standing or sitting and relaxing, you will notice that they always rest the whole forearm on a surface which can include surfaces like your lap, armrests, tables etc. This is what you should try and do at your desk as well. Not all chair armrests are well designed and so the main available to use is the surface is the desk top. So cuddle into your desk and adjust the chair height that suits you where you can rest your forearms..... the whole forearm if possible..... on the desk surface. The Goldilocks approach of testing the height is good too; not too high, not too low, but just right. Now move your keyboard and mouse to where your fingers naturally rest. This will remove the strain on the shoulders from hovering the weight of your arms in space and compression on your wrists (carpal tunnel) from leaning this area. (at this point you may want to check the footrest height again to ensure your knees aren't lower than your hips)



Step 5. Lower your Monitors

A downward gaze angle. Take something on your desk to read and notice where you hold it. Usually it's down in front of your chest somewhere. This is because we focus on things that are close to us by looking down the nose (eyes converge for close focus). This is also why optometrists place the reading lenses at the lowest level in your glasses. So why do we raise the monitors? (because you were told to? And it's not based on any science!!) To reduce how much we must tilt our head and necks to read the monitor, make sure you lower it as close to the desk as you can possibly get it..... go on give it a go!



For further information contact Absolute Ergonomic Solutions on 0419 201 869 or email fiona.mcdonald@absoluteinjury.com.au

Fiona McDonald is a qualified Ergonomist and Occupational Therapist who specialises and consults nationally on workplace and work system ergonomic designs to ensure users of these work-spaces are safe, comfortable and efficient.

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The State Government routinely identifies property developments as being State Significant, depending on their size, economic value or potential impact on communities. Schools and hospitals typically fall within this description. It's the responsibility of the NSW Department of Planning and Environment (DPE)

to assess and provide recommendations for state significant developments, as part of the approvals process. These Conditions of Consent include requirements for independent environmental audits.

The Independent Audit Post Approval Requirements (PAR) is one of a new suite of documents prepared by the DPE. From July 2018 the new standard condition, requiring independent audits to be undertaken in accordance with the Independent Audit PAR, was imposed on consents and approvals of new projects.

These PAR documents aim to achieve a consistent, transparent and documented approach to undertaking post-approval activities such as independent auditing, to verify compliance with the conditions of approval.

From an environmental perspective, compliance requirements relating to the conditions of consent are generally imposed on the principal contractor during the construction and operational phase of the works. For example, a condition of consent may require the contractor to prepare an Environmental Management Plan which sets out the environmental processes and controls throughout project delivery. The DPE may issue fines between \$3000 and \$15,000 for noncompliance with conditions of consent. For the most severe breaches, prosecutions incurring criminal convictions and fines of up to \$5 million, may be imposed.

Property and infrastructure consultancy APP Corporation's subsidiary AQUAS has a team of technical experts specialising in environmental audits. AQUAS has been providing independent audit services for projects in NSW and Queensland for over 10 years, including mining, dredging and quarrying activities. They are currently working with Health Infrastructure NSW (HI) to undertake periodic independent environmental audits on a number of hospital redevelopment projects.

AQUAS was first appointed by HI in June 2018, in conjunction with APP, to undertake periodic independent environmental audits for the Hornsby Kuring-gai Hospital redevelopment. They've since been engaged for three further NSW Hospital Redevelopment projects at Lismore, Mudgee and Nepean. More projects are in the pipeline as Health Infrastructure manages over 90 infrastructure projects across NSW.

Developing and auditing management systems for Environmental, Quality and Safety

AQUAS provides independent management system audits nationally for a range of clients including: RMS NSW, Transport for NSW, Transurban, Westlink M7, Moorebank Intermodal Company, Health Infrastructure, Transdev Sydney, Australian PipeLine Association, Sydney Trains and Councils throughout NSW.

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An architect storms into the CEO's office holding a towel to his bloody nose.

"Good God, man, what happened to you!?" the CEO exclaimed.

"Sir, the lead architect on the Legend project just punched me in the face for questioning his designs, which frankly are impossible. Take a look."

The architect pulled up the latest revision on the screen and to the CEO's dismay, he was right.

"Let me handle this," the CEO said. He went to confront the lead architect.

"One of our architects just came to me with a bloody nose and showed me your design," he said. "This is unacceptable behaviour and what's more, I find that every floor of the design has only two exterior walls!"

The lead architect stood firm. "Sir, that man called me a dramatic, eccentric, maniac. I had no choice. And as for the design, well now you see there are two sides to every story."

Two men were loading up a hearse with a coffin on a steep incline, after they loaded the cargo, they both get into the vehicle. As they start to pull away, the back door swings wide open and the coffin crashes to the ground and starts sliding down the incline, across the intersection, into the store front of a pharmacy and keeps going. The driver races after it and chases it into the pharmacy.

The pharmacist in the back says "Can I help you?"

The driver says "Yeah. Do you have anything to stop this coffin?"

A husband and wife who work for the circus go to an adoption agency looking to adopt a child, but the social workers there raise doubts about their suitability.

So the couple produce photos of their 50-foot motor home, which is clean and well maintained and equipped with a beautiful nursery.

The social workers are satisfied by this but then raise concerns about the kind of education a child would receive while in the couple's care.

The husband puts their mind at ease, saying, "We've arranged for a full-time tutor who will teach the child all the usual subjects along with French, Mandarin, and computer skills."

Next though, the social workers express concern about a child being raised in a circus environment.

This time the wife explains, "Our nanny is a certified expert in paediatric care, welfare, and diet."

The social workers are finally satisfied and ask the couple, "What age child are you hoping to adopt?"

The husband says, "It doesn't really matter, as long as the kid fits in the cannon."

QUOTE OF THE MONTH

"I will tell you how to become rich. Close the doors. Be fearful when others are greedy. Be greedy when others are fearful."

- Warren Buffett

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